

The Best of America® America's Future Annuity® II

404(a)(5) Fee Disclosure Statement



Your retirement plan has selected Nationwide Life Insurance Company (Nationwide®) as an investment product provider. As part of Nationwide's services, we have made information available in these documents to assist you with your 404(a) (5) disclosure compliance. This document includes important information about the expenses, particularly individual expenses a participant may pay for participating in your plan's Nationwide annuity contract. It's important to review this information annually.

Inside you'll find:

- Part I – Information about the charges for administrative expenses a plan may incur
- Part II – Information about individual expenses a participant or beneficiary may be charged within the Nationwide annuity contract ; this also includes:
 - Product costs
 - Investment option performance and expenses
- Part III – Information about annuity options

This information may be provided to participants or beneficiaries in your company's retirement plan or those eligible for participation. Federal law requires that plan and investment-related information is provided to them.

When reviewing this information, keep in mind that a plan may:

- Have specific rules and requirements regarding the giving of investment instructions, limitations on investment instructions, voting and other rights
- Limit the Nationwide annuity contract underlying investment options or other investment alternatives available for participant investment
- Restrict certain transfers to and from the plan's investment options
- Include the services of an investment manager or offer a brokerage-account

For information regarding any of the above and/or information about the operation of the plan a participant should contact the employer, plan sponsor and review the plan's summary plan description. To request additional information, including a current annuity contract prospectus and/or underlying investment option prospectus, please contact the Solution Center at 1-800-848-6331 or visit our website at <https://www.nationwide.com/prospectuses.jsp>.

Part I – Administrative Fees

A plan may pay outside service providers for plan administrative services, such as legal, accounting and recordkeeping services, unless the plan sponsor elects, at its own discretion, to pay some or all of the plan administrative expenses or the administrative expenses are offset by third-party payments such as revenue sharing payments. The cost for these services may fluctuate each year based on a variety of factors. These expenses may be charged against forfeitures or paid by the employer, or reimbursed by a third party, or a plan may charge these expenses pro rata (i.e., based on the relative size of each account), at a flat rate per participant, or based on asset size against participants' accounts.

When applicable, a contingent deferred sales charge (CDSC) or surrender charge may be assessed against the plan's assets in the event an investment contract is terminated or if certain withdrawals are taken. If a CDSC or surrender charge is assessed, this may reduce the value of an individual participant's account.

Some plan operating expenses may be paid from the total annual operating expenses of one or more of the plan's investment alternatives.

The employer, plan sponsor or the plan's summary plan description should be consulted for additional information regarding a plan's administrative expenses.

Fixed annuity payments remain level unless the annuity payment option provides otherwise. Variable annuity payments will vary depending on the performance of the underlying investment options selected.

Part II – Individual Expenses

A plan may impose certain charges against individual participants' accounts, rather than against the plan as a whole, when individual participants incur the charges. These charges may arise based on:

- The plan's designated investment alternative option in which a participant is invested
- A participant's use of a feature available under the plan or its designated investment option (e.g., participant loans)
- The application of applicable law (e.g., processing a domestic relations order in case of a divorce)
- Buying or selling some investments, such as commissions or redemption fees. The attached charts provide information about expenses within the plan's Nationwide annuity contract.

Annual Fee Disclosure Information

Below are fees that may be charged within Nationwide's annuity contract. Disclosure of the dollar amount of the Nationwide annuity contract fees and expenses actually charged to or deducted from the contract, along with a description of the services for which the charge or deduction was made are included in the Nationwide annuity contract quarterly statement.

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 7.00% 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	1.15% (mortality and expense charge)
Maintenance charge	\$0 - \$30 annually
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 150 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: 0.40% - 2.45%/1.05% ▪ Net Expense Range/Average: 0.40% - 2.02%/0.97% <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>	<ul style="list-style-type: none"> ▪ Nationwide L.inc 5 – 0.85% (maximum 1.00%) of the current income benefit base; only available for contracts issued before 5/1/2007 ▪ Nationwide L.inc 7 – 0.95% (maximum 1.00%) of the current income benefit base; this option is no longer available <ul style="list-style-type: none"> ○ Joint Option Nationwide L.inc 5 & 7 – 0.15% (maximum 0.30%) of the current income benefit base ▪ Nationwide L.inc 10 – 1.00% (maximum 1.20%) of the current income benefit base <ul style="list-style-type: none"> ○ Joint Option Nationwide L.inc 10 – 0.20% (maximum 0.30%) of the current income benefit base
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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.

Optional Death Benefits

<p>Standard Features</p>	<ul style="list-style-type: none"> ▪ Return of purchase payments – 0.0% ▪ Spousal Protection – 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 – 0.00%
<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% <p><i>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.</i></p>

Plan Investment Options

The following charts include important information to help describe the different types of investment choices in the retirement plan's Nationwide annuity contract. For additional information about the Nationwide annuity contract including a glossary of terms to assist in understanding the contract's investment options and specific risks related to each investment, refer to the annuity contract, contract prospectus and underlying investment option prospectuses. A plan may limit the Nationwide annuity contract underlying investment options available for participant investment. A participant should contact the employer and/or review the Summary Plan Description for additional information regarding available investment choices under the terms of the plan.

