



Future Corporate VULSM, Future Executive VUL and Next Generation Corporate VUL[®]

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EFFECTIVE 5/1/2018

Fund name	Morningstar category	Nationwide fund abbreviation	Morningstar ID	CUSIP	Gross expense ratio	Net expense ratio
AB VPS Growth and Income Portfolio: Class A	Large value	ALVGIA	FVUSA0008D	018792101	0.60	0.60
AB VPS International Value Portfolio: Class A	Foreign large value	ALVIVA	FVUSA001EG	018792556	0.86	0.86
AB VPS Small/Mid Cap Value Portfolio: Class A	Mid-cap value	ALVSA	FVUSA001FV	018792531	0.82	0.82
American Century VP Inflation Protection Fund: Class I	Inflation-protected bond	ACVIP1	FVUSA04ANY	02507T308	0.47	0.47
American Century VP Value Fund: Class I	Large value	ACVV	FVUSA00241	024936106	0.97	0.78
American Funds Insurance Series® Asset Allocation Fund: Class 2	Asset allocation	AMVAA2	FVUSA001QE	030372825	0.54	0.54
American Funds Insurance Series® Global Small Capitalization Fund: Class 2	World stock	AMVGS2	FVUSA001QC	030372759	0.99	0.99
American Funds Insurance Series® Growth Fund: Class 2	Large growth	AMVGR2	FVUSA00100	030372767	0.60	0.60
American Funds Insurance Series® International Fund: Class 2	Foreign large growth	AMVI2	FVUSA000RI	030372775	0.79	0.79
American Funds Insurance Series® New World Fund: Class 2	Diversified emerging markets	AMVNW2	FVUSA000ZW	030372783	1.01	1.01
BlackRock Variable Series Funds, Inc. —BlackRock Global Allocation VI Fund: Class II	World allocation	MLVGA2	FVUSA04ALU	09253L769	1.01	0.88
BlackRock Variable Series Funds, Inc. —BlackRock High Yield VI Fund: Class I	High-yield bond	BRVHY1	FVUSA000J4	09258X107	0.79	0.69
Delaware VIP® Small Cap Value Series: Service Class	Small value	DWVSVS	FVUSA0026H	246493688	1.08	1.08
Dreyfus MidCap Stock Portfolio: Initial Shares	Mid-cap blend	DVMCS	FVUSA001PW	26202A207	0.87	0.87
Dreyfus Small Cap Stock Index Portfolio: Service Shares	Small blend	DVSCS	FVUSA002MA	26202A686	0.63	0.60
Dreyfus Stock Index Fund Inc.: Initial Shares	Large blend	DSIF	FVUSA000BW	262014103	0.27	0.27
Dreyfus VIF Appreciation Portfolio: Initial Shares	Large blend	DCAP	FVUSA000J0	261976807	0.81	0.81
Eaton Vance VT Floating-Rate Income Fund: Initial Class	Bank loan	ETVFR	FVUSA0029U	27827E103	1.17	1.17
Federated® Fund for U.S. Government Securities II	Intermediate government	FVUS2	FVUSA000LQ	313916207	0.85	0.78
Fidelity® VIP Emerging Markets Portfolio: Service Class	Diversified emerging markets	FEMS	FOUSA06OZM	922177316	1.11	1.11
Fidelity® VIP Equity-Income Portfolio: Service Class	Large value	FEIS	FVUSA000NO	922174602	0.66	0.66
Fidelity® VIP Freedom Fund 2015 Portfolio: Service Class	Asset allocation	FF15S	FVUSA04B0P	922174578	0.66	0.66
Fidelity® VIP Freedom Fund 2020 Portfolio: Service Class	Asset allocation	FF20S	FVUSA04B0X	922174545	0.68	0.68
