



NVIT Investor Destinations Funds

Quarterly Commentary

Nationwide VIT

Commentary

Q3 2018

Asset class: Allocation

Share class
Class II

Strategy Overview

The NVIT Investor Destinations Funds (NVIT ID Funds) consist of seven risk-based funds-of-funds that invest in a mix of equity and fixed income asset classes. The risk levels of the NVIT ID Funds range from the Conservative Fund (a portfolio targeting 20% equity/80% fixed income) to the Aggressive Fund (targeting 90% equity/10% fixed income). The Funds are designed as single source investments for broad diversification to help variable insurance product owners save for their retirement. The NVIT ID Funds invest in a mix of actively and passively managed underlying mutual funds and ETFs which are sub-advised for Nationwide by a wide variety of global investment management firms.

NATIONWIDE'S MARKET REVIEW

Equity markets rallied for the second consecutive quarter, with the S&P 500® Index delivering a positive return in 21 of the last 23 quarters. Following volatility in the first quarter of the year on fears of inflation, interest rates, geopolitical stress and trade disagreements, investors have refocused on the strong fundamental backdrop. The economy is strong, with GDP growth of 3.2% forecast for the third quarter, following 4.2% in the second quarter. Consumer, small business and executive confidence remains near record levels, and appears to be driving improved consumer and capital spending. Corporate profits provide strong support for equity market returns, with growth for the S&P 500 expected at 21% and the S&P Small Cap 600 Index could grow 35%. Corporate share repurchases are contributing to earnings and generating demand for shares, with buyback authorizations likely to top \$1 trillion this year. Each month of the quarter had positive performance, with the S&P 500 returning 11% for the year.

During the third quarter, the S&P, Dow Jones Industrial Average and NASDAQ Composite Index returned +7.7%, +9.0% and +7.4% respectively. For the S&P 500, it was the best performance since 2013. Growth stocks outperformed value, and large-caps outperformed small. Leading sectors for the quarter included health care, industrials and technology, while materials, energy and real estate lagged. During the quarter, the Federal Open Market Committee (FOMC) raised their Federal Funds target rate by 0.25% (third hike this year), with an expectation for one additional hike for 2018. The Fed's "dot plot" points to three additional hikes for 2019, bringing the range to between 3.00% and 3.25%, though the futures market is suggesting a more gradual pace. Interest rates rose for the fifth-straight quarter, with the 10-year yield closing near a seven-year high of 3.05%. The yield curve flattened, with the spread between the 10-year and 2-year Treasury yields falling to 0.25%. Despite the rising rates, tightening credit spreads allowed the Bloomberg Barclays U.S. Aggregate Bond Index to deliver a slight positive return.

Portfolio management



Nationwide Fund Advisors (NFA)



Christopher C. Graham
Chief Investment Officer
Fund tenure since 2016



Keith P. Robinette, CFA
Senior Director of Asset Strategies
Fund tenure since 2017



Andrew Urban, CFA
Senior Director of Asset Strategies
Fund tenure since 2017

While positive, international equity markets lagged on concerns over global growth and trade tensions, with the MSCI EAFE® Index returning +1.4% and the MSCI Emerging Markets® Index returning -1.0%.

PERFORMANCE REVIEW

The NVIT ID Conservative Fund posted a return of 0.81%, underperforming both its prospectus benchmark and Morningstar Category - US Insurance Fund Allocation - 15% to 30% Equity.

The NVIT ID Moderately Conservative Fund posted a return of 1.67%, underperforming both its prospectus benchmark and Morningstar category - US Insurance Fund Allocation - 30% to 50% Equity.

The NVIT ID Balanced Fund posted a return of 1.94%, underperforming both its prospectus benchmark and Morningstar category - US Insurance Fund Allocation - 30% to 50% Equity.

The NVIT ID Moderate Fund posted a return of 2.44%, underperforming its prospectus benchmark and Morningstar category - US Insurance Fund Allocation - 50% to 70% Equity.