Section I – Performance Information

This table focuses on how the underlying investment options within the product and their corresponding benchmarks have performed over time. (A benchmark is an unmanaged group of securities whose performance is used as a standard to measure investment performance.) These options do not have a fixed or stated rate of return.

Performance shown represents past performance and does not guarantee future results. Current performance may be higher or lower than the performance shown. The investment return and principal value of an investment will fluctuate, so that an investor's shares, when redeemed, may be worth more or less than their original cost. These options are not publicly traded and are only available for purchase in variable products.

Returns are based on the current charges being applied to all historical time periods and do not include any other fees or expenses, including contingent deferred sales charges or any plan or participant fees, if applicable. Such fees and charges (if applicable and reflected) would have lowered the performance. Nationwide is not making any recommendations regarding these options. Although gathered from reliable sources, data accuracy and completeness cannot be guaranteed. Unusually high performance may be the result of current favorable market conditions, including successful IPOs or strength of a particular market sector.

Section II – Fees and Expenses

This table shows fee and expense information for the investment options. Total Annual Operating Expenses are expenses that reduce the rate of return of the investment option. Shareholder-type Fees are in addition to the operating expenses.

The cumulative effect of fees and expenses can substantially reduce the growth of a participant's retirement savings. Visit the Department of Labor's Web site http://www.dol.gov/ebsa/publications/401k_employee.html for an example showing the long-term effect of fees and expenses. These are just two of the many factors to consider when selecting an investment option. You should consider whether investing in a particular option, along with your other investments, will help achieve your desired financial goals. Markets are volatile and can decline in response to adverse developments. Particular investments can react differently to these developments.

**Section I - Variable Return Investment
Performance 12/30/2022**

Investment Option	Fund Status	Inception Date	One Year Average Annual Total Return	Five Year Average Annual Total Return	Ten Year Average Annual Total Return	Average Annual Total Return Since Inception
Asset allocation						
AB VPS Dynamic Asset Allocation Portfolio - Class B	Substituted	4/1/2011	-19.91%	-1.54%	1.64%	1.63%
BlackRock Global Allocation VI Fund - Class III	Active	11/18/2003	-17.34%	1.78%	3.36%	5.09%
Delaware Ivy VIP Asset Strategy - Class II	Walled Off	5/1/1995	-16.02%	2.84%	3.00%	6.85%
Federated Hermes Managed Volatility Fund II - Service Shares	Active	2/10/1994	-15.28%	0.88%	3.82%	3.98%
Fidelity(R) VIP Balanced Portfolio - Service Class 2	Active	1/3/1995	-19.43%	5.45%	7.17%	5.74%
Fidelity(R) VIP Freedom Fund 2010 Portfolio(SM) - Service Class 2	Active	4/26/2005	-14.95%	1.09%	3.23%	3.54%
Fidelity(R) VIP Freedom Fund 2020 Portfolio(SM) - Service Class 2	Active	4/26/2005	-17.23%	2.01%	4.35%	4.24%
Fidelity(R) VIP Freedom Fund 2030 Portfolio(SM) - Service Class 2	Active	4/26/2005	-18.34%	2.87%	5.78%	4.99%
Franklin VIPT Allocation VIP Fund - Class 2	Walled Off	7/2/2007	-17.26%	1.11%	4.12%	1.90%
Franklin VIPT Income VIP Fund - Class 2	Walled Off	1/24/1989	-6.86%	2.81%	4.05%	6.60%
Goldman Sachs VIT Trend Driven Allocation Fund - Service Shares	Walled Off	4/16/2012	-20.39%	-0.53%	1.78%	1.94%
Janus Henderson VIT Balanced Portfolio - Service Shares	Active	9/30/1993	-17.88%	4.94%	6.70%	N/A
NVIT American Funds Asset Allocation Fund - Class II	Active	8/1/1989	-15.03%	3.45%	6.24%	6.05%
NVIT BlackRock Managed Global Allocation Fund - Class II	Active	7/7/2015	-16.12%	-0.06%	N/A	1.38%
NVIT Blueprint(SM) Aggressive Fund - Class II	Active	3/27/2008	-16.49%	3.38%	6.70%	4.68%
NVIT Blueprint(SM) Balanced Fund - Class II	Active	3/27/2008	-14.99%	1.27%	3.43%	3.12%
NVIT Blueprint(SM) Capital Appreciation Fund - Class II	Active	3/27/2008	-16.33%	2.42%	5.09%	4.03%
NVIT Blueprint(SM) Conservative Fund - Class II	Active	3/27/2008	-13.38%	-0.20%	1.01%	1.63%
NVIT Blueprint(SM) Managed Growth & Income Fund - Class II	Active	4/30/2013	-15.11%	-0.38%	N/A	1.82%
NVIT Blueprint(SM) Managed Growth Fund - Class II	Active	4/30/2013	-16.50%	0.95%	N/A	2.79%
NVIT Blueprint(SM) Moderate Fund - Class II	Active	3/27/2008	-15.41%	1.96%	4.34%	3.63%
NVIT Blueprint(SM) Moderately Aggressive Fund - Class II	Active	3/27/2008	-16.40%	2.99%	5.85%	4.36%
NVIT Blueprint(SM) Moderately Conservative Fund - Class II	Active	3/27/2008	-14.37%	0.93%	2.70%	2.72%
NVIT Investor Destinations Aggressive Fund - Class II	Active	12/12/2001	-20.12%	2.11%	5.97%	4.67%
NVIT Investor Destinations Balanced Fund - Class II	Active	3/24/2009	-16.27%	0.56%	3.01%	4.85%
NVIT Investor Destinations Capital Appreciation Fund - Class II	Active	3/24/2009	-18.81%	1.51%	4.56%	6.75%

