



**Nationwide<sup>®</sup>**  
is on your side

## Your guide to Nationwide New Heights<sup>®</sup> 10 Fixed Indexed Annuity

Nationwide High Point 365<sup>®</sup>  
Lifetime Income Benefit rider

Nationwide High Point 365<sup>®</sup>  
Lifetime Income Benefit rider  
with Purchase Payment Bonus

Nationwide High Point<sup>®</sup>  
Enhanced Death Benefit rider

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# Nationwide New Heights<sup>®</sup> 10

Whether your client's dreams include relaxing with their family, enjoying recreational activities or traveling, they want to have a plan in place to reach their retirement income goals.

The reality is most individuals are not sure how much they'll need when planning their financial future. They may not be adequately prepared to manage the various risks that stand in the way of achieving their retirement dreams. Retirement planning is greatly different than in the past, and it's important to recognize that today your clients may need to take a new path toward retirement.

Nationwide New Heights<sup>®</sup> 10 Fixed Indexed Annuity (New Heights 10) may be a new retirement solution to help position them to enjoy the lifestyle they have envisioned throughout their retirement.

# Nationwide New Heights<sup>®</sup> 10

## Fixed Indexed Annuity

### Product basics

<b>Maximum issue ages</b>	Annuitant up to age 80; owner may be any age																								
<b>Minimum purchase payment</b>	\$25,000 single purchase payment for Traditional IRA, Roth IRA, Non-Qualified, Charitable Remainder Trusts (CRT), SEP IRA, Simple IRA, and 401(a) (Investment Only)																								
<b>Contingent Deferred Sales Charge (CDSC) period<sup>1</sup></b>	10 years																								
<b>CDSC Schedule<sup>2</sup></b>	<table border="1"> <thead> <tr> <th>Completed contract years</th> <th>0</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10+</th> </tr> </thead> <tbody> <tr> <td><b>CDSC percentage</b></td> <td>10%</td> <td>10%</td> <td>9%</td> <td>8%</td> <td>7%</td> <td>6%</td> <td>5%</td> <td>4%</td> <td>3%</td> <td>2%</td> <td>0%</td> </tr> </tbody> </table>	Completed contract years	0	1	2	3	4	5	6	7	8	9	10+	<b>CDSC percentage</b>	10%	10%	9%	8%	7%	6%	5%	4%	3%	2%	0%
Completed contract years	0	1	2	3	4	5	6	7	8	9	10+														
<b>CDSC percentage</b>	10%	10%	9%	8%	7%	6%	5%	4%	3%	2%	0%														
<b>Strategy term</b>	2-year terms (may be shorter after the CDSC period)																								
<b>Indices</b>	J.P. Morgan Mozaic II <sup>SM</sup> Index, MSCI EAFE, NYSE <sup>®</sup> Zebra Edge <sup>®</sup> Index, S&P 500 <sup>®</sup> Index																								
<b>Earnings crediting methodology</b>	Balanced Allocation Strategy (BAS) options, also known as strategy options, are a blend of an equity indexed component, a declared rate component and a strategy spread component that are combined to determine earnings.																								
<b>When strategy earnings are credited</b>	Full earnings-to-date are credited on free withdrawal, long-term care event or terminal illness or injury, <sup>3</sup> death benefit and at the end of each strategy term. Pro-rata earnings are credited on surrenders and withdrawals in excess of free withdrawal limit.																								
<b>Lock-in feature</b>	The owner may lock-in (once per strategy term) the index value on any business day before the end of the strategy term. The locked-in index value is then used when calculating the earnings at the end of the strategy term, as well as earnings on withdrawals or death benefits which occur between the lock-in date and the end of the strategy term.																								
<b>Death benefit</b>	The death benefit paid will be equal to the greater of the Balanced Allocation Value (BAV) or the surrender value.																								
<b>Joint option for death benefit</b>	Allows for a spouse to be named as the co-annuitant and the death benefit is payable upon the first death.																								
<b>Balanced Allocation Value (BAV)</b>	The BAV monitors the daily fluctuations in the strategy option and is the greater of (1) the contract value, plus any unrealized strategy earnings (strategy earnings that have not yet been credited to the contract), or (2) the Return of Purchase Payment Guarantee amount.																								
<b>Annuity Commencement Date</b>	Is the first term end date on or after the date the annuitant (or older annuitant if there is a co-annuitant) reaches age 100. The contract owner may not change the annuity commencement date unless state law prohibits.																								

