

Rate sheet effective as of 8/1/2024

Applicable to:
CA



Nationwide New Heights® Select 9 fixed indexed annuity

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

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.

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.

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.

Rate sheet effective as of 8/1/2024

Applicable to:
CA



Nationwide New Heights® Select 9 fixed indexed annuity

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

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.

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	155%	0%	0%	0.75%	140%	0%	0%	0%
J.P. Morgan Mozaic II SM Index	130%	0%	0%	0.75%	120%	0%	0%	0%
S&P 500® Index	50%	0%	0%	1.95%	35%	0%	0%	0%
SG Macro Compass Index	125%	0%	0%	0.75%	110%	0%	0%	0%
NYSE® Zebra Edge® II Index	150%	0%	0%	0.75%	135%	0%	0%	0%
MSCI EAFE Index	55%	0%	0%	1.95%	40%	0%	0%	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	285%	0%	0%	0.75%	255%	0%	0%	0%
J.P. Morgan Mozaic II SM Index	215%	0%	0%	0.75%	190%	0%	0%	0%
S&P 500® Index	65%	0%	0%	1.95%	45%	0%	0%	0%
SG Macro Compass Index	205%	0%	0%	0.75%	180%	0%	0%	0%
NYSE® Zebra Edge® II Index	250%	0%	0%	0.75%	220%	0%	0%	0%
MSCI EAFE Index	85%	0%	0%	1.95%	60%	0%	0%	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.

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.

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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