

# Keeping you current on our fixed indexed annuities

## News and Updates

### Increasing New Heights Rates: Effective November 18, 2019

Nationwide® is committed to offering the most competitive rates that economic conditions can afford. Given the recent economic environment, we are increasing rates on some of our Nationwide New Heights® fixed indexed annuities **effective November 18, 2019**.

New Heights 9 rates applicable to:

[AK, CT, IA, MN, MO, MS, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA](#)  
[CA, DE](#)  
[All other states](#)

New Heights 12 rates applicable to:

[AL, AR, AZ, CO, DC, FL, GA, HI, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, NC, ND, NE, NH, NM, RI,](#)  
[SD, TN, VA, VT, WI, WV, WY](#)

#### Important rate lock information:

Nationwide utilizes a systematic 60 calendar day rate lock period. For contracts meeting the below requirements, Nationwide will systematically provide a rate lock for a period of 60 calendar days from application signature date. Any applications signed on or after November 18, 2019 will receive the new strategy option rates.

The rate lock will provide the greater of the rates available during the 60 days based off application signed date or issue date, as long as the contract is in good order and funded within 60 calendar days from the application date. Otherwise, the contract will receive only the current rates available at the time of issuance.

Paperwork and funds submitted in good order according to the schedule below will receive the rates available prior to the November 18, 2019 change (current rates).

Step	Required Completion Date
Application / TOA Signed Date	November 17, 2019
Electronic Ticket Submit Date	November 17, 2019
Application / TOA / Electronic Ticket Received Date	November 22, 2019

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

Fixed annuities are contracts purchased from a life insurance company. They are designed for long-term retirement goals. Withdrawals are subject to income tax, and withdrawals before age 59½ may be subject to a 10% early withdrawal federal tax penalty.

Nationwide New Heights is issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio 43215.

Nationwide nor any of its affiliates are affiliated with Annexus or any of its affiliates.

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