



**Nationwide**<sup>®</sup>  
Financial

## Your guide to Nationwide New Heights<sup>SM</sup> Fixed Indexed Annuity

Nationwide High Point 365<sup>SM</sup>  
Lifetime Income Benefit rider

Nationwide High Point<sup>SM</sup>  
Enhanced Death Benefit rider

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• 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<sup>SM</sup>

## Fixed Indexed Annuity

### Product basics

<b>Maximum issue ages</b>	Annuitant up to age 80; owner may be any age																								
<b>Minimum purchase payment</b>	\$25,000 single purchase payment for Traditional IRA, Roth IRA, Non-Qualified, and Charitable Remainder Trusts (CRT)																								
<b>Contingent Deferred Sales Charge (CDSC) period<sup>1</sup></b>	10 years																								
<b>CDSC</b>	<table border="1"> <thead> <tr> <th>Completed contract years</th> <th>0</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10+</th> </tr> </thead> <tbody> <tr> <td><b>CDSC percentage<sup>2</sup></b></td> <td>10%</td> <td>10%</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>0%</td> </tr> </tbody> </table>	Completed contract years	0	1	2	3	4	5	6	7	8	9	10+	<b>CDSC percentage<sup>2</sup></b>	10%	10%	9%	8%	7%	6%	5%	4%	3%	2%	0%
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<b>CDSC percentage<sup>2</sup></b>	10%	10%	9%	8%	7%	6%	5%	4%	3%	2%	0%														
<b>Strategy term</b>	2-year terms (may be shorter after the CDSC period)																								
<b>Index</b>	S&P 500 <sup>®</sup>																								
<b>Earnings crediting methodology</b>	Balanced Allocation Strategy (BAS) options, known as strategy options; strategy options are a blend of an equity indexed component, a declared rate component, and a strategy spread component that are combined to determine earnings																								
<b>BAS options</b> <ul style="list-style-type: none"> <li>• These are hypothetical strategy options and rates (subject to change at any time)</li> <li>• See rate sheet for current details</li> </ul>	<p>Strategy options are elected at contract issue and beginning of each new strategy term. Only one strategy option may be elected per term. Please keep in mind these are hypothetical examples and are subject to change at any time.</p> <table border="1"> <thead> <tr> <th></th> <th>Equity indexed allocation</th> <th>Declared rate allocation</th> <th>Declared rate</th> <th>Strategy spread</th> </tr> </thead> <tbody> <tr> <td><b>Option A</b></td> <td>70%</td> <td>30%</td> <td>1.00%</td> <td>2.45%</td> </tr> <tr> <td><b>Option B</b></td> <td>50%</td> <td>50%</td> <td>1.00%</td> <td>1.45%</td> </tr> <tr> <td><b>Option C</b></td> <td>40%</td> <td>60%</td> <td>1.00%</td> <td>0.45%</td> </tr> </tbody> </table>		Equity indexed allocation	Declared rate allocation	Declared rate	Strategy spread	<b>Option A</b>	70%	30%	1.00%	2.45%	<b>Option B</b>	50%	50%	1.00%	1.45%	<b>Option C</b>	40%	60%	1.00%	0.45%				
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<b>When strategy earnings are credited</b>	Full earnings-to-date are credited on free withdrawal, long-term care event or terminal illness or injury <sup>3</sup> , death benefit, and at the end of each strategy term. Pro-rata earnings are credited on surrenders and withdrawals in excess of free withdrawal limit.																								
<b>Lock-in feature</b>	The owner may lock-in (once per strategy term) the index value on any business day before the end of the strategy term. The locked-in index value is then used when calculating the earnings at the end of the strategy term, as well as earnings on withdrawals or death benefits which occur between the lock-in date and the end of the strategy term.																								
<b>Death benefit</b>	The death benefit paid will be equal to the greater of the Balanced Allocation Value (BAV) or the surrender value																								
<b>Joint option for death benefit</b>	Allows for a spouse to be named as the co-annuitant and the death benefit is payable upon both deaths																								
<b>Balanced Allocation Value</b>	The BAV monitors the daily fluctuations in the strategy option and is the greater of (1) the contract value, plus any unrealized strategy earnings (strategy earnings that have not yet been credited to the contract), or (2) the Return of Purchase Payment Guarantee amount																								
<b>Annuity Commencement Date</b>	Is the first term end date on or after the date the annuitant reaches age 100. The contract owner may not change the annuity commencement date unless state law prohibits.																								

