



# American Funds NVIT Growth Fund

Nationwide VIT

Fact sheet

**Q4 2018**  
AS OF 12/31/18

Objective: Seeks to provide growth of capital

Class II

Asset class: U.S. Equity  
Morningstar category:  
Large Growth

### Experienced team:

Provides access to a deep, well known team of highly seasoned investment professionals

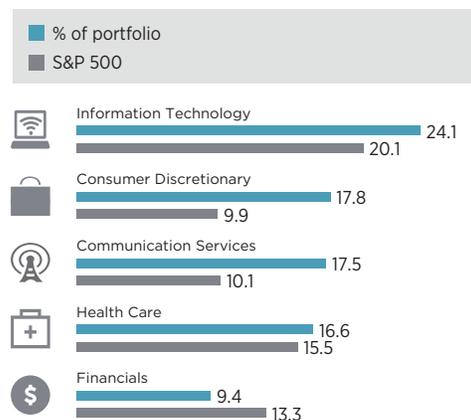
### Potential for growth:

Invests in common stocks of companies that appear to offer superior opportunities for capital growth

### Long-term focus:

Invests in attractively priced securities that may translate into sound investments over the long-term

### Top Sectors



### Average Annual Total Returns (%)

Share class	QTD	YTD	1-year	3-year	5-year	10-year
Class II	-14.16	-0.66	-0.66	11.46	9.75	14.25
S&P 500 Index	-13.52	-4.38	-4.38	9.26	8.49	13.12
Category	-15.60	-1.35	-1.35	9.85	9.38	14.78

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.

Share class	Expense ratios		Inception date
	Gross (%)	Net (%)	
Class II	1.15	1.00	04/28/2006

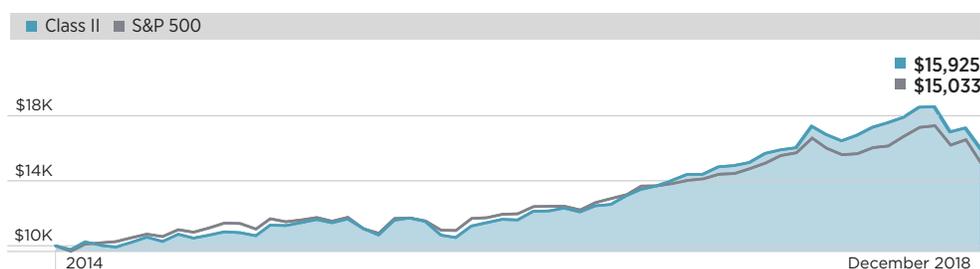
The expense ratios are as shown in the most recent prospectus. Expenses include underlying fund expenses. The difference between gross and net operating expenses reflects contractual fee waivers in place through 04/30/2019. Please see the Fund's prospectus for more details.

### Top Holdings

	% of portfolio
American Funds IS <sup>®</sup> Growth 1	100.0

Holdings are provided for informational purposes and should not be deemed as a recommendation to buy or sell the securities.

### Growth of \$10k (01/01/14-12/31/18)



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. Share price, principal value, and return will vary, and you may have a gain or a loss when you sell your shares. For the most recent standardized performance, visit <https://www.nationwide.com/variable-annuity-prospectus-and-performance.jsp> or <https://www.nationwide.com/variable-life-products.jsp>.

## Overall Morningstar Ratings™



Out of 1247 investments. An investment's overall Morningstar Rating, based on Class II risk-adjusted return, is a weighted average of its applicable 3-, 5- and 10-year Ratings. See disclosures below.

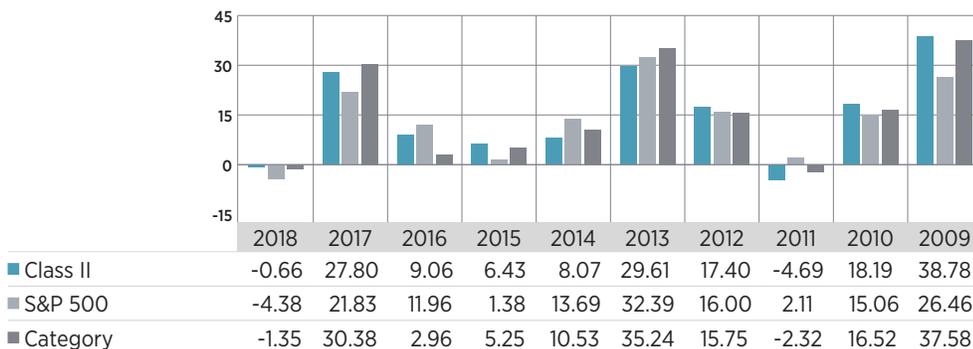
## Portfolio Characteristics

Total Net Assets (all classes)	\$601.7M
Total Number of holdings	1
Sharpe Ratio*	0.9
Standard deviation*	12.1
Alpha*	1.9
Beta*	1.0
R-Squared*	87.8
Turnover	6%

Portfolio characteristics are based on Class II shares. This fund is considered a "feeder" fund. See disclosure below for more information.