Fidelity® VIP Freedom Fund 2025 Portfolio: Service Class	Asset allocation	FF25S	FVUSA04B10	922174511	0.70	0.70
Fidelity® VIP Freedom Fund 2030 Portfolio: Service Class	Asset allocation	FF30S	FVUSA04B0G	922174479	0.75	0.75
Fidelity® VIP Freedom Fund 2035 Portfolio: Service Class	Asset allocation	FF35S	F000002PEH	922178504	0.78	0.78
Fidelity® VIP Freedom Fund 2040 Portfolio: Service Class	Asset allocation	FF40S	F000002PEG	922178801	0.78	0.78
Fidelity® VIP Freedom Fund 2045 Portfolio: Service Class	Asset allocation	FF45S	FOUSA08P5I	922178868	0.78	0.78
Fidelity® VIP Freedom Fund 2050 Portfolio: Service Class	Asset allocation	FF50S	FOUSA08P5N	922178835	0.78	0.78
Fidelity® VIP Growth Portfolio: Service Class	Large growth	FGS	FVUSA001A9	922174701	0.74	0.74
Fidelity® VIP Investment Grade Bond Portfolio: Service Class	Intermediate-term bond	FIGBS	FVUSA002RC	922175823	0.51	0.51
Fidelity® VIP Real Estate Portfolio: Service Class	Real estate	FRESS	FVUSA002RP	922177308	0.78	0.78
Franklin VIP® Mutual Global Discovery VIP Fund: Class 2	World stock	FTVMD2	FVUSA001QK	355150574	1.21	1.21
Franklin VIP® Small Cap Value VIP Fund: Class 2	Small value	FTVSV2	FVUSA000ZD	355150590	0.92	0.91
Templeton VIP® Foreign VIP Fund: Class 2	Foreign large value	TIF2	FVUSA000RC	355150392	1.09	1.08
Templeton Global Bond VIP Fund: Class 1	World bond	FTVGB1	FVUSA0003D	355150707	0.60	0.53
Goldman Sachs VIT Small Cap Equity Insights Fund: Institutional Shares	Small blend	GVCSE	FVUSA0019Z	380987404	0.95	0.81
Invesco VI Growth and Income Fund: Series I Shares	Large value	ACGI	FVUSA000UE	00888X666	0.76	0.76
Invesco VI High Yield Fund: Series I Shares	High-yield bond	AVHY1	FVUSA001DD	008892846	1.02	1.01
Invesco VI International Growth Fund: Series I Shares	Foreign large growth	AVIE	FVUSA000H2	008892507	0.94	0.93
Ivy VIP Growth: Class II	Large growth	WRGP	FVUSA000C4	46600H802	0.99	0.99
Ivy VIP Science and Technology: Class II	Technology	WRSTP	FVUSA000NB	46600H794	1.15	1.15
Ivy VIP Securian Real Estate Securities: Class II	Real estate	WRRESP	FVUSA04ANQ	46600H810	1.31	1.22
Janus Henderson VIT Balanced Portfolio: Service Shares	Asset allocation	JABS	FOUSA02UMF	471021691	0.88	0.88
Janus Henderson VIT Enterprise Portfolio: Service Shares	Mid-cap growth	JAMGS	FOUSA02UME	471021717	0.98	0.98
Janus Henderson VIT Flexible Bond Portfolio: Service Shares	Intermediate-term bond	JAFBS	FOUSA02UMI	471021683	0.85	0.85
Janus Henderson VIT Global Technology Portfolio: Service Shares	Technology	JAGTS	FOUSA00P2D	471021550	1.00	1.00
JPMorgan Insurance Trust Mid Cap Value Portfolio: Class 1	Mid-cap blend	JPMMV1	FVUSA002BY	480906601	0.79	0.78
JPMorgan Insurance Trust Small Cap Core Portfolio: Class 1	Small blend	JPSCE1	FVUSA002IS	480906783	0.83	0.83

