



Applicable to: All states except CA, DE, GU, NY, PR and VI

Nationwide Peak[®] 5 fixed indexed annuity

Current rates and index account caps as of 01/01/2025

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.¹

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

	Fixed interest rate ²
Fixed account	3.75%
	Index Cap ³
S&P 500 [®] Index	6.85%
MSCI EAFE Index	9.00%
Morgan Stanley 3D Index	11.50%
J.P. Morgan Mozaic II Index	10.00%

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

	Fixed interest rate ²
Fixed account	3.50%
	Index Cap ³
S&P 500 [®] Index	6.20%
MSCI EAFE Index	8.50%
Morgan Stanley 3D Index	11.00%
J.P. Morgan Mozaic II Index	9.50%

The initial rate is the higher of 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 be evaluated for renewal decisions based on the contract's initial rate-lock decision.

¹Index availability and rates may vary. For more information visit Nationwide.com or call 1-800-848-6331.

²The 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%.

³Index 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 surrender charge period (first five years of the contract). The actual renewal cap may be higher than the minimum index cap. The current minimum index cap is: 2.00%. 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.

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. Index options may vary by firm.

Market value adjustment (MVA)

Any amount withdrawn in excess of the remaining free withdrawal amount is subject to a surrender charge 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 surrender charge 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 5, 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

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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.

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Contract/Certificate: FACC-0114AO/ICC19-FACC-0114AO