

Nationwide DestinationSM Navigator [N]

408(b)(2) Fee Disclosure Statement



The Department of Labor requires disclosure of fees, compensation and services provided to the plan to the responsible plan fiduciary. The following is important disclosure information that you should consider in connection with the non-fiduciary services to be provided by Nationwide Life Insurance Company, Nationwide Life and Annuity Insurance Company and their affiliates (“Nationwide”).

Should you have any questions about the information provided to you concerning our services or compensation or have any other inquiries or requests for additional information, please contact Nationwide’s Service Center at 1-800-848-6331. Information about Nationwide is included in the annuity contract prospectus.

General Information

Nationwide is a life insurance company and provider of life insurance policies and annuity contracts. It is admitted to do business in all states, the District of Columbia and Puerto Rico. Nationwide offers a wide array of such products, many with different charges, benefit features and underlying investment options. This process of comparison and analysis should aid in determining whether the purchase of the contract described in this disclosure is consistent with your investment objectives, risk tolerance, investment time horizon, marital status, tax situation and other personal characteristics and needs. Nationwide assumes no plan fiduciary responsibility.

Fees and Expenses

Mortality and Expense Risk charge	Nationwide deducts a Mortality and Expense Risk charge from the Variable Account. The charge is computed on a daily basis and is equal to an annualized rate of the Daily Net Assets of the Variable Account. Nationwide may realize a profit from this charge.
Administrative charge	Nationwide deducts an Administrative charge from the Variable Account. The charge is computed on a daily basis and is equal to an annualized rate of the Daily Net Assets of the Variable Account. Nationwide may realize a profit from this charge.
Maintenance charge	On each Contract Anniversary (and upon full surrender of the contract), Nationwide deducts a Contract Maintenance Charge. If, on any Contract Anniversary (or on the date of a full surrender), the Contract Value is \$50,000 or more, Nationwide will waive this charge from that point forward.
Premium taxes	Nationwide will charge against the Contract Value any premium taxes levied by a state or other governmental entity. These charges will be assessed at the time Nationwide is assessed the premium taxes by the state. Requirements may vary from state to state and are subject to change.
Contingent deferred sales charge (CDSC)	Nationwide does not deduct a sales charge from purchase payments upon deposit into the Contract. However, Nationwide may deduct a CDSC if any amount is withdrawn from the Contract. This CDSC reimburses Nationwide for sales expenses. For purposes of calculating the CDSC, surrenders are considered to come first from the oldest purchase payment, then the next oldest etc. Earnings are not subject to CDSC but may not be distributed prior to the distribution of all purchase payments. Note for tax purposes, a surrender is treated as a withdrawal of earnings first.
Loans	If loans are available to your plan and in your state, Nationwide may charge a loan processing fee of \$25 each time a new loan is processed. This fee compensates Nationwide for expenses related to administering and processing loans. Loan interest charges are 2.25% (net).
Commission	Nationwide pays a premium-based commission, asset-based commission or a combination of these to Firms that sell its annuity contracts. The maximum gross commission paid on this contract is 8.00% of purchase payments.
Marketing Allowance	Nationwide may pay the selling firm a marketing allowance which is based on the firm's willingness to promote Nationwide's products. For more information on the exact compensation arrangement associated with this contract, please consult the advisor.
Penalty-free withdrawal	Generally, Nationwide allows a percentage of purchase payments or the amount of the required minimum distribution, noncumulative to be taken without penalty. Note that withdrawals of earnings at any age are subject to ordinary income tax; distributions prior to age 59 ½ may be subject to a 10% tax penalty.

Underlying Investment Options and Fees

The annuity contract prospectus contains more information about Nationwide's relationship with investment options and resulting benefits and payments.

Underlying investment options ("investment options") impose fees and expenses. These charges are in addition to the costs assessed by the contract. The prospectus for each investment option provides additional information regarding the applicable fees and expenses. Descriptions of applicable investment options, their expenses and how they are assessed including the minimum and maximum total operating expenses charged by the investment option are included in the annuity contract prospectus. For individual investment option prospectuses, refer to <https://www.nationwide.com/prospectuses.jsp>.

