



Nationwide New  
Heights® Select fixed  
indexed annuities

Index Option  
Diversification Guide

# Increase the opportunity for more consistent returns

*Combine complementary index options with the  
Nationwide New Heights® Select fixed indexed annuity*



# Diversify for a balanced growth opportunity

A Nationwide New Heights® Select fixed indexed annuity can help you accumulate assets for retirement based on the positive performance of underlying indexes, while protecting your savings from downside market risk. New Heights Select features a portfolio of complementary global and domestic indexes designed by some of the nation's leading academics and investment banks. Each index leverages a broad range of highly diversified, non-correlated asset classes that can help provide the opportunity for more stable long-term growth through market cycles.

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

# Enhanced diversification through complementary indexes

Financial markets are uncertain, and it's impossible to know how an index will perform in any given market environment. With New Heights® Select, you can allocate to multiple indexes within a single contract to add greater diversification and create a more balanced opportunity for growth.



## 25% **SG Macro Compass Index**

- Global Index
- Market Cycle Strategy

## 25% **NYSE® Zebra Edge® II Index**

- Domestic Index
- Behavioral Finance Filtering Process

## 25% **J.P. Morgan Mozaic II<sup>SM</sup> Index**

- Global Index
- Momentum Strategy

## 25% **Goldman Sachs New Horizons Index**

- Global Index
- Momentum & Carry Strategy



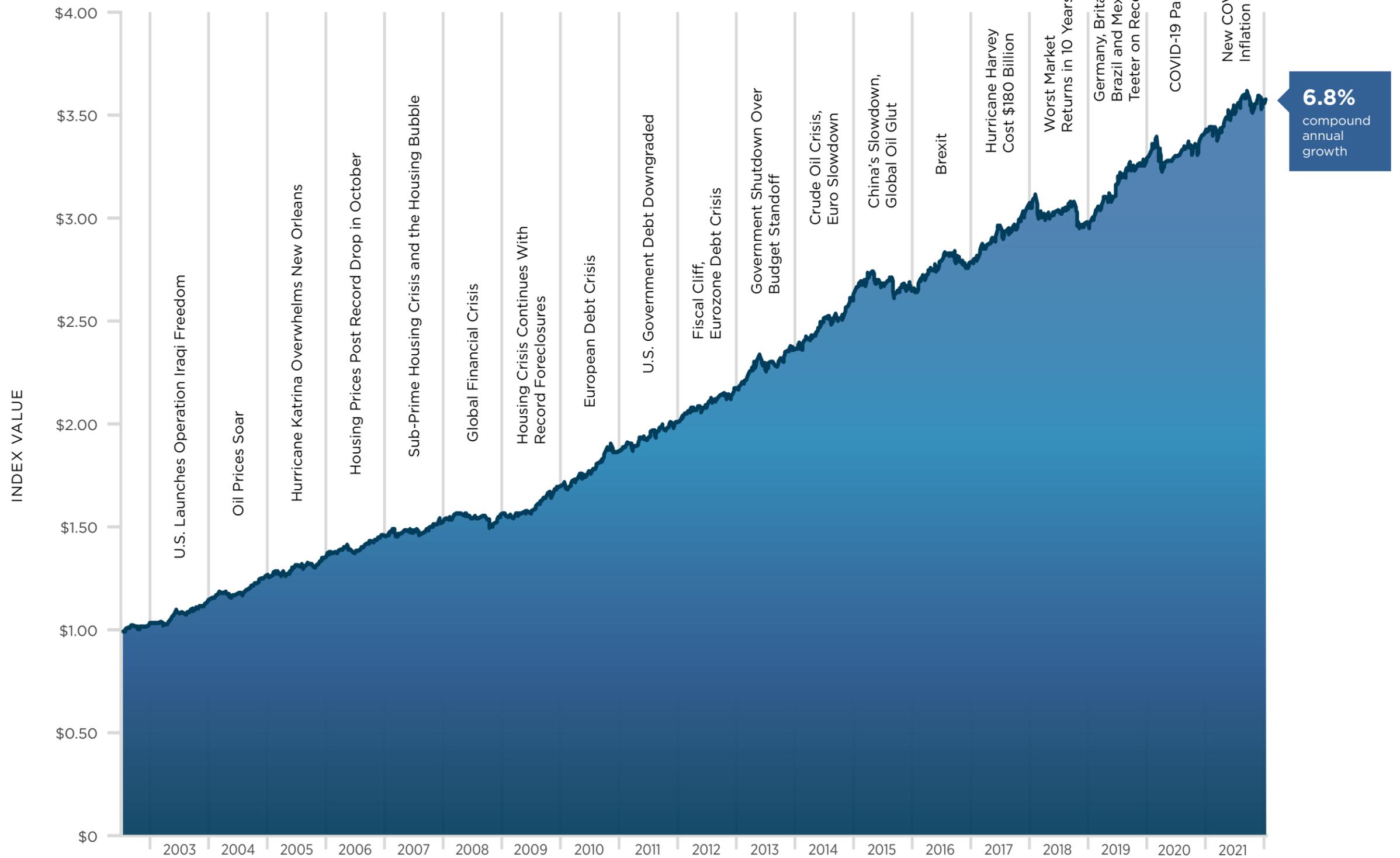
An allocation to multiple complementary indexes with global diversification may help smooth volatility and offer more consistent long-term returns.

Additional index options are available with New Heights Select. This material is not a recommendation to allocate to specific indexes and is provided only to demonstrate how diversification using multiple index options could work. Please contact your financial professional for more information.

# An opportunity for consistent performance through market cycles

## Navigate changing markets with **ENHANCED DIVERSIFICATION**

Over the past 19 years, economic events have triggered significant declines in U.S. and global markets. The graph shows how an equal blend of the New Heights Select indexes would have provided consistent long-term growth through major world events and multiple market cycles.



Hypothetical Assumptions: Index performance 7/15/02 to 12/31/21. Growth of \$1 invested equally in the NYSE® Zebra Edge® II Index, J.P. Morgan Mozaic II™ Index, SG Macro Compass Index and Goldman Sachs New Horizons Index. Note: The J.P. Morgan Mozaic II™ Index was established on 12/28/16, the NYSE® Zebra Edge® II Index was established on 10/6/20, the SG Macro Compass Index was established on 8/28/20, and the Goldman Sachs New Horizons Index was established on 3/2/22. This example uses historical index performance when available and back-tested index performance for periods the selected indexes were not available. Past performance is not an indication or guarantee of future performance. It is not possible to invest directly in an index.



For videos and more information about the indexes available with New Heights® Select, please visit [www.nationwidewheights.com](http://www.nationwidewheights.com)

#### 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

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

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 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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