



Applicable to:

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

# Nationwide New Heights<sup>®</sup> 12

## Fixed Indexed Annuity

Rate sheet effective as of 2/1/2016

### Choose a Strategy

You may only choose one strategy for each strategy term; the length of the strategy term is subject to change after the end of the CDSC schedule. At the end of each strategy term, should you wish to, you have the opportunity to elect a new strategy based on rates offered at that time.

#### J.P. Morgan MOZAIC<sup>SM</sup> Index (USD)

Strategy	A	B
Index allocation	<b>130%</b>	<b>100%</b>
Declared rate allocation	<b>0%</b>	<b>0%</b>
Declared rate	<b>0%</b>	<b>0%</b>
Strategy spread	<b>1.45%</b>	<b>0%</b>
Initial strategy term	<b>3 years</b>	<b>3 years</b>

#### S&P 500<sup>®</sup> Index

Strategy	A	B
Index allocation	<b>60%</b>	<b>30%</b>
Declared rate allocation	<b>40%</b>	<b>70%</b>
Declared rate	<b>0%</b>	<b>0.50%</b>
Strategy spread	<b>2.15%</b>	<b>0%</b>
Initial strategy term	<b>3 years</b>	<b>3 years</b>

#### MSCI EAFE Index

Strategy	A	B
Index allocation	<b>65%</b>	<b>38%</b>
Declared rate allocation	<b>35%</b>	<b>62%</b>
Declared rate	<b>0%</b>	<b>0.50%</b>
Strategy spread	<b>1.95%</b>	<b>0%</b>
Initial strategy term	<b>3 years</b>	<b>3 years</b>

**Index allocation:** A percentage that represents the proportion of the strategy option that is multiplied by 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.

**Rates and spreads are subject to change. Have your financial professional contact Nationwide<sup>®</sup> for current rates.**

## Contingent Deferred Sales Charge (CDSC)

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 are always 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 Any amount withdrawn in excess of the remaining free withdrawal amount is subject to a CDSC. For all excess withdrawals, you will only receive a prorated amount of strategy earnings-to-date. Below is the CDSC schedule.

Completed Contract Years	0	1	2	3	4	5	6	7	8	9	10	11	12+
CDSC Percentage <sup>1</sup>	10%	10%	10%	10%	10%	9.5%	9%	8%	7%	6%	5%	4%	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 Contingent Deferred Sales Charge (CDSC) period. Any amount withdrawn in excess of the remaining free withdrawal amount is subject to a CDSC, and MVA if applicable. The MVA may be positive, negative, or zero. If the MVA is negative, it could decrease the amount that you receive when you take a withdrawal or surrender. Conversely if the MVA is positive, it could increase the amount you receive.

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



- 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 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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