Nationwide New Heights® Select Fixed Indexed Annuity (FIA) | Fact sheet

S&P 500® Distance Stabilizer Index[1]

Approach

Dynamically adjusts exposure to the S&P 500® using an innovative approach to manage volatility developed in collaboration with Société Générale.

Measures volatility over multiple recent time periods, which allows for flexibility to navigate short-term spikes and increase exposure during subsequent market rebounds.

Equity exposure

Aims to track the S&P 500® with the opportunity to rebalance exposure daily.[2]

Ticker

SPXDSTCE

Designed by S&P® Dow Jones® indices

- Over 125 years of experience constructing innovative and transparent solutions
- More than $20 trillion in assets indexed or benchmarked to the S&P 500
- Nearly 1 million indices covering a wide range of strategies

Source: S&P Dow Jones Indices LLC as of 12/31/24

Annual returns

Year	1996[3]	1997	1998	1999	2000	2001	2002	2003	2004	2005
Annual Return	-0.11%	22.03%	7.02%	9.22%	-15.05%	-16.51%	-19.65%	21.40%	8.93%	1.15%

Year	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Annual Return	9.69%	-0.29%	-15.30%	17.37%	7.82%	-6.34%	12.94%	31.71%	13.13%	-0.15%

Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Annual Return	8.14%	20.12%	-7.69%	23.33%	17.14%	26.61%	-16.22%	17.75%	17.63%	5.21%

Hypothetical Assumptions: The Index was established on 9/12/2025. Performance shown before this date is back-tested by applying the index strategy, which was designed with the benefit of hindsight, to historical financial data. Back-tested performance is hypothetical and has been provided for informational purposes only. Past performance is not indicative of nor does it guarantee future performance. The foregoing performance information does not include any relevant costs, participation rates, and charges associated with the product or the Index.

[1] The full name of the S&P 500® Distance Stabilizer Index is S&P 500® Distance Stabilizer TCA Index (USD) ER.

[2] The Index is an excess return index which reduces the performance of the S&P 500® Total Return Index by short-term interest rates. As a result, the index could generate negative returns in high-interest rate environments. In extreme prolonged volatile markets, the index could not have any exposure to the S&P 500® and could underperform, including in periods where markets are trending upwards.

[3] The return 12/4/96 – 12/31/96 was -0.11% cumulative.

For more information, talk to your financial professional or visit spglobal.com/spdji/en/indices/multi-asset/sp-500-distance-stabilizer-tca-index/

Nationwide®

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

Nationwide New Heights Select is a single premium, fixed indexed deferred annuity issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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.

New Heights Select does not directly participate in the stock market or any index. It is not possible to invest in an index. Neither Nationwide nor any of its affiliates are related to or affiliated with the S&P 500.

The S&P 500® Distance Stabilizer TCA Index (USD) ER is an excess return index. Indexes calculated on an excess return basis include calculation elements that reduce index performance. Because of this, an excess return version of an index will have lower performance than a total return version of the same index would, especially in high interest rate environments. Some excess return indexes also deduct a notional charge(s) in calculating index performance. This deduction(s) will reduce the potential positive change in index performance and increase the potential negative change in the index performance.

Contract/certificate: ICC20-FACC-0126AOPP, ICC23-FAZZ-0150AO.1

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