### Access and withdrawals

<b>Free withdrawal schedule</b> Based on contract value	<table border="1"> <thead> <tr> <th>Completed contract years</th> <th>0</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10+</th> </tr> </thead> <tbody> <tr> <td><b>Free withdrawal percentage</b></td> <td>0%</td> <td>7%</td> <td>7%</td> <td>7%</td> <td>7%</td> <td>7%</td> <td>7%</td> <td>7%</td> <td>7%</td> <td>7%</td> <td>10%</td> </tr> </tbody> </table>	Completed contract years	0	1	2	3	4	5	6	7	8	9	10+	<b>Free withdrawal percentage</b>	0%	7%	7%	7%	7%	7%	7%	7%	7%	7%	10%
Completed contract years	0	1	2	3	4	5	6	7	8	9	10+														
<b>Free withdrawal percentage</b>	0%	7%	7%	7%	7%	7%	7%	7%	7%	7%	10%														
<b>Required Minimum Distribution (RMD)</b>	Available CDSC free after the first completed contract year																								
<b>Market Value Adjustment (MVA)</b>	Applies during the CDSC period to withdrawals in excess of the contract's free withdrawal amount, and does not apply to long-term care event or terminal illness or injury <sup>3</sup> withdrawals or if a death benefit is payable. Not applicable in all states.																								
<b>Long-term care event or terminal illness or injury<sup>3</sup></b>	Available after the first completed contract year																								

<sup>1</sup> In CA, CDSC is called a surrender charge.

<sup>2</sup> The CDSC percentage differs for the following states: AK, CT, DE, MN, MO, NJ, NV, OH, OR, PA, SC, TX, UT and WA. Please contact Nationwide to obtain the CDSC schedule for your issue state.

<sup>3</sup> This may not be available in all states and long-term care may be referred to as confinement.

# Nationwide High Point 365<sup>SM</sup>

## Lifetime Income Benefit Rider

### Rider basics

<b>Issue ages</b>	Contract owner age 40-80												
<b>Availability</b>	Available at contract issue; not available in conjunction with the Nationwide High Point <sup>SM</sup> Enhanced Death Benefit rider												
<b>High point income benefit base</b>	Greater of the minimum income benefit value or the highest daily Balanced Allocation Value (BAV)												
<b>Minimum income benefit value</b>	Purchase payment accumulated at 2% compounded annually during the first 10 years of the contract or until lifetime income is elected, whichever occurs first												
<b>Lifetime income</b>	5 year deferral period <b>and</b> minimum age of 50 before starting lifetime income payments												
<b>Payout factors</b> Refer to the illustration or client contract package for specific scenarios	<p>Dependent on age at contract issue, and the number of completed contract years when lifetime income is elected to begin. These are hypothetical examples of lifetime payout factors (single owner, subject to change at any time), numerous options are available:</p> <table border="1"> <thead> <tr> <th>Age at contract issue</th> <th>Completed contract years</th> <th>Lifetime payout percentage</th> </tr> </thead> <tbody> <tr> <td>50</td> <td>15</td> <td>8.62%</td> </tr> <tr> <td>60</td> <td>15</td> <td>12.01%</td> </tr> <tr> <td>70</td> <td>15</td> <td>15.35%</td> </tr> </tbody> </table>	Age at contract issue	Completed contract years	Lifetime payout percentage	50	15	8.62%	60	15	12.01%	70	15	15.35%
Age at contract issue	Completed contract years	Lifetime payout percentage											
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70	15	15.35%											
<b>Lifetime income payments</b>	As long as the rider rules are followed, lifetime income payments are guaranteed for life (even if contract value is reduced to zero by lifetime income payments). Payment amount could increase if the BAV is higher than the current high point income benefit base.												
<b>Joint option on living benefit</b>	If elected, both covered lives must be between ages 40-80 at contract issuance. Lifetime payout percentages will be lower if the joint option is elected. If either covered life is removed the lifetime payout percentages will not change (still based on youngest spouse's age).												
<b>Earnings credited to lifetime income payments</b>	Full strategy earnings-to-date are credited to lifetime income payments												
<b>Non-lifetime withdrawals</b>	<ul style="list-style-type: none"> <li>Prior to initiating lifetime income payments, withdrawals will reduce your minimum income benefit value, highest BAV and high point income benefit base proportionally which will decrease the future lifetime income amount proportionately</li> <li>Once lifetime income payments begin, withdrawals above the allowed lifetime income amount may be taken as long as the contract value is not reduced to zero by the excess withdrawal. The excess withdrawal will reduce the highest BAV and high point income benefit base and future lifetime income benefit payments proportionately.</li> </ul>												
<b>Annual rider charge rate</b>	0.95% based on the high point income benefit base, assessed quarterly and reduces the contract value												
<b>Return of purchase payment guarantee</b>	<p>Only available prior to initiation of lifetime income payment. The client will receive 100% of their purchase payment (plus purchase payment bonus, if elected), less the sum of gross withdrawals, if:</p> <ul style="list-style-type: none"> <li>The contract is surrendered after the 10th contract anniversary, or</li> <li>When the death benefit is payable, or</li> <li>On a full surrender on or after a long-term care event or terminal illness or injury<sup>3</sup> event</li> </ul>												

