



Nationwide®
is on your side

Important changes to our fixed indexed annuity products

Nationwide® strives to provide you and your advisors the most competitive rates that economic conditions can afford. Given the current environment, it's necessary to **decrease compensation on our Nationwide New Heights® 8** fixed indexed annuity effective **June 1, 2017**. See the attached compensation schedule for details.

Earlier this month, we relaunched New Heights 9 in California, providing more options to help meet the needs of clients.

Important transition dates

In order to receive the current compensation rates, business must be submitted in accordance with the dates below:

Step	Required Completion Date
Application / TOA Signed Date	5/31/2017
Electronic Ticket Submit Date	5/31/2017
Application / TOA / Electronic Ticket Received Date	6/7/2017
Transfer Money Received Date	6/28/2017

Please attach the enclosed Compensation Schedules to your General Agent Agreement with Nationwide. Contact our National Sales Desk at 1-800-321-6064 for questions on New Heights.

• 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, sell, hold, or rollover 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.

Nationwide New Heights is an individual, single purchase payment, deferred fixed index annuity issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio. Please note, the contract does not directly participate in the stock market or any 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.

The Nationwide New Heights Fixed Indexed Annuities are individual, single purchase payment, deferred fixed indexed annuities issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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FAM-0813AO (05/17)

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**COMPENSATION SCHEDULE FOR
NATIONWIDE NEW HEIGHTSSM FIXED INDEX ANNUITY SUITE**
(Issued by Nationwide Life and Annuity Insurance Company)

Effective Date: June 1, 2017

**Single Premium Deferred Annuity
Nationwide New HeightsSM Fixed Index Annuity 10**

For states not otherwise listed:

CUSIP# 63866K361

FIAAQ/N

For Alaska, Minnesota, Missouri, Nevada, Oregon, Pennsylvania, Utah, Washington, Texas, Ohio, Oklahoma, New Jersey, South Carolina and Mississippi

CUSIP# 63866K379

FIABQ/N

For Connecticut and Delaware

CUSIP# 63866K387

FIACQ/N

CONTRACT % PER PURCHASE PAYMENT

AGES		No Trail Option	Trail Option #1	Trail Option #2	Trail Option #3	Trail Option #4	Trail Option #5	Trail Option #6
0 – 70	Up Front	8.00%	2.50%	N/A	5.00%	N/A	6.00%	N/A
71 – 75		8.00%	2.50%	N/A	5.00%	N/A	6.00%	N/A
76 – 80		5.00%	N/A	2.20%	N/A	3.25%	N/A	3.50%
	Quarterly Trail	N/A	Beginning 5 th Calendar Quarter	Beginning 5 th Calendar Quarter	Beginning 5 th Calendar Quarter	Beginning 5 th Calendar Quarter	Beginning 17 th Calendar Quarter	Beginning 17 th Calendar Quarter
			1.00%	0.70%	0.50%	0.28%	0.50%	0.28%

**Single Premium Deferred Annuity
Nationwide New HeightsSM Fixed Index Annuity 8**

For states not otherwise listed:

CUSIP# 63866K429

FI8AQ/N

For Connecticut and Delaware

CUSIP# 63866K437

FI8CQ/N

CONTRACT % PER PURCHASE PAYMENT

AGES		No Trail Option	Trail Option #1	Trail Option #2	Trail Option #3	Trail Option #4	Trail Option #5	Trail Option #6	Trail Option #7	Trail Option #8	Trail Option #9
0 – 70	Up Front	6.50%	2.50%	N/A	N/A	4.00%	N/A	N/A	5.00%	N/A	N/A
71 – 75		6.50%	N/A	2.40%	N/A	N/A	3.65%	N/A	N/A	4.55%	N/A
76 – 80		3.50%	N/A	N/A	2.00%	N/A	N/A	2.25%	N/A	N/A	2.75%
	Quarterly Trail	N/A	Begin 5 th Calendar Quarter	Begin 5 th Calendar Quarter	Begin 5 th Calendar Quarter	Begin 5 th Calendar Quarter	Begin 5 th Calendar Quarter	Begin 5 th Calendar Quarter	Begin 17 th Calendar Quarter	Begin 17 th Calendar Quarter	Begin 17 th Calendar Quarter
			1.00%	0.90%	0.50%	0.50%	0.45%	0.25%	0.50%	0.45%	0.25%



