

# Keeping you current on our fixed indexed annuities

## News and Updates

### Important Changes to the Nationwide New Heights® Product Suite in Iowa effective today

At Nationwide®, it is our goal to provide a range of annuity solutions that help you meet your clients' unique retirement needs. Effective **today**, we're pleased to announce the following changes to the **New Heights® Product Suite offered in Iowa**.

#### What's new:

**Expanded New Heights Product Suite:** The new suite will consist of New Heights 8, New Heights 9, and New Heights 10 Fixed Indexed Annuities.

- New Heights 8 – An 8-year CDSC Product
- New Heights 9 – A 9-year CDSC Product
- New Heights 10 – A 10-year CDSC Product

**More Index Options:** Three new opportunities will be offered to help capture market growth in a variety of market conditions.

Name*	Description
<a href="#">J.P. Morgan Mozaic II<sup>SM</sup> Index</a>	A broadly diversified index drawing from a global mix of asset classes including equities, fixed income and commodities. This dynamic index reallocates monthly, selecting asset classes with the greatest momentum and balancing allocations to smooth volatility and provide more stable returns. <sup>1</sup>
<a href="#">NYSE® Zebra Edge® Index</a>	A rules-based index applying the research of Roger Ibbotson and his team at Zebra Capital to select less popular and less volatile stocks from the 500 largest U.S. publicly traded companies, then allocate between the selected stocks, U.S. Treasuries and a cash account to help reduce risk and provide consistent long-term returns <sup>2</sup>
<a href="#">MSCI EAFE</a>	Provides opportunity for exposure to a global mix of equities; recognized as the preeminent benchmark for developed markets outside North America, it represents equities in Europe, Australasia and the Far East. <sup>1</sup>

*\*Please note only one index may be chosen per contract, per strategy term.*

## New Heights Illustrator Enhancements

MSCI EAFE strategies have been added to the New Heights Illustrator. Strategies featuring the J.P. Morgan Mozaic II<sup>SM</sup> Index and NYSE<sup>®</sup> Zebra Edge<sup>®</sup> Index cannot be illustrated.

## Important Application Information

New applications will be required for the New Heights 8, New Heights 9 and New Heights 10. If submitting a New Heights 10 contract, please ensure the new New Heights 10 application is used – original New Heights applications will be considered not in good order as of April 9, 2018. For New Heights 8 or 9 business, please be sure to use the specific application for each product.

Applications will be available on the Sales and Service Center website 5/1/18. If you need an application or kit now, please contact our Service Center at 800-321-6064 for assistance from 8:00 am to 8:00 pm EST.

## Product Training Required

All annuity producers in Iowa must complete Nationwide New Heights Fixed Indexed Annuity product training prior to solicitation. Producers who have trained on the existing New Heights product must complete a re-training course prior to solicitation. This product training will satisfy NAIC requirements. If your firm approves this product, Nationwide<sup>®</sup> will offer the required courses starting **today** online through RegEd's Annuity Training Platform, accessible at <https://secure.reged.com/TrainingPlatform>.

1. Select Enter Product Code from the left-hand navigation bar.
2. Enter "NewHeightsS" for the code, and click Submit.
3. Your course should be visible on the left-hand navigation bar or the Producer Status screen. Access and complete the course.

Should you need additional information, please contact your IDC Marketer directly.

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<sup>1</sup>The strategy may not be successful, and the index may be subject to increased volatility due to its use of leverage.

<sup>2</sup>NYSE<sup>®</sup> Zebra Edge<sup>®</sup> Index relies on a risk control methodology and could underperform indices that do not have risk control overlay.

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<ul style="list-style-type: none"><li>• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution</li><li>• Not insured by any federal government agency • May lose value</li></ul>
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Nationwide New Heights is an individual, single purchase payment, deferred fixed index annuity issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio. Please note, the contract does not directly participate in the stock market or any 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.

The product referred to herein is not sponsored, endorsed, or promoted by MSCI, and MSCI bears no liability with respect to any such product or any index on which such product is based. The Contract contains a more detailed description of the limited relationship MSCI has with Nationwide and any related funds.

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The Nationwide New Heights Fixed Indexed Annuities are individual, single purchase payment, deferred fixed indexed annuities issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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