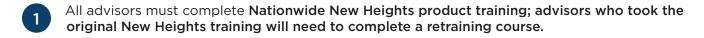


Nationwide New Heights® Training Requirements

Prior to the solicitation of a Nationwide New Heights® Fixed Indexed Annuity, advisors must satisfy product training requirements.

Training requirements



Advisors selling Nationwide New Heights in a jurisdiction that has adopted the NAIC suitability standards must also complete the general state suitability training for annuities.

Completion of these courses satisfies compliance with the safe harbor rule provided by the federal Harkin Amendment for fixed indexed annuities and satisfies NAIC product training requirements in states that have adopted the NAIC suitability model.

It's important to complete all of the required training so you don't miss out on opportunities to help your clients. To make completing your training more convenient, Nationwide® is offering the required courses online through RegEd's Annuity Training Platform.¹ The steps below will help you get started.

¹ If your firm's preferred vendor is Kaplan Education, please contact your back office for details on how to complete the training.

Registration

Registration is required to access the training on the RegEd Platform.

- 1. Go to https://secure.reged.com/TrainingPlatform
- 2. Click Sign Up in the top right-hand corner.
- 3. Fill out the registration form.
- 4. You will need to provide your National Producer Number (NPN); if you are unsure of your NPN, click on Find NPN.
- 5. Once the registration information is complete and you have acknowledged the Terms of Service, click Register.
- 6. Indicate the state(s) where you sell or will be selling annuities, including your resident state.

When registration is complete, you'll be provided with detailed instructions on how to fulfill your necessary training. You can also find a summary of your assigned training under Producer Status on the main menu.

Complete your training



Nationwide New Heights product training (NAIC product training)

If you complete product training after being contracted with Nationwide:

- 1. To view the assigned training, select Nationwide Annuity Product Training from the left-hand navigation bar.
- 2. Select the Nationwide New Heights course, click Proceed and complete the course.

If you complete product training before being contracted with Nationwide:

- 1. Select Enter Product Code from the left-hand navigation bar.
- 2. Enter "NewHeightsS" for the code, and click Submit.
- 3. Your course should be visible on the left-hand navigation bar or the Producer Status screen. Access and complete the course.



State suitability training (may be used to earn continuing education credits, depending on state approval)

States that require this training as of 12/1/13 are: AK, CA, CO, CT, DC, HI, IA, ID, IL, IN, KS, KY, LA, MD, MI, MN, MS, ND, NE, NH, NJ, OH, OK, OR, RI, SC, SD, TX, WA, WI and WV.

Please note that you are only required to take this course once. If you have already met this requirement, you may skip this step.

- 1. Access state suitability training on the Producer Status page; select Order Course.
- 2. Indicate whether or not you would like to use the course as Continuing Education.
- 3. Select the appropriate course, and click Proceed.
- 4. Once your order is complete, select Go to Course to access the training on the Producer Status page, and complete the course.

Don't miss out on selling opportunities — satisfy your training requirements now.

Visit https://secure.reged.com/trainingplatform to register and start your training today. Or, contact your Nationwide wholesaler with any questions.



National Sales Desk Nationwide Financial Network® 1-877-223-0795 Waddell & Reed

1-800-321-6064 1-866-221-1001



Nationwide New Heights is issued by Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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