



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

Nationwide New  
Heights<sup>®</sup> fixed  
indexed annuities

Index and Strategy  
Growth Opportunities

# Build a retirement savings plan with growth potential

*Nationwide New Heights<sup>®</sup> fixed indexed annuities provide multiple strategy options to help you protect and grow your retirement savings.*

# Options for a more confident retirement

Many individuals planning for retirement today face a dilemma: in today's low interest rate environment, how do you protect the money you've worked so hard for while continuing to grow your savings? A Nationwide New Heights® fixed indexed annuity can help you potentially accumulate assets for retirement and protect your savings from downside market risk.

- **Multiple index options** provide global, domestic and international growth opportunities
- **Strategy options** deliver the potential to accumulate retirement savings in a variety of market conditions
- **Potential earnings** are tracked every day during the strategy term

## 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.

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.

# Select from multiple index opportunities

New Heights® offers four index options, giving you choices to help grow your retirement savings.<sup>1</sup> Your New Heights annuity may increase in value based on the performance of the underlying index and will not lose value due to losses in the index.



## J.P. Morgan Mozaic II<sup>SM</sup> Index

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 provide a more stable return.



## MSCI EAFE Index

An international equities index of large companies across Europe, Australasia and the Far East, excluding the U.S. and Canada. MSCI EAFE is the oldest international stock index and includes a selection of stocks from 21 developed markets.<sup>2</sup>



## NYSE® Zebra Edge<sup>TM</sup> Index

A rules-based index applying the research of Roger Ibbotson and his team at Zebra Capital to select the least popular and 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.



## S&P 500® Composite Price Index

An American stock market index based on market capitalizations of 500 large companies listed on the New York Stock Exchange (NYSE) or NASDAQ. The S&P 500® is widely considered to be the leading indicator of the U.S. stock market and economy as a whole.

At the end of each strategy term, you have the flexibility to select a new index and strategy in order to take advantage of changing market environments.<sup>3</sup>

Indexes are unmanaged and cannot be invested into directly. New Heights performance will not match the performance of the index.

<sup>1</sup> Fixed indexed annuities are not an investment and do not participate in the stock market. New Heights does not participate or invest directly in any index. Indices are unmanaged.

<sup>2</sup> International investing could involve risks such as currency, economic, geographical, political and differences in accounting standards.

<sup>3</sup> Index allocation, declared rate allocation, declared rate and strategy spread are guaranteed for the first strategy term and subject to change at the beginning of each new strategy term.

# Provide growth potential through the strategy options

Each index currently has two strategy options. The strategy options provide earnings based on the growth of the underlying index while eliminating the risk of losing principal due to negative index performance.

Each strategy option has several components to help provide growth opportunities. All strategy options have an index allocation that contributes to earnings based on the performance of the index. Strategy options that include a declared rate allocation greater than 0% will provide earnings at a fixed rate of interest (the declared rate). The strategy spread is deducted from potential earnings at the end of the strategy term but will never cause earnings to be less than zero.<sup>4</sup>

## Each index currently offers two strategies to provide growth opportunities in a variety of market environments

Strategy Option	Growth Opportunity
<b>Strategy A</b>	May provide higher returns when the index grows substantially during a strategy term due to higher index allocations.
<b>Strategy B</b>	May provide higher returns when the index experiences slower growth during a strategy term due to a lower or no strategy spread.

