



Nationwide®

**Applicable to:**

AL, AR, AZ, CO, DC, FL, GA, HI, IL, IN, KS, KY, LA, MA, MD, ME, MI, MT, NC, ND, NE, NM, SD, TN, VA, VT, WI, WV

# Nationwide New Heights® Select 10 fixed indexed annuity

Rate sheet effective as of 5/1/2023

## Choose a Strategy

At any point in time, your contract may be allocated to a maximum of five strategy options. At the end of each strategy term, should you wish to, you have the opportunity to elect new strategies based on rates offered at the time.<sup>1</sup>

### Goldman Sachs New Horizons Index

Strategy	A	B
Index allocation	280%	250%
Declared rate allocation	0%	0%
Declared rate	0%	0%
Strategy spread	0.95%	0%
Initial strategy term	2 years	2 years

### SG Macro Compass Index

Strategy	A	B
Index allocation	205%	180%
Declared rate allocation	0%	0%
Declared rate	0%	0%
Strategy spread	0.95%	0%
Initial strategy term	2 years	2 years

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

Strategy	A	B
Index allocation	230%	200%
Declared rate allocation	0%	0%
Declared rate	0%	0%
Strategy spread	0.95%	0%
Initial strategy term	2 years	2 years

### NYSE® Zebra Edge® II Index

Strategy	A	B
Index allocation	255%	225%
Declared rate allocation	0%	0%
Declared rate	0%	0%
Strategy spread	0.95%	0%
Initial strategy term	2 years	2 years

### MSCI EAFE Index

Strategy	A	B
Index allocation	70%	55%
Declared rate allocation	0%	45%
Declared rate	0%	0.50%
Strategy spread	1.95%	0%
Initial strategy term	2 years	2 years

### S&P 500® Index

Strategy	A	B
Index allocation	55%	45%
Declared rate allocation	0%	55%
Declared rate	0%	0.25%
Strategy spread	1.95%	0%
Initial strategy term	2 years	2 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.

<sup>1</sup> 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	10+
Surrender Charge Percentage	10%	10%	9%	8%	7%	6%	5%	4%	3%	2%	0%

## Market Value Adjustment (MVA)

The MVA is an adjustment that may be applied to the contract if you make a partial withdrawal or fully surrender your contract before the end of the Surrender Charge period. Any amount withdrawn in excess of the remaining free withdrawal amount is subject to a Surrender Charge, and MVA if applicable. The MVA may be positive, negative or zero depending on whether interest rate conditions have stayed the same, decreased or increased since you purchased the contract. If interest rate conditions increase from the time the contract was issued, it will result in a negative MVA, which decreases the amount taken as a distribution. Conversely, if interest rates decrease, it will result in a positive MVA, which increases the amount of the distribution.

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

Nationwide New Heights® Select is a single premium fixed indexed deferred annuity issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio. Please note, the contract does not directly participate in any stock or equity investments. Withdrawals are subject to income tax, and withdrawals before age 59½ may be subject to a 10% early withdrawal federal tax penalty.

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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