



Nationwide®
is on your side

Nationwide High Point®

Enhanced Death
Benefit Guide



Help protect your legacy.

The Nationwide High Point® Enhanced Death Benefit rider,
available on Nationwide New Heights® 12 fixed indexed annuity

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

Nationwide High Point® Enhanced Death Benefit rider

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Definitions for bold words are located at the bottom of the brochure pages.

Establish a legacy for those most important to you.

You've worked hard over the years to build a life for yourself and your family. And you want to make sure your loved ones may be able to continue that lifestyle even after you're gone. A fixed indexed annuity may help remove some of the guesswork in planning for your family's future and help you make a lasting impression on your beneficiaries.

What is a fixed indexed annuity?

A fixed indexed annuity is a contract you buy from an insurance company to help you accumulate assets for retirement. It offers returns based on the changes in a securities index, such as the S&P 500® Composite Price Index.

Regardless of index performance, indexed annuity contract values will not be impacted by negative index returns.

Keep in mind that:

- A fixed indexed annuity is not a stock market investment and does not directly participate in any stock or equity investment
- A fixed indexed annuity may be appropriate for those individuals who want the opportunity to capture upside potential while having a level of protection from market downturns
- Fixed indexed annuities may also offer optional riders that focus on different client goals such as lifetime income or legacy and offer benefits that enhance the base contract for an additional charge
- Withdrawals taken before age 59½ may incur a 10% early withdrawal federal tax penalty in addition to ordinary income taxes; withdrawals may trigger early surrender charges, reduce your death benefit and contract value, and may also reduce any guaranteed lifetime withdrawal benefits

Guarantees and protections are subject to the claims-paying ability of the issuing company.

Planning to leave a legacy.

Life is full of memories of the people who are special to you. It's important to create a plan for those individuals after you're gone.

The Nationwide High Point Enhanced Death Benefit rider (High Point EDB) is an optional enhanced death benefit that you can add, for an additional cost, to your Nationwide New Heights 12 fixed indexed annuity (New Heights 12) contract. Adding this option may help your beneficiaries, who could use the money to:



Cover living expenses



Pay unexpected health care bills



Help with college funding for grandchildren



High Point EDB may also help you support causes that hold special meaning to you by allowing you to name a charity or organization as your beneficiary

If you choose to add the High Point EDB rider to your New Heights 12 contract, please note that:

- It is only available at contract issue; it cannot be added later
- It has an annual rider charge rate of 0.55%, which will be calculated on the enhanced death benefit value and is deducted from the contract value on a quarterly basis
- In order to purchase this rider, you (and your spouse if the joint option is elected) must be 70¹ years or younger at contract issue

Please read this entire brochure to understand how the High Point EDB works. And remember that all guarantees are subject to the claims-paying ability of Nationwide Life and Annuity Insurance Company.

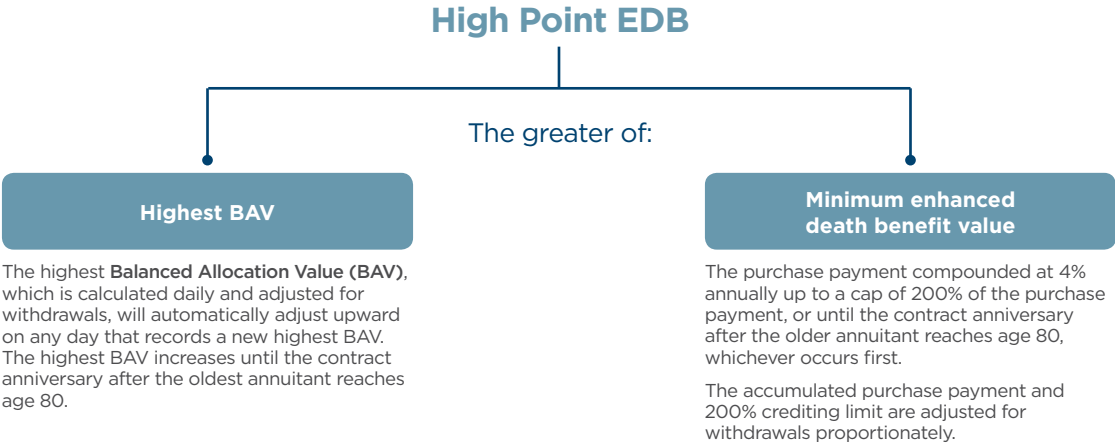
¹ In FL, maximum issue age is 64.

How does the High Point EDB work?

The High Point EDB offers enhanced guarantees, that extend the legacy benefits of your New Heights 12 contract.