### Access and withdrawals

<b>Free withdrawal schedule</b> Based on contract value	<table border="1"> <thead> <tr> <th>Completed contract years</th> <th>0</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10+</th> </tr> </thead> <tbody> <tr> <td><b>Free withdrawal percentage</b></td> <td>0%</td> <td>7%</td> <td>7%</td> <td>7%</td> <td>7%</td> <td>7%</td> <td>7%</td> <td>7%</td> <td>7%</td> <td>7%</td> <td>10%</td> </tr> </tbody> </table> <p>(Free Withdrawal percentage is used for purposes of crediting full-earnings-to-date. Note: After year 10 all withdrawals are free of CDSC or MVA charges)</p>	Completed contract years	0	1	2	3	4	5	6	7	8	9	10+	<b>Free withdrawal percentage</b>	0%	7%	7%	7%	7%	7%	7%	7%	7%	7%	10%
Completed contract years	0	1	2	3	4	5	6	7	8	9	10+														
<b>Free withdrawal percentage</b>	0%	7%	7%	7%	7%	7%	7%	7%	7%	7%	10%														
<b>Required Minimum Distribution (RMD)</b>	Available CDSC and MVA (if applicable) free																								
<b>Market Value Adjustment (MVA)</b>	Applies during the CDSC period to withdrawals in excess of the contract's free withdrawal amount, and does not apply to long-term care event or terminal illness or injury <sup>3</sup> withdrawals or if a death benefit is payable. Not applicable in all states.																								
<b>Long term care event or terminal illness or injury<sup>3</sup></b>	Available after the first completed contract year																								

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

<sup>2</sup> The CDSC percentage differs for the following states: AK, CT, DE, IA, MN, MO, MS, NJ, NV, OH, OK, OR, PA, SC, TX, UT and WA.  
Please contact Nationwide to obtain the CDSC schedule for your issue state.

<sup>3</sup> This may not be available in all states and long-term care may be referred to as confinement.

# Nationwide High Point 365® & High Point 365® with Purchase Payment Bonus Lifetime Income Benefit Rider

## Rider basics

<b>Issue ages</b>	Contract owner age 40-80																								
<b>Availability</b>	Available at contract issue for an additional charge. Only one income benefit rider may be elected per contract and they are not available in conjunction with the Nationwide High Point® Enhanced Death Benefit rider.																								
<b>High point income benefit base</b>	Greater of the minimum income benefit value or the highest daily Balanced Allocation Value (BAV)																								
<b>Minimum income benefit value</b>	Purchase payment accumulated daily at an equivalent rate of 1% per year during the first 10 years of the contract or until lifetime income is elected, whichever occurs first. <b>With Bonus rider:</b> Purchase payment plus 10% minimum income benefit value bonus accumulated at 7% per year compounded daily during the first 10 years of the contract or until lifetime income is elected, whichever occurs first.																								
<b>Lifetime income</b>	Later of 5 year deferral period <b>and</b> minimum age of 50 before starting lifetime income payments. <b>With Bonus rider:</b> Later of 1-year deferral period <b>and</b> minimum age of 50 before starting lifetime income payments.																								
<b>Payout factors</b> Refer to the illustration or payout factor tool for specific scenarios	Dependent on age at contract issue, whether the optional purchase payment bonus is elected, and the number of completed contract years when lifetime income is elected to begin. Refer to the illustration or payout factor tool for specific scenarios.																								
<b>Lifetime income payments</b>	As long as the rider rules are followed, lifetime income payments are guaranteed for life (even if contract value is reduced to zero by lifetime income payments). Payment amount could increase if the BAV is higher than the current high point income benefit base.																								
<b>Joint option on living benefit</b>	If elected, both covered lives must be between ages 40-80 at contract issuance. Lifetime payout percentages will be lower if the joint option is elected. If either covered life is removed the lifetime payout percentages will not change (still based on youngest spouse's age).																								
<b>Earnings credited to lifetime income payments</b>	Full strategy earnings-to-date are credited to lifetime income payments																								
<b>Non-lifetime withdrawals</b>	<ul style="list-style-type: none"> <li>• Prior to initiating lifetime income payments, withdrawals will reduce your minimum income benefit value, highest BAV and high point income benefit base proportionally which will decrease the future lifetime income amount proportionately.</li> <li>• Once lifetime income payments begin, withdrawals above the allowed lifetime income amount may be taken as long as the contract value is not reduced to zero by the excess withdrawal. The excess withdrawal will reduce the highest BAV and high point income benefit base and future lifetime income benefit payments proportionately.</li> </ul>																								
<b>Annual rider charge rate</b>	0.95% based on the high point income benefit base, assessed quarterly and reduces the contract value and the Minimum Guaranteed Contract Value (in states that allow it). <b>With Bonus rider:</b> 1.10% based on the high point income benefit base, assessed quarterly and reduces the contract value and the Minimum Guaranteed Contract Value (in states that allow it).																								
<b>Return of purchase payment guarantee</b>	Only available prior to initiation of lifetime income payment. The client will receive 100% of their purchase payment (plus purchase payment bonus, if elected), less the sum of gross withdrawals, if: <ul style="list-style-type: none"> <li>• The contract is surrendered after the 10th contract anniversary, or</li> <li>• When the death benefit is payable, or</li> <li>• On a full surrender on or after a long-term care event or terminal illness or injury event</li> </ul>																								
<b>Purchase payment bonus</b> (applies only to the Bonus rider)	A 1% bonus, credited at contract issue and based on the purchase payment, will be applied to the contract value and return of purchase payment guarantee amount.																								
<b>Minimum Income Benefit Value Bonus</b> (applies only to the Bonus rider)	A 10% bonus, credited at contract issue and based upon the purchase payment, will be added to the minimum income benefit value.																								
<b>Vesting schedule</b> (applies only to the Bonus rider)	<p>If the client takes a partial withdrawal in excess of the free withdrawal amount or surrenders their contract before the 10th contract year, they will receive the vested percentage of the purchase payment bonus shown below as part of their surrender value.</p> <table border="1"> <tr> <td><b>Completed contract years</b></td> <td>0</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> <td>9</td> <td>10+</td> </tr> <tr> <td><b>Vesting percentage</b></td> <td>0%</td> <td>10%</td> <td>20%</td> <td>30%</td> <td>40%</td> <td>50%</td> <td>60%</td> <td>70%</td> <td>80%</td> <td>90%</td> <td>100%</td> </tr> </table> <p>Note: Recoupment of unvested purchase payment bonus is waived for free withdrawals</p>	<b>Completed contract years</b>	0	1	2	3	4	5	6	7	8	9	10+	<b>Vesting percentage</b>	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
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# Nationwide High Point<sup>®</sup>

