



**Nationwide®**  
is on your side

Applicable to:  
CA, DE

# Nationwide New Heights® 9

## Fixed Indexed Annuity

Rate sheet effective as of 7/1/2019

### Choose a Strategy

You may only choose one strategy for each strategy term; the length of the strategy term is subject to change after the end of the CDSC schedule. At the end of each strategy term, should you wish to, you have the opportunity to elect a new strategy based on rates offered at that time.

#### J.P. Morgan Mozaic II<sup>SM</sup> Index<sup>1</sup>

Strategy	A	B
Index allocation	100%	45%
Declared rate allocation	0%	55%
Declared rate	0%	0%
Strategy spread	2.45%	0%
Initial strategy term	3 years	3 years

#### S&P 500® Index

Strategy	A	B
Index allocation	42%	17%
Declared rate allocation	58%	83%
Declared rate	0%	0.25%
Strategy spread	1.95%	0%
Initial strategy term	3 years	3 years

#### NYSE® Zebra Edge® Index

Strategy	A	B
Index allocation	87%	27%
Declared rate allocation	13%	73%
Declared rate	0%	0%
Strategy spread	2.45%	0%
Initial strategy term	3 years	3 years

#### MSCI EAFE Index

Strategy	A	B
Index allocation	52%	22%
Declared rate allocation	48%	78%
Declared rate	0%	0.50%
Strategy spread	1.95%	0%
Initial strategy term	3 years	3 years

<sup>1</sup>Current rates for J.P. Morgan MOZAIC<sup>SM</sup> Index (USD) are the same as those published for J.P. Morgan Mozaic II<sup>SM</sup> Index. These rates may be applicable on pending business where J.P. Morgan MOZAIC<sup>SM</sup> Index (USD) was elected. Contracts issued within 60 calendar days from the application sign date will receive the greater of rates available at the time of application or current rates. Contracts issued after 60 calendar days will receive current rates.

**Index allocation:** A percentage that represents the proportion of the strategy option that is associated with the performance of the index.

**Declared rate allocation:** A percentage that represents the proportion of the strategy option that is multiplied by the declared rate.

**Declared rate:** An interest rate established by Nationwide.

**Strategy spread:** An annual percentage rate deducted when calculating strategy earnings.

**Rates and spreads are subject to change. Have your financial professional contact Nationwide® for current rates.**

## Contingent Deferred Sales Charge (CDSC)

Should your needs change unexpectedly and you need to take an excess withdrawal, a withdrawal that is above the free withdrawal amount available in a given contract year, you are always entitled to access additional monies, keeping in mind that certain charges and penalties may apply. Any amount withdrawn in excess of the remaining free withdrawal amount is subject to a CDSC. For all excess withdrawals, you will only receive a prorated amount of interim strategy earnings-to-date. Below is the CDSC schedule.

Completed Contract Years	0	1	2	3	4	5	6	7	8	9+
CDSC Percentage <sup>2</sup>	9%	8.9%	7.9%	7%	6%	5%	4%	3%	2%	0%

## Contingent Deferred Sales Charge (CDSC) - For California

Completed Contract Years	0	1	2	3	4	5	6	7	8	9+
CDSC Percentage <sup>2</sup>	8.15%	7.85%	7%	6%	5%	4%	3%	2%	1%	0%

<sup>2</sup>In CA, CDSC is called a surrender charge



**Nationwide®**

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

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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.

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