The investment options incur expenses each time they sell, administer, or redeem their shares. The Variable Account aggregates Contract Owner purchase, redemption, and transfer requests and submits net or aggregated purchase/redemption requests to each investment option daily. The Variable Account (not the Contract Owners) is the investment option shareholder. When the Variable Account aggregates transactions, the investment option does not incur the expense of processing individual transactions it would normally incur if it sold its shares directly to the public. Nationwide incurs these expenses instead. Nationwide also incurs the distribution costs of selling the contract, which benefit the underlying investment option by providing Contract Owners with Sub-Account options that correspond to the option.

An investment advisor or subadvisor of an investment option or its affiliates may:

- Provide Nationwide with wholesaling services that assist in the distribution of the contract and may pay Nationwide to participate in educational and/or marketing activities
- Pay Nationwide 12b-1 fees, sub-transfer agent fees, administrative service plan fees or payments by an investment option's advisor or subadvisor
- Make certain payments to Nationwide or its affiliates; the amount of these payments is typically based on a percentage of assets invested in the investment option attributable to the contracts and other variable contracts Nationwide and its affiliated issue, but in some cases may involve a flat fee. These payments may be used by Nationwide for any corporate purpose, which include reducing the prices of the contracts, paying expenses that Nationwide or its affiliates incur in promoting, marketing and administering the contracts and the investment options, and achieving profit

Product Basics

Cost	1.30% (1.10% mortality and expense charge; 0.20% administrative charge)
Maintenance charge	\$30 annually; waived when contract value reaches \$50,000 on any contract anniversary
Contingent deferred sales charge (CDSC)	7-7-6-5-4-3-2-0% In CA, CDSC is called a surrender charge.
Premium tax	0.0 – 5.0% of purchase payments (based on state or government entity and subject to change)
Underlying Investment Options <i>The election of certain riders may limit the investment options available.</i>	<ul style="list-style-type: none"> • Over 120 variable subaccounts • One-year fixed account (not available in all states) • Short-term trading fee – 1.0% (assessed only when transferring to specific options) • Although both gross and net expenses are shown, only the net expense is used in the calculation of returns. The net expense is the percentage of investment option assets, net of reimbursements from the fund company, used to pay for operating expenses and management fees incurred by the fund. Investment option expenses are reflected in the daily unit value for the subaccount. These expenses are subject to change. <ul style="list-style-type: none"> ▪ Gross Expense Range/Average: 0.41% - 2.45%/1.06% ▪ Net Expense Range/Average: 0.41% - 1.86%/0.98% <p><i>The underlying funds are available only as underlying investment options in variable annuity and variable life insurance products issued by life insurance companies. They are not offered or made available to the general public. These portfolios contain different investments than similarly named mutual funds offered by the money manager. Investment results may result in higher or lower returns.</i></p>

Optional Living Benefits

<p>The Nationwide Lifetime Income Rider® (Nationwide L.inc)</p> <p><i>All costs based on the current income benefit base.</i></p>	<ul style="list-style-type: none"> • Nationwide L.inc 5 – 0.75% (maximum 1.00%) <ul style="list-style-type: none"> ○ Joint Option – 0.15% for contracts issued before 12/5/11; 0.00% for contracts issued after 12/5/11 • Nationwide L.inc 10 – 1.00% (maximum 1.20%) for contracts issued before 1/24/11; 1.20% for contracts issued after 1/24/11 <ul style="list-style-type: none"> ○ Joint Option Nationwide L.inc 10 – 0.20% (maximum 0.30%) for contracts issued before 12/5/11; 0.00% for contracts issued after 12/5/11
<p>Reduced CDSC Option</p>	<p>Liquidity rider:</p> <ul style="list-style-type: none"> • 4-year CDSC schedule – 0.50%

All features may not be available in all states or in combination with other options or features. Guarantees are subject to the claims-paying ability of the issuing insurance company. Investment options may be limited when choosing these options.

