Company	**Nationwide Life & Annuity Insurance Company** Nationwide Financial
A.M Best Rating	A+
Standard and Poor's Rating	A+
Product Type	Fixed Indexed
Primary Product Objective	Hybrid
Product	**Nationwide New Heights® Select 12** (SPDA)
Policy Form Number	ICC20
Distribution Channels Sold In	B/D: Independent Bank Career Independent
Product Launch Date	3/8/2021
Bonus	**5.00%** On single premium (If optional High Point Select with Purchase Bonus Enhanced Death Benefit Rider is elected) (In the event the client cash surrenders during the first twelve years, the bonus becomes vested annually, beginning in year 1) OR **30.00%** On single premium (If optional Nationwide High Point 365 Select with Bonus Lifetime Income Benefit Rider is elected) **Applied to Benefit Base, not Account Value**

Company	**Nationwide Life & Annuity Insurance Company** Nationwide Financial
Product	**Nationwide New Heights® Select 12** (SPDA)
Surrender Charge	**12 Years** 10.00, 10.00, 10.00, 10.00, 10.00, 9.50, 9.00, 8.00, 7.00, 6.00, 5.00, 4.00, 0.00% +/- Market Value Adjustment (MVA)
Share Class	N/A
Mortality and Expense Charge (M&E)	N/A
Product Fee	N/A
Administration Charge	N/A
Other Charge	N/A
***Total Annual Expense**	N/A
Annual Contract Fee	N/A
Annual Contract Fee Waived At	N/A
Minimum Guarantee/ Minimum Guaranteed Surrender Value	**Varies** 87.5% @ 1 - 3%
Strategies / Subaccounts Offered	32 Indexed, 0 Structured, 0 Variable, 0 Fixed
Net Subaccount Fee Range	N/A
Free Transfers per Year	N/A
Transfer Fee	N/A
Rate Banding	No Banding
Current Fixed Account Rate(s)	No separate fixed account, declared fixed rate as portion of Blended Strategy: See Other Crediting Strategy Information for rates
Upcoming Fixed Account Rate(s)	N/A

Company	**Nationwide Life & Annuity Insurance Company** Nationwide Financial
Product	**Nationwide New Heights® Select 12** (SPDA)
Other Crediting Strategy Information	N/A
Penalty-Free Withdrawals	**Years 1-11** 7% of Account Value **Years 12+** 10% of Account Value
Death Benefit	**Greater of:** Account Value plus appreciation-to-date or the Return of Premium **OR** Cash Surrender Value
Surrender Charge Waivers Available	Terminal Illness Confinement
Available Plan Types	N/A
Issue Ages	0 - 75
Minimum Initial Premiums	Q/NQ $25,000
Minimum Subsequent Premium	N/A
Guaranteed Lifetime Withdrawal Benefit (GLWB)	**Actively Marketed** Nationwide High Point 365 Select Lifetime Income Benefit Rider (New Heights Select 12) Nationwide High Point 365 Select with Bonus Lifetime Income Benefit Rider VI
Guaranteed Minimum Withdrawal Benefit (GMWB)	N/A
Guaranteed Minimum Accumulation Benefit (GMAB)	N/A

Company	**Nationwide Life & Annuity Insurance Company** Nationwide Financial
Product	**Nationwide New Heights® Select 12** (SPDA)
Guaranteed Minimum Death Benefit (GMDB)	**Actively Marketed** Nationwide High Point Select Enhanced Death Benefit Rider (New Heights Select 12) Nationwide High Point Select with Purchase Payment Bonus Enhanced Death Benefit Rider (New Heights Select 12)
Guaranteed Minimum Income Benefit (GMIB)	N/A
Other	5% Premium Bonus Vesting Year 1: 0.45% Year 2: 0.85% Year 3: 1.25% Year 4: 1.70% Year 5: 2.10% Year 6: 2.50% Year 7: 2.95% Year 8: 3.35% Years 9: 3.75% Year 10: 4.20% Year 11: 4.60% Years 12+: 5.00% Return of Premium Rider automatically included with all policies. In the independent agent distribution, exclusive to *The Annexus Group*.
State Approvals	**Variations Approved In:** FL, NC **States Not Approved In:** AK, CA, CT, DE, IA, ID, KY, MD, MN, MO, MS, MT, NH, NJ, NV, NY, OH, OK, OR, PA, RI, SC, TX, UT, WA

