



Nationwide New Heights®
fixed indexed annuities

Complementary Index
Strategies

Index strategy diversification

Leverage multiple index strategies with Nationwide New Heights® fixed indexed annuities

Index strategy returns

Financial markets are uncertain, and it's impossible to know how an index will perform in any given market environment. Two index options available with Nationwide New Heights® fixed indexed annuities offer growth opportunities in a variety of markets.¹ The NYSE® Zebra Edge® index uses popularity and daily allocations between U.S. equities, bonds and cash. The J.P. Morgan Mozaic IISM Index leverages global diversification, momentum and volatility smoothing. The graph below shows the hypothetical three-year returns of two Strategy Options.²



Hypothetical Assumptions: 3-year returns for strategies ending each month beginning 7/31/00 and ending 12/31/17 for New Heights 12, NYSE® Zebra Edge® Index Strategy A (135% Index Allocation, 1% Annual Strategy Spread) and J.P. Morgan Mozaic IISM Index Strategy A (150% Index Allocation, 1% Annual Strategy Spread). Note: The NYSE® Zebra Edge® Index was established on 10/11/2016. Performance for the NYSE® Zebra Edge® Index is back-tested by applying the NYSE® Zebra Edge® Index strategy, which was designed with the benefit of hindsight, to historical financial data. Certain components of the NYSE® Zebra Edge® Index were unavailable before 7/6/00. The J.P. Morgan Mozaic IISM Index was established on 12/28/2016. Any performance shown prior to this date is back-tested by applying the index strategy to historical financial data when all components are available. Back-tested performance is hypothetical and has been provided for informational purposes only. Past performance is not indicative of nor does it guarantee future performance.

For more information on the NYSE® Zebra Edge® Index, please visit nyse.com/zedgeny.
 For more information on the J.P. Morgan Mozaic IISM Index, please visit jpmorganindices.com.

Fixed indexed annuities are not an investment and do not directly invest in the stock market.

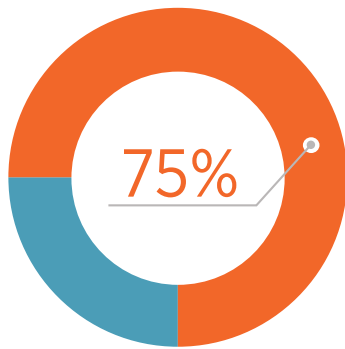
¹ New Heights® offers four index options.

² The Strategy Option is a formula used to determine the amount of earnings that will be credited to the contract.

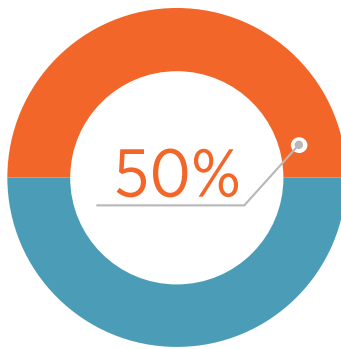
Leverage complementary strategies

You can leverage these complementary strategies to help promote greater index diversification and reduce the need to guess which index may outperform over the next strategy term. By equally dividing the purchase payment into two index strategies, you can create a balanced opportunity.³ If the client's market expectation favors more or less U.S. equity exposure, you can adjust the allocation, as in the examples below.

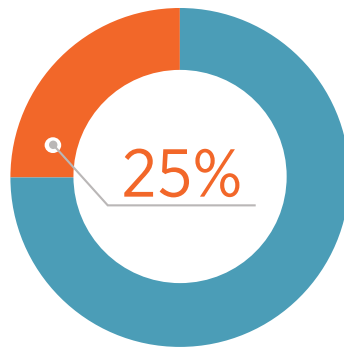
Complementary Index Strategy Allocations



Greater U.S. Equity Concentration



Equal Index Allocation



Greater Global Concentration

■ NYSE* Zebra Edge® Index Strategy A
 ■ J.P. Morgan Mozaic II™ Index Strategy A

Easily Diversify Among Multiple Index Strategies

Leverage the Nationwide® Multi-Contract Letter of Instruction to easily divide your client's purchase payment — this one form creates multiple contracts using a single application.³