**Section I - Variable Return Investment
Performance 12/30/2022**

Investment Option	Fund Status	Inception Date	One Year Average Annual Total Return	Five Year Average Annual Total Return	Ten Year Average Annual Total Return	Average Annual Total Return Since Inception
NVIT Investor Destinations Conservative Fund - Class II	Active	12/12/2001	-13.50%	-0.75%	0.78%	1.74%
NVIT Investor Destinations Managed Growth & Income Fund - Class II	Active	4/30/2013	-15.45%	-0.86%	N/A	1.48%
NVIT Investor Destinations Managed Growth Fund - Class II	Active	4/30/2013	-16.43%	0.36%	N/A	2.44%
NVIT Investor Destinations Moderate Fund - Class II	Active	12/12/2001	-17.81%	0.98%	3.81%	3.57%
NVIT Investor Destinations Moderately Aggressive Fund - Class II	Active	12/12/2001	-19.52%	1.77%	5.14%	4.32%
NVIT Investor Destinations Moderately Conservative Fund - Class II	Active	12/12/2001	-15.67%	0.16%	2.32%	2.78%
NVIT Managed American Funds Asset Allocation Fund - Class II	Active	7/8/2014	-15.58%	1.75%	N/A	3.17%
PIMCO VIT All Asset Portfolio - Advisor Class	Active	4/30/2004	-13.18%	1.65%	1.67%	3.63%
Benchmark Index: Dow Jones Moderate Portfolio TR USD	N/A	N/A	-14.97%	3.26%	5.66%	N/A
Bonds						
American Century VP Inflation Protection Fund - Class II	Active	12/31/2002	-14.38%	-0.07%	-0.81%	1.69%
American Funds Insurance Series(R) U.S. Government Securities Fund - Class 2	Active	12/2/1985	-12.27%	-0.84%	-0.54%	3.55%
BlackRock High Yield VI Fund - Class III	Active	4/20/1982	-11.89%	0.90%	2.40%	6.59%
BlackRock Total Return VI Fund - Class III	Active	4/20/1982	-15.56%	-1.61%	-0.50%	4.52%
Columbia VP High Yield Bond Fund - Class 2	Active	5/3/2010	-12.10%	0.68%	2.16%	3.67%
Delaware Ivy VIP High Income - Class II	Walled Off	7/13/1987	-12.29%	0.28%	2.13%	5.40%
Eaton Vance VT Floating-Rate Income Fund - Initial Class	Active	5/2/2001	-4.15%	0.46%	1.05%	1.68%
Federated Hermes Quality Bond Fund II: Service Shares	Walled Off	4/30/2002	-10.79%	-0.66%	0.04%	2.02%
Fidelity(R) VIP Investment Grade Bond Portfolio - Service Class 2	Active	12/5/1988	-14.51%	-1.06%	-0.17%	3.75%
Invesco V.I. Global Strategic Income Fund - Series II	Walled Off	3/19/2001	-13.03%	-2.96%	-1.07%	2.50%
Janus Henderson VIT Flexible Bond Portfolio - Service Shares	Active	9/13/1993	-15.19%	-1.19%	-0.35%	3.73%
Lord Abbett Series Total Return Portfolio - Class VC	Active	4/30/2010	-15.33%	-1.67%	-0.35%	1.06%
Morgan Stanley VIF Core Plus Fixed Income Portfolio - Class II	Walled Off	5/1/2003	-15.86%	-1.41%	0.31%	1.39%
Morgan Stanley VIF Emerging Markets Debt Portfolio - Class II	Closed	12/19/2002	-20.04%	-3.69%	-1.43%	4.00%
NVIT American Funds Bond Fund - Class II	Active	1/2/1996	-14.11%	-1.06%	-0.48%	1.90%
NVIT Amundi Multi Sector Bond Fund - Class I	Walled Off	10/31/1997	-3.72%	1.19%	1.30%	2.98%
NVIT BNY Mellon Core Plus Bond Fund - Class II	Substituted	3/24/2008	-15.04%	-1.32%	-0.47%	1.70%
NVIT BNY Mellon Core Plus Bond Fund - Class P	Active	3/24/2008	-14.85%	-0.92%	-0.05%	2.14%
NVIT Core Bond Fund - Class II	Active	3/24/2008	-16.26%	-2.09%	-0.72%	0.94%