Death Benefits

<p>Standard</p>	<ul style="list-style-type: none"> • Return of premiums – 0.0% • Spousal Protection – 0.0% Regardless of who passes away first, the surviving spouse has the option to receive a guaranteed death benefit or continue the contract at the higher death benefit or contract value
<p>Optional Death Benefits</p>	<ul style="list-style-type: none"> • One-year Enhanced Death Benefit – 0.20% • One-month Enhanced Death Benefit – 0.35% • Combination Enhanced Death Benefit – 0.45% • Beneficiary Protector® II – 0.35%

All death benefit options are available prior to annuitization and may not be available in all states. Each adjustment for amount subsequently surrendered will reduce the death benefit in the same proportion the contract value was reduced on the date of the partial surrender.

Investment Option	Fund Status
Asset allocation	
AB VPS Dynamic Asset Allocation Portfolio - Class B	Substituted
BlackRock Global Allocation VI Fund - Class III	Active
Delaware Ivy VIP Asset Strategy - Class II	Walled Off
Fidelity(R) VIP Freedom Fund 2010 Portfolio(SM) - Service Class 2	Active
Fidelity(R) VIP Freedom Fund 2020 Portfolio(SM) - Service Class 2	Active
Fidelity(R) VIP Freedom Fund 2030 Portfolio(SM) - Service Class 2	Active
Franklin VIPT Allocation VIP Fund - Class 2	Walled Off
Franklin VIPT Income VIP Fund - Class 2	Active
Goldman Sachs VIT Trend Driven Allocation Fund - Service Shares	Walled Off
Janus Henderson VIT Balanced Portfolio - Service Shares	Active
NVIT American Funds Asset Allocation Fund - Class II	Active
NVIT Blueprint(SM) Aggressive Fund - Class II	Active
NVIT Blueprint(SM) Balanced Fund - Class II	Active
NVIT Blueprint(SM) Capital Appreciation Fund - Class II	Active
NVIT Blueprint(SM) Conservative Fund - Class II	Active
NVIT Blueprint(SM) Managed Growth & Income Fund - Class II	Active
NVIT Blueprint(SM) Managed Growth Fund - Class II	Active
NVIT Blueprint(SM) Moderate Fund - Class II	Active
NVIT Blueprint(SM) Moderately Aggressive Fund - Class II	Active
NVIT Blueprint(SM) Moderately Conservative Fund - Class II	Active
NVIT Investor Destinations Aggressive Fund - Class II	Active
NVIT Investor Destinations Balanced Fund - Class II	Active
NVIT Investor Destinations Capital Appreciation Fund - Class II	Active
NVIT Investor Destinations Conservative Fund - Class II	Active
NVIT Investor Destinations Managed Growth & Income Fund - Class II	Active
NVIT Investor Destinations Managed Growth Fund - Class II	Active
NVIT Investor Destinations Moderate Fund - Class II	Active
NVIT Investor Destinations Moderately Aggressive Fund - Class II	Active
NVIT Investor Destinations Moderately Conservative Fund - Class II	Active
PIMCO VIT All Asset Portfolio - Advisor Class	Active
Bonds	
American Century VP Inflation Protection Fund - Class II	Active
American Funds Insurance Series(R) U.S. Government Securities Fund - Class 2	Add May 2022
Columbia Variable Portfolio High Yield Bond Fund - Class 2	Active
Delaware Ivy VIP High Income - Class II	Walled Off
Eaton Vance VT Floating-Rate Income Fund - Initial Class	
Fidelity(R) VIP Investment Grade Bond Portfolio - Service Class 2	Active
NVIT American Funds Bond Fund - Class II	Active
NVIT Amundi Multi Sector Bond Fund - Class I	Walled Off
NVIT BNY Mellon Core Plus Bond Fund - Class II	Substituted
NVIT BNY Mellon Core Plus Bond Fund - Class P	Active
NVIT BNY Mellon Core Plus Bond Fund - Class P	Active
NVIT Core Bond Fund - Class II	Active
NVIT DoubleLine Total Return Tactical Fund - Class II	Active
NVIT Federated High Income Bond Fund - Class I	Active
NVIT Government Bond Fund - Class I	Active
NVIT iShares Fixed Income ETF Fund - Class II	Active
PIMCO VIT Emerging Markets Bond Portfolio - Advisor Class	

