



**Nationwide®**  
is on your side

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Nationwide High Point 365® Select Lifetime Income rider with Bonus  
Guaranteed Lifetime Income Guide

# Plan for guaranteed income

Nationwide New Heights® Select fixed indexed annuity and  
Nationwide High Point 365® Select Lifetime Income rider  
with Bonus provide a source of guaranteed income for life

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

# Guaranteed income backed by the strength of Nationwide®

Nationwide® is a Fortune 100 company with nearly a century of innovation and leadership. We work hard to help you protect what matters today and prepare you for what comes tomorrow.



Affirmed: 04/30/24  
Fifth highest of 21 ratings



Affirmed: 11/07/24  
Second highest of 16 ratings



Affirmed: 1/17/25  
Fifth highest of 21 ratings

These ratings and rankings reflect rating agency assessment of the financial strength and claims-paying ability of Nationwide Life Insurance Company and Nationwide Life and Annuity Insurance Company. They are not intended to reflect the investment experience or financial strength of any variable account, which is subject to market risk. Because the dates are updated only when there's a change in the rating, the dates above reflect the most recent ratings we have received. They are subject to change at any time. Investors should discuss their specific situation with their financial professional.



# Prepare to meet today's unique retirement challenges

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People nearing or in retirement today face unique challenges. With traditional pensions largely a thing of the past, many Americans are facing uncertainty about what sources of income will be available to cover retirement expenses. You may need a solution that can help you successfully navigate today's retirement landscape, including:



## Volatility in safe alternatives

Bonds have historically been a safe option for investors over the last decade, but recent increases in interest rates have caused losses in bonds.<sup>1</sup>



## Market downturns

A bear market near or early in retirement can impact when and how you're able to retire and how long your assets will last



## Longer retirement

Nearly one-third of retirees are considering going back to work because their savings aren't enough to cover their expenses, underscoring the need for guaranteed lifetime income.<sup>2</sup>

A Nationwide New Heights® Select fixed indexed annuity and Nationwide High Point 365® Select Lifetime Income rider with Bonus ("High Point 365® Select with Bonus"), an optional rider available for an annual charge, assessed quarterly, may offer a predictable source of income that can help you approach retirement with a level of confidence.

## What is a fixed indexed annuity?

A fixed indexed annuity is a contract you buy from an insurance company that provides the opportunity to earn interest based on the changes in an index such as the S&P 500® Composite Price Index. Regardless of index performance, indexed annuity contract values will not be impacted by negative index returns.

<sup>1</sup> Source: U.S. Bank, "How changing interest rates impact the bond market," February 2025

<sup>2</sup> Source: Report, "Retirees, Savings, and Side Hustles: Almost One Third of Retirees Consider Temporary Work," May 2024

# Benefit from guaranteed income growth

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It's important to have a source of income that will last throughout retirement. High Point 365 Select with Bonus offers guaranteed growth of your Minimum Income Benefit Value as you prepare for retirement and provides a source of lifetime income once you begin withdrawals. High Point 365 Select with Bonus features:

**130%** of your initial purchase  
payment today

At contract issue, an additional 30% of your purchase payment will be added to your Minimum Income Benefit Value<sup>3</sup>

**9.5%** compound annual growth  
for up to 12 years

Your Minimum Income Benefit Value will continue to grow daily at a 9.5% compound annual rate until the earlier of 12 years or until you begin lifetime income withdrawals<sup>4</sup>

**Guaranteed  
Income**  
in retirement

You may begin lifetime income after the first contract year and the date the younger covered life reaches age 50 (whichever is later); lifetime income is guaranteed to continue for the rest of your life<sup>5</sup>

When you decide to begin taking lifetime income withdrawals, your lifetime income will be based on the high point income benefit base multiplied by a lifetime payout percentage.<sup>6</sup> The income benefit base is the greater of the Minimum Income Benefit Value or the Highest DAV.<sup>7</sup> For more information on how lifetime income is calculated and paid, please see page 11.

<sup>3</sup> A 30% bonus calculated on the purchase payment, will be added to your Minimum Income Benefit Value at contract issue.

<sup>4</sup> This assumes no withdrawal are taken.

<sup>5</sup> Income is guaranteed to continue for the rest of your life so long as the terms of the contract and rider are followed. Please keep in mind, excess withdrawals that reduce the contract value to zero will result in termination of the rider and contract. Guarantees are backed by the claims-paying ability of Nationwide Life and Annuity Insurance Company.