**Section I - Variable Return Investment
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Investment Option	Fund Status	Inception Date	One Year Average Annual Total Return	Five Year Average Annual Total Return	Ten Year Average Annual Total Return	Average Annual Total Return Since Inception
NVIT DoubleLine Total Return Tactical Fund - Class II	Active	10/16/2017	-14.51%	-2.28%	N/A	-2.24%
NVIT Federated High Income Bond Fund - Class I	Active	10/31/1997	-13.24%	0.30%	2.13%	3.68%
NVIT Government Bond Fund - Class I	Walled Off	11/8/1982	-13.86%	-2.15%	-1.51%	4.23%
NVIT iShares Fixed Income ETF Fund - Class II	Active	1/22/2019	-15.03%	N/A	N/A	-1.80%
PIMCO VIT Emerging Markets Bond Portfolio - Advisor Class	Active	3/31/2006	-17.07%	-2.38%	-0.59%	2.66%
PIMCO VIT International Bond Portfolio (Unhedged) - Advisor Class	Active	3/31/2009	-20.30%	-4.64%	-3.17%	-0.39%
PIMCO VIT Total Return Portfolio - Advisor Class	Substituted	2/28/2006	-15.67%	-1.72%	-0.63%	2.08%
Templeton VIPT Global Bond VIP Fund - Class 2	Walled Off	1/24/1989	-6.34%	-3.75%	-2.24%	4.31%
Benchmark Index: Bloomberg US Aggregate Bond TR USD	N/A	N/A	-13.01%	0.02%	1.06%	N/A
Short-term bonds						
NVIT Short Term Bond Fund - Class II	Active	3/24/2008	-7.05%	-1.21%	-0.91%	-0.16%
Neuberger Berman AMT Short Duration Bond Portfolio - I Class	Walled Off	9/10/1984	-6.57%	-0.76%	-0.77%	2.91%
PIMCO VIT Low Duration Portfolio - Advisor Class	Active	3/31/2006	-7.23%	-1.47%	-1.15%	0.84%
PIMCO VIT Short-Term Portfolio - Advisor Class	Active	9/30/2009	-1.71%	-0.30%	-0.22%	-0.12%
T. Rowe Price Limited Term Bond Portfolio - Class II	Substituted	5/13/1994	-6.18%	-0.60%	-0.81%	1.78%
International stocks						
AB VPS International Value Portfolio - Class B	Walled Off	8/14/2001	-15.09%	-4.01%	1.08%	2.15%
American Century VP International Fund - Class II	Substituted	8/15/2001	-26.02%	0.71%	3.34%	2.85%
American Funds Insurance Series(R) New World Fund - Class 4	Active	6/17/1999	-23.45%	0.62%	2.56%	5.53%
Fidelity(R) VIP Emerging Markets Portfolio - Service Class 2	Active	1/23/2008	-21.59%	0.01%	2.89%	0.77%
Fidelity(R) VIP Overseas Portfolio - Service Class 2	Active	1/28/1987	-25.85%	0.89%	4.04%	4.17%
Invesco Oppenheimer V.I. International Growth Fund - Series II	Substituted	3/19/2001	-28.30%	-1.46%	2.56%	3.56%
Invesco V.I. Global Fund - Series II	Active	7/13/2000	-33.02%	1.14%	6.15%	4.11%
Janus Henderson VIT Overseas Portfolio - Service Shares	Walled Off	5/2/1994	-10.18%	3.70%	2.23%	6.72%
Lazard Retirement Emerging Markets Equity Portfolio - Service Shares	Substituted	11/4/1997	-16.39%	-4.63%	-1.59%	4.13%
MFS(R) VIT II International Growth Portfolio - Service Class	Active	8/23/2001	-16.46%	2.77%	4.57%	5.57%
MFS(R) VIT II International Intrinsic Value Portfolio - Service Class	Active	8/23/2001	-24.93%	1.32%	6.12%	6.70%
MFS(R) VIT II Research International Portfolio - Service Class	Active	8/23/2001	-19.05%	0.97%	2.97%	3.83%