Company	**Nationwide Life & Annuity Insurance Company** Nationwide Financial
Product	**Nationwide New Heights® Select 12** (SPDA)
Street Level Compensation	**YEAR ONE** **Ages 0 - 70** A. 8.00% B. 1.00% & 1.00% trail qtrly beginning of 5th qtr C. 4.50% & 0.50% trail qtrly beginning of 5th qtr D. 5.50% & 0.50% trail qtrly beginning of 17th qtr **Ages 71 - 75** A. 6.00% B. 0.75% & 0.75% trail qtrly beginning of 5th qtr C. 3.20% & 0.38% trail qtrly beginning of 5th qtr D. 3.70% & 0.38% trail qtrly beginning of 17th qtr
Data thought to be current as of:	9/1/2026

* The Total Annual Expense excludes any rider charges. Please refer to the Rider specs for any charges that may apply in addition to the annuity contract charges.

Rates Effective September 1, 2026

Company	Product	Rate Banding	Indices Offered	Index Crediting Frequency	Indexing Method	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Participation Rate / Cap / Spread	Performance Triggered Declared Rate
Nationwide Life & Annuity Insurance Company Nationwide Financial	**Nationwide New Heights® Select 12** (SPDA)	N/A	S&P 500	Annual	Flexible Annual Point-to-Point: Option A	50.00%	N/A	1.95%	N/A	5% / N/A / 5.00%	N/A
			American Funds The Growth Fund of America: Class F-3	Annual	Flexible Annual Point-to-Point: Option A	30.00%	N/A	1.95%	N/A	5% / N/A / 5.00%	N/A
			Goldman Sachs New Horizons Index	Annual	Flexible Annual Point-to-Point: Option A	140.00%	N/A	0.75%	N/A	5% / N/A / 5.00%	N/A
			GS American Funds GFA 15% Index	Annual	Flexible Annual Point-to-Point: Option A	60.00%	N/A	0.95%	N/A	5% / N/A / 5.00%	N/A
			Loomis Sayles Discovery Index	Annual	Flexible Annual Point-to-Point: Option A	75.00%	N/A	0.95%	N/A	5% / N/A / 5.00%	N/A
			Nasdaq-100 Volatility Control 10% PR Index	Annual	Flexible Annual Point-to-Point: Option A	50.00%	N/A	1.95%	N/A	5% / N/A / 5.00%	N/A
			SG Macro Compass Index	Annual	Flexible Annual Point-to-Point: Option A	105.00%	N/A	0.75%	N/A	5% / N/A / 5.00%	N/A
			S&P 500 Distance Stabilizer TCA Index (USD) ER	Annual	Flexible Annual Point-to-Point: Option A	60.00%	N/A	0.95%	N/A	5% / N/A / 5.00%	N/A
			S&P 500	Three Years	Flexible Term End Point: Option A	70.00%	N/A	1.95%	N/A	5% / N/A / 5.00%	N/A

Rates Effective September 1, 2026

Company	Product	Rate Banding	Indices Offered	Index Crediting Frequency	Indexing Method	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Participation Rate / Cap / Spread	Performance Triggered Declared Rate
Nationwide Life & Annuity Insurance Company Nationwide Financial	**Nationwide New Heights® Select 12** (SPDA)	N/A	American Funds The Growth Fund of America: Class F-3	Three Years	Flexible Term End Point: Option A	50.00%	N/A	1.95%	N/A	5% / N/A / 5.00%	N/A
			Goldman Sachs New Horizons Index	Three Years	Flexible Term End Point: Option A	260.00%	N/A	0.75%	N/A	5% / N/A / 5.00%	N/A
			GS American Funds GFA 15% Index	Three Years	Flexible Term End Point: Option A	100.00%	N/A	0.95%	N/A	5% / N/A / 5.00%	N/A
			Loomis Sayles Discovery Index	Three Years	Flexible Term End Point: Option A	155.00%	N/A	0.95%	N/A	5% / N/A / 5.00%	N/A
			Nasdaq-100 Volatility Control 10% PR Index	Three Years	Flexible Term End Point: Option A	75.00%	N/A	1.95%	N/A	5% / N/A / 5.00%	N/A
			SG Macro Compass Index	Three Years	Flexible Term End Point: Option A	175.00%	N/A	0.75%	N/A	5% / N/A / 5.00%	N/A
			S&P 500 Distance Stabilizer TCA Index (USD) ER	Three Years	Flexible Annual Point-to-Point: Option A	100.00%	N/A	0.95%	N/A	5% / N/A / 5.00%	N/A
			S&P 500	Annual	Flexible Annual Point-to-Point: Option B	35.00%	N/A	0.00%	N/A	5% / N/A / 5.00%	N/A
			American Funds The Growth Fund of America: Class F-3	Annual	Flexible Annual Point-to-Point: Option B	25.00%	N/A	0.00%	N/A	5% / N/A / 5.00%	N/A