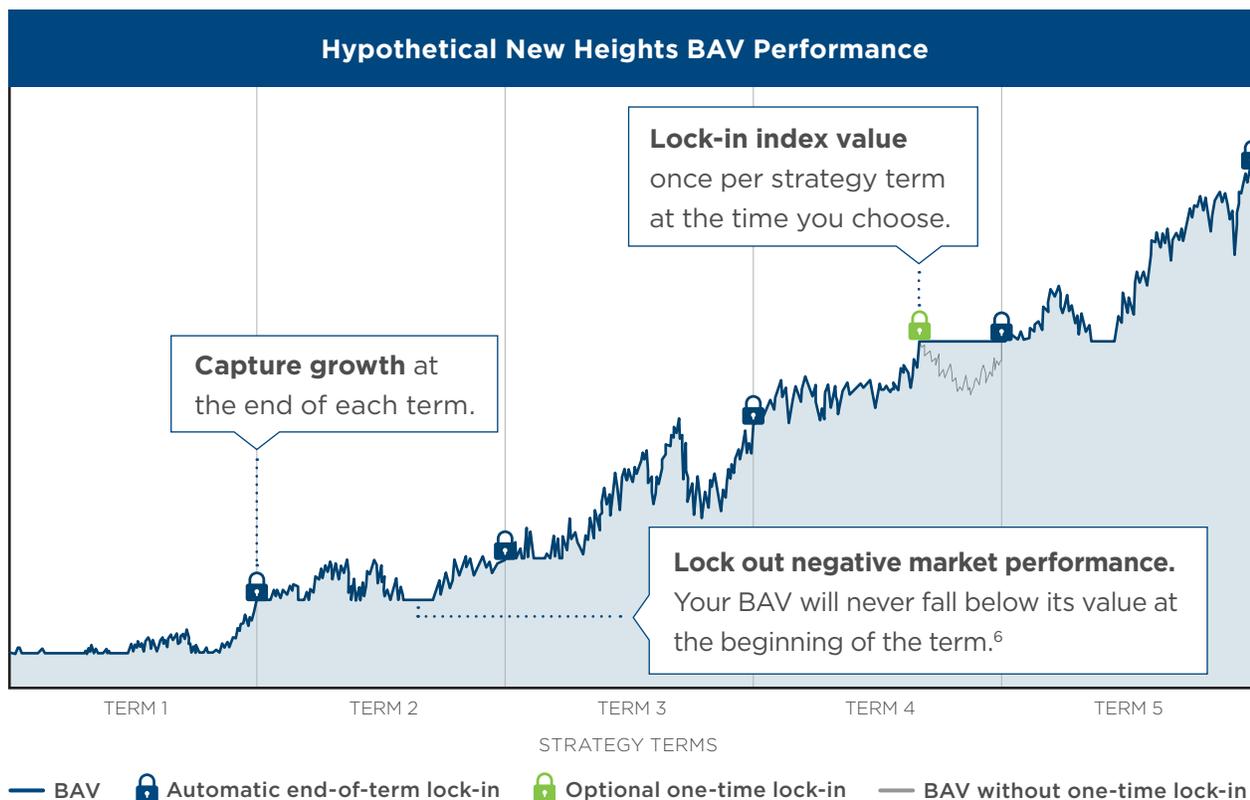
### Key Terms

- **Balanced Allocation Value (BAV):** The BAV monitors daily fluctuations in the strategy option and is the greater of (1) the contract value, plus any strategy earnings that have not yet been credited to the contract, or (2) the return of purchase payment guarantee amount
- **Declared rate:** Annual fixed interest rate
- **Declared rate allocation:** A percentage that is multiplied by the declared rate
- **Index allocation:** A percentage that is multiplied by the performance of the index
- **Strategy spread:** An annual percentage rate that is deducted when calculating earnings but will never cause earnings to be less than zero for any strategy term
- **Strategy term:** A specific number of years used to measure strategy earnings. The initial strategy term is set at contract issue

<sup>4</sup> For more information on how earnings are calculated and credited, please see the Certificate of Disclosure.

# Track potential earnings throughout the strategy term

The Balanced Allocation Value (BAV) tracks changes to your potential earnings every day, and earnings will be credited at the end of each strategy term. Earnings to-date are credited on withdrawals<sup>5</sup> and if a death benefit is payable, meaning you won't lose earnings when you need to access your money. Your contract value is guaranteed and will not decrease due to negative market performance. The hypothetical graph below shows how BAV is tracked during a strategy term.<sup>6</sup>



## Optional one-time lock-in

If you're satisfied with the amount of index growth before the end of a strategy term, you have the option to lock in your index value once every strategy term. This innovative feature ensures you won't lose potential earnings based on negative index performance.

<sup>5</sup> Full earnings to-date are credited on the free withdrawal amount; pro-rata earnings are credited on withdrawals above the amount.

<sup>6</sup> This hypothetical example is not based on any New Heights product or index. It is intended for educational purposes only. Your experience will differ. It does not reflect optional rider charges or withdrawals.



## Ask your financial professional about Nationwide New Heights fixed indexed annuities.

### Please keep in mind:

- A fixed indexed annuity is not a stock market investment and does not directly participate in any stock or equity investment. Individuals cannot 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
- Guaranteed lifetime income benefit or enhanced death benefit may be provided with an optional rider for additional cost
- Withdrawals taken before age 59½ may incur a 10% early withdrawal federal tax penalty in addition to ordinary income taxes; withdrawals may trigger surrender charges and reduce your death benefit and contract value
- Guarantees and protections are subject to the claims-paying ability of the issuing company.



**Nationwide®**

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

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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.

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