



Nationwide[®]
is on your side

Your guide to Nationwide New Heights[®] 12 Fixed Indexed Annuity

Nationwide High Point[®] 365
Lifetime Income Benefit rider

Nationwide High Point[®]
Enhanced Death Benefit rider

FOR FINANCIAL PROFESSIONAL USE ONLY - NOT FOR USE WITH THE PUBLIC

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

Nationwide New Heights[®] 12.

Whether your client's dreams include relaxing with their family, enjoying recreational activities or traveling, they want to have a plan in place to reach their retirement income goals.

The reality is most individuals are not sure how much they'll need when planning their financial future. They may not be adequately prepared to manage the various risks that stand in the way of achieving their retirement dreams. Retirement planning is greatly different than in the past, and it's important to recognize that today your clients may need to take a new path toward retirement.

Nationwide New Heights[®] 12 Fixed Indexed Annuity (New Heights 12) may be a new retirement solution to help position them to enjoy the lifestyle they have envisioned throughout their retirement.

Nationwide New Heights[®] 12

Fixed Indexed Annuity

Product basics

Maximum issue ages	Annuitant up to age 75 ¹ ; owner may be any age																												
Minimum purchase payment	\$25,000 single purchase payment for Traditional IRA, Roth IRA, Non-Qualified, Charitable Remainder Trusts (CRT), SEP IRA, Simple IRA, and 401(a) (Investment Only)																												
Contingent Deferred Sales Charge (CDSC) period²	12 years																												
CDSC³	<table border="1"> <thead> <tr> <th>Completed contract years</th> <th>0</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>11</th> <th>12+</th> </tr> </thead> <tbody> <tr> <td>CDSC percentage</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>10%</td> <td>9.5%</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>0%</td> </tr> </tbody> </table>	Completed contract years	0	1	2	3	4	5	6	7	8	9	10	11	12+	CDSC percentage	10%	10%	10%	10%	10%	9.5%	9%	8%	7%	6%	5%	4%	0%
Completed contract years	0	1	2	3	4	5	6	7	8	9	10	11	12+																
CDSC percentage	10%	10%	10%	10%	10%	9.5%	9%	8%	7%	6%	5%	4%	0%																
Strategy term	3-year terms (may be shorter after the CDSC period)																												
Indices	S&P 500 [®] , JPMorgan MOZAIC SM , MSCI EAFE																												
Earnings crediting methodology	Balanced Allocation Strategy (BAS) options, known as strategy options; strategy options are a blend of an equity indexed component, a declared rate component, and a strategy spread component that are combined to determine earnings																												
When strategy earnings are credited	Full earnings-to-date are credited on free withdrawal, long-term care event or terminal illness or injury ⁴ , death benefit, and at the end of each strategy term. Pro-rata earnings are credited on surrenders and withdrawals in excess of free withdrawal limit.																												
Lock-in feature	The owner may lock-in (once per strategy term) the index value on any business day before the end of the strategy term. The locked-in index value is then used when calculating the earnings at the end of the strategy term, as well as earnings on withdrawals or death benefits which occur between the lock-in date and the end of the strategy term.																												
Death benefit	The death benefit paid will be equal to the greater of the Balanced Allocation Value (BAV) or the surrender value																												
Joint option for death benefit	Allows for a spouse to be named as the co-annuitant and the death benefit is payable upon the first death																												
Balanced Allocation Value	The BAV monitors the daily fluctuations in the strategy option and is the greater of (1) the contract value, plus any unrealized strategy earnings (strategy earnings that have not yet been credited to the contract), or (2) the Return of Purchase Payment Guarantee amount																												
Annuity Commencement Date	Is the first term end date on or after the date the annuitant reaches age 100. The contract owner may not change the annuity commencement date unless state law prohibits.																												

Access and withdrawals

Free withdrawal schedule Based on contract value	<table border="1"> <thead> <tr> <th>Completed contract years</th> <th>0</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>11</th> <th>12+</th> </tr> </thead> <tbody> <tr> <td>Free Withdrawal percentage</td> <td>0%</td> <td>7%</td> <td>7%</td> <td>7%</td> <td>7%</td> <td>7%</td> <td>7%</td> <td>7%</td> <td>7%</td> <td>7%</td> <td>7%</td> <td>7%</td> <td>10%</td> </tr> </tbody> </table> <p>(Free Withdrawal percentage is used for purposes of crediting full-earnings-to-date. Note: After year 12 all withdrawals are free of CDSC or MVA charges)</p>	Completed contract years	0	1	2	3	4	5	6	7	8	9	10	11	12+	Free Withdrawal percentage	0%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	10%
Completed contract years	0	1	2	3	4	5	6	7	8	9	10	11	12+																
Free Withdrawal percentage	0%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	10%																
Required Minimum Distribution (RMD)	Available CDSC and MVA (if applicable) free																												
Market Value Adjustment (MVA)	Applies during the CDSC period to withdrawals in excess of the contract's free withdrawal amount, and does not apply to long-term care event or terminal illness or injury ² withdrawals or if a death benefit is payable. Not applicable in all states.																												
Long-term care event or terminal illness or injury⁴	Available after the first completed contract year																												

¹ Maximum issue age in Florida is 64

² In CA, CDSC is called a surrender charge.