Rates Effective September 1, 2026

Company	Product	Rate Banding	Indices Offered	Index Crediting Frequency	Indexing Method	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Participation Rate / Cap / Spread	Performance Triggered Declared Rate
Nationwide Life & Annuity Insurance Company Nationwide Financial	**Nationwide New Heights® Select 12** (SPDA)	N/A	Goldman Sachs New Horizons Index	Annual	Flexible Annual Point-to-Point: Option B	125.00%	N/A	0.00%	N/A	5% / N/A / 5.00%	N/A
			GS American Funds GFA 15% Index	Annual	Flexible Annual Point-to-Point: Option B	50.00%	N/A	0.00%	N/A	5% / N/A / 5.00%	N/A
			Loomis Sayles Discovery Index	Annual	Flexible Annual Point-to-Point: Option B	65.00%	N/A	0.00%	N/A	5% / N/A / 5.00%	N/A
			Nasdaq-100 Volatility Control 10% PR Index	Annual	Flexible Annual Point-to-Point: Option B	35.00%	N/A	0.00%	N/A	5% / N/A / 5.00%	N/A
			SG Macro Compass Index	Annual	Flexible Annual Point-to-Point: Option B	100.00%	N/A	0.00%	N/A	5% / N/A / 5.00%	N/A
			S&P 500 Distance Stabilizer TCA Index (USD) ER	Annual	Flexible Annual Point-to-Point: Option B	50.00%	N/A	0.00%	N/A	5% / N/A / 5.00%	N/A
			S&P 500	Three Years	Flexible Term End Point: Option B	50.00%	N/A	0.00%	N/A	5% / N/A / 5.00%	N/A
			American Funds The Growth Fund of America: Class F-3	Three Years	Flexible Term End Point: Option B	35.00%	N/A	0.00%	N/A	5% / N/A / 5.00%	N/A
			Goldman Sachs New Horizons Index	Three Years	Flexible Term End Point: Option B	225.00%	N/A	0.00%	N/A	5% / N/A / 5.00%	N/A

Rates Effective September 1, 2026

Company	Product	Rate Banding	Indices Offered	Index Crediting Frequency	Indexing Method	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Participation Rate / Cap / Spread	Performance Triggered Declared Rate
Nationwide Life & Annuity Insurance Company Nationwide Financial	**Nationwide New Heights® Select 12** (SPDA)	N/A	GS American Funds GFA 15% Index	Three Years	Flexible Term End Point: Option B	85.00%	N/A	0.00%	N/A	5% / N/A / 5.00%	N/A
			Loomis Sayles Discovery Index	Three Years	Flexible Term End Point: Option B	130.00%	N/A	0.00%	N/A	5% / N/A / 5.00%	N/A
			Nasdaq-100 Volatility Control 10% PR Index	Three Years	Flexible Term End Point: Option B	55.00%	N/A	0.00%	N/A	5% / N/A / 5.00%	N/A
			SG Macro Compass Index	Three Years	Flexible Term End Point: Option B	150.00%	N/A	0.00%	N/A	5% / N/A / 5.00%	N/A
			S&P 500 Distance Stabilizer TCA Index (USD) ER	Three Years	Flexible Term End Point: Option B	85.00%	N/A	0.00%	N/A	5% / N/A / 5.00%	N/A
Current Fixed Account Rate(s)		No separate fixed account, declared fixed rate as portion of Blended Strategy: See Other Crediting Strategy Information for rates									
Upcoming Fixed Account Rate(s)		N/A									

