Applicable to AK, CT, DE, IA, ID, KY, MD, MN, MO, MS, NH, NJ, NV, OH, OK, OR, PA, RI, TX, UT, WA, WY

Nationwide®

Nationwide New Heights® Select 9 fixed indexed annuity

Current rates as of 10/01/2026

At any point in time, your contract may be allocated to a maximum of ten Strategy Options. At the end of each strategy term, should you wish to, you have the opportunity to elect new strategies based on rates offered at that time.[1]

Strategy A Options

See page 2 for Strategy B Options.

1-Year Strategy Options	Index allocation	Declared rate allocation	Declared rate	Strategy spread
American Funds® The Growth Fund of America®: Class F-3[2]	30%	0%	0%	1.95%
GS American Funds® GFA 15% Index	50%	0%	0%	0.95%
Goldman Sachs New Horizons Index	125%	0%	0%	0.75%
Loomis Sayles Discovery Index	65%	0%	0%	0.95%
Nasdaq-100 Volatility Control 10% PR™ Index	50%	0%	0%	1.95%
S&P 500® Distance Stabilizer TCA Index	50%	0%	0%	0.95%
S&P 500® Index	45%	0%	0%	1.95%
SG Macro Compass Index	100%	0%	0%	0.75%

3-Year Strategy Options	Index allocation	Declared rate allocation	Declared rate	Strategy spread
American Funds® The Growth Fund of America®: Class F-3[2]	40%	0%	0%	1.95%
GS American Funds® GFA 15% Index	90%	0%	0%	0.95%
Goldman Sachs New Horizons Index	250%	0%	0%	0.75%
Loomis Sayles Discovery Index	135%	0%	0%	0.95%
Nasdaq-100 Volatility Control 10% PR™ Index	65%	0%	0%	1.95%
S&P 500® Distance Stabilizer TCA Index	90%	0%	0%	0.95%
S&P 500® Index	65%	0%	0%	1.95%
SG Macro Compass Index	160%	0%	0%	0.75%

Rates and spreads are subject to change. Have your financial professional contact Nationwide® for current rates.

[1] Strategy terms are subject to change after the end of the Surrender Charge period.

[2] American Funds® The Growth Fund of America®: Class F-3 is not a market Index. It is a mutual fund, and its Index Value reflects the mutual fund's total return. If you select a mutual fund-linked index Strategy for investment, you will not be investing in the linked mutual fund. You will not be a shareholder or beneficial owner of the fund and you will have no rights with respect to the fund.

Strategy B Options

See page 1 for Strategy A Options.

1-Year Strategy Options	Index allocation	Declared rate allocation	Declared rate	Strategy spread
American Funds® The Growth Fund of America®: Class F-3[2]	25%	0%	0%	0%
GS American Funds® GFA 15% Index	40%	0%	0%	0%
Goldman Sachs New Horizons Index	115%	0%	0%	0%
Loomis Sayles Discovery Index	55%	0%	0%	0%
Nasdaq-100 Volatility Control 10% PR™ Index	30%	0%	0%	0%
S&P 500® Distance Stabilizer TCA Index	40%	0%	0%	0%
S&P 500® Index	30%	0%	0%	0%
SG Macro Compass Index	90%	0%	0%	0%

3-Year Strategy Options	Index allocation	Declared rate allocation	Declared rate	Strategy spread
American Funds® The Growth Fund of America®: Class F-3[2]	30%	0%	0%	0%
GS American Funds® GFA 15% Index	80%	0%	0%	0%
Goldman Sachs New Horizons Index	210%	0%	0%	0%
Loomis Sayles Discovery Index	110%	0%	0%	0%
Nasdaq-100 Volatility Control 10% PR™ Index	45%	0%	0%	0%
S&P 500® Distance Stabilizer TCA Index	80%	0%	0%	0%
S&P 500® Index	40%	0%	0%	0%
SG Macro Compass Index	135%	0%	0%	0%

Rates and spreads are subject to change. Have your financial professional contact Nationwide® for current rates.

Surrender Charge

Should your needs change unexpectedly and you need to take an excess withdrawal (a withdrawal that is above the free withdrawal amount available in a given contract year), you may be entitled to access additional monies, keeping in mind that certain charges and penalties may apply. Any amount withdrawn in excess of the remaining free withdrawal amount is subject to a Surrender Charge. For all excess withdrawals, you will only receive a prorated amount of interim strategy earnings-to-date. Below is the Surrender Charge schedule.

Completed contract year	0	1	2	3	4	5	6	7	8	9+
Surrender Charge	9%	8.9%	7.9%	7%	6%	5%	4%	3%	2%	0%

Key definitions

Declared rate: An interest rate established by Nationwide.

Declared rate allocation: A percentage that represents the proportion of the strategy option that is multiplied by the declared rate.

Index allocation: A percentage that represents the proportion of the strategy option that is associated with the performance of the index.

Market value adjustment (MVA): The MVA is an adjustment that may be applied to the contract if you make a partial withdrawal or fully surrender your contract before the end of the Surrender Charge period. Any amount withdrawn in excess of the remaining free withdrawal amount is subject to a Surrender Charge, and MVA if applicable. The MVA may be positive, negative or zero depending on whether interest rate conditions have stayed the same, decreased or increased since you purchased the contract. If interest rate conditions increase from the time the contract was issued, it will result in a negative MVA, which decreases the amount taken as a distribution. Conversely, if interest rates decrease, it will result in a positive MVA, which increases the amount of the distribution.

Strategy spread: An annual percentage rate deducted when calculating strategy earnings.

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• 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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All guarantees and benefits of the insurance policy are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer and/or insurance agency selling the policy, or any affiliates of those entities other than the issuing company affiliates, and none makes any representations or guarantees regarding the claims-paying ability of the issuer.

Fixed 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.

Withdrawals are subject to income tax, and withdrawals before age 59½ may be subject to a 10% federal tax penalty.

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