



Nationwide®

Nationwide Multi-Contract Letter of Instruction

For use with the Nationwide New Heights® Fixed Indexed Annuity suite only

Nationwide Life Insurance Company

Nationwide Life and Annuity Insurance Company

PO Box 182021, Columbus, OH 43218-2021

Phone: 800-848-6331 • Fax: 888-634-4472 • nationwide.com

NOTE: This form is ONLY required if multiple contracts are being established.

I, _____ request Nationwide to establish _____ contracts, as referenced below, per the single application and other necessary documentation enclosed. I understand that the **ONLY** data that may vary for each contract is the premium amount and elected Strategy Option. **The premium amount for each contract must meet the product minimum.**

The Total Approximate Premium is: _____

Must be whole percentages and must add up to 100%.						
Number of Contracts Requested	Per Contract Allocation of Total Premium (Whole % Only)	Strategy Option Election (Only one Index and one Strategy per Contract)				
		Index			Strategy	
1	%	<input type="checkbox"/> S&P 500®	<input type="checkbox"/> JPMorgan Mozaic II SM	<input type="checkbox"/> MSCI EAFE	<input type="checkbox"/> NYSE® Zebra Edge TM	<input type="checkbox"/> A <input type="checkbox"/> B
2	%	<input type="checkbox"/> S&P 500®	<input type="checkbox"/> JPMorgan Mozaic II SM	<input type="checkbox"/> MSCI EAFE	<input type="checkbox"/> NYSE® Zebra Edge TM	<input type="checkbox"/> A <input type="checkbox"/> B
3	%	<input type="checkbox"/> S&P 500®	<input type="checkbox"/> JPMorgan Mozaic II SM	<input type="checkbox"/> MSCI EAFE	<input type="checkbox"/> NYSE® Zebra Edge TM	<input type="checkbox"/> A <input type="checkbox"/> B
4	%	<input type="checkbox"/> S&P 500®	<input type="checkbox"/> JPMorgan Mozaic II SM	<input type="checkbox"/> MSCI EAFE	<input type="checkbox"/> NYSE® Zebra Edge TM	<input type="checkbox"/> A <input type="checkbox"/> B
5	%	<input type="checkbox"/> S&P 500®	<input type="checkbox"/> JPMorgan Mozaic II SM	<input type="checkbox"/> MSCI EAFE	<input type="checkbox"/> NYSE® Zebra Edge TM	<input type="checkbox"/> A <input type="checkbox"/> B
6	%	<input type="checkbox"/> S&P 500®	<input type="checkbox"/> JPMorgan Mozaic II SM	<input type="checkbox"/> MSCI EAFE	<input type="checkbox"/> NYSE® Zebra Edge TM	<input type="checkbox"/> A <input type="checkbox"/> B

Acknowledgments

I agree and acknowledge the following:

- All contracts listed as part of this Multi-Contract Form will be issued once all premium has been received by Nationwide.
- The Suitability review conducted will be based on the aggregate premium and indexes on all contracts.
- Tax Qualification Type of all contracts requested by this Letter of Instruction must be the same.
- This Letter of Instruction can only be utilized at the time of issuance, if the premium amount and elected Strategy Option is the ONLY information that is different on any of the contracts submitted.
- Elected Strategy Options on this form will override any Strategy Option election indicated on application.
- **The product minimum must be met for each contract.**
- The time horizon and liquidity listed on the Suitability Questionnaire will reflect the maximum duration. Each respective contract may be less than or equal to this selection.
- **Non Qualified Annuities Only** - per IRC 72(e)12 if more than one contract is opened per the same calendar year, all contracts will be aggregated to maintain the same tax treatment as a single contract.

Customer Acknowledgments & Signatures

By signing this document, I am confirming that the information provided is complete and accurate to the best of my knowledge.

Contract Owner:

Name (please print): _____

Signature: _____ Date: _____

Joint Owner:

Name (please print): _____

Signature: _____ Date: _____

Firm:

Name (please print): _____

Producer's Name (please print): _____

Signature: _____ Date: _____

Disclosures

Annuities have limitations. They are long-term vehicles designed for retirement purposes. They are not intended to replace emergency funds, to be used as income for day-to-day expenses or to fund short-term savings goals. Please read the contract for complete details.

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

Nationwide New Heights is a single premium fixed indexed deferred annuity issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio. Please note, the contract does not directly participate in any stock or equity investments. Withdrawals are subject to income tax, and withdrawals before age 59½ may be subject to a 10% early withdrawal federal tax penalty.

J.P. Morgan Mozaic IISM; The J.P. Morgan Mozaic IISM Index (“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.

MSCI EAFE; 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.

S&P 500®; 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 Heights® 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

NYSE® Zebra Edge™; “The NYSE® Zebra Edge™ Index has been licensed to Nationwide Life and Annuity Insurance Company (“Nationwide”). Neither Nationwide nor the Nationwide New Heights® Fixed Indexed Annuity (the “Product”) is sponsored, operated, endorsed, recommended, sold or promoted by Zebra, NYSE or UBS and in no event shall Zebra, NYSE or UBS have any liability with respect to the Product or the Index. Zebra, NYSE and UBS make no representations, give no express or implied warranties and have no obligations with regard to the Index, the Product, the client or other third party. The marks NYSE®, and NYSE Arca® are registered trademarks of NYSE Group, Inc., Intercontinental Exchange, Inc. or their affiliates. The marks Zebra® and Zebra Edge™ are trademarks of Zebra, may not be used without prior authorization from Zebra, and are being utilized by NYSE under license and agreement.”