



Nationwide New Heights® Select fixed indexed annuities

Designed to track the S&P 500® Index

The **S&P 500® Distance Stabilizer Index**¹, available within the New Heights® Select suite of fixed indexed annuities, is a Stable Benchmark Index designed to closely track the S&P 500® Index. In Q1 2026, the S&P 500 Index and S&P 500 Distance Stabilizer Index experienced downturns of -4.63% and -5.36%. As the indices rebounded through August, returns were in line at 17.73% and 16.04%. As shown in the table below, the S&P 500 Distance Stabilizer Index is designed to track the performance of the S&P 500® Index through different market environments.

	Q1 2026 ²			Q2 - Q3 2026 ²		
	Starting Index Value	Ending Index Value	Cumulative Return	Starting Index Value	Ending Index Value	Cumulative Return
S&P 500® Price Index	6,845.50	6,528.52	-4.63%	6,528.52	7,686.14	17.73%
S&P 500® Distance Stabilizer Index	536.60	507.83	-5.36%	507.83	589.28	16.04%

Hypothetical Assumptions: The S&P 500® Distance Stabilizer 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. The Index tracks the excess return version of the S&P 500 which includes the full reinvestment of dividends and deducts a risk-free rate daily.

² Q1 covers the period from 12/31/25 through 3/31/26. Q2-Q3 covers the period from 3/31/26 through 8/31/26.



For more information, contact your Nationwide Wholesaler or visit nationwidewnewheights.com/sp-500-distance-stabilizer-index/



• 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.

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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.

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