

Rate sheet effective as of 11/1/2024

Applicable to: CA

*New indexes become available 11/4/2024.



Nationwide
is on your side

Nationwide New Heights[®] Select 10 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.

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%
J.P. Morgan Mozaic II SM Index	130%	0%	0%	0.75%	115%	0%	0%	0%
Loomis Sayles Discovery Index*	95%	0%	0%	0.95%	85%	0%	0%	0%
Nasdaq-100 Volatility Control 10% PR Index*	55%	0%	0%	1.25%	45%	0%	0%	0%
NYSE [®] Zebra Edge [®] II Index	150%	0%	0%	0.75%	135%	0%	0%	0%
S&P 500 [®] Index	45%	0%	0%	1.95%	30%	70%	0.25%	0%
SG Macro Compass Index	120%	0%	0%	0.75%	110%	0%	0%	0%

2 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	220%	0%	0%	0.75%	195%	0%	0%
J.P. Morgan Mozaic II SM Index	180%	0%	0%	0.75%	160%	0%	0%	0%
Loomis Sayles Discovery Index*	145%	0%	0%	0.95%	125%	0%	0%	0%
Nasdaq-100 Volatility Control 10% PR Index*	70%	0%	0%	1.25%	55%	0%	0%	0%
NYSE [®] Zebra Edge [®] II Index	195%	0%	0%	0.75%	175%	0%	0%	0%
S&P 500 [®] Index	60%	0%	0%	1.95%	40%	60%	0.25%	0%
SG Macro Compass Index	160%	0%	0%	0.75%	145%	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.

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.

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Nationwide New Heights[®] Select 10 fixed indexed annuity

(Base Product)

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.

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	135%	0%	0%	0.75%	125%	0%	0%
J.P. Morgan Mozaic II SM Index	115%	0%	0%	0.75%	105%	0%	0%	0%
Loomis Sayles Discovery Index*	90%	0%	0%	0.95%	75%	0%	0%	0%
Nasdaq-100 Volatility Control 10% PR Index*	50%	0%	0%	1.25%	40%	0%	0%	0%
NYSE [®] Zebra Edge [®] II Index	130%	0%	0%	0.75%	115%	0%	0%	0%
S&P 500 [®] Index	40%	0%	0%	1.95%	30%	70%	0.25%	0%
SG Macro Compass Index	110%	0%	0%	0.75%	95%	0%	0%	0%

2 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	190%	0%	0%	0.75%	170%	0%	0%
J.P. Morgan Mozaic II SM Index	155%	0%	0%	0.75%	140%	0%	0%	0%
Loomis Sayles Discovery Index*	125%	0%	0%	0.95%	110%	0%	0%	0%
Nasdaq-100 Volatility Control 10% PR Index*	65%	0%	0%	1.25%	45%	0%	0%	0%
NYSE [®] Zebra Edge [®] II Index	175%	0%	0%	0.75%	150%	0%	0%	0%
S&P 500 [®] Index	55%	0%	0%	1.95%	35%	65%	0.25%	0%
SG Macro Compass Index	140%	0%	0%	0.75%	125%	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.

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	10+
Surrender Charge	8.4%	8.05%	7.1%	6.1%	5.1%	4.1%	3.1%	2.05%	1%	0%	0%

Completed contract months after year 9	0	1	2	3	4	5	6	7	8	9	10	11
Surrender Charge	0.95%	0.85%	0.75%	0.65%	0.60%	0.50%	0.40%	0.35%	0.25%	0.15%	0.05%	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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