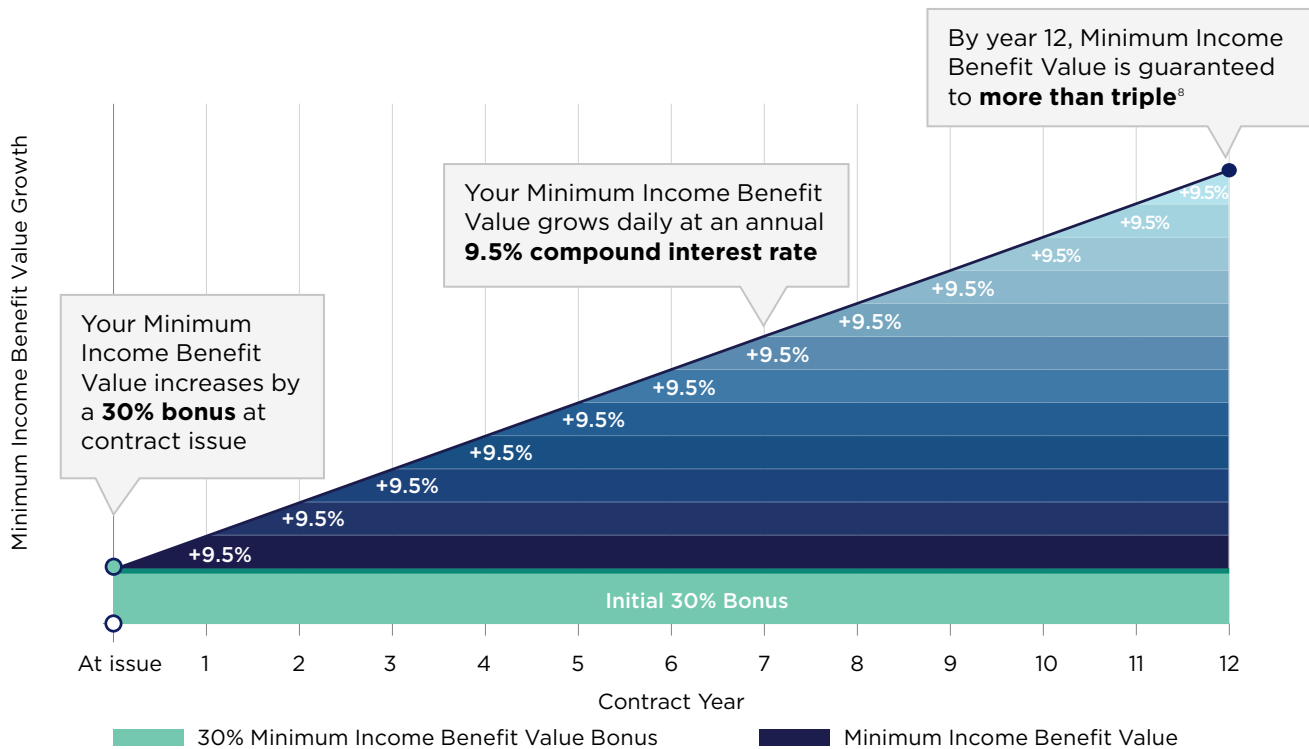
<sup>6</sup> Once your contract is issued, the range of payout percentages applicable to your contract will not change; however, payout percentages may increase within that range every year income is deferred until the maximum age or payout percentage is reached or lifetime income begins. Please note that the range of payout percentages vary by rider. Once your lifetime income payments begin, the payout percentage is guaranteed not to change. Lifetime income payments must be taken monthly.

<sup>7</sup> The Highest DAV will be reset daily anytime the Daily Accumulation Value (DAV) exceeds the previous Highest DAV, adjusted for withdrawals. The DAV monitors the combined fluctuations of the elected strategy options and is the greater of (i) the contract value plus any strategy earnings that have not been credited to the contract, or (ii) the Return of Purchase Payment Guarantee amount.

# Guarantee a source of income for life

High Point 365 Select with Bonus can help you feel confident that you have a predictable source of income guaranteed to grow every day for the earlier of 12 years or until you begin lifetime withdrawals and last for the rest of your life once you start taking lifetime income. You can start designing your own guaranteed income plan at [www.nationwideneheights.com/plan](http://www.nationwideneheights.com/plan).

