

Applicable to:
CA



Nationwide®

Nationwide New Heights® Select 9 fixed indexed annuity

(With a High Point 365® Select Lifetime Income rider)

Rate sheet effective as of 3/1/2023

Please note there are two sets of rates. One set (found on this page) is for contracts electing a lifetime income rider. The other set (found on page 2) is for base contracts or contracts electing an enhanced death benefit rider.

Choose a Strategy

You may choose up to five strategies for each strategy term; the length of the strategy term is subject to change after the end of the Surrender Charge schedule. At the end of each strategy term, should you wish to, you have the opportunity to elect new strategies based on rates offered at that time.¹

Goldman Sachs New Horizons Index

Strategy	A	B
Index allocation	355%	315%
Declared rate allocation	0%	0%
Declared rate	0%	0%
Strategy spread	0.95%	0%
Initial strategy term	3 years	3 years

SG Macro Compass Index

Strategy	A	B
Index allocation	255%	220%
Declared rate allocation	0%	0%
Declared rate	0%	0%
Strategy spread	0.95%	0%
Initial strategy term	3 years	3 years

J.P. Morgan Mozaic IISM Index

Strategy	A	B
Index allocation	270%	235%
Declared rate allocation	0%	0%
Declared rate	0%	0%
Strategy spread	0.95%	0%
Initial strategy term	3 years	3 years

NYSE® Zebra Edge® II Index

Strategy	A	B
Index allocation	315%	270%
Declared rate allocation	0%	0%
Declared rate	0%	0%
Strategy spread	0.95%	0%
Initial strategy term	3 years	3 years

MSCI EAFE Index

Strategy	A	B
Index allocation	90%	65%
Declared rate allocation	0%	35%
Declared rate	0%	0.50%
Strategy spread	1.95%	0%
Initial strategy term	3 years	3 years

S&P 500® Index

Strategy	A	B
Index allocation	65%	45%
Declared rate allocation	0%	55%
Declared rate	0%	0.50%
Strategy spread	1.95%	0%
Initial strategy term	3 years	3 years

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.

¹ Strategy terms are subject to change after the end of the Surrender Charge period.

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

Applicable to:

CA



Nationwide®

Nationwide New Heights® Select 9 fixed indexed annuity

(Base Product or with Nationwide High Point Select Enhanced Death Benefit rider)

Rate sheet effective as of 3/1/2023

Please note there are two sets of rates. One set (found on page 1) is for contracts electing a lifetime income rider. The other set (found on this page) is for base contracts or contracts electing an enhanced death benefit rider.

Choose a Strategy

You may choose up to five strategies for each strategy term; the length of the strategy term is subject to change after the end of the Surrender Charge schedule. At the end of each strategy term, should you wish to, you have the opportunity to elect new strategies based on rates offered at that time.¹

Goldman Sachs New Horizons Index

Strategy	A	B
Index allocation	310%	270%
Declared rate allocation	0%	0%
Declared rate	0%	0%
Strategy spread	0.95%	0%
Initial strategy term	3 years	3 years

SG Macro Compass Index

Strategy	A	B
Index allocation	220%	185%
Declared rate allocation	0%	0%
Declared rate	0%	0%
Strategy spread	0.95%	0%
Initial strategy term	3 years	3 years

J.P. Morgan Mozaic IISM Index

Strategy	A	B
Index allocation	235%	200%
Declared rate allocation	0%	0%
Declared rate	0%	0%
Strategy spread	0.95%	0%
Initial strategy term	3 years	3 years

NYSE® Zebra Edge® II Index

Strategy	A	B
Index allocation	270%	230%
Declared rate allocation	0%	0%
Declared rate	0%	0%
Strategy spread	0.95%	0%
Initial strategy term	3 years	3 years

MSCI EAFE Index

Strategy	A	B
Index allocation	80%	60%
Declared rate allocation	0%	0%
Declared rate	0%	0%
Strategy spread	1.95%	0%
Initial strategy term	3 years	3 years

S&P 500® Index

Strategy	A	B
Index allocation	60%	40%
Declared rate allocation	0%	0%
Declared rate	0%	0%
Strategy spread	1.95%	0%
Initial strategy term	3 years	3 years

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.

¹ Strategy terms are subject to change after the end of the Surrender Charge period.

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

Surrender Charge

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 may be 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 Surrender Charge. For all excess withdrawals, you will only receive a prorated amount of interim strategy earnings-to-date. Below is the Surrender Charge schedule.

Completed Contract Years	0	1	2	3	4	5	6	7	8	9+
Surrender Charge Percentage	9%	8.9%	7.9%	7%	6%	5%	4%	3%	2%	0%

Surrender Charge For California

Completed Contract Years	0	1	2	3	4	5	6	7	8	9+
Surrender Charge Percentage	8.15%	7.85%	7%	6%	5%	4%	3%	2%	1%	0%

• 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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