



Nationwide Peak[®] fixed indexed annuity

Current rates and index account caps as of 01/01/2022

Nationwide Peak is an individual, single-purchase payment deferred fixed indexed annuity. It's designed for long-term investors and offers the opportunity to receive earnings based on the performance of an underlying index or indices.

Protection and growth potential to help plan for tomorrow

The current index caps and fixed interest rates are listed in the tables below.

Rates for contracts with premium of \$100,000 or more

	Index cap ¹
S&P 500 [®] Index	3.00%
MSCI EAFE Index	3.00%
Morgan Stanley 3D Index	3.00%
J.P. Morgan Mozaic II SM Index	3.00%

	Fixed interest rate ²
Fixed account	1.00%

Rates for contracts with premium amounts between \$25,000 and \$99,999

	Index cap ¹
S&P 500 [®] Index	3.00%
MSCI EAFE Index	3.00%
Morgan Stanley 3D Index	3.00%
J.P. Morgan Mozaic II SM Index	3.00%

	Fixed interest rate ²
Fixed account	1.00%

The initial rate is the higher of either the rate on the date the application was signed or the contract issue date. Renewal rates are based on the contract issue date. Rate-locked contracts will renew based on the rate offered on the issue date of the contract.

¹ Index caps are subject to change without notice unless you have purchased your contract. Once you purchase your contract, index caps can change annually. This change can increase or decrease the cap, but it will never fall below the guaranteed minimum index cap. The minimum index cap represents the lowest renewal cap that may be offered during the contingent deferred sales charge (CDSC) period (first seven years of the contract). The actual renewal cap may be higher than the minimum index cap. The current minimum index cap is: 3.00%. The minimum index cap may change after the surrender charge period expires.

The actual return of the index account will be based on the performance of the underlying index or indices. Please note, the contract does not directly participate in any stock or equity investments; and withdrawals or surrenders prior to the expiration of an index period will result in no index participation for such amounts. It is important to understand that actual returns may be less than the return of the linked index due to the index cap. And, possibly even negative if you surrender all, or part, of the contract before the expiration of any applicable surrender period.

² The fixed interest rate is subject to change without notice, unless you have purchased your contract. Once you purchase your contract, the fixed interest rate can change annually. The minimum fixed interest rate represents the lowest renewal rate that may be offered.

The actual renewal rate may be greater than the minimum fixed interest rate. The current minimum fixed interest rate is: 1.00%.

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

Rates are subject to change without notice; please verify them with your financial professional.

Market value adjustment (MVA)

Any amount withdrawn in excess of the remaining free withdrawal amount is subject to a CDSC and MVA, if applicable. The MVA is an adjustment that may be applied if you make a partial withdrawal or fully surrender your contract before the end of the CDSC period. The MVA may be positive, negative or zero. If the MVA is negative, it could decrease the amount that you receive when you take a withdrawal or surrender. Conversely, if the MVA is positive, it could increase the amount you receive.



To learn more about Nationwide Peak, please contact your financial professional.



Nationwide®

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

This material is not a recommendation to buy, sell, hold, or rollover any asset, adopt a financial strategy 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. Clients should work with their financial professional to discuss their specific situation.

Nationwide Peak fixed indexed annuity is a single purchase payment, deferred, fixed indexed annuity contract issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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 PeakSM 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.

"This Product" (the "Product") is not sponsored, endorsed, sold or promoted by Morgan Stanley or any of its affiliates. Neither Morgan Stanley nor any other party (including, without limitation, any calculation agents or data providers) makes any representation or warranty, express or implied, regarding the advisability of purchasing the Product.

The Morgan Stanley 3D Index (the "Index") is the exclusive property of Morgan Stanley. Morgan Stanley is a service mark of Morgan Stanley and has been licensed for use for certain purposes by Nationwide Life and Annuity Insurance Company. Morgan Stanley will not have any obligation or liability to owners of the Product in connection with the administration or marketing of the Product, and neither Morgan Stanley nor any other party guarantees the accuracy and/or the completeness of the Index or any data included therein. Morgan Stanley and its affiliates may engage in transactions involving components of the Index for their proprietary accounts and/or for accounts of their clients, which may affect the value of such components and the level of the Index.

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 Peak 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, "J.P. Morgan"). J.P. Morgan 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. J.P. Morgan is under no obligation to continue compiling, calculating, maintaining or sponsoring the Index. J.P. Morgan may independently issue or sponsor other indices or products that are similar to and may compete with the Index and the Product. J.P. Morgan 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, Nationwide Peak, Nationwide is on your side and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company. © 2022 Nationwide

Contract /Certificate: FACC-0111TXPP, ICC15-FACC-0111AOPP

FAM-0546M1.3 (12/21)