## Guaranteed growth for up to 12 years<sup>8</sup>



Hypothetical Assumptions: 30% Minimum Income Benefit Value bonus, 9.5% compound annual growth in years 1-12, Single Life, no withdrawals of any kind. Lifetime income is calculated using the High Point Income Benefit Base which is the greater of the Minimum Income Benefit Value or the Highest DAV. The High Point Income Benefit Base is not a cash value and cannot be withdrawn as a lump sum. Lifetime income is calculated by multiplying the High Point Income Benefit Base by a Lifetime Payout Percentage. The Lifetime Payout Percentage is based on your age at contract issue (or the age of the youngest covered life if the joint option is elected) and the number of completed contract years when you elect to begin lifetime income payments.

<sup>8</sup> The Minimum Income Benefit Value will continue to grow until the earlier of 12 years or until you begin taking lifetime income withdrawals.

# Flexible income options to meet your changing needs

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## Meet Donna, age 60

### Objective

Donna wants to guarantee she'll have an additional **\$25,000 in income available** when she plans to retire in 12 years.

### Solution

Donna allocated \$125,666 of her retirement savings to High Point 365 Select with Bonus. After 12 years, she may choose to begin lifetime income withdrawals and receive **\$25,000 of guaranteed annual income for life**.

### Additional lifetime income growth

Donna decided to wait another three years to begin taking her guaranteed lifetime income. During this time, the highest daily value of Donna's Daily Accumulation Value (DAV) exceeded her Minimum Income Benefit Value, **increasing her annual income to \$30,347 – guaranteed for life**. Her Lifetime Payout Percentage also increased from 5.15% at age 72 to 5.78% at age 75.

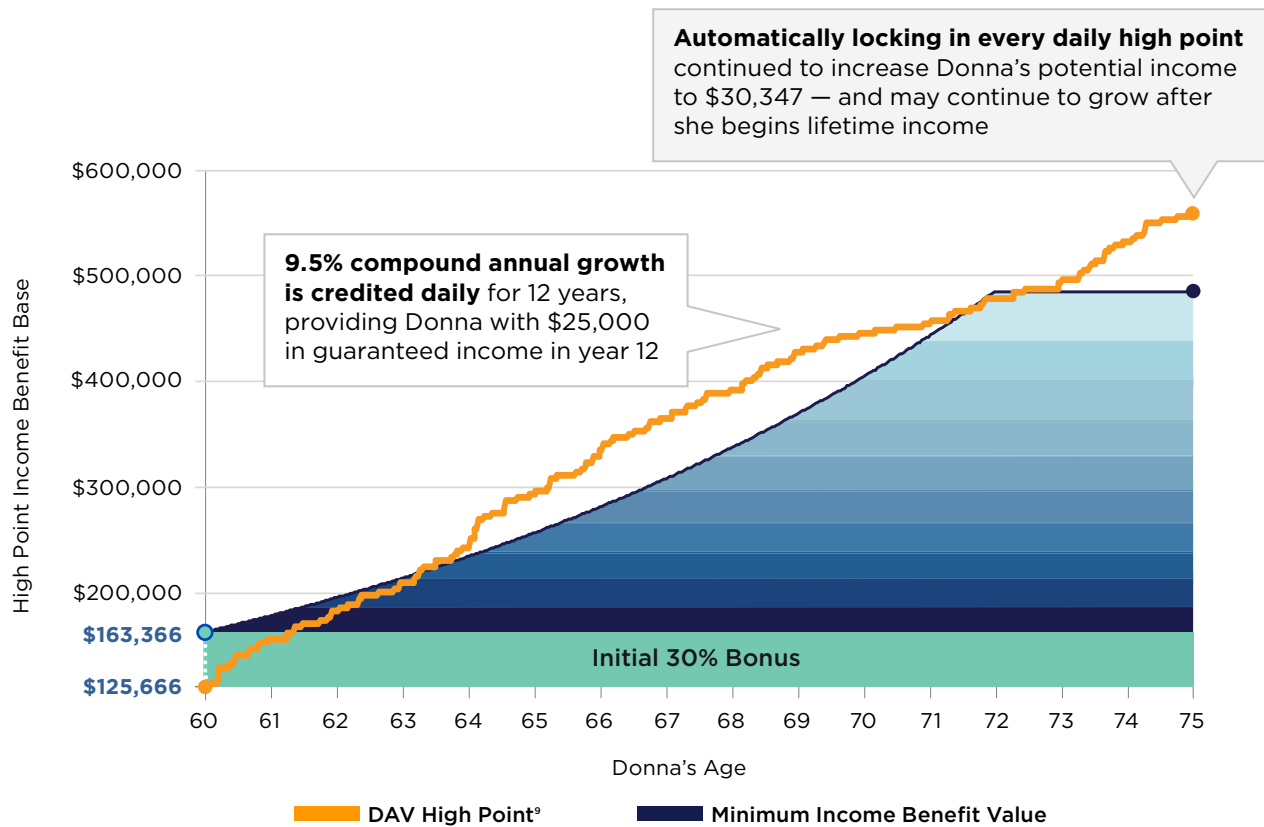
This is a hypothetical example to show how New Heights Select with High Point 365 Select with Bonus can work. Actual results may differ. Lifetime Payout Percentages may be different for your contract. Past performance is no guarantee of future performance.



