

FIXED INDEX ANNUITIES

Be out
living
your life,
not
outliving
your
savings.

Discover the value
of an annuity.

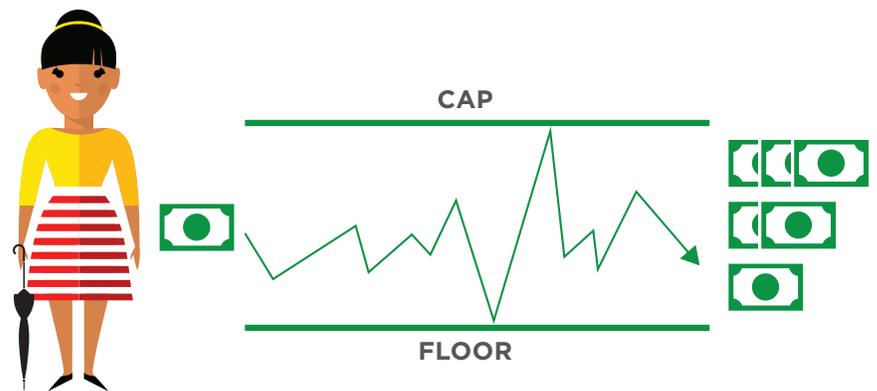
An annuity is a long-term, tax deferred investment that is issued by an insurance company and purchased through a financial advisor.

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



A fixed index annuity gives you more growth potential than a fixed annuity along with less risk and less potential return than a variable annuity.

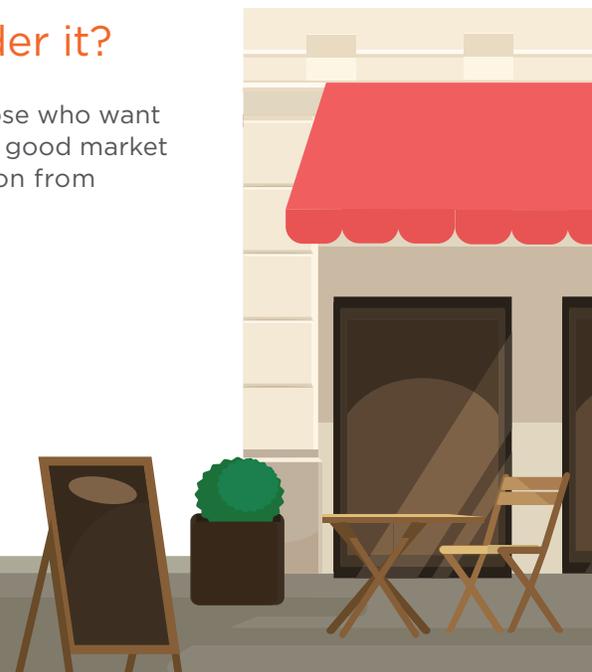
Returns are based on the changes in a securities index, such as the S&P 500® Composite Stock Price Index, a collection of 500 stocks intended to represent a broad segment of the market. As an annuity owner, you are never directly invested in the index.



A fixed index annuity provides principal protection in a down market and opportunity for growth. Some annuities may put a cap (upper limit) or floor (lower limit) to the index-linked interest rate you will earn.

Who might consider it?

This option may appeal to those who want a chance for upside gains in a good market while also receiving protection from possible downturns.



What are the benefits?

Tax-deferred Its tax deferred status allows you to benefit from compounded growth.

Principal protection The original investment will not decline if the index performs negatively.

Lifetime income You may be able to purchase a rider to guarantee set payments regardless of how long you (or your spouse, if elected) live. You can also get lifetime income through annuitization at no additional cost.

Investment flexibility Growth may be tied to the index performance or through a fixed interest rate earned on the fixed account—or both. Your investment advisor can help you explore. Remember, you do not directly invest in an index; your returns are based on how an index performs.

Earnings credited After each term, earnings are credited, which means they can't be affected by downturns in the index. Some carriers may offer the chance to lock in earnings in-between terms.

Beneficiary protection You can pass assets to beneficiaries and avoid costly probate. For a cost, a rider can enhance the amount they may receive.

Spousal opportunities Most companies only offer spousal continuation upon the first spouse's death and don't pay a death benefit out until the second spouse passes.

What should you consider before purchasing?

Gains can be limited With this type of annuity, gains can be limited by elements such as participation rates, caps and interest. However, this product does have protection from down markets.

Complexity of contracts The jargon for fixed indexed annuities can be tough to understand, but your financial advisor can guide you.



The S&P 500® has over \$7.8 trillion benchmarked to the index, with index assets comprising approximately \$2.2 trillion of this total.¹

1. Source: <http://us.spindices.com/indices/equity/sp-500>. As of July 10, 2016

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

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.

A fixed indexed annuity is not a stock market investment and does not directly participate in any stock or equity investment. It may be appropriate for individuals who want guaranteed interest rates and the potential for lifetime income.

Guarantees and protections are subject to the claims-paying ability of the issuing insurance company. If you take withdrawals before you're age 59½, you may have to pay 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.

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