The NVIT ID Capital Appreciation Fund posted a return of 3.00%, outperforming its prospectus benchmark and underperforming its Morningstar category - US Insurance Fund Allocation - 50% to 70% Equity.

The NVIT ID Moderately Aggressive Fund posted a return of 3.16%, underperforming both its prospectus benchmark and Morningstar category - US Insurance Fund Allocation - 70% to 85% Equity.

The NVIT ID Aggressive Fund posted a return of 3.40%, underperforming both its prospectus benchmark and Morningstar category - US Insurance Fund Allocation -85%+ Equity.

CONTRIBUTORS

US stocks outperformed international stocks for the quarter, and thus the NVIT S&P 500 Index and NVIT Mid Cap Index Funds were the largest contributors to performance, returning 7.69% and 3.79%, respectively.

DETRACTORS

Emerging markets stocks were challenged for the quarter, thus the NVIT Emerging Markets Fund was the primary detractor from performance for the period, returning -2.74%.

Underlying Investment	NVIT ID Con		NVIT ID Mod Con		NVIT ID Balanced		NVIT ID Mod		NVIT ID Cap App		NVIT ID Mod Agg		NVIT ID Agg	
	Port weight	Contribution	Port weight	Contribution	Port weight	Contribution	Port weight	Contribution	Port weight	Contribution	Port weight	Contribution	Port weight	Contribution
NVIT S&P 500 Index	6.0%	0.46	14.0%	1.08	16.5%	1.27	24.0%	1.85	29.5%	2.27	30.0%	2.31	32.5%	2.50
Nationwide Ziegler Equity Inc	2.0%	0.11	3.0%	0.16	4.0%	0.21	3.0%	0.16	2.0%	0.11	2.0%	0.11	1.0%	0.05
Nationwide Risk-Based U.S. Equity ETF	1.5%	0.08	1.5%	0.08	1.5%	0.08	1.5%	0.08						
Nationwide Maximum Diversification U.S. Core Equity ETF									3.5%	0.18	3.5%	0.18	3.5%	0.18
NVIT Mid Cap Index	1.5%	0.06	4.5%	0.17	5.5%	0.21	6.5%	0.25	8.0%	0.30	11.5%	0.44	15.0%	0.57
NVIT Small Cap Index	0.5%	0.02	1.5%	0.05	1.5%	0.05	1.5%	0.05	2.0%	0.07	2.0%	0.07	2.0%	0.07
NVIT International Index	6.0%	0.07	13.0%	0.16	17.5%	0.21	19.0%	0.23	20.5%	0.25	25.0%	0.30	27.0%	0.33
Nationwide Risk-Based International Equity ETF	1.0%	0.02	1.0%	0.02	1.0%	0.02	1.0%	0.02	1.0%	0.02	2.0%	0.03	2.0%	0.03
NVIT Emerging Markets	1.5%	-0.04	1.5%	-0.04	2.5%	-0.07	3.5%	-0.10	3.5%	-0.10	4.0%	-0.11	7.0%	-0.19
NVIT Bond Index	29.0%	-0.01	25.0%	-0.01	23.0%	-0.01	20.0%	-0.01	17.0%	-0.01	12.0%	0.00	4.0%	0.00
Nationwide Core Plus Bond	11.0%	0.04	9.0%	0.03	8.0%	0.03	7.0%	0.02	5.0%	0.02	5.0%	0.02	4.0%	0.01
Nationwide Inflation-Prot Secs	5.0%	-0.04	3.0%	-0.02										
Nationwide Contract	24.0%	0.16	16.0%	0.11	14.0%	0.09	10.0%	0.07	5.0%	0.03	3.0%	0.02	2.0%	0.01
NVIT Short Term Bond	11.0%	0.07	7.0%	0.04	5.0%	0.03	3.0%	0.02	3.0%	0.02				

Source: Morningstar, 09/30/18.

The results shown represent past performance; past performance does not guarantee future results. Current performance may be lower or higher than the past performance shown.

