



AL, AZ, AR, CO, DC, FL, GA, HI, IL, IN, KS, KY, LA, ME, MD, MA, MI, MT, NC, NE, NM, ND, SD, TN, VT, VA, WV, WI

Nationwide Peak® 10 fixed indexed annuity

Current rates and crediting options as of 07/01/2023

You may allocate your money in up to five accounts.¹ Note that the crediting options vary in term length. At the end of each fixed or index option term, you may elect new or different options.

For contracts with a premium of \$100,000 or more

Fixed interest rate (one-year term)

Fixed account		Crediting Options			
Index	Cap Option (one-year term) ²	Account Option A (two-year term) ²		Account Option B (two-year term) ²	
		Index cap	Participation rate	Spread	Participation rate
AB Growth & Value Balanced Index SM	10.00%	285%	1.00%	255%	0.00%
BNPP Global H-Factor® Index ³	10.00%	325%	1.00%	305%	0.00%
J.P. Morgan Cycle SM Index	10.00%	290%	1.00%	270%	0.00%
S&P 500® Price Index	7.00%	60%	1.00%	50%	0.00%
S&P 500® Average Daily Risk Control Index	10.00%	255%	1.00%	220%	0.00%

For contracts with a premium between \$25,000 and \$99,999

Fixed interest rate (one-year term)

Fixed account		Crediting Options			
Index	Cap Option (one-year term) ²	Account Option A (two-year term) ²		Account Option B (two-year term) ²	
		Index cap	Participation rate	Spread	Participation rate
AB Growth & Value Balanced Index SM	9.00%	270%	1.00%	240%	0.00%
BNPP Global H-Factor® Index ³	9.00%	315%	1.00%	285%	0.00%
J.P. Morgan Cycle SM Index	9.00%	275%	1.00%	255%	0.00%
S&P 500® Price Index	6.50%	55%	1.00%	45%	0.00%
S&P 500® Average Daily Risk Control Index	9.00%	240%	1.00%	210%	0.00%

Key Definitions

Index cap: Places a limit on the maximum interest rate that can be credited to your contract. It is not guaranteed and may vary for each subsequent term.

Index term: The one-year or two-year period for which index performance is tracked and used to calculate earnings at the end of each term.

Participation rate: The proportion of the Index Change used in the calculation of the Index Account Performance for an Index Term.

Spread: An annualized percentage used as a deduction in the calculation of index earnings.

¹ An Account Option is either a) the fixed account or b) the combination of an index + crediting option. (Example: S&P 500® Price Index with a two-year participation rate.)

² Amounts must be allocated to the Index Account for an entire Index Term to be credited any earnings. If any amount is withdrawn from an Index Account prior to the end of an Index Term, for any reason, the amount of earnings that may have been attributable to the amount withdrawn will be forfeited.

³ Index may not be approved for sale in all states.

Guarantees and protections are subject to the claims-paying ability of Nationwide Life and Annuity Insurance Company. Rates are subject to change without notice; please verify them with your financial professional. Index options may vary by firm.

Surrender Charge

Should your needs change unexpectedly and you need to take an excess withdrawal that is above the free withdrawal amount in any given year, you are entitled to access additional monies, keeping in mind that certain penalties and charges may apply using the surrender charge schedule shown below.

Completed contract years	0	1	2	3	4	5	6	7	8	9	10
Surrender charge	10%	10%	9%	8%	7%	6%	5%	4%	3%	2%	0%

Market value adjustment (MVA)

Any amount withdrawn in excess of the remaining free withdrawal amount is subject to a surrender charge and MVA, if applicable. The MVA is an adjustment that may be applied if you make a partial withdrawal or fully surrender your contract before the end of the surrender charge period. The MVA may be positive, negative or zero. If the MVA is negative, it could decrease the amount that you receive when you take a withdrawal or surrender. Conversely, if the MVA is positive, it could increase the amount you receive.



To learn more about Nationwide Peak 10, please contact your financial professional.



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, sell, hold, or rollover any asset, adopt a financial strategy or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. Clients should work with their financial professional to discuss their specific situation.

If you annuitize a nonqualified annuity, a portion of your payment will be considered a return of premium and will not be subject to ordinary income tax. The amount that is taxable will be determined at the time you elect to annuitize the policy.

All annuity contract and rider guarantees, including optional benefits and any fixed subaccount crediting rates or annuity payout rates, are subject to the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

The Alliance Bernstein Growth and Value Index ("AB Growth and Value") is a mark owned by Alliance Bernstein L.P. ("AB") and has been licensed to Nationwide Life and Annuity Insurance Company ("Licensee"). The indexed annuity product to which this disclosure applies (the "Product") has been developed solely by Licensee. The Product is not sponsored, endorsed, or promoted by AB, and AB bears no liability with respect to the Product or any index on which such Product is based. AB does not provide investment advice to the Product or Licensee, and in no event shall any contract owner of the Product be deemed to be a client of AB. The contract contains a more detailed description of the limited relationship AB has with Licensee and any related product.

This product is not sponsored, endorsed, sold or promoted by BNP Paribas or any of its affiliates (collectively, "BNP Paribas"). Neither BNP Paribas nor any other party (including without limitation any calculation agents or data providers) makes any representation or warranty, express or implied, regarding the advisability of purchasing this product. BNP Paribas Global H-Factor Index (the "Index") is the exclusive property of BNP Paribas. BNP Paribas and the Index are service marks of BNP Paribas and have been licensed for use for certain purposes by Nationwide Life and Annuity Insurance Company. Neither BNP Paribas nor any other party has or will have any obligation or liability to owners of this product in connection with the administration or marketing of this product, and neither BNP Paribas nor any other party guarantees the accuracy and/or the completeness of the Index or any data included therein.

J.P. Morgan CycleSM Index ("Index") has been licensed to Nationwide Life and Annuity Insurance Company (the "Licensee") for the Licensee's benefit. Neither the Licensee nor the Product is sponsored, operated, endorsed, recommended, sold or promoted by J.P. Morgan Securities LLC ("JPMS") or any of its affiliates (together and individually, "JPMorgan"). JPMorgan makes no representation and gives no warranty, express or implied, to contract owners taking exposure to the Product. Such persons should seek appropriate professional advice before making any investment. The Index has been designed and is compiled, calculated, maintained and sponsored by JPMS without regard to the Licensee, the Product or any contract owner. JPMorgan is under no obligation to continue compiling, calculating, maintaining or sponsoring the Index. JPMorgan may independently issue or sponsor other indices or products that are similar to and may compete with the Index and the Product. JPMorgan may also transact in assets referenced in the Index (or in financial instruments such as derivatives that reference those assets). These activities could have a positive or negative effect on the value of the Index and the Product.

The S&P 500 Average Daily Risk Control 5% Index Excess Return ("S&P 500 Average Daily Risk Control Index") and the "S&P 500" are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and Nationwide Life and Annuity Insurance Company ("Nationwide") and has been licensed for use by Nationwide. Standard & Poor's and S&P are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones[®] is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Nationwide. Peak 10 is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Average Daily Risk Control Index.

Nationwide Peak[®] 10 fixed indexed annuity is a single purchase payment, deferred, fixed indexed annuity contract issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

Nationwide, Nationwide Peak[®] 10 fixed indexed annuity, Nationwide is on your side and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company. © 2023 Nationwide

Contracts: ICC20-FACC-0130AOPP, ICC20-FAZZ-0156AO, ICC20-FAZZ-0154AO