³ This product is not available for purchase in the following states: AK, CT, DE, GU, MN, MO, MS, NJ, NY, NV, OH, OK, OR, PA, PR, SC, TX, UT, VI, and WA.

⁴ This may not be available in all states and long-term care may be referred to as confinement.

Nationwide High Point[®] 365

Lifetime Income Benefit Rider

Rider basics

Issue ages	Contract owner age 40-75 ⁵
Availability	Available at contract issue; not available in conjunction with the Nationwide High Point [®] Enhanced Death Benefit rider
High point income benefit base	Greater of the minimum income benefit value or the highest daily Balanced Allocation Value (BAV)
Minimum income benefit value	Purchase payment accumulated at 2% compounded annually during the first 10 years of the contract or until lifetime income is elected, whichever occurs first
Lifetime income	5 year deferral period and minimum age of 50 before starting lifetime income payments
Payout factors Refer to the illustration or payout factor tool for specific scenarios	Dependent on age at contract issue, and the number of completed contract years when lifetime income is elected to begin. These are hypothetical examples of lifetime payout factors (single owner, subject to change at any time), numerous options are available. Refer to the illustration or payout factor tool for specific scenarios.
Lifetime income payments	As long as the rider rules are followed, lifetime income payments are guaranteed for life (even if contract value is reduced to zero by lifetime income payments). Payment amount could increase if the BAV is higher than the current high point income benefit base.
Joint option on living benefit	If elected, both covered lives must be between ages 40-75 at contract issuance. Lifetime payout percentages will be lower if the joint option is elected. If either covered life is removed the lifetime payout percentages will not change (still based on youngest spouse's age).
Earnings credited to lifetime income payments	Full strategy earnings-to-date are credited to lifetime income payments
Non-lifetime withdrawals	<ul style="list-style-type: none"> • Prior to initiating lifetime income payments, withdrawals will reduce your minimum income benefit value, highest BAV and high point income benefit base proportionally which will decrease the future lifetime income amount proportionately • Once lifetime income payments begin, withdrawals above the allowed lifetime income amount may be taken as long as the contract value is not reduced to zero by the excess withdrawal. The excess withdrawal will reduce the highest BAV and high point income benefit base and future lifetime income benefit payments proportionately.
Annual rider charge rate	0.95% based on the high point income benefit base, assessed quarterly and reduces the contract value
Return of purchase payment guarantee	Only available prior to initiation of lifetime income payment. The client will receive 100% of their purchase payment (plus purchase payment bonus, if elected), less the sum of gross withdrawals, if: <ul style="list-style-type: none"> • The contract is surrendered after the 12th contract anniversary, or • When the death benefit is payable, or • On a full surrender on or after a long-term care event or terminal illness or injury³ event

Optional purchase payment bonus

Availability	At contract issuance for an additional charge																												
Purchase payment bonus	If elected, a 7% bonus, credited at contract issue and based upon the purchase payment, will be added to the contract value, the high point income benefit base and the return of purchase payment guarantee amount.																												
Annual rider charge rate	Annual rider charge rate increases from 0.95% to 1.60% for the life of the contract, assessed quarterly and reduces the contract value																												
Vesting schedule	<p>If the client takes a partial withdrawal in excess of the free withdrawal amount or surrenders their contract before the 13th contract year, they will receive the vested percentage of the purchase payment bonus shown below as part of their surrender value.</p> <table border="1"> <thead> <tr> <th>Completed contract years</th> <th>0</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>11</th> <th>12+</th> </tr> </thead> <tbody> <tr> <td>Vesting percentage</td> <td>0%</td> <td>9%</td> <td>17%</td> <td>25%</td> <td>34%</td> <td>42%</td> <td>50%</td> <td>59%</td> <td>67%</td> <td>75%</td> <td>84%</td> <td>92%</td> <td>100%</td> </tr> </tbody> </table> <p>Note: Recoupment of unvested bonus is waived for free withdrawals</p>	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%
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%																

⁵ Issue age is 40 - 64 in Florida

Nationwide High Point[®]