Your High Point EDB rider offers an enhanced death benefit with the opportunity for a death benefit value that increases with positive index performance, but will never decrease due to negative index performance. It also offers a guaranteed minimum increase in value, no matter how the index performs, although some restrictions apply.

With the High Point EDB rider, you will receive the greater of the base contract death benefit² or the High Point EDB value. The following diagram will help you understand the components used to calculate the High Point EDB benefits.



Protecting the surviving spouse.

Another feature available on your New Heights 12 contract includes a joint option available on qualified and nonqualified premiums. By electing the joint option, you’re ensuring a death benefit will be paid out no matter who passes away first. The surviving spouse may choose to continue the contract or take a lump-sum payout of the death benefit.

- If the death benefit is paid out, the surviving spouse will receive the greater of the base contract death benefit or the enhanced death benefit value
- If the contract is continued, then the contract value will be increased to the death benefit value

The base contract death benefit will then apply going forward, and the rider and rider charge will be removed.

It’s important to keep in mind that if a joint option is selected, the oldest age of either spouse is used to determine the death benefit calculations. Joint option must be elected at issue and both spouses must be 75 years or younger at that time.

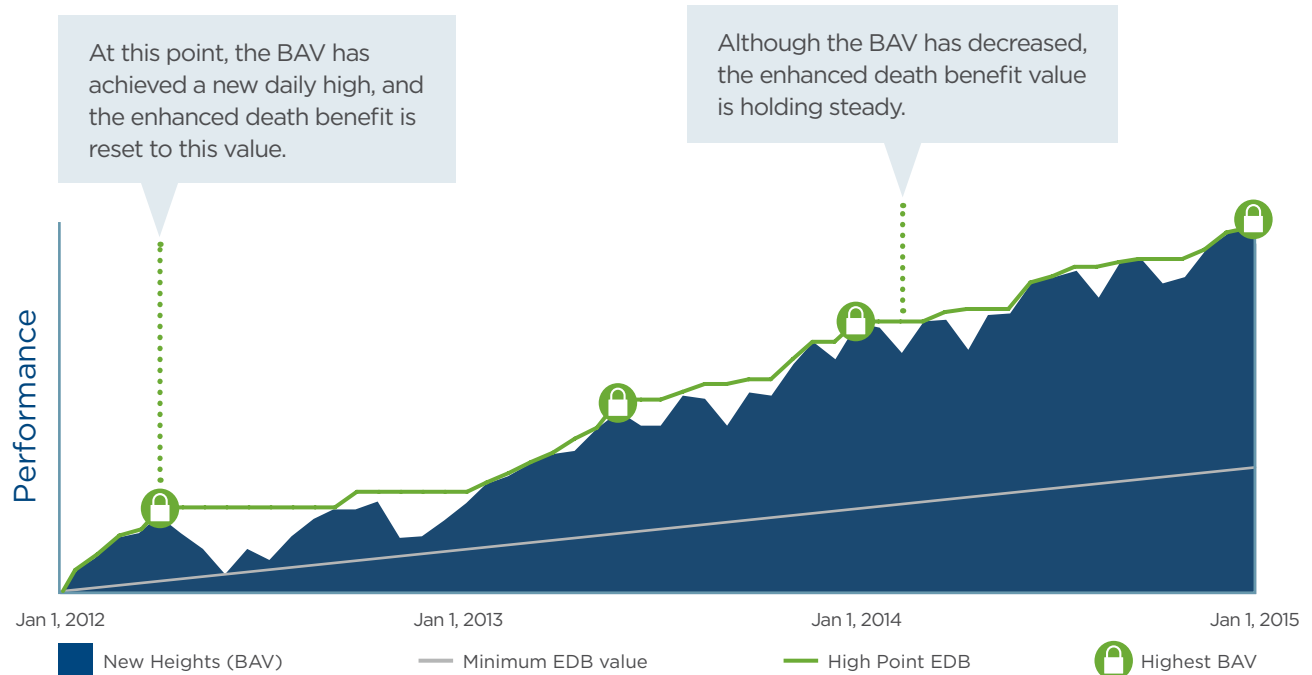
balanced allocation value (BAV): Calculated daily and adjusted for withdrawals. It reflects the performance of the underlying index and is the greater of 1) the contract value plus any unrealized strategy earnings; or 2) the return of purchase payment guarantee amount.

² The base contract death benefit is the greater of the surrender value or balanced allocation value. The surrender value is the amount available for full surrender of the contract.

Here's an example of how it works:

Mark purchased a New Heights 12 contract and elected the High Point EDB rider with the joint option, naming his wife Julie as co-annuitant.