CURRENT PORTFOLIO POSITIONING

During the third quarter, the US dollar continued its strengthening trend through mid-August amidst international economic and trade worries, but stalled out during the last half of the quarter. US equities, particularly those with more US business, were thus boosted, while foreign-currency denominated equities were lower, especially in emerging markets. US fixed income faced higher yields as well as marginally wider spreads, which created opportunities for the active fixed income strategies within the series.

OUTLOOK

The overall economy and markets continue to exhibit typical characteristics of the latter stages of a business cycle, including opportunities for returns in equities exceeding more muted fixed income performance. Political and geopolitical risks have overshadowed some of the positive economic momentum, particularly outside of the U.S. While central banks are still accommodative, fiscal policy internationally remains restrained relative to the boost being received in the U.S. via tax reform and other spending measures. Thus, the non-U.S. equity allocations have been challenged on an absolute basis and relative to U.S. equities. These trends challenged the team's positioning of the funds somewhat, but the team's overall view remains constructive. The team continues to monitor interest rates, credit spreads, and inflation in the US as well as the dynamics of international economies and currencies, and their resulting impact on the portfolios.

Average annual total returns (%)

NVIT Investor Destinations Conservative

Share class	QTD	YTD	1-year	3-year	5-year	10-year
Class II	0.81	0.31	1.70	3.68	3.24	3.91
Morningstar Con Target Risk Index	0.90	0.04	1.46	3.96	3.07	4.40
BBgBarc US Agg Bond Index	0.02	-1.60	-1.22	1.31	2.16	3.77
Allocation—15% to 30% Equity Category	1.15	0.28	1.80	4.18	3.66	4.75

Source: Morningstar, 09/30/18.

NVIT Investor Destinations Moderately Conservative

Share class	QTD	YTD	1-year	3-year	5-year	10-year
Class II	1.67	1.31	3.73	5.95	4.85	5.52
Morningstar Mod Con Target Risk Index	1.82	1.28	3.91	6.69	4.96	6.04
BBgBarc US Agg Bond Index	0.02	-1.60	-1.22	1.31	2.16	3.77
Allocation—30% to 50% Equity Category	2.06	1.46	4.13	6.36	5.07	6.22

Source: Morningstar, 09/30/18.

Performance returns assume the reinvestment of all distributions. Returns for periods less than one year are not annualized. Total returns reflect a contractual expense limitation for direct annual Fund expenses for all classes for certain periods since inception, without which returns would have been lower. Performance numbers do not reflect and would be reduced by the insurance-related fees and charges of the variable product. Please consult the variable product prospectus for information about these fees and charges. To obtain the most recent standardized performance, go to <https://www.nationwide.com/variable-annuity-prospectus-and-performance.jsp> or <https://www.nationwide.com/variable-life-products.jsp>.

As of 4/30/18, the NVIT Investor Destinations Conservative Fund changed its broad-based securities index from the BBgBarc US Agg Bond Index to the Morningstar Con Target Risk Index in order to more accurately reflect the allocation between equity and fixed income securities held by the Fund. As of 4/30/18, the NVIT Investor Destinations Moderately Conservative Fund changed its broad-based securities index from the BBgBarc US Agg Bond Index to the Morningstar Mod Con Target Risk Index in order to more accurately reflect the allocation between equity and fixed income securities held by the Fund.

The results shown represent past performance; past performance does not guarantee future results. Current performance may be lower or higher than the past performance shown, which does not guarantee future results. Share price, principal value, and return will vary, and you may have a gain or a loss when you sell your shares.

NVIT Funds are not sold to individual investors. These investment options are underlying subaccounts and cannot be purchased directly by the public. They are only available through variable products issued by life insurance companies.

When evaluating the purchase of a variable annuity product, your clients should be aware that variable annuity products are long-term investment vehicles designed for retirement purposes and will fluctuate in value; and investing involves market risk, including possible loss of principal.