Investment Option	Fund Status
PIMCO VIT International Bond Portfolio (Unhedged) - Advisor Class	Active
PIMCO VIT Total Return Portfolio - Advisor Class	Substituted
Templeton VIPT Global Bond VIP Fund - Class 2	Walled Off
Short-term bonds	
NVIT Short Term Bond Fund - Class II	Active
Neuberger Berman AMT Short Duration Bond Portfolio - I Class	Walled Off
PIMCO VIT Low Duration Portfolio - Advisor Class	Active
International stocks	
AB VPS International Value Portfolio - Class B	Walled Off
American Funds Insurance Series(R) New World Fund - Class 4	Add May 2022
Fidelity(R) VIP Emerging Markets Portfolio - Service Class 2	Active
Fidelity(R) VIP Overseas Portfolio - Service Class 2	Active
Invesco Oppenheimer V.I. International Growth Fund - Series II	
Invesco V.I. Global Fund - Series II	Active
Janus Henderson VIT Overseas Portfolio - Service Shares	Walled Off
Lazard Retirement Emerging Markets Equity Portfolio - Service Shares	
MFS(R) VIT II International Growth Portfolio - Service Class	Active
MFS(R) VIT II International Intrinsic Value Portfolio - Service Class	Active
MFS(R) VIT II Research International Portfolio - Service Class	Active
NVIT AllianzGI International Growth Fund - Class II	Active
NVIT American Funds Global Growth Fund - Class II	Active
NVIT Columbia Overseas Value Fund - Class I	Closed
NVIT Columbia Overseas Value Fund - Class Z	Active
NVIT Emerging Markets Fund - Class II	Active
NVIT International Equity Fund - Class II	Walled Off
NVIT International Index Fund - Class VIII	Active
NVIT iShares Global Equity ETF Fund - Class II	Active
Putnam VT International Value Fund - Class IB	Active
Large cap stocks	
American Century VP Value Fund - Class II	Active
American Funds Insurance Series(R) Washington Mutual Investors Fund - Class 4	Add May 2022
BNY Mellon Stock Index Fund, Inc. - Service Shares	Substituted
BNY Mellon VIF Appreciation Portfolio - Service Shares	Substituted
Fidelity(R) VIP Contrafund(SM) Portfolio - Service Class 2	Active
Fidelity(R) VIP Equity-Income Portfolio(SM) - Service Class 2	Active
Fidelity(R) VIP Growth Portfolio - Service Class 2	Active
Fidelity(R) VIP Value Strategies Portfolio - Service Class 2	Add May 2022
Invesco V.I. Main Street Fund - Series II	Substituted
Janus Henderson VIT Forty Portfolio - Service Shares	Walled Off
MFS(R) VIT Value Series - Service Class	Active
Morgan Stanley VIF Growth Portfolio - Class II	Active
NVIT AQR Large Cap Defensive Style Fund - Class II	Active
NVIT American Funds Growth Fund - Class II	Active
NVIT American Funds Growth-Income Fund - Class II	Active
NVIT BNY Mellon Dynamic U.S. Core Fund - Class II	Active
NVIT BNY Mellon Dynamic U.S. Equity Income - Class II	Closed
NVIT BNY Mellon Dynamic U.S. Equity Income - Class Z	Active
NVIT BNY Mellon Sustainable U.S. Equity Fund - Class II	Active
NVIT BlackRock Equity Dividend Fund - Class II	Active