\*Rolling 36 months

## Calendar Year Returns (%)



## Portfolio Management

**Capital Research and Management Co.**  
**Martin Romo**, Fund tenure since 2016  
**Michael T. Kerr**, Fund tenure since 2005  
**Mark L. Casey**, Fund tenure since 2017  
**Andraz Razen**, Fund tenure since 2013  
**Alan J. Wilson**, Fund tenure since 2014



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

**DEFINITIONS:** **Average annual total returns** are the annual compounded returns that would have produced the cumulative total return if fund performance had been constant during the given period. **Sharpe ratio** measures excess return per unit of risk (standard deviation). A higher Sharpe ratio suggests better risk-adjusted performance. **Standard deviation** measures performance fluctuation, may not be indicative of future risk and is not a predictor of returns. **Alpha** represents the excess returns of a fund relative to its benchmark. A positive alpha is the added value an active manager has contributed over the benchmark returns. **Beta** measures volatility in relation to the fund's benchmark. A beta of less than 1.0 indicates lower volatility, while a beta of more than 1.0 indicates higher volatility relative to the benchmark. **R-Squared** measures the percentage of a fund's movements that can be explained by movements in a benchmark. **Turnover** measures how frequently investments are bought and sold within a fund during a 12 month period. The portfolio turnover rate is as of the fund's fiscal year end and is usually expressed as a percentage of the total value of a fund.

**Variable products are sold by prospectus. Both the product and underlying fund prospectuses can be obtained by visiting [Nationwide.com/prospectus](http://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.**

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. 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. 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.

**KEY RISKS:** The Growth Fund (the "Fund") is considered a "feeder" fund because it invests all of its assets in the Class I shares of the master fund, the Growth Fund (the "Master Growth Fund"), a series of American Funds Insurance Series®. The Fund may be subject to master-feeder structure risk. Other feeder funds also may invest in the Master Growth Fund. A large-scale redemption by another feeder fund may increase the proportionate share of the costs of the Master Growth Fund borne by the remaining feeder fund shareholders, including the Fund. The Fund is subject to the risks of investing in equity securities (including small companies). Smaller companies are usually less stable in price and less liquid than larger, more established companies. Smaller companies are more vulnerable than larger companies to adverse business and economic developments and may have more limited resources. Therefore, they generally involve greater risk. The Fund also is subject to the risks of investing in foreign securities (which may be more volatile, harder to price and less liquid than U.S. securities). The Fund is subject to the risks of investing in fixed-income securities (including high-yield bonds), including default risk and interest rate risk. Funds that invest in high-yield securities are subject to greater default risk, liquidity risk, and price fluctuations than funds that invest in higher-quality securities. The prices of high-yield bonds tend to be more sensitive to adverse economic and business conditions than are higher-rated corporate bonds. Increased volatility may reduce the market value of high-yield bonds. They are also subject to the claims-paying ability of the issuing company. The Fund is subject to cash position risk (the Fund may miss investment opportunities). Please refer to the most recent prospectus for a more detailed explanation of the Fund's principal risks.

**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. Market index performance is provided by a third-party source Nationwide Funds Group deems to be reliable (Morningstar). 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.

Morningstar Ratings are based solely on a proprietary mathematical formula based on measures of risk and performance that it recalculates each month. The ratings formula measures the amount of variation in a fund's or ETF's monthly performance (excluding the effects of sales charges and loads) emphasizing downward variations and rewarding consistency. Ratings are subject to change every month. The top 10% of funds and ETFs in the category receive 5 stars; the next 22.5%, 4 stars; the next 35%, 3 stars; the next 22.5%, 2 stars; and the bottom 10%, 1 star. As of November 1, 2016, Morningstar no longer provides ratings for load-adjusted share classes. Other share classes may have different performance characteristics. Ratings are based on each fund's Class II performance. Current fund performance may be higher or lower, which may change a fund's star rating. Despite high ratings, funds may have experienced negative performance during the period. The fund received 5, 4 and 3 stars (Class II) for the 3-, 5- and 10-year periods among 1247, 1107 and 799 Large Growth funds, respectively. © 2019 Morningstar. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information.

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