Rates Effective September 1, 2026

Company	Product	Rate Banding	Indices Offered	Index Crediting Frequency	Indexing Method	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Participation Rate / Cap / Spread	Performance Triggered Declared Rate
Other Crediting Strategy Information		Strategies use a declared rate allocation (see below*) and an indexed allocation (see above) of the client's choosing. Earnings from the fixed and indexed components are combined and annualized at the end of the term. The annual spread rate shown above is then applied, and the compound net annualized return (if positive) becomes the earnings for the term. Strategies use the date of withdrawal, death or annuitization in the crediting calculation in the event of those occurrences. Index Value may be locked-in, once per strategy term before the end of the strategy term. *One-Year S&P Option A offers a 0% fixed allocation at a rate of 0.00%. One-Year American Funds The Growth Fund of America: Class F-3 Option A offers a 0% fixed allocation at a rate of 0.00%. One-Year Goldman Sachs New Horizons Index Option A offers a 0% fixed allocation at a rate of 0.00%. One-Year GS American Funds GFA 15% Index Option A offers a 0% fixed allocation at a rate of 0.00%. One-Year Loomis Sayles Discovery Index Option A offers a 0% fixed allocation at a rate of 0.00%. One-Year Nasdaq-100 Volatility Control 10% PR Index Option A offers a 0% fixed allocation at a rate of 0.00%. One-Year SG Macro Compass Option A offers a 0% fixed allocation at a rate of 0.00%. One-Year S&P 500 Distance Stabilizer TCA Index (USD) ER Option A offers a 0% fixed allocation at a rate of 0.00%. Two-Year S&P Option A offers a 0% fixed allocation at a rate of 0.00%. Two-Year American Funds The Growth Fund of America: Class F-3 Option A offers a 0% fixed allocation at a rate of 0.00%. Two-Year Goldman Sachs New Horizons Index Option A offers a 0% fixed allocation at a rate of 0.00%. Two-Year GS American Funds GFA 15% Index Option A offers a 0% fixed allocation at a rate of 0.00%. Two-Year Loomis Sayles Discovery Index Option A offers a 0% fixed allocation at a rate of 0.00%. Two-Year Nasdaq-100 Volatility Control 10% PR Index Option A offers a 0% fixed allocation at a rate of 0.00%. Two-Year SG Macro Compass Option A offers a 0% fixed allocation at a rate of 0.00%.									

Rates Effective September 1, 2026

Company	Product	Rate Banding	Indices Offered	Index Crediting Frequency	Indexing Method	Current Participation Rate(s)	Current Cap Rate(s)	Current Spread Rate(s)	Fee for Indexing Method	Guaranteed Participation Rate / Cap / Spread	Performance Triggered Declared Rate
		Two-Year S&P 500 Distance Stabilizer TCA Index (USD) ER Option A offers a 0% fixed allocation at a rate of 0.00%. One-Year S&P Option B offers a 0% fixed allocation at a rate of 0.00%. One-Year American Funds The Growth Fund of America: Class F-3 Option B offers a 0% fixed allocation at a rate of 0.00%. One-Year Goldman Sachs New Horizons Index Option B offers a 0% fixed allocation at a rate of 0.00%. One-Year GS American Funds GFA 15% Index Option B offers a 0% fixed allocation at a rate of 0.00%. One-Year Loomis Sayles Discovery Index Option B offers a 0% fixed allocation at a rate of 0.00%. One-Year Nasdaq-100 Volatility Control 10% PR Index Option B offers a 0% fixed allocation at a rate of 0.00%. One-Year SG Macro Compass Option B offers a 0% fixed allocation at a rate of 0.00%. One-Year S&P 500 Distance Stabilizer TCA Index (USD) ER Option B offers a 0% fixed allocation at a rate of 0.00%. Two-Year S&P Option B offers a 0% fixed allocation at a rate of 0.00%. Two-Year American Funds The Growth Fund of America: Class F-3 Option B offers a 0% fixed allocation at a rate of 0.00%. Two-Year Goldman Sachs New Horizons Index Option B offers a 0% fixed allocation at a rate of 0.00%. Two-Year GS American Funds GFA 15% Index Option B offers a 0% fixed allocation at a rate of 0.00%. Two-Year Loomis Sayles Discovery Index Option B offers a 0% fixed allocation at a rate of 0.00%. Two-Year Nasdaq-100 Volatility Control 10% PR Index Option B offers a 0% fixed allocation at a rate of 0.00%. Two-Year SG Macro Compass Option B offers a 0% fixed allocation at a rate of 0.00%. Two-Year S&P 500 Distance Stabilizer TCA Index (USD) ER Option B offers a 0% fixed allocation at a rate of 0.00%.									