NVIT Investor Destinations Balanced

Share class	QTD	YTD	1-year	3-year	5-year	Since inception
Class II	1.94	1.56	4.46	7.02	5.47	8.22
Morningstar Mod Target Risk Index	2.52	2.20	6.02	9.20	6.51	—
Russell 3000 Index	7.12	10.57	17.58	17.07	13.46	—
Allocation—30% to 50% Equity Category	2.06	1.46	4.13	6.36	5.07	—

Source: Morningstar, 09/30/18. Inception date for all funds is 12/12/2001 except NVIT Investor Destination Balanced and NVIT Investor Destination Capital Appreciation which were launched 3/24/2009.

NVIT Investor Destinations Moderate

Share class	QTD	YTD	1-year	3-year	5-year	10-year
Class II	2.44	2.28	5.68	8.32	6.42	6.82
Morningstar Mod Target Risk Index	2.52	2.20	6.02	9.20	6.51	7.41
Russell 3000 Index	7.12	10.57	17.58	17.07	13.46	12.01
Allocation—50% to 70% Equity Category	3.28	3.45	7.26	8.98	7.03	7.83

Source: Morningstar, 09/30/18.

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NVIT Investor Destinations Capital Appreciation

Share class	QTD	YTD	1-year	3-year	5-year	Since inception
Class II	3.00	3.22	7.13	9.65	7.20	10.65
Morningstar Mod Target Risk Index	2.52	2.20	6.02	9.20	6.51	—
Russell 3000 Index	7.12	10.57	17.58	17.07	13.46	—
Allocation—50% to 70% Equity Category	3.28	3.45	7.26	8.98	7.03	—

Source: Morningstar, 09/30/18. Inception date for all funds is 12/12/2001 except NVIT Investor Destination Balanced and NVIT Investor Destination Capital Appreciation which were launched 3/24/2009.

NVIT Investor Destinations Moderately Aggressive

Share class	QTD	YTD	1-year	3-year	5-year	10-year
Class II	3.16	3.45	7.84	10.74	7.80	7.97
Morningstar Mod Agg Target Risk Index	3.27	3.25	8.32	11.76	8.03	8.54
Russell 3000 Index	7.12	10.57	17.58	17.07	13.46	12.01
Allocation—70% to 85% Equity Category	3.58	4.37	8.86	10.75	7.98	8.36

Source: Morningstar, 09/30/18.

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NVIT Investor Destinations Aggressive

Share class	QTD	YTD	1-year	3-year	5-year	10-year
Class II	3.40	3.85	8.72	11.94	8.58	8.59
Morningstar Agg Target Risk Index	3.91	4.39	10.40	13.86	9.26	9.34
Russell 3000 Index	7.12	10.57	17.58	17.07	13.46	12.01
Allocation—85%+ Equity Category	3.88	4.36	9.38	12.65	8.95	8.75

Source: Morningstar, 09/30/18.

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Expenses

Fund Name	Share class	Gross Fee (%)	Net Fee (%)	Inception Date
NVIT ID Conservative	Class II	0.81	0.81	12/12/2001
NVIT ID Moderately Conservative	Class II	0.81	0.81	12/12/2001
NVIT ID Balanced	Class II	0.82	0.82	03/24/2009
NVIT ID Moderate	Class II	0.83	0.83	12/12/2001
NVIT ID Capital Appreciation	Class II	0.83	0.83	03/24/2009
NVIT ID Moderately Aggressive	Class II	0.84	0.84	12/12/2001
NVIT ID Aggressive	Class II	0.89	0.89	12/12/2001

The expense ratios are as shown in the most recent prospectus. Expenses include underlying fund expenses. Please see the Fund's prospectus for more details.

• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

Important Disclosures

This material is not a recommendation to buy, sell, hold, or roll over any asset, adopt an investment strategy, retain a specific investment manager 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. Investors should work with their financial professional to discuss their specific situation.

Variable products are sold by prospectus. Both the product and underlying fund prospectuses can be obtained by visiting Nationwide.com/prospectus or by calling 1-800-848-6331. Before investing, carefully read and consider the fund's investment objectives, risks, charges, expenses, and other important information contained in this and the underlying funds' prospectuses.