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Investment Option	Fund Status	Inception Date	One Year Average Annual Total Return	Five Year Average Annual Total Return	Ten Year Average Annual Total Return	Average Annual Total Return Since Inception
NVIT American Funds Global Growth Fund - Class II	Active	4/30/1997	-26.22%	5.16%	8.25%	7.38%
NVIT Columbia Overseas Value Fund - Class I	Closed	3/24/2009	-7.37%	-0.78%	1.68%	4.28%
NVIT Columbia Overseas Value Fund - Class Z	Active	3/24/2009	-7.51%	-0.90%	1.56%	4.17%
NVIT Emerging Markets Fund - Class II	Active	8/30/2000	-26.08%	-5.95%	-1.92%	2.07%
NVIT International Equity Fund - Class II	Walled Off	8/30/2000	-15.66%	-0.48%	2.80%	1.59%
NVIT International Index Fund - Class VIII	Active	4/28/2006	-15.88%	-0.47%	2.49%	0.67%
NVIT NS Partners International Focused Growth Fund: Class II	Active	3/24/2008	-39.10%	-1.05%	2.57%	1.47%
NVIT iShares Global Equity ETF Fund - Class II	Active	1/22/2019	-17.64%	N/A	N/A	7.62%
Neuberger Berman AMT International Equity Portfolio - S Class	Substituted	4/28/2005	-23.88%	-0.55%	2.74%	2.75%
Putnam VT International Equity Fund - Class IB	Active	1/2/1997	-16.05%	-0.44%	3.06%	3.74%
Putnam VT International Value Fund - Class IB	Active	1/2/1997	-8.18%	0.49%	2.73%	3.46%
Templeton VIPT Developing Markets VIP Fund - Class 2	Walled Off	3/4/1996	-23.18%	-3.09%	-0.45%	1.19%
Templeton VIPT Foreign VIP Fund - Class 2	Walled Off	5/1/1992	-8.97%	-3.43%	0.02%	4.19%
Benchmark Index: MSCI EAFE NR USD	N/A	N/A	-14.45%	1.54%	4.67%	N/A
Large cap stocks						
AB VPS Growth & Income Portfolio - Class B	Walled Off	6/1/1999	-5.82%	6.31%	9.63%	5.50%
American Century VP Disciplined Core Value Fund - Class II	Walled Off	5/1/2002	-14.13%	5.10%	8.92%	5.55%
American Century VP Ultra(R) Fund - Class II	Substituted	5/1/2002	-33.54%	9.44%	12.48%	6.70%
American Century VP Value Fund - Class II	Walled Off	8/14/2001	-1.14%	6.16%	8.95%	6.20%
American Funds Insurance Series(R) Washington Mutual Investors Fund - Class 4	Active	7/5/2001	-10.03%	5.34%	9.62%	5.01%
BNY Mellon Stock Index Fund, Inc. - Service Shares	Substituted	12/29/2000	-19.76%	7.37%	10.53%	5.00%
BNY Mellon VIF Appreciation Portfolio - Service Shares	Substituted	12/29/2000	-19.49%	8.52%	9.35%	5.10%
BlackRock Equity Dividend VI Fund - Class III	Walled Off	7/1/1993	-5.51%	5.61%	8.39%	7.05%
Fidelity(R) VIP Contrafund(SM) Portfolio - Service Class 2	Active	1/3/1995	-27.63%	6.90%	9.69%	9.20%
Fidelity(R) VIP Equity-Income Portfolio(SM) - Service Class 2	Active	10/9/1986	-6.63%	6.36%	8.44%	7.62%
Fidelity(R) VIP Growth & Income Portfolio - Service Class 2	Active	12/31/1996	-6.56%	7.07%	9.84%	6.31%
Fidelity(R) VIP Growth Portfolio - Service Class 2	Active	10/9/1986	-25.81%	10.63%	13.04%	9.01%
Fidelity(R) VIP Value Strategies Portfolio - Service Class 2	Active	2/20/2002	-8.71%	6.58%	8.47%	6.74%
Franklin VIPT Rising Dividends VIP Fund - Class 2	Substituted	1/27/1992	-11.90%	8.52%	10.38%	8.28%
Invesco V.I. Main Street Fund - Series II	Substituted	7/13/2000	-21.53%	5.41%	9.03%	3.83%
Invesco VI American Franchise Fund - Series II Shares	Substituted	9/18/2000	-32.38%	5.92%	9.91%	1.38%

**Section I - Variable Return Investment
Performance 12/30/2022**

Investment Option	Fund Status	Inception Date	One Year Average Annual Total Return	Five Year Average Annual Total Return	Ten Year Average Annual Total Return	Average Annual Total Return Since Inception
Janus Henderson VIT Forty Portfolio - Service Shares	Walled Off	5/1/1997	-34.79%	8.00%	11.26%	9.44%
MFS(R) VIT II Massachusetts Investors Growth Stock Portfolio - Service Class	Walled Off	8/23/2001	-20.67%	10.16%	11.53%	6.09%
MFS(R) VIT Value Series - Service Class	Active	1/2/2002	-7.52%	5.57%	9.32%	6.56%
Morgan Stanley VIF Growth Portfolio - Class II	Active	5/5/2003	-60.92%	2.60%	10.21%	8.33%
NVIT AQR Large Cap Defensive Style Fund - Class II	Active	11/8/1982	-10.01%	7.97%	10.49%	8.74%
NVIT American Funds Growth Fund - Class II	Active	2/8/1984	-31.32%	9.21%	11.73%	10.43%
NVIT American Funds Growth-Income Fund - Class II	Active	3/9/1987	-18.07%	5.92%	9.66%	6.72%
NVIT BNY Mellon Dynamic U.S. Core Fund - Class II	Active	3/24/2009	-23.46%	8.61%	11.20%	12.35%
NVIT BNY Mellon Dynamic U.S. Equity Income - Class II	Closed	3/24/2009	-2.73%	7.51%	9.60%	10.90%
NVIT BNY Mellon Dynamic U.S. Equity Income - Class Z	Active	3/24/2009	-2.74%	7.51%	9.60%	10.91%
NVIT BNY Mellon Sustainable U.S. Equity Fund - Class II	Active	3/24/2008	-24.14%	4.13%	8.62%	6.14%
NVIT BlackRock Equity Dividend Fund - Class II	Active	10/31/1997	-5.69%	5.38%	8.82%	4.40%
NVIT Jacobs Levy Large Cap Growth Fund - Class II	Active	3/24/2008	-13.95%	13.29%	13.49%	9.35%
NVIT Managed American Funds Growth-Income Fund - Class II	Active	7/8/2014	-16.68%	4.18%	N/A	5.82%
NVIT Neuberger Berman Multi Cap Opportunities Fund - Class II	Active	3/24/2008	-18.36%	6.16%	10.50%	6.49%
NVIT S&P 500 Index Fund - Class II	Active	2/7/2000	-19.80%	7.38%	10.54%	4.52%
Neuberger Berman AMT Sustainable Equity Portfolio - Class I	Walled Off	2/18/1999	-19.69%	5.90%	9.43%	5.97%
Putnam VT Growth Opportunities Fund - IB Shares	Walled Off	2/1/2000	-31.60%	9.11%	12.25%	2.06%
Putnam VT Large Cap Value Fund - Class IB	Active	5/1/2003	-4.54%	7.73%	10.29%	8.49%
Benchmark Index: S&P 500 TR USD	N/A	N/A	-18.11%	9.42%	12.56%	N/A
Mid cap stocks						
American Century VP Mid Cap Value Fund - Class II	Active	10/29/2004	-2.82%	5.10%	9.38%	8.32%
BNY Mellon IP MidCap Stock Portfolio - Service Shares	Walled Off	12/29/2000	-15.57%	1.76%	7.16%	5.32%
Delaware Ivy VIP Mid Cap Growth - Class II	Active	4/28/2005	-31.89%	9.10%	9.92%	9.31%
Fidelity(R) VIP Mid Cap Portfolio - Service Class 2	Walled Off	12/28/1998	-16.24%	4.19%	8.23%	9.94%
Invesco V.I. Discovery Mid Cap Growth Fund - Series II	Walled Off	10/16/2000	-32.22%	6.89%	10.10%	1.34%
Invesco V.I. Main Street Mid Cap Fund - Series II Shares	Walled Off	9/10/2001	-15.74%	3.34%	6.27%	5.43%
Invesco V.I. Value Opportunities Fund - Series II Shares	Substituted	9/10/2001	N/A	N/A	N/A	N/A