## Enhanced Death Benefit Rider

### Rider basics

<b>Issue ages</b>	Annuitant ages 0-75
<b>Availability</b>	Available at contract issue; not available in conjunction with either of the Nationwide High Point 365 Lifetime Income Benefit riders.
<b>Death benefit</b>	Greater of base contract death benefit or high point enhanced death benefit value
<b>High point enhanced death benefit (EDB) value</b>	Greater of the highest daily Balanced Allocation Value (BAV) prior to the anniversary following the older annuitant's 80th birthday or the minimum enhanced death benefit value.
<b>Minimum enhanced death benefit</b>	Purchase payment compounded at 4% per year up to a 200% cap of purchase payment, or until the contract anniversary after the older annuitant reaches age 80, whichever occurs first.
<b>Joint option on enhanced death benefit</b>	Upon the first spouse's death, the benefit will pay the greater of: <ul style="list-style-type: none"> <li>• the base contract death benefit or</li> <li>• the high point enhanced death benefit value</li> </ul> If the contract is continued after the first death, the base contract death benefit would then apply going forward and the charge for the rider would be removed.
<b>Withdrawals</b>	Any withdrawal taken will result in the reduction of the high point enhanced death benefit value.
<b>Annual rider charge rate</b>	0.50% based on the high point enhanced death benefit value, assessed quarterly and reduces the contract value and the Minimum Guaranteed Contract Value (in states that allow it).
<b>Return of purchase payment guarantee</b>	The client will receive 100% of their purchase payment (plus purchase payment bonus, if elected), less the sum of gross withdrawals, if: <ul style="list-style-type: none"> <li>• The contract is surrendered after the 10th contract anniversary, or</li> <li>• When the death benefit is payable, or</li> <li>• On a full surrender on or after a long-term care event or terminal illness or injury event</li> </ul>

### Optional purchase payment bonus

<b>Availability</b>	At contract issuance for an <b>additional charge</b>																								
<b>Purchase payment bonus</b>	If elected, a 3% bonus, credited at contract issue and based upon the purchase payment, will be added to the contract value and the return of purchase payment guarantee amount.																								
<b>Annual rider charge rate</b>	0.80% based on the high point enhanced death benefit value, assessed quarterly and reduces the contract value and the Minimum Guaranteed Contract Value (in states that allow it).																								
<b>Vesting schedule</b>	If the client takes a partial withdrawal in excess of the free withdrawal amount or surrenders their contract before the 10th contract year, they will receive the vested percentage of the purchase payment bonus shown below as part of their surrender value. <table border="1" data-bbox="435 1270 1570 1354"> <tr> <td><b>Completed contract years</b></td> <td>0</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> <td>9</td> <td>10+</td> </tr> <tr> <td><b>Vesting percentage</b></td> <td>0%</td> <td>10%</td> <td>20%</td> <td>30%</td> <td>40%</td> <td>50%</td> <td>60%</td> <td>70%</td> <td>80%</td> <td>90%</td> <td>100%</td> </tr> </table>	<b>Completed contract years</b>	0	1	2	3	4	5	6	7	8	9	10+	<b>Vesting percentage</b>	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
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<b>Vesting percentage</b>	0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%														
	Note: Recoupment of unvested purchase payment bonus is waived for free withdrawals																								



For more information, please give us a call:

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Nationwide Financial Network®

1-877-223-0795



**Nationwide®**

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