Principal Risks: Investing in mutual funds involves risk, including the possible loss of principal. Share price, principal value, and return will vary, and you may have a gain or a loss when you sell your shares. There is no assurance that the investment objective of any fund will be achieved. The NVIT Investor Destinations Funds are designed to provide diversification across a variety of asset classes, primarily by investing in underlying funds and exchange traded funds (ETFs). In addition to the expenses of the NVIT Investor Destinations Funds, each investor is indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds and ETFs. Each Fund is subject to different levels of risk, based on the types and sizes of its underlying asset class allocations and its allocation strategy. Each Fund's underlying funds and ETFs may be subject to specific investment risks, including but not limited to: stock market risk (equity securities); default risk and interest rate risk (bonds); and currency fluctuations, political risks, differences in accounting and limited availability of information (international securities). Please refer to the most recent prospectus for a more detailed explanation of each Fund's principal risks.

Nationwide Asset Management, LLC provides asset allocation consulting services to Nationwide Fund Advisors (NFA); NFA makes allocation and fund selection decisions.

Each Fund may invest in the Nationwide Contract, which is a fixed interest contract issued by Nationwide Life Insurance Company (Nationwide Life), an affiliate of the Fund's investment adviser, Nationwide Fund Advisors. Neither the Fund, the Adviser, Nationwide Life nor any of its affiliates guarantee a Fund's performance or that a Fund will provide a certain level of income.

If Nationwide Life becomes unable to meet the contract terms, a Fund that invests in the Nationwide Contract may lose money from unpaid principal or unpaid or reduced interest. The financial health of Nationwide Life may have a greater impact on the value of a Fund that invests in it.

Asset allocation is the process of spreading assets across several different investment styles and asset classes. The purpose is to potentially reduce long-term risk and capture potential profits across various asset classes.

There is no assurance that the investment objective of any fund (or that of any underlying fund) will be achieved or that a diversified portfolio will produce better results than a non-diversified portfolio. Diversification does not guarantee returns or insulate an investor from potential losses, including the possible loss of principal.

Market Indexes: Market index performance is provided by a third-party source Nationwide Funds Group deems to be reliable. Indexes are unmanaged and have been provided for comparison purposes only. No fees or expenses have been reflected. Individuals cannot invest directly in an index.

The **Morningstar Target Risk Index** family is designed to meet the needs of investors who would like to maintain a target level of equity exposure through a portfolio diversified across equities, bonds and inflation-hedged instruments.

MSCI EAFE Index: An unmanaged, free float-adjusted, market capitalization-weighted index that is designed to measure the performance of large-cap and mid-cap stocks in developed markets as determined by MSCI; excludes the United States and Canada.

Bloomberg Barclays US Aggregate Bond Index: An unmanaged, market value-weighted index of U.S. dollar-denominated, investment-grade, fixed-rate, taxable debt issues, which includes Treasuries, government-related and corporate securities, mortgage-backed securities (agency fixed-rate and hybrid adjustable-rate mortgage pass-throughs), asset-backed securities and commercial mortgage-backed securities (agency and non-agency).

Russell 3000 Index: An unmanaged index that measures the performance of the 3,000 largest U.S. companies in the investable U.S. equity universe.

S&P 500® Index: An unmanaged, market capitalization-weighted index of 500 stocks of leading large-cap U.S. companies in leading industries; gives a broad look at the U.S. equities market and those companies' stock price performance. **The S&P SmallCap 600® Index:** measures the small-cap segment of the U.S. equity market. The index is designed to track companies that meet specific inclusion criteria to ensure that they are liquid and financially viable. **NASDAQ Composite Index:** a market capitalization-weighted index that measures all NASDAQ domestic and international based common type stocks listed on the Nasdaq Stock Market.

MSCI Emerging Markets Index: An unmanaged, free float-adjusted, market capitalization-weighted index that is designed to measure the performance of large-cap and mid-cap stocks in emerging-country markets as determined by MSCI.

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