# Guaranteed income based on whichever is greater

Whenever you decide to begin withdrawals, your lifetime income will be calculated using the greater of the Minimum Income Benefit Value or the Highest DAV.<sup>9</sup> Every new DAV high point is locked in, which may help increase the value of your current income (if activated) as well.

## Guaranteed growth or highest daily value



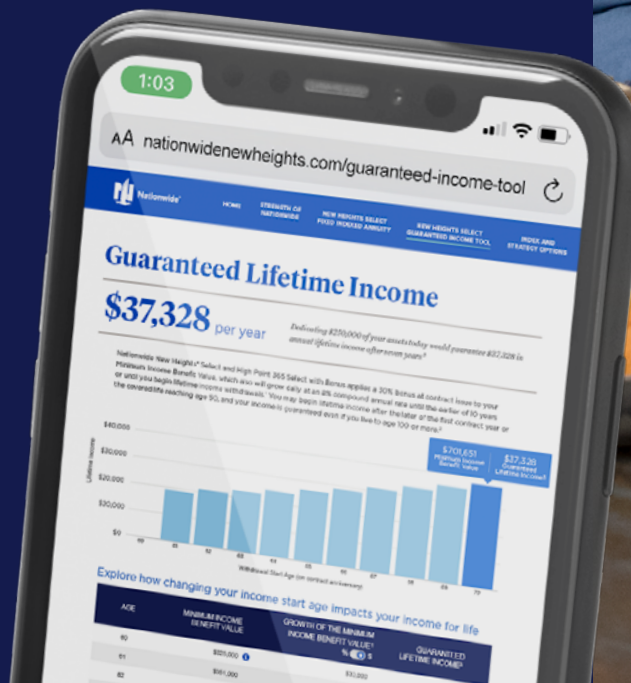
Hypothetical Assumptions: \$125,666 purchase payment in New Heights Select with High Point 365 Select with Bonus at the following rates: 30% Minimum Income Benefit Value bonus, 9.5% compound annual growth in years 1-12, Single Life. Hypothetical strategy performance. The Lifetime Payout Percentage used to calculate lifetime income in year 12 is 5.15%. The Lifetime Payout Percentage used to calculate lifetime income in year 15 is 5.78%. Lifetime Payout Percentages are guaranteed at contract issue but subject to change before contract issue. The High Point Income Benefit Base, the greater of the Minimum Income Benefit Value and the Highest DAV, is used to calculate lifetime income and cannot be withdrawn in a lump sum.

<sup>9</sup> The DAV monitors the combined fluctuations of the elected strategy options and is the greater of (i) the contract value plus any strategy earnings that have not been credited to the contract, or (ii) the Return of Purchase Payment Guarantee amount.

# Start your personalized guaranteed income plan today

[nationwidewheights.com/plan](http://nationwidewheights.com/plan)

Ask your financial professional for more information about New Heights Select and High Point 365 Select with Bonus





# Additional Information

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## Eligibility

To purchase this rider, you (and your spouse if the joint option is elected) must be between the ages of 40 and 80 when the contract is issued.<sup>10</sup> High Point 365 Select with Bonus is only available at contract issue; it cannot be added later.