### Optional purchase payment bonus

<b>Availability</b>	At contract issuance for an additional charge																								
<b>Purchase payment bonus</b>	If elected, a 3% bonus, credited at contract issue and based upon the purchase payment, will be added to the contract value, the high point income benefit base and the return of purchase payment guarantee amount.																								
<b>Annual rider charge rate</b>	Annual rider charge rate increases from 0.95% to 1.25% for the life of the contract, assessed quarterly and reduces the contract value																								
<b>Vesting schedule</b>	<p>If the client takes a partial withdrawal in excess of the free withdrawal amount or surrenders their contract before the 11th contract year, they will receive the vested percentage of the purchase payment bonus shown below as part of their surrender value.</p> <table border="1"> <thead> <tr> <th>Completed contract years</th> <th>0</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10+</th> </tr> </thead> <tbody> <tr> <td><b>Vesting percentage</b></td> <td>0%</td> <td>10%</td> <td>20%</td> <td>30%</td> <td>40%</td> <td>50%</td> <td>60%</td> <td>70%</td> <td>80%</td> <td>90%</td> <td>100%</td> </tr> </tbody> </table> <p>Note: Recoupment of unvested bonus is waived for free withdrawals</p>	Completed contract years	0	1	2	3	4	5	6	7	8	9	10+	<b>Vesting percentage</b>	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
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# Nationwide High Point<sup>SM</sup>

## Enhanced Death Benefit Rider

### Rider basics

<b>Issue ages</b>	Annuitant ages 0-75
<b>Availability</b>	Available at contract issue; not available in conjunction with the Nationwide High Point 365 <sup>SM</sup> Lifetime Income Benefit rider
<b>Death benefit</b>	Greater of base contract death benefit or high point enhanced death benefit value
<b>High point enhanced death benefit (EDB) value</b>	Greater of the highest daily Balanced Allocation Value (BAV) prior to the anniversary following the older annuitant's 80th birthday or the minimum enhanced death benefit value
<b>Minimum enhanced death benefit value</b>	Purchase payment compounded at 4% per year up to a 200% cap of purchase payment, or until the contract anniversary after the older annuitant reaches age 80, whichever occurs first
<b>Joint option on enhanced death benefit</b>	Upon the first spouse's death, the benefit will pay the greater of: <ul style="list-style-type: none"> <li>• the base contract death benefit or</li> <li>• the high point enhanced death benefit value</li> </ul> If the contract is continued after the first death, the base contract death benefit would then apply going forward and the charge for the rider would be removed
<b>Withdrawals</b>	Any withdrawal taken will result in the reduction of the high point enhanced death benefit value
<b>Annual rider charge rate</b>	0.50% based on the high point enhanced death benefit value, assessed quarterly and reduces the contract value
<b>Return of purchase payment guarantee</b>	The client will receive 100% of their purchase payment (plus purchase payment bonus, if elected), less the sum of gross withdrawals, if: <ul style="list-style-type: none"> <li>• The contract is surrendered after the 10th contract anniversary, or</li> <li>• When the death benefit is payable, or</li> <li>• On a full surrender on or after a long-term care event or terminal illness or injury<sup>3</sup> event</li> </ul>

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# Nationwide New Heights.

Whether your client's dreams include relaxing with their family, enjoying recreational activities or traveling, they want to have a plan in place to reach their retirement income goals.

The reality is most individuals are not sure how much they'll need when planning their financial future. They may not be adequately prepared to manage the various risks that stand in the way of achieving their retirement dreams. Retirement planning is greatly different than in the past, it's important to recognize that today your clients may need to take a new path toward retirement.

Nationwide New Heights<sup>SM</sup> Fixed Indexed Annuity (New Heights) may be a new retirement solution to help position them to enjoy the lifestyle they have envisioned throughout their retirement.



For more information, please give us a call:

Nationwide Sales Desk

1-800-321-6064

Nationwide Financial Network®

1-877-223-0795



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