**Section I - Variable Return Investment
Performance 12/30/2022**

Investment Option	Fund Status	Inception Date	One Year Average Annual Total Return	Five Year Average Annual Total Return	Ten Year Average Annual Total Return	Average Annual Total Return Since Inception
MFS(R) VIT III Mid Cap Value Portfolio - Service Class	Active	3/6/2008	-10.35%	5.80%	9.13%	7.27%
NVIT Allspring Discovery Fund - Class II	Active	3/24/2008	-38.83%	2.40%	7.43%	5.52%
NVIT Mid Cap Index Fund - Class I	Active	10/31/1997	-14.69%	4.77%	8.90%	7.69%
NVIT Multi-Manager Mid Cap Value Fund - Class II	Active	3/24/2008	-4.08%	3.61%	8.78%	7.09%
Neuberger Berman AMT Mid Cap Intrinsic Value Portfolio - S Class	Substituted	8/22/2001	-11.28%	1.18%	6.70%	5.83%
Neuberger Berman AMT Mid-Cap Growth Portfolio - S Class	Walled Off	11/3/1997	-29.95%	5.30%	8.50%	7.26%
Benchmark Index: S&P MidCap 400 TR	N/A	N/A	-13.06%	6.71%	10.78%	N/A
Small cap stocks						
AB VPS Small/Mid Cap Value Portfolio - Class B	Active	5/1/2001	-17.08%	2.13%	7.61%	7.63%
Allspring VT Small Cap Growth Fund - Class 2	Active	5/1/1995	-35.48%	5.63%	9.14%	5.65%
BNY Mellon IP Small Cap Stock Index Portfolio - Service Shares	Walled Off	5/1/2002	-17.91%	3.80%	8.76%	6.93%
BNY Mellon VIF Opportunistic Small Cap Portfolio - Service Shares	Walled Off	12/29/2000	-18.09%	1.05%	7.75%	3.17%
Delaware VIP Small Cap Value Series - Service Class	Active	5/1/2000	-13.66%	2.54%	7.47%	8.27%
Franklin VIPT Small Cap Value VIP Fund - Class 2	Walled Off	4/30/1998	-11.40%	3.98%	7.63%	6.29%
Invesco V.I. Main Street Small Cap Fund - Series II	Active	7/16/2001	-17.31%	5.25%	9.15%	7.40%
MFS(R) VIT New Discovery Series - Service Class	Active	4/28/2000	-31.10%	6.06%	8.26%	4.72%
NVIT Multi-Manager Small Cap Growth Fund - Class II	Active	5/3/1999	-31.60%	4.49%	8.87%	5.41%
NVIT Multi-Manager Small Cap Value Fund - Class II	Active	4/30/2002	-14.46%	1.86%	7.04%	N/A
NVIT Multi-Manager Small Company Fund - Class II	Active	2/13/2002	-20.21%	5.66%	9.06%	6.97%
NVIT Small Cap Index Fund - Class II	Active	4/13/2007	-21.93%	2.19%	7.13%	4.63%
Benchmark Index: Russell 2000 TR USD	N/A	N/A	-20.44%	4.13%	9.01%	N/A
Specialty						
Fidelity(R) VIP Energy Portfolio - Service Class 2	Active	7/19/2001	60.70%	5.30%	2.99%	5.60%
Benchmark Index: S&P 500 TR USD	N/A	N/A	-18.11%	9.42%	12.56%	N/A
Fidelity(R) VIP Real Estate Portfolio - Service Class 2	Active	11/6/2002	-28.82%	0.00%	3.42%	7.08%
Benchmark Index: S&P 500 TR USD	N/A	N/A	-18.11%	9.42%	12.56%	N/A
Goldman Sachs VIT Multi-Strategy Alternatives Portfolio - Service Shares	Active	4/25/2014	-7.91%	-0.31%	N/A	-0.82%
Benchmark Index: ICE BofA 0-3 M US Trsy Bill TR USD	N/A	N/A	0.00%	0.00%	0.00%	N/A
Janus Henderson VIT Global Technology and Innovation Portfolio - Service Shares	Active	1/18/2000	-38.15%	8.79%	13.86%	N/A