## Excess Withdrawals

Withdrawals that exceed your available lifetime income amount (excess withdrawals) may be taken; however, those excess withdrawals will reduce the Highest DAV, Minimum Income Benefit Value, High Point Income Benefit Base and future lifetime income payments proportionately. The DAV is the greater of the contract value plus any strategy earnings that have not been credited to the contract or the Return of Purchase Payment Guarantee amount. Excess withdrawals will reduce the contract value. If an excess withdrawal reduces the contract value to zero, this rider and the contract will terminate.

## High Point Income Benefit Base

The High Point Income Benefit Base is used to calculate the maximum lifetime income benefit payment and the rider charge and is the greater of the Minimum Income Benefit Value and the Highest DAV. The High Point Income Benefit Base is different from the contract value and cannot be withdrawn in a lump sum.

## Lifetime Payout Percentage

Your Lifetime Payout Percentage is based on your age at contract issue and the number of completed contract years when you elect to begin lifetime income payments. If the joint option is elected, the Lifetime Payout Percentage is based on the age of the younger spouse and will result in a lower Lifetime Payout Percentage than if you chose a single life contract. The longer you wait to begin lifetime income withdrawals, the higher the Lifetime Payout Percentage may be. Once your income payments begin, the Lifetime Payout Percentage is fixed and will not go down.<sup>11</sup> To see the specific Lifetime Payout Percentage for your age and retirement timeframe, please ask your financial professional for current rates or to run an illustration.

<sup>10</sup> For New Heights Select 12, High Point 365 Select with Bonus is available up to age 75 in all applicable states (except in Florida, where High Point 365 Select with Bonus is available up to age 64).

<sup>11</sup> Once your contract is issued, the range of Lifetime Payout Percentages applicable to your contract will not change; however, Lifetime Payout Percentages increase within that range every year income is deferred until the maximum lifetime payout percentage is reached.

### **Lifetime Withdrawals**

The younger covered life must be age 50 and have held the contract for one year before beginning lifetime withdrawals. Your maximum annual income payment is calculated by multiplying the High Point Income Benefit Base by the lifetime payout percentage. The maximum lifetime income payment is divided by 12 to determine the monthly available lifetime income benefit. As long as you adhere to the rider withdrawal limits, lifetime income payments are guaranteed to continue for your life (or the life of your spouse, whichever is longer, if the joint option is elected). If your contract value is greater than zero and a new Highest DAV is achieved after starting income, your income benefit base will be reset and your lifetime income payment will increase as a result.

### **Rider Charge**

High Point 365 Select with Bonus has an annual rider charge of 1.10% for the life of the contract; it is calculated on the High Point Income Benefit Base and is deducted from the contract value on a quarterly basis.

### **Other Withdrawals**

Lifetime income payments are free withdrawals and are not subject to a Surrender Charge or, if applicable, a Market Value Adjustment (MVA). A free withdrawal is the amount that you can withdraw annually from your contract without charges and receive full gains to date and is noncumulative. If you take a free partial withdrawal that is not a lifetime income payment, your High Point Income Benefit Base will be reduced proportionally based on the percentage of your contract value withdrawn. Withdrawals taken, including lifetime income payments, may be subject to ordinary income tax and also a 10% early withdrawal federal tax penalty if you are under age 59½. Please consult your qualified tax advisor or attorney regarding the applicability of this information to your specific situation. For more information about Surrender Charges and MVA, please see the New Heights Select core brochure.



## Talk with your financial professional to learn more about Nationwide New Heights® Select and High Point 365® Select with Bonus

### Please keep in mind:

- A fixed indexed annuity is not a stock market investment and does not directly participate in any stock, equity investments or index. It is not possible to invest directly in an index
- A fixed indexed annuity may be appropriate for those individuals who want the opportunity to capture upside potential while having a level of protection from market downturns
- Lifetime income may be provided through the purchase of an optional rider for an additional cost or through annuitization at no additional cost
- Withdrawals taken before age 59½ may incur a 10% early withdrawal penalty in addition to ordinary income taxes; withdrawals may trigger early surrender charges, reduce your death benefit and contract value, and may also reduce any guaranteed lifetime withdrawal benefits



• 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 or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

Nationwide New Heights Select 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 Select fixed indexed annuity is issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio. New Heights Select 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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