



Nationwide®

Nationwide New HeightsSM Fixed Indexed Annuity 10

Commission Election Form

Nationwide Life Insurance Company

Nationwide Life and Annuity Insurance Company

ATTACH THIS FORM TO THE APPLICATION / ENROLLMENT CARD

1. General Information (please print)

Certificate/Contract Owner's Information:

Name: _____ Date: _____

Broker's Information:

Name: _____ Phone: _____

Broker/Dealer Name: _____

2. Gross Commission

I elect the following **Gross Commission** payable to my Broker/Dealer:

Options for Annuitants Ages 0 - 70:

- Option 0** 6.50% upfront with no trail
- Option 1** 1.00% upfront with a 1.00% trail¹
- Option 3** 4.00% upfront with a 0.50% trail¹
- Option 5** 5.00% upfront with a 0.50% trail²

Options for Annuitants Ages 71- 75:

- Option 0** 6.50% upfront with no trail
- Option 1** 1.00% upfront with a 1.00% trail¹
- Option 3** 4.00% upfront with a 0.50% trail¹
- Option 5** 5.00% upfront with a 0.50% trail²

Options for Annuitants Ages 76 - 80:

- Option 0** 3.50% upfront with no trail
- Option 2** 0.70% upfront with a 0.70% trail¹
- Option 4** 2.25% upfront with a 0.28% trail¹
- Option 6** 2.50% upfront with a 0.28% trail²

¹Trail commission begins in the 5th calendar quarter.

²Trail commission begins in the 17th calendar quarter.

Note: **Quarterly** trail compensation is computed at the end of each calendar quarter beginning with the quarter specified above. Trail compensation is computed by multiplying assets times trail percentage divided by 4.

Monthly trail compensation is computed at the end of each calendar month beginning with the month specified above. Trail compensation is computed by multiplying assets times trail percentage divided by 12.

3. Chargeback Provisions

CHARGEBACK PROVISIONS for Nationwide New HeightsSM Fixed Indexed Annuity:

In the event that any Contract issued under this Agreement shall terminate due to the owner's election to return such contract under its "free look" provision, the full compensation paid on the amount of the withdrawal shall be charged back against General Agent.

In the event that a fixed indexed annuity Contract shall experience a full surrender or a partial withdrawal, including the payment of a death benefit, compensation paid thereon shall be charged back against General Agent.

1. Within the first six months from the date of issue, the full compensation paid thereon shall be charged back against General Agent.
2. Within the period from the 7th month through the 12th month from the date of issue, 50% of the compensation paid thereon shall be charged back against General Agent.

All chargebacks may be applied against current and future compensation payable.

ONCE COMMISSION OPTION IS ELECTED NO CHANGES CAN BE MADE

4. Internal Exchanges

INTERNAL EXCHANGES to Nationwide New HeightsSM Fixed Indexed Annuity:

INTERNAL EXCHANGES from any Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company Fixed or Variable Annuity Contract to any Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company Fixed or Variable Annuity Contract:

Full CDSC will be assessed and no chargebacks will be applied on any previous compensation paid on the original Contract unless otherwise specified in the chargeback section of individual product compensation schedules. The amount of compensation paid will be 100% of the compensation on the new Contract.

General Agent understands and acknowledges that Nationwide does not endorse, recommend, or promote annuity exchanges, including in particular internal exchanges involving the exchange of one Nationwide annuity product for another. The appropriateness of such transactions is entirely a matter to be decided by investor/clients/prospective contract owners in consultation with General Agent's registered representatives. General Agent also understands and acknowledges that, in accordance with various pronouncements made by the Securities and Exchange Commission (SEC), Nationwide, as a wholesaler of variable annuity products, will track and monitor internal exchange data to (1) ensure that internal exchange volumes deriving from transactions initiated by broker-dealer firms are consistent with the so-called "retail exception" under Section 11 of the Investment Company Act of 1940 and (2) provide a record that may be used in connection with regulatory audits, including audits conducted by the SEC and the Financial Industry Regulatory Authority (FINRA).

ONCE COMMISSION OPTION IS ELECTED NO CHANGES CAN BE MADE