**Section I - Variable Return Investment
Performance 12/30/2022**

Investment Option	Fund Status	Inception Date	One Year Average Annual Total Return	Five Year Average Annual Total Return	Ten Year Average Annual Total Return	Average Annual Total Return Since Inception
Benchmark Index: S&P 500 TR USD	N/A	N/A	-18.11%	9.42%	12.56%	N/A
Morgan Stanley VIF Global Infrastructure Portfolio - Class II	Active	6/5/2000	-9.67%	2.47%	4.79%	3.30%
Benchmark Index: DJ Brookfld Global Infra TR USD	N/A	N/A	-5.81%	5.21%	7.26%	N/A
Morgan Stanley VIF U.S. Real Estate Portfolio - Class II	Substituted	11/5/2002	-28.35%	-3.11%	1.64%	6.20%
Benchmark Index: FTSE Nareit Equity REITs TR USD	N/A	N/A	-24.37%	3.68%	6.53%	N/A
NVIT Real Estate Fund - Class II	Active	3/24/2008	-29.84%	2.78%	4.28%	3.80%
Benchmark Index: DJ US Select RESI TR USD	N/A	N/A	-26.03%	2.48%	5.73%	N/A
Rydex VT Multi-Hedge Strategies Fund	Walled Off	11/29/2005	-4.81%	0.78%	0.79%	-0.29%
Benchmark Index: S&P 500 TR USD	N/A	N/A	-18.11%	9.42%	12.56%	N/A
T. Rowe Price Health Sciences Portfolio - Class II	Active	12/29/2000	-13.99%	9.05%	13.89%	9.35%
Benchmark Index: S&P 500 TR USD	N/A	N/A	-18.11%	9.42%	12.56%	N/A
VanEck VIP Global Resources Fund - Class S	Active	5/1/2006	6.58%	2.47%	-1.45%	0.43%
Benchmark Index: S&P North American Natural Resources TR	N/A	N/A	34.07%	7.13%	4.05%	N/A
VanEck VIP Global Resources Fund - Initial Class	Closed	9/1/1989	6.85%	2.71%	-1.21%	4.58%
Benchmark Index: S&P North American Natural Resources TR	N/A	N/A	34.07%	7.13%	4.05%	N/A
Virtus VIT Duff & Phelps Real Estate Securities Series - Class A	Active	5/1/1995	-27.24%	3.41%	5.48%	9.18%
Benchmark Index: FTSE Nareit Equity REITs TR USD	N/A	N/A	-24.37%	3.68%	6.53%	N/A
Cash						
NVIT Government Money Market Fund - Class I	Active	11/10/1981	-0.17%	-0.52%	-0.96%	2.41%
Benchmark Index: FTSE Treasury Bill 3 Month USD	N/A	N/A	1.50%	1.25%	0.74%	N/A

