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# Keeping you current on our fixed indexed annuities

## News and Updates

### Decreasing New Heights Rates: Effective February 1, 2020

Nationwide® is committed to offering the most competitive rates that economic conditions can afford. Given the recent economic environment, it's necessary to adjust rates on some of our Nationwide® fixed indexed annuities **effective February 1, 2020**

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 February 1, 2020 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 February 1, 2020 change (current rates).

Step	Required Completion Date
Application / TOA Signed Date	January 31, 2020
Electronic Ticket <b>Submit</b> Date	January 31, 2020
Application / TOA / Electronic Ticket Received Date	February 7, 2020

- For applications submitted via an electronic platform, the application signed date is the date the electronic order is submitted to your IDC back office for review.

Please note that rate changes may apply to the other New Heights products. To obtain rate sheets for those New Heights products or to run an illustration, please contact your IMO.

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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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FAE-0161AO.11 (12/19))

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