Hypothetical example



Hypothetical Assumptions — New Heights 70% equity indexed allocation (S&P 500); 30% declared rate allocation; 1% declared rate; 2.25% strategy spread; three-year strategy terms. Purchase date of January 1, 2012 at hypothetical rates and holding these rates for renewals at each three-year term. The results shown represent hypothetical performance and shouldn't be considered a representation of future performance. This assumes no withdrawals are taken. While the strategy option and the rates are hypothetical, the S&P 500 index used in the calculation of the equity index component is historical data. Market indexes do not reflect the total return of the underlying stocks; neither an Index nor any market-indexed annuity is comparable to a direct investment in the financial markets. Hypothetical returns (BAV, High Point EDB, & Highest BAV) are provided to demonstrate how the High Point EDB components work together and they do not represent any promise of future results. The Minimum EDB value would be the Enhanced Death Benefit if no (0% net interest) were credited to your contract. These values shown in the graph are net of all strategy spreads and rider fees, but do not reflect any withdrawals.

When Mark passes away in January of 2015, his spouse may elect to do either one of the following:

- Take the death benefit value (here, the High Point EDB value) as a lump sum death benefit payment, following which, the contract would terminate
- Continue the contract; if the surviving spouse continues the contract, and the High Point EDB is greater than the contract value, the contract value will be stepped up to the High Point EDB value and will no longer be subject to any **contingent deferred sales charges (CDSC)** or **market value adjustment (MVA)**

After a death benefit is payable under the High Point EDB rider, the High Point EDB rider will be removed from the contract. Subsequent death benefit, if the contract is continued, will be calculated according to the terms of the standard base contract death benefit.

The purchase payment bonus (if elected) will be fully vested. Please see page 7 for more details about the purchase payment bonus.

contingent deferred sales charge (CDSC): A charge that may be assessed on withdrawal or full surrender prior to the end of the CDSC schedule. In CA, CDSC is called a surrender charge.

market value adjustment (MVA): In select states, an MVA may adjust the withdrawal amount payable, up or down, depending upon the interest rate conditions at the time of distribution as compared to interest conditions at the time your contract was issued.

Additional things to know.

Purchase payment bonus option

If elected, a 5% bonus, credited at contract issue and calculated upon the purchase payment, will be added to the contract value and the return of purchase payment guarantee amount. If you elect this option, the High Point EDB annual rider charge rate for this rider will increase to 0.95%. The purchase payment bonus vests over time and is fully vested by the end of the CDSC period. Recoupment of unvested bonus is waived on free withdrawals; if you make a withdrawal that is in excess of your remaining free withdrawal amount, any unvested bonus amount will be proportionally forfeited.

Should you take a partial withdrawal in excess of the free withdrawal amount or surrender the contract before the 13th contract year, you will receive the vested percentage of the purchase payment bonus shown below as part of the surrender value.

Completed Contract Years	0	1	2	3	4	5	6	7	8	9	10	11	12+
Vesting Percentage	0%	9%	17%	25%	34%	42%	50%	59%	67%	75%	84%	92%	100%

Note: Purchase payment bonus may not be available in all states.

Important information about withdrawals

Death benefit payments are not subject to CDSC, MVA and/or recoupment of unvested purchase payment bonus. However, any withdrawal taken from your New Heights 12 contract will reduce your enhanced death benefit value proportionally.

For example, if your contract value is \$100,000 before your withdrawal, and you take a \$1,000 net³ withdrawal, your new contract value, which is now reduced by 1%, will be \$99,000. Your enhanced death benefit value will be reduced 1% in value.

It is important to know that withdrawals taken may be subject to ordinary income tax, and also a 10% early withdrawal federal tax penalty if you are under age 59½. Please consult your qualified tax advisor or attorney regarding the applicability of this information to your specific situation. Neither Nationwide nor its insurance or investment professionals offer legal or tax advice.

³The net withdrawal is the amount you receive after any rider charges, contingent deferred sales charges (CDSC) and, if applicable any Market Value Adjustment (MVA), and is deducted from the contract value from either a partial withdrawal or full surrender.

Your next steps.



Ask your investment professional for additional materials and discuss adding the High Point EDB rider to your New Heights 12 contract.



Nationwide®

Guarantees and protections are subject to the claims-paying ability of Nationwide Life and Annuity Insurance Company.

Nationwide New Heights is underwritten by Nationwide Life and Annuity Insurance Company, Columbus, Ohio 43215

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Contract/certificate: FACC-0108AOPP, FARR-0104AO, FARR-0105AO, FARR-0108AO, FARR-0109AO, ICC13-FACC-0108AOPP, ICC13-FARR-0104AO, ICC13-FARR-0105AO

Oklahoma contract/certificate: FACC-0108OKPP, FARR-0106AO, FARR-0107AO, FARR-0110AO, FARR-0111AO

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