



**Nationwide**  
is on your side

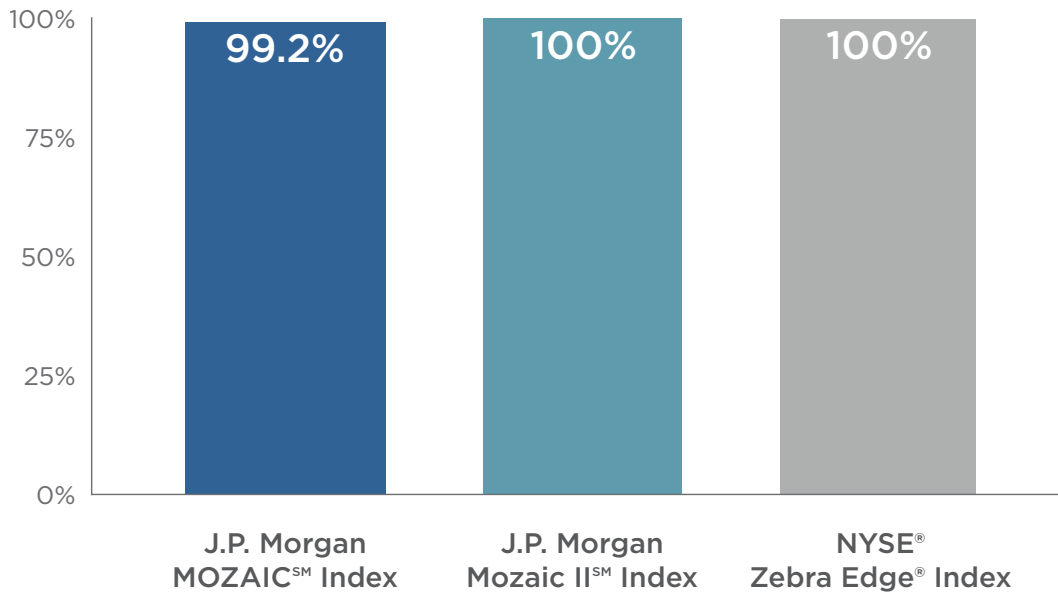
Nationwide New Heights®  
fixed indexed annuities

Index allocation history

# Honoring our commitment to our members

Nationwide is committed to offering competitive index allocations at contract purchase and the highest possible index allocations when interest earnings are credited. Since New Heights® added exclusive index options, we're proud that **117 out of 118 blocks of policies have received renewal index allocations as high as those available at contract issue**, including:

## Index Allocations as high or higher at renewal



# 99.7%

Since New Heights added exclusive indexes, 118 blocks of policies have come up for renewal, and 117 renewed at an equal or higher index allocation.

Renewal rates as of 4/1/2019.



Ask your financial professional for more information about the strategies available today.



**Nationwide®**

• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

This material is not a recommendation to buy, sell, hold, or roll over any asset, adopt a financial strategy or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. Clients should work with their financial professional to discuss their specific situation.

Nationwide New Heights fixed indexed annuities are issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio. All guarantees are subject to the claims-paying ability of Nationwide Life and Annuity Insurance Company.

Nationwide New Heights fixed indexed annuity is issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio. New Heights does not directly participate in the stock market or any index. It is not possible to invest in an index. Withdrawals are subject to income tax, and withdrawals before age 59½ may be subject to a 10% 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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