Single Premium Deferred Annuity
Nationwide New HeightsSM Fixed Index Annuity 9

For states not otherwise listed:

CUSIP# 63866K445

FI9AQ/N

For Alaska, Minnesota, Missouri, Nevada, Oregon, Pennsylvania, Utah, Washington, Texas, Ohio, Oklahoma, New Jersey, South Carolina and Mississippi

CUSIP# 63866K452

FI9BQ/N

For California, Connecticut and Delaware

CUSIP# 63866K460

FI9CQ/N

CONTRACT % PER PURCHASE PAYMENT

AGES		No Trail Option	Trail Option #1	Trail Option #2	Trail Option #3	Trail Option #4	Trail Option #5	Trail Option #6	Trail Option #7	Trail Option #8	Trail Option #9
0 - 70	Up Front	9.00%	3.50%	N/A	N/A	6.00%	N/A	N/A	7.00%	N/A	N/A
71 - 75		7.50%	N/A	3.30%	N/A	N/A	5.20%	N/A	N/A	6.00%	N/A
76 - 80		5.00%	N/A	N/A	2.90%	N/A	N/A	3.60%	N/A	N/A	4.00%
	Quarterly Trail	N/A	Begin 5 th Calendar Quarter 1.00%	Begin 5 th Calendar Quarter 0.80%	Begin 5 th Calendar Quarter 0.40%	Begin 5 th Calendar Quarter 0.60%	Begin 5 th Calendar Quarter 0.40%	Begin 5 th Calendar Quarter 0.20%	Begin 17 th Calendar Quarter 0.50%	Begin 17 th Calendar Quarter 0.40%	Begin 17 th Calendar Quarter 0.20%

NOTE: UNLESS OTHERWISE ELECTED BY THE AGENT, NO TRAIL OPTION WILL BE THE AUTOMATIC COMPENSATION OPTION.

Quarterly Trail compensation is computed at the end of each calendar quarter beginning with the quarter specified above. Trail compensation is computed by multiplying assets times trail percentage divided by 4. Monthly Trail compensation is computed at the end of each calendar month beginning with the month specified above. Trail compensation is computed by multiplying assets times trail percentage divided by 12. Trail frequency is determined by General Agent.

Chargeback Provisions for Nationwide New HeightsSM Fixed Indexed Annuity:

- 1) In the event that any Contract issued under this Agreement shall terminate due to the owner's election to return such contract under its "free look" provision, the full compensation paid on the amount of the withdrawal shall be charged back against General Agent.
- 2) In the event that a fixed indexed annuity Contract shall experience a full surrender or a partial withdrawal, including the payment of a death benefit, compensation paid thereon will be charged back to the General Agent as follows:
 - a. Within the first six months from the date of issue, the full compensation paid thereon shall be charged back against General Agent.
 - b. Within the period from the 7th month through the 12th month from the date of issue, 50% of the compensation paid thereon shall be charged back against General Agent.

All chargebacks may be applied against current and future compensation payable.

INTERNAL EXCHANGES

1. **INTERNAL EXCHANGES** from any Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company Fixed or Variable Annuity Contract to any Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company Fixed or Variable Annuity Contract:

Full CDSC will be assessed and no chargebacks will be applied on any previous compensation paid on the original Contract unless otherwise specified in the chargeback section of individual product compensation schedules. The amount of compensation paid will be 100% of the compensation on the new Contract.



2. General Agent understands and acknowledges that Nationwide does not endorse, recommend, or promote annuity exchanges, including in particular internal exchanges involving the exchange of one Nationwide annuity product for another. The appropriateness of such transactions is entirely a matter to be decided by investor/clients/prospective contract owners in consultation with General Agent's registered representatives. General Agent also understands and acknowledges that, in accordance with various pronouncements made by the Securities and Exchange Commission (SEC), Nationwide, as a wholesaler of variable annuity products, will track and monitor internal exchange data to (1) ensure that internal exchange volumes deriving from transactions initiated by broker-dealer firms are consistent with the so-called "retail exception" under Section 11 of the Investment Company Act of 1940 and (2) provide a record that may be used in connection with regulatory audits, including audits conducted by the SEC and the Financial Industry Regulatory Authority.

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