Investment Option	Fund Status
NVIT Jacobs Levy Large Cap Growth Fund - Class II	Active
NVIT Neuberger Berman Multi Cap Opportunities Fund - Class II	Active
NVIT S&P 500 Index Fund - Class II	Active
Putnam VT Large Cap Value Fund - Class IB	Active
Mid cap stocks	
American Century VP Mid Cap Value Fund - Class II	Active
BNY Mellon IP MidCap Stock Portfolio - Service Shares	
Delaware Ivy VIP Mid Cap Growth - Class II	Active
Fidelity(R) VIP Mid Cap Portfolio - Service Class 2	Walled Off
Invesco V.I. Discovery Mid Cap Growth Fund - Series II	Walled Off
Invesco V.I. Main Street Mid Cap Fund - Series II Shares	Walled Off
MFS(R) VIT III Mid Cap Value Portfolio - Service Class	Active
NVIT Allspring Discovery Fund - Class II	Active
NVIT Mid Cap Index Fund - Class I	Active
NVIT Multi-Manager Mid Cap Value Fund - Class II	Active
Small cap stocks	
AB VPS Small/Mid Cap Value Portfolio - Class B	Active
Allspring VT Small Cap Growth Fund - Class 2	Active
BNY Mellon IP Small Cap Stock Index Portfolio - Service Shares	Walled Off
Delaware VIPT Small Cap Value - Service Class	Active
Franklin VIPT Small Cap Value VIP Fund - Class 2	Walled Off
Invesco V.I. Main Street Small Cap Fund - Series II	Active
MFS(R) VIT New Discovery Series - Service Class	Active
NVIT Multi-Manager Small Cap Growth Fund - Class II	Active
NVIT Multi-Manager Small Cap Value Fund - Class II	Active
NVIT Multi-Manager Small Company Fund - Class II	Active
NVIT Small Cap Index Fund - Class II	Active
Specialty	
Fidelity(R) VIP Energy Portfolio - Service Class 2	Active
Goldman Sachs VIT Multi-Strategy Alternatives Portfolio - Service Shares	Active
Guggenheim VF Multi-Hedge Strategies	Walled Off
Janus Henderson VIT Global Technology and Innovation Portfolio - Service Shares	Active
NVIT Real Estate Fund - Class II	Active
T. Rowe Price Health Sciences Portfolio - Class II	Active
VanEck VIP Trust Global Resources Fund - Class S	Active
VanEck VIP Trust Global Resources Fund - Initial Class	Closed
Virtus VIT Duff & Phelps Real Estate Securities Series - Class A	Active
Cash	
NVIT Government Money Market Fund - Class I	Active

Important Information

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should work with their financial professional to discuss their specific situation.

Products include features that may be changed at the discretion of the insurer. Clients will be notified prior to any of these changes that affect the contract or policy.

All individuals selling this product must be licensed insurance agents and registered representatives.

Neither Nationwide, nor its affiliates, unless affirmatively communicated in writing to the contrary, are undertaking to provide impartial advice or to give advice in a fiduciary capacity.

An annuity does have limitations. Surrender charges may apply for early withdrawals. An additionally 10% tax penalty (on top of ordinary income taxes) may apply for withdrawals prior to age 59 ½. A death benefit is available with most variable annuities and if an early withdrawal is taken, the death benefit and the cash value of the annuity contract will be reduced. An annuity contains guarantees and protections that are subject to the issuing insurance company's ability to pay for them. But these guarantees don't apply to any variable accounts that are subject to investment risk, including possible loss of principal.

Variable products are sold by prospectus. Both the current product prospectus and underlying fund prospectuses can be obtained from the investment professional, by calling Nationwide Life Insurance Company at 1-800-848-6331, or at our website www.nationwide.com. Before investing, carefully consider the fund's investment objectives, risks, charges and expense. The product prospectus and underlying fund prospectuses contain this and other important information. Read the prospectuses carefully before investing.

Variable annuities are issued by Nationwide Life Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

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