Number of Contracts Requested	Per Contract Allocation of Total Premium (Whole % Only)	Strategy Option Election (Only one index and one strategy per contract)					
		Index				Strategy	
1	50%	<input type="checkbox"/> JP Morgan Mozaic II	<input type="checkbox"/> MSCI EAFE	<input checked="" type="checkbox"/> NYSE Zebra Edge	<input type="checkbox"/> S&P 500	<input checked="" type="checkbox"/> A	<input type="checkbox"/> B
2	50%	<input checked="" type="checkbox"/> JP Morgan Mozaic II	<input type="checkbox"/> MSCI EAFE	<input type="checkbox"/> NYSE Zebra Edge	<input type="checkbox"/> S&P 500	<input checked="" type="checkbox"/> A	<input type="checkbox"/> B
3	%	<input type="checkbox"/> JP Morgan Mozaic II	<input type="checkbox"/> MSCI EAFE	<input type="checkbox"/> NYSE Zebra Edge	<input type="checkbox"/> S&P 500	<input type="checkbox"/> A	<input type="checkbox"/> B
4	%	<input type="checkbox"/> JP Morgan Mozaic II	<input type="checkbox"/> MSCI EAFE	<input type="checkbox"/> NYSE Zebra Edge	<input type="checkbox"/> S&P 500	<input type="checkbox"/> A	<input type="checkbox"/> B

³ The purchase payment amount for each contract must meet the product minimum. Contract owners should work with their financial professional to determine the appropriateness of a multi-contract strategy. Contracts will be aggregated and treated as one annuity for income tax purposes.



For more information about Nationwide New Heights, please visit:

www.nationwidewnewheights.com



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 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.

Nationwide does not offer tax advice. Clients should consult their attorney or tax advisor for answers to specific questions.

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.

The NYSE® Zebra Edge® Index has been licensed to Nationwide Life and Annuity Insurance Company ("Nationwide"). Neither Nationwide nor the Nationwide New Heights® Fixed Indexed Annuity (the "Product") is sponsored, operated, endorsed, recommended, sold or promoted by Zebra Capital Management, LLC (together with its subsidiaries and affiliates, "Zebra"), NYSE or UBS and in no event shall Zebra, NYSE or UBS have any liability with respect to the Product or the Index. Zebra, NYSE and UBS make no representations, give no express or implied warranties and have no obligations with regard to the Index, the Product, the client or other third party. The marks NYSE®, and NYSE Arca® are registered trademarks of NYSE Group, Inc., Intercontinental Exchange, Inc. or their affiliates. The marks Zebra® and Zebra Edge® are trademarks of Zebra Capital Management, LLC, may not be used without prior authorization from ZebraCapital Management, LLC, and are being utilized by NYSE under license and agreement.

The J.P. Morgan Mozaic II™ Index ("Index") has been licensed to Nationwide Life and Annuity Insurance Company (the "Licensee") for the Licensee's benefit. Neither the Licensee nor Nationwide New Heights® Fixed Indexed Annuity (the "Product") is sponsored, operated, endorsed, recommended, sold or promoted by J.P. Morgan Securities LLC ("JPMS") or any of its affiliates (together and individually, "JPMorgan"). JPMorgan makes no representation and gives no warranty, express or implied, to contract owners taking exposure to the Product. Such persons should seek appropriate professional advice before making any investment. The Index has been designed and is compiled, calculated, maintained and sponsored by JPMS without regard to the Licensee, the Product or any contract owner. JPMorgan is under no obligation to continue compiling, calculating, maintaining or sponsoring the Index. JPMorgan may independently issue or sponsor other indices or products that are similar to and may compete with the Index and the Product. JPMorgan may also transact in assets referenced in the Index (or in financial instruments such as derivatives that reference those assets). These activities could have a positive or negative effect on the value of the Index and the Product.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side, Nationwide New Heights and New Heights are service marks of the Nationwide Mutual Insurance Company. © 2018 Nationwide

FAM-0837AO-IM.2 (06/18)

FOR FINANCIAL PROFESSIONAL USE ONLY - NOT FOR USE WITH THE PUBLIC