

Create a source of guaranteed income for life

Nationwide New Heights® Select fixed indexed annuity offers an optional benefit rider, High Point 365® Select Lifetime Income Rider with Bonus,¹ that helps create a source of guaranteed income for life.² Now you can earn more than traditional fixed income investments and generate lifetime income! The many benefits include:

30% INCOME BASE BONUS

At contract issue, an additional 30% of your purchase payment will be added to your Minimum Income Benefit Value.

9.5% COMPOUND ANNUAL ROLL-UP

Your Minimum Income Benefit Value will grow daily at a 9.5% compound annual rate until the earlier of 12 years or until lifetime income withdrawals begin.

RMD-FRIENDLY

You can withdraw your Required Minimum Distributions (RMDs) without penalty.

PRINCIPAL PROTECTION

Your principal and any credited earnings are 100% protected from negative index performance.

SPOUSAL PROTECTION

A built-in feature at no additional cost, the death benefit goes to the surviving spouse, no matter who passes away first.

COMPETITIVE GUARANTEED INCOME

By year 12, assuming no withdrawals, your Minimum Income Benefit Value is guaranteed to more than triple.

UNCAPPED INDEX CREDITING³

Your upside potential is not limited by a cap rate, offering greater growth opportunities.

AUTOMATICALLY LOCKS IN HIGHEST DAILY VALUE

Each day your Daily Accumulation Value reaches a new high point, your income benefit base is locked in at that new value.

DAILY CREDITING

Values are tracked daily and locked in at the end of each strategy term or once per term through an optional lock-in.



¹ Rider is available for an additional annual charge of 1.10% for the life of the contract; it is calculated on the high point income benefit base and assessed quarterly. The rider may be subject to availability and additional requirements.

² Guarantees and protections are subject to the claims-paying ability of Nationwide Life and Annuity Insurance Company.

³ The upside provided is limited to the participation rate and index performance for the strategies chosen. The earnings may also be limited by a spread, if it applies.

What is a fixed indexed annuity?

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



For more information, contact your financial professional or visit nationwidenewheights.com.



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

MUST BE ACCOMPANIED BY A NATIONWIDE NEW HEIGHTS® SELECT CORE BROCHURE.

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, an individual, single purchase payment, deferred 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.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side, Nationwide New Heights, New Heights, Nationwide High Point 365 and High Point 365 are service marks of Nationwide Mutual Insurance Company. © 2025 Nationwide

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