Enhanced Death Benefit Rider

Rider basics

Issue ages	Annuitant ages 0-70 ⁶
Availability	Available at contract issue; not available in conjunction with the Nationwide High Point 365 Lifetime Income Benefit rider
Death benefit	Greater of base contract death benefit or high point enhanced death benefit value
High point enhanced death benefit (EDB) value	Greater of the highest daily Balanced Allocation Value (BAV) prior to the anniversary following the older annuitant's 80th birthday or the minimum enhanced death benefit value
Minimum enhanced death benefit value	Purchase payment compounded at 4% per year up to a 200% cap of purchase payment, or until the contract anniversary after the older annuitant reaches age 80, whichever occurs first
Joint option on enhanced death benefit	<p>Upon the first spouse's death, the benefit will pay the greater of:</p> <ul style="list-style-type: none"> • the base contract death benefit or • the high point enhanced death benefit value <p>If the contract is continued after the first death, the base contract death benefit would then apply going forward and the charge for the rider would be removed</p>
Withdrawals	Any withdrawal taken will result in the reduction of the high point enhanced death benefit value
Annual rider charge rate	0.55% based on the high point enhanced death benefit value, assessed quarterly and reduces the contract value
Return of purchase payment guarantee	<p>The client will receive 100% of their purchase payment (plus purchase payment bonus, if elected), less the sum of gross withdrawals, if:</p> <ul style="list-style-type: none"> • The contract is surrendered after the 12th contract anniversary, or • When the death benefit is payable, or • On a full surrender on or after a long-term care event or terminal illness or injury⁴ event

Optional purchase payment bonus

Availability	At contract issuance for an additional charge																												
Purchase payment bonus	If elected, a 5% bonus, credited at contract issue and based upon the purchase payment, will be added to the contract value and the return of purchase payment guarantee amount.																												
Annual rider charge rate	Annual rider charge rate increases from 0.55% to 0.95% for the life of the contract, assessed quarterly and reduces the contract value																												
Vesting schedule	<p>If the client takes a partial withdrawal in excess of the free withdrawal amount or surrenders their contract before the 13th contract year, they will receive the vested percentage of the purchase payment bonus shown below as part of their surrender value.</p> <table border="1"> <thead> <tr> <th>Completed contract years</th> <th>0</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>11</th> <th>12+</th> </tr> </thead> <tbody> <tr> <td>Vesting percentage</td> <td>0%</td> <td>9%</td> <td>17%</td> <td>25%</td> <td>34%</td> <td>42%</td> <td>50%</td> <td>59%</td> <td>67%</td> <td>75%</td> <td>84%</td> <td>92%</td> <td>100%</td> </tr> </tbody> </table> <p>Note: Recoupment of unvested bonus is waived for free withdrawals</p>	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%
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%																

⁴ This may not be available in all states and long-term care may be referred to as confinement.

⁶ Annuitant ages 0 - 64 in Florida



For more information, please give us a call:

Nationwide Sales Desk

1-800-321-6064

Nationwide Financial Network®

1-877-223-0795



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.

The "S&P 500" is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by Nationwide Life and Annuity Insurance Company ("Nationwide"). Standard & Poor's, S&P and S&P 500 are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); DJIA, The Dow, Dow Jones and Dow Jones Industrial Average are trademarks of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Nationwide. Nationwide New Height Fixed Indexed Annuity is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500.

The J.P. Morgan MOZAICSM Index (USD) ("Index") has been licensed to Nationwide Life and Annuity Insurance Company (the "Licensee") for the Licensee's benefit. Neither the Licensee nor Nationwide New Heights® Fixed Indexed Annuity (the "Product") is sponsored, operated, endorsed, recommended, sold or promoted by J.P. Morgan Securities LLC ("JPMS") or any of its affiliates (together and individually, "JPMorgan"). JPMorgan makes no representation and gives no warranty, express or implied, to contract owners taking exposure to the Product. Such persons should seek appropriate professional advice before making any investment. The Index has been designed and is compiled, calculated, maintained and sponsored by JPMS without regard to the Licensee, the Product or any contract owner. JPMorgan is under no obligation to continue compiling, calculating, maintaining or sponsoring the Index. JPMorgan may independently issue or sponsor other indices or products that are similar to and may compete with the Index and the Product. JPMorgan may also transact in assets referenced in the Index (or in financial instruments such as derivatives that reference those assets). These activities could have a positive or negative effect on the value of the Index and the Product.

The product referred to herein is not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such product or any index on which such product is based. The contract contains a more detailed description of the limited relationship MSCI has with Nationwide and any related funds.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side, Nationwide New Heights, Nationwide High Point 365 and Nationwide High Point are service marks of Nationwide Mutual Insurance Company. © 2015 Nationwide

FAM-0435AO.1 (06/15)

FOR FINANCIAL PROFESSIONAL USE ONLY - NOT FOR USE WITH THE PUBLIC