**Section II - Investment Option Fees
and Expenses 12/30/2022**

Investment Option	Gross Expense Ratio	Net Expense Ratio	M&E	Gross Annual Operating Expenses %	Gross Annual Operating Expenses Per \$1000	Net Annual Operating Expenses %	Net Annual Operating Expenses Per \$1000
Asset allocation							
AB VPS Dynamic Asset Allocation Portfolio - Class B	1.08%	1.07%	1.15%	2.23%	\$22.30	2.22%	\$22.20
BlackRock Global Allocation VI Fund - Class III	1.13%	1.00%	1.15%	2.28%	\$22.80	2.15%	\$21.50
Delaware Ivy VIP Asset Strategy - Class II	1.00%	0.87%	1.15%	2.15%	\$21.50	2.02%	\$20.20
Federated Hermes Managed Volatility Fund II - Service Shares	1.21%	1.21%	1.15%	2.36%	\$23.60	2.36%	\$23.60
Fidelity(R) VIP Balanced Portfolio - Service Class 2	0.71%	0.71%	1.15%	1.86%	\$18.60	1.86%	\$18.60
Fidelity(R) VIP Freedom Fund 2010 Portfolio(SM) - Service Class 2	0.67%	0.67%	1.15%	1.82%	\$18.20	1.82%	\$18.20
Fidelity(R) VIP Freedom Fund 2020 Portfolio(SM) - Service Class 2	0.75%	0.75%	1.15%	1.90%	\$19.00	1.90%	\$19.00
Fidelity(R) VIP Freedom Fund 2030 Portfolio(SM) - Service Class 2	0.82%	0.82%	1.15%	1.97%	\$19.70	1.97%	\$19.70
Franklin VIPT Allocation VIP Fund - Class 2	0.86%	0.82%	1.15%	2.01%	\$20.10	1.97%	\$19.70
Franklin VIPT Income VIP Fund - Class 2	0.72%	0.72%	1.15%	1.87%	\$18.70	1.87%	\$18.70
Goldman Sachs VIT Trend Driven Allocation Fund - Service Shares	1.24%	0.94%	1.15%	2.39%	\$23.90	2.09%	\$20.90
Janus Henderson VIT Balanced Portfolio - Service Shares	0.86%	0.86%	1.15%	2.01%	\$20.10	2.01%	\$20.10
Class II	1.09%	0.94%	1.15%	2.24%	\$22.40	2.09%	\$20.90
NVIT BlackRock Managed Global Allocation Fund - Class II	1.99%	1.15%	1.15%	3.14%	\$31.40	2.30%	\$23.00
NVIT Blueprint(SM) Aggressive Fund - Class II	1.38%	1.12%	1.15%	2.53%	\$25.30	2.27%	\$22.70
NVIT Blueprint(SM) Balanced Fund - Class II	1.22%	0.96%	1.15%	2.37%	\$23.70	2.11%	\$21.10
Class II	1.27%	1.01%	1.15%	2.42%	\$24.20	2.16%	\$21.60
NVIT Blueprint(SM) Conservative Fund - Class II	1.13%	0.87%	1.15%	2.28%	\$22.80	2.02%	\$20.20
NVIT Blueprint(SM) Managed Growth & Income Fund - Class II	1.25%	1.03%	1.15%	2.40%	\$24.00	2.18%	\$21.80
NVIT Blueprint(SM) Managed Growth Fund - Class II	1.27%	1.03%	1.15%	2.42%	\$24.20	2.18%	\$21.80
NVIT Blueprint(SM) Moderate Fund - Class II	1.24%	0.98%	1.15%	2.39%	\$23.90	2.13%	\$21.30
NVIT Blueprint(SM) Moderately Aggressive Fund - Class II	1.32%	1.06%	1.15%	2.47%	\$24.70	2.21%	\$22.10
NVIT Blueprint(SM) Moderately Conservative Fund - Class II	1.20%	0.94%	1.15%	2.35%	\$23.50	2.09%	\$20.90
NVIT Investor Destinations Aggressive Fund - Class II	0.91%	0.91%	1.15%	2.06%	\$20.60	2.06%	\$20.60
NVIT Investor Destinations Moderately Aggressive Fund - Class II	0.87%	0.87%	1.15%	2.02%	\$20.20	2.02%	\$20.20
NVIT Investor Destinations Moderate Fund - Class II	0.86%	0.86%	1.15%	2.01%	\$20.10	2.01%	\$20.10
NVIT Investor Destinations Moderately Conservative Fund - Class II	0.84%	0.84%	1.15%	1.99%	\$19.90	1.99%	\$19.90
NVIT Investor Destinations Conservative Fund - Class II	0.83%	0.83%	1.15%	1.98%	\$19.80	1.98%	\$19.80

**Section II - Investment Option Fees
and Expenses 12/30/2022**

Investment Option	Gross Expense Ratio	Net Expense Ratio	M&E	Gross Annual Operating Expenses %	Gross Annual Operating Expenses Per \$1000	Net Annual Operating Expenses %	Net Annual Operating Expenses Per \$1000
NVIT Investor Destinations Balanced Fund - Class II	0.84%	0.84%	1.15%	1.99%	\$19.90	1.99%	\$19.90
NVIT Investor Destinations Capital Appreciation Fund - Class II	0.86%	0.86%	1.15%	2.01%	\$20.10	2.01%	\$20.10
NVIT Investor Destinations Managed Growth & Income Fund - Class II	0.87%	0.82%	1.15%	2.02%	\$20.20	1.97%	\$19.70
NVIT Investor Destinations Managed Growth Fund - Class II	0.88%	0.85%	1.15%	2.03%	\$20.30	2.00%	\$20.00
NVIT Managed American Funds Asset Allocation Fund - Class II	0.98%	0.98%	1.15%	2.13%	\$21.30	2.13%	\$21.30
PIMCO VIT All Asset Portfolio - Advisor Class	1.44%	1.33%	1.15%	2.58%	\$25.85	2.48%	\$24.85
Bonds							
American Century VP Inflation Protection Fund - Class II	0.71%	0.71%	1.15%	1.86%	\$18.60	1.86%	\$18.60
American Funds Insurance Series(R) U.S. Government Securities Fund - Class 2	0.59%	0.47%	1.15%	1.74%	\$17.40	1.62%	\$16.20
BlackRock High Yield VI Fund - Class III	0.91%	0.81%	1.15%	2.06%	\$20.60	1.96%	\$19.60
BlackRock Total Return VI Fund - Class III	0.87%	0.78%	1.15%	2.02%	\$20.20	1.93%	\$19.30
Columbia VP High Yield Bond Fund - Class 2	1.02%	0.91%	1.15%	2.17%	\$21.70	2.06%	\$20.60
Delaware Ivy VIP High Income - Class II	0.95%	0.95%	1.15%	2.10%	\$21.00	2.10%	\$21.00
Eaton Vance VT Floating-Rate Income Fund - Initial Class	1.18%	1.18%	1.15%	2.33%	\