



## New Heights® Now Offers: **GUARANTEED INCOME + ACCUMULATION**

The High Point 365® Lifetime Income Benefit rider with Purchase Payment Bonus delivers:



**10% INITIAL BONUS** to the amount used to calculate future lifetime income<sup>1</sup>



**7% COMPOUND GROWTH** of income base for up to 10 years



**A+ RATED CARRIER** backing

**Accumulation Potential OR HIGH Guaranteed Income?**

Nationwide New Heights® FIA delivers **BOTH!**

Request an illustration for your next case. Contact  
Senior Market Sales at 877-645-4939 today.

**FOR INSURANCE PROFESSIONAL USE ONLY – NOT FOR USE WITH THE PUBLIC**

<sup>1</sup>Lifetime income is calculated using your High Point Income Benefit Base (see definition below). A 10% Minimum Income Benefit Value bonus, credited at contract issue and calculated upon the purchase payment, will be added to your guaranteed minimum income benefit value. A 1% purchase payment bonus, credited at contract issue and calculated upon the purchase payment, will also be added to the Contract Value and Return of Purchase Payment Guarantee amount. The purchase payment bonus vests over time and is fully vested by the end of the CDSC period. Please see the Additional Information and Certificate of Disclosure.

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.

Neither Nationwide nor any of its affiliates are affiliated with Annexus, its affiliates nor the Independent Distribution Company (IDC) distributing this communication.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side, New Heights, and High Point 365 are service marks of the Nationwide Mutual Insurance Company. © 2019 Nationwide

Electronic communication sent through the internet is not secure and its delivery is not guaranteed. This e-mail communication and any attachments may contain confidential and privileged information for the use of the designated recipients named above and is not intended to be forwarded to other individuals. If you are not the intended recipient, you have received this communication in error and any review, disclosure, dissemination, distribution, or copying of it or its contents is prohibited. In such case, please notify me immediately by replying to this message and deleting my e-mail from your computer.

URBO FAE-0500AO (02/19)