Company	Nationwide Life & Annuity Insurance Company	Nationwide Life & Annuity Insurance Company
Benefit Name	Nationwide High Point 365 Select Lifetime Income Benefit Rider (New Heights Select 12)	Nationwide High Point 365 Select with Bonus Lifetime Income Benefit Rider VI
Products Available On	Nationwide New Heights® Select 12	Nationwide New Heights® Select 12 Nationwide New Heights® Select 8 Nationwide New Heights® Select 9
Is Benefit a Rider?	Yes	Yes
Primary Rider Objective	Guaranteed Income	Guaranteed Income
Benefit Launch Date	3/8/2021	8/1/2026
Can Benefit Be Terminated?	No	No
Benefit Issue Ages	40 - 75	40 - 80
Income Initiation	Income Later	N/A
Minimum Age at Which GLWB Payments Can Commence	50	50
Waiting Period to Exercise Benefit	5 Years	1 Year
Step-Up	Yes	Yes
Step-Up Frequency	Daily	Daily
Spousal Continuation	Yes	Yes
Benefit Base Bonus on GLWB	N/A	30%
Increasing Income after Income Commencement	No	No
Current Annual Benefit Charge	0.95%	1.10%
Maximum Annual Benefit Charge	3.00%	3.00%
Charge Frequency	Annually	Annually
Charge Based on	Benefit Base	Benefit Base
Rollup Interest Type	Compound	Compound

Company	Nationwide Life & Annuity Insurance Company	Nationwide Life & Annuity Insurance Company
Benefit Name	Nationwide High Point 365 Select Lifetime Income Benefit Rider (New Heights Select 12)	Nationwide High Point 365 Select with Bonus Lifetime Income Benefit Rider VI
Rollup	1.00%	10.00%
Initial Rollup Period	10 Years	12 Years
Reset on Rollup Period Permitted	No	No
Maximum Rollup Period	10 Years	12 Years
Impact of Withdrawals Prior to Income Commencement	Pro Rata	Pro Rata
Impact of Excess Withdrawals After Income Commencement	Pro Rata	Pro Rata
Investment Restrictions	N/A	N/A
Benefit Conflicts	Only one GLWB may be elected. Nationwide High Point 365® Select is not available in conjuction with Nationwide High Point® Select Enhanced Death Benefit Riders	Only one GLWB may be elected. Nationwide High Point 365® Select with Bonus is not available in conjuction with Nationwide High Point® Select Enhanced Death Benefit Riders

Company	Nationwide Life & Annuity Insurance Company	Nationwide Life & Annuity Insurance Company
Benefit Name	**Nationwide High Point 365 Select Lifetime Income Benefit Rider (New Heights Select 12)**	**Nationwide High Point 365 Select with Bonus Lifetime Income Benefit Rider VI**
Guaranteed Lifetime Withdrawal Benefit	Optional Nationwide High Point 365® Select Lifetime Income Benefit Rider guarantees annual withdrawals at a specified level (see below*), regardless if Account Value goes to zero. Benefit Base will equal the greater of: A. Guaranteed 1.00% annual increase on Benefit Base over 10-year accumulation period, or until the commencement of income; B. The Account Value plus appreciation-to-date; OR C. The Return of Premium guarantee amount. If the annuity reaches a higher Benefit Base value after commencing income, the Guaranteed Withdrawal Payment amount will be recalculated based on the new Benefit Base value, multiplied by the payout percentage in effect when the annuitant commenced GLWB payments. Spousal continuation available if joint option is elected. Annual rider charge is deducted quarterly from the Account Value and Minimum Guaranteed Contract Value, but based on the Benefit Base. Rider must be elected at issue, and cannot be terminated once elected. Income commencement cannot occur until the later of age 50 or a five year deferral period. (See below for Income %)	Optional Nationwide High Point 365® Select with Bonus Lifetime Income Benefit Rider guarantees annual withdrawals at a specified level (see below*), regardless if Account Value goes to zero. Benefit Base will equal the greater of: A. Guaranteed 10.00% annual increase on Benefit Base over 12-year accumulation period, or until the commencement of income; B. The Account Value plus appreciation-to-date; OR C. The Return of Premium guarantee amount. If the annuity reaches a higher Benefit Base value after commencing income, the Guaranteed Withdrawal Payment amount will be recalculated based on the new Benefit Base value, multiplied by the payout percentage in effect when the annuitant commenced GLWB payments. Spousal continuation available if joint option is elected. Annual rider charge is deducted quarterly from the Account Value and Minimum Guaranteed Contract Value but based on the Benefit Base. Rider must be elected at issue, and cannot be terminated once elected. Income commencement cannot occur until the later of age 50 or a one year deferral period. (See below for Income %) Base Policy Issue Age overrides the above stated Benefit Issue Age in cases where the maximum Base Policy Issue Age is less than 80. (For example, if the Base Policy Issue Age is 65-78, the Benefit Issue Age defaults to 65-78.)

