

Rate sheet effective as of 7/1/2024

Applicable to:

AK, CT, DE, IA, ID, MN, MO, MS, NH, NJ, NV, OH, OK, OR, PA, RI, SC, TX, UT, WA, WY



Nationwide New Heights® Select 9 fixed indexed annuity

At any point in time, your contract may be allocated to a maximum of ten 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 that time.¹

1 Year Strategy Options	Index allocation	Declared rate allocation	Declared rate	Strategy spread	Index allocation	Declared rate allocation	Declared rate	Strategy spread
	Strategy A				Strategy B			
Goldman Sachs New Horizons Index	165%	0%	0%	0.75%	150%	0%	0%	0%
J.P. Morgan Mozaic II SM Index	140%	0%	0%	0.75%	125%	0%	0%	0%
S&P 500® Index	50%	0%	0%	1.95%	35%	65%	0.50%	0%
SG Macro Compass Index	130%	0%	0%	0.75%	120%	0%	0%	0%
NYSE® Zebra Edge® II Index	160%	0%	0%	0.75%	145%	0%	0%	0%
MSCI EAFE Index	60%	0%	0%	1.95%	40%	60%	0.50%	0%

3 Year Strategy Options	Index allocation	Declared rate allocation	Declared rate	Strategy spread	Index allocation	Declared rate allocation	Declared rate	Strategy spread
	Strategy A				Strategy B			
Goldman Sachs New Horizons Index	310%	0%	0%	0.75%	270%	0%	0%	0%
J.P. Morgan Mozaic II SM Index	225%	0%	0%	0.75%	200%	0%	0%	0%
S&P 500® Index	70%	0%	0%	1.95%	45%	55%	0.50%	0%
SG Macro Compass Index	210%	0%	0%	0.75%	185%	0%	0%	0%
NYSE® Zebra Edge® II Index	265%	0%	0%	0.75%	230%	0%	0%	0%
MSCI EAFE Index	90%	0%	0%	1.95%	65%	35%	0.50%	0%

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.

¹Strategy 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 Any amount withdrawn in excess of the remaining free withdrawal amount is subject to a Surrender Charge.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%

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 NCUA 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.

The Goldman Sachs New Horizons Index (the "Index"), and related trademarks and service marks are the exclusive property of Goldman Sachs and such Index is licensed to Nationwide Life and Annuity Insurance Company for use in a Fixed Index Annuity (the "Product"). This Product is not sponsored, endorsed, recommended, promoted or sold by Goldman Sachs or by any third party provider of market data. Goldman Sachs and its affiliates, and any third party data provider disclaim to the full extent legally permitted all representations, third-party-beneficiary obligations, and warranties, including concerning warranty, advisability, suitability, and data and methodology accuracy and errors. Neither the Index nor any of the assets comprising it are guaranteed to yield specific results. There are no third-party beneficiaries of any agreements between third party providers and Goldman Sachs. Visit <https://www.goldmansachsindices.com/products/GSNHRZON> for complete disclosure.

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 New Heights® Select 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, "JPMorgan"). JPMorgan 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. JPMorgan is under no obligation to continue compiling, calculating, maintaining or sponsoring the Index. JPMorgan may independently issue or sponsor other indices or products that are similar to and may compete with the Index and the Product. JPMorgan 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.

The SG Macro Compass Index (the "Index") is the exclusive property of SG Americas Securities, LLC ("SG") and has been licensed to Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company (collectively, "Nationwide") for use in certain life insurance and annuities offered by Nationwide (the "Products"). With respect to the Products, SG's sole contractual relationship with Nationwide is to license the Index and the SG Marks to Nationwide. None of SG, S&P Opco, LLC, or other third party licensor (collectively, the "Index Parties") to SG is an agent of Nationwide or has in any way sponsored, promoted, offered, sold structured or priced any Product, and no Index Party makes any representation as to the advisability of purchasing, selling or holding any Product. No Index Party shall have any liability with respect to the Products or for any losses relating to the Products, whether arising directly or indirectly from the use of the Index. No Index Party shall have any obligation to make payments under the Products. In calculating the performance of the Index, SG deducts transaction and replication costs, each calculated and deducted on a daily basis, which will reduce the potential positive change in the Index and increase the potential negative change in the Index. The total amount of transaction and replication costs is not predictable and will depend on a number of factors. "SG Americas Securities, LLC", "SGAS", "Société Générale", "SG", "Société Générale Indices", "SGI", and "SG Macro Compass Index" are trademarks or service marks of SG. Additional information is available at sg-macro.compass.com.

The NYSE® Zebra Edge® II Index has been licensed by ICE Data Indices, LLC (together with its subsidiaries and affiliates, "IDI") to UBS AG and sub-licensed by UBS AG (together with its subsidiaries and affiliates, "UBS") to Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company (collectively, "Nationwide") for use in certain life insurance and annuities offered by Nationwide (the "Products"). Neither Nationwide nor the Products are sponsored, operated, endorsed, recommended, sold or promoted by Zebra Capital Management, LLC (together with its affiliates and subsidiaries, "Zebra"), IDI or UBS and in no event shall Zebra, IDI or UBS have any liability with respect to the Products or the Index. Zebra, IDI and UBS make no representations, give no express or implied warranties and have no obligations with regard to the Index, the Products or otherwise to any investor in the Products, client or other third party. The mark NYSE® is a registered trademark of NYSE Group, Inc., Intercontinental Exchange, Inc. or their affiliates and is being utilized by ICE Data Indices, LLC under license and agreement. The marks Zebra® and Zebra Edge® are registered trademarks of Zebra Capital Management, LLC, may not be used without prior authorization from Zebra Capital Management, LLC, and are being utilized by ICE Data Indices, LLC under license and agreement.

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 New Heights® 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.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side, and Nationwide New Heights are service marks of Nationwide Mutual Insurance Company. © 2024 Nationwide

ICC20-FACC-0126AOPP

FAM-1603AO (06/24)