

SUBJ: Start Planning Now for Your Legacy and Tax-Free Retirement Income
Leaving a Legacy and Creating Tax-Free Retirement Income Is More Important Than Ever
How Confident Do You Feel About Your Legacy and Retirement Income Plan?

Preheader: It's never been easier to leave a legacy and build a source of tax-free income
Check out this powerful legacy and retirement income solution
Legacy plus tax-free income from Nationwide®

[Letterhead]

[Month/Day/Year]

Dear [Firstname],

In recent conversations with my clients, many want to know if their current life insurance still meets their needs. For some, a simple policy review has revealed gaps in their coverage, and together we've identified better, lower-cost options.

A complimentary life insurance review is something we can easily accomplish over the phone. As an independent agent, I'm not limited in what I can offer and have access to the top insurance carriers and a broad range of products.

One solution resonates many with clients: Nationwide New Heights® Indexed Universal Life Accumulator 2020, a type of permanent life insurance. Besides providing a legacy for your loved ones, it can help you build and protect a source of tax-free money to use however you choose – for life events and emergencies, and as an extra source of income when you retire.

I will contact you in the next few days to answer any questions you might have. Or if you prefer, please feel free to give me a call at the number below or simply reply to this email to schedule a time for us to talk.

Sincerely,

[Advisor Name]

[Business name]

[Business phone]

[Business email]

• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution
• Not insured by any federal government agency • May lose value • Not a deposit •

Indexed universal life (IUL) insurance is designed primarily to provide a tax-free death benefit for your loved ones after you're gone and help you create a lasting legacy. It also offers the opportunity for tax-advantaged growth through multiple indexed interest strategies and a fixed account. Your money does not directly participate in the market and a guaranteed minimum floor rate ensures your crediting rate will never be negative, even during market declines.

Flexible options give you access to your policy's cash value to use for unexpected emergencies, life events and as a source of supplemental retirement income.

This material is not a recommendation to buy, sell, hold or roll over any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. Investors should discuss their specific situation with their financial professional.

Indexed universal life insurance policies are not stock market investments, do not directly participate in any stock or equity investments, and do not receive dividends or participate in capital gains. Past index performance is no indication of future crediting rates. Also, be aware that interest crediting fluctuations can lead to the need to pay additional premium to meet your goals and/or prevent the policy from lapsing. Be sure to choose a product that meets long-term life insurance needs, especially if personal situations change – for example, marriage, birth of a child or job promotion. Weigh the costs of the policy and understand that life insurance has fees and charges that vary with sex, health, age and tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer and/or insurance agency selling the policy, or by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company. Nationwide and its representatives do not give legal or tax advice. An attorney or tax advisor should be consulted for answers to specific questions.

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FLM-1347AO-IM.1 (10/21)