Company	Nationwide Life & Annuity Insurance Company	Nationwide Life & Annuity Insurance Company
Benefit Name	**Nationwide High Point 365 Select Lifetime Income Benefit Rider (New Heights Select 12)**	**Nationwide High Point 365 Select with Bonus Lifetime Income Benefit Rider VI**
Benefit Payout Table	*Income % is based on both age at issue and age of income commencement; varies for single and joint annuitants; contact Nationwide or your market organization for details on income %s.	*Income % is based on both age at issue and age of income commencement; varies for single and joint annuitants; contact Nationwide or your market organization for details on income %s.
Benefit Close Date	N/A	N/A

Company	Nationwide Life & Annuity Insurance Company	Nationwide Life & Annuity Insurance Company
Benefit Name	Nationwide High Point Select Enhanced Death Benefit Rider (New Heights Select 12)	Nationwide High Point Select with Purchase Payment Bonus Enhanced Death Benefit Rider (New Heights Select 12)
Products Available On	Nationwide New Heights® Select 12	Nationwide New Heights® Select 12
Benefit Launch Date	3/8/2021	3/8/2021
Benefit Type	Rollup Benefit	Rollup Benefit
Can Benefit Be Terminated?	No	No
Rider Issue Ages	0 - 70	0 - 70
Step-Up	No	No
Step-Up Frequency	N/A	N/A
Spousal Continuation	Yes	No
Current Annual Benefit Charge	0.55%	0.95%
Maximum Annual Benefit Charge	0.55%	0.95%
Charge Frequency	Quarterly	Quarterly
Charge Based on	Benefit Base	Benefit Base
Rollup Interest Type	Compound	Compound
Rollup	4.00%	4.00%
Initial Rollup Period	10 Years	N/A
Reset on Rollup Period Permitted	No	No
Maximum Rollup Period	10 Years	N/A
Impact of Withdrawals	Pro Rata	Pro Rata
Investment Restrictions	N/A	N/A

Company	Nationwide Life & Annuity Insurance Company	Nationwide Life & Annuity Insurance Company
Benefit Name	**Nationwide High Point Select Enhanced Death Benefit Rider (New Heights Select 12)**	**Nationwide High Point Select with Purchase Payment Bonus Enhanced Death Benefit Rider (New Heights Select 12)**
Benefit Conflicts	Only one GMDB may be elected. Nationwide High Point® Select Enhanced Death Benefit Rider is not available in conjuction with Nationwide High Point 365® Select Lifetime Income Riders	Only one GMDB may be elected. Nationwide High Point® Select with Purchase Payment Bonus is not available in conjuction with Nationwide High Point 365® Select Lifetime Income Riders
Guaranteed Minimum Death Benefit	Nationwide High Point® Select Enhanced Death Benefit Rider: guarantees the minimum amount paid as a death benefit to be no less than: A. The base contract's death benefit; B. The premiums accumulated at 4.00% (less withdrawals) until age 80, or when the death benefit base equals 200% of the Premiums Paid; C. The Account Value plus appreciation-to-date; or D. The Return of Premium guarantee amount The charge for the rider is automatically deducted from the Account Value on a quarterly basis. Rider cannot be terminated once elected. Spousal continuation available when the Joint Option for Death Benefit is elected.	Nationwide High Point® Select with Purchase Payment Bonus Enhanced Death Benefit Rider: guarantees the minimum amount paid as a death benefit to be no less than: A. The base contract's death benefit; B. The premiums accumulated at 4.00% (less withdrawals) until age 80, or when the death benefit base equals 200% of the Premiums Paid; C. The Account Value plus appreciation-to-date; or D. The Return of Premium guarantee amount The charge for the rider is automatically deducted from the Account Value on a quarterly basis. Rider cannot be terminated once elected. Spousal continuation available when the Joint Option for Death Benefit is elected.
Benefit Close Date	N/A	N/A