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Lazard Retirement Emerging Markets Equity Portfolio: Service Shares	Diversified emerging markets	LZREMS	FVUSA000T9	521071209	1.38	1.38
Legg Mason Partners ClearBridge Variable Small Cap Growth Portfolio: Class I	Small growth	SBVSG	FVUSA000N1	52467M843	0.82	0.82
Lord Abbett Series Bond Debenture Portfolio: Class VC	High-yield bond	LOVBD	FVUSA002IC	543910608	0.92	0.92
Lord Abbett Series Short Duration Income Portfolio: Class VC	Short-term bond	LOVSDC	F00000SIWF	543910814	0.94	0.85
Lord Abbett Series Total Return Portfolio: Class VC	Intermediate-term bond	LOVTRC	F00000DG4T	543910848	0.88	0.69
MFS® VIT II Blended Research® Core Equity Portfolio: Service Class	Large blend	MVBRES	FVUSA0027R	55274F810	0.71	0.71
MFS® VIT II International Value Portfolio: Service Class	Foreign large blend	MVIVSC	FVUSA0027B	55274F844	1.16	1.15
MFS® VIT II Research International Portfolio: Service Class	Foreign large blend	MV2RIS	FVUSA0027U	55274F745	1.25	1.25
MFS® VIT Mid Cap Growth Series: Service Class	Mid-cap growth	MMCGSC	FVUSA0014X	55273F662	0.81	0.81
MFS® VIT New Discovery Series: Service Class	Small growth	MNDSC	FVUSA001ER	55273F761	1.22	1.19
MFS® VIT Total Return Bond Series: Service Class	Intermediate-term bond	MVRBSS	FVUSA00190	55273F688	0.79	0.79
MFS® VIT Value Series: Service Class	Large value	MVFSC	FVUSA002FX	55273F647	0.98	0.98
Morgan Stanley VIF Emerging Markets Debt Portfolio: Class I	Emerging market bond	MSEM	FVUSA0000A	61691F888	1.11	1.11
Morgan Stanley VIF Global Real Estate Portfolio: Class II	Global real estate	VKVGR2	FVUSA04BK6	61691F607	1.69	1.40
Morgan Stanley VIF Growth Portfolio: Class I	Large growth	MSVEG	FVUSA001OV	61691F862	0.81	0.80
Neuberger Berman NVIT Socially Responsible Fund: Class I	Large blend	NVNSR1	FOUSA06NTV	63868M407	0.82	0.82
NVIT Bond Index Fund: Class I	Intermediate-term bond	NVBX	F00000SJ7L	63868M225	0.38	0.38
NVIT Cardinal SM Aggressive Fund: Class I	Asset allocation	NVCRA1	FOUSA06NY3	63868M704	1.18	1.07
NVIT Cardinal SM Balanced Fund: Class I	Asset allocation	NVCRB1	FOUSA06NYM	63868M829	0.98	0.88
NVIT Cardinal SM Capital Appreciation Fund: Class I	Asset allocation	NVCCA1	FOUSA06NY7	63868M860	1.04	0.94
NVIT Cardinal SM Conservative Fund: Class I	Asset allocation	NVCCN1	FOUSA06NYQ	63868M779	0.88	0.78
NVIT Cardinal SM Moderate Fund: Class I	Asset allocation	NVCMD1	FOUSA06NYK	63868M845	1.01	0.91
NVIT Cardinal SM Moderately Aggressive Fund: Class I	Asset allocation	NVCMA1	FOUSA06NY5	63868M886	1.09	0.99
NVIT Cardinal SM Moderately Conservative Fund: Class I	Asset allocation	NVCMC1	FOUSA06NYO	63868M795	0.95	0.85
NVIT Government Bond Fund: Class I	Intermediate government	GBF	FVUSA00071	638685412	0.71	0.70
NVIT Government Money Market Fund: Class V	Money market	SAM5	FVUSA002RV	638685156	0.44	0.44
NVIT International Equity Fund: Class I	Foreign large blend	GIG	FVUSA001U2	638685743	1.11	1.10
NVIT International Index Fund: Class I	Foreign large blend	NVIX	F00000SJ7M	63868M217	0.43	0.43
NVIT Investor Destinations Aggressive Fund: Class II	Asset allocation	GVIDA	FVUSA002CC	638685347	0.89	0.89
NVIT Investor Destinations Conservative Fund: Class II	Asset allocation	GVIDC	FVUSA002CE	638685321	0.81	0.81
NVIT Investor Destinations Moderate Fund: Class II	Asset allocation	GVIDM	FVUSA002CA	638685297	0.83	0.83
NVIT Investor Destinations Moderately Aggressive Fund: Class II	Asset allocation	GVDMA	FVUSA002CH	638685271	0.84	0.84
NVIT Investor Destinations Moderately Conservative Fund: Class II	Asset allocation	GVDMC	FVUSA002CB	638685255	0.81	0.81
NVIT Mid Cap Index Fund: Class I	Mid-cap blend	MCIF	FVUSA001WJ	638685149	0.40	0.40
NVIT Multi-Manager Large Cap Growth Fund: Class I	Large growth	NVMLG1	FOUSA06NTE	638686410	0.83	0.83
NVIT Multi-Manager Large Cap Value Fund: Class I	Large value	NVMLV1	FOUSA06NXZ	638686378	0.83	0.79
NVIT Multi-Manager Mid Cap Growth Fund: Class I	Mid-cap growth	NVMMG1	FOUSA06NTH	638686345	0.87	0.84
NVIT Multi-Manager Mid Cap Value Fund: Class I	Mid-cap value	NVMMV1	FOUSA06NTK	638686154	0.95	0.94
NVIT Multi-Manager Small Cap Growth Fund: Class I	Small growth	SCGF	FVUSA000X7	638685578	1.06	1.06
NVIT Multi-Manager Small Cap Value Fund: Class I	Small value	SCVF	FVUSA0014A	638685610	1.05	1.05
NVIT Multi-Manager Small Company Fund: Class I	Small blend	SCF	FVUSA0023V	638685651	1.17	1.15
NVIT Real Estate Fund: Class I	Real estate	NVRE1	FOUSA06NTP	638686188	0.93	0.92
NVIT Short Term Bond Fund: Class I	Short-term bond	NVSTB1	FOUSA06NTT	63868M100	0.54	0.54
Oppenheimer Global Fund/VA: Non-Service Shares	World stock	OVGS	FVUSA00077	683811707	0.78	0.78
Oppenheimer International Growth Fund/VA: Non-Service Shares	Foreign large growth	OVIG	FVUSA002FT	683811673	1.10	1.00
Oppenheimer Main Street Fund®/VA: Non-Service Shares	Large blend	OVGI	FVUSA001D0	683811889	0.80	0.80
Oppenheimer Main Street Small Cap Fund®/VA: Non-Service Shares	Small blend	OVSC	FVUSA000U6	683811871	0.82	0.80
PIMCO VIT All Asset Portfolio: Administrative Class	Tactical allocation	PMVAAA	FVUSA002WZ	693394652	1.43	1.32

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PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged): Administrative Class	World bond	PMVFHA	FVUSA001KC	693394702	0.93	0.93
PIMCO VIT Global Bond Opportunities Portfolio (Unhedged): Administrative Class	World bond	PMVGBA	FVUSA002P0	693394603	0.96	0.96
PIMCO VIT High Yield Portfolio: Administrative Class	High-yield bond	PMVHYA	FVUSA001AO	693394504	0.76	0.76
PIMCO VIT Long-Term U.S. Government Portfolio: Administrative Class	Long government	PMVLGA	FVUSA000VA	693394868	0.77	0.77
PIMCO VIT Low Duration Portfolio: Administrative Class	Short-term bond	PMVLDA	FVUSA00141	693394306	0.65	0.65
PIMCO VIT Real Return Portfolio: Administrative Class	Inflation-protected bond	PMVRRR	FVUSA000YE	693394819	1.04	1.04
PIMCO VIT Total Return Portfolio: Administrative Class	Intermediate-term bond	PMVTRA	FVUSA000TN	693394405	0.69	0.69
Putnam VT Small Cap Value Fund: Class IB	Small value	PVTSCB	FVUSA0010X	746896497	1.32	1.32
T. Rowe Price Blue Chip Growth Portfolio	Large growth	TRBCGP	FVUSA002IB	77954T506	0.85	0.85
T. Rowe Price Equity Income Portfolio: II	Large value	TREI2	FVUSA002RS	77954T860	1.10	1.10
T. Rowe Price Limited-Term Bond Portfolio	Short-term bond	TRLT1	FVUSA001JR	77954R104	0.70	0.70
T. Rowe Price New America Growth Portfolio	Large growth	TRNAG1	FVUSA0015F	77954T209	0.85	0.85
T. Rowe Price Personal Strategy Balanced Portfolio	Asset allocation	TRPSB1	FVUSA000TE	77954T308	1.02	0.90
VanEck VIP Trust—Global Hard Assets Fund: Initial Class	Natural resources	VVHA	FVUSA0006W	921082301	1.09	1.09
Wells Fargo VT Discovery Fund: Class 2	Mid-cap growth	SVDF	FVUSA000CK	949756852	1.17	1.16
Wells Fargo VT Small Cap Growth Fund: Class 2	Small growth	WFVSCG	FVUSA0024O	949756886	1.20	1.20



Source: Individual fund prospectuses. Nationwide is providing this information to you based on the most recent expense information provided to us. We have not independently verified the expense information. The current management fees and other expenses, including any fee waivers and expense reimbursements, are fully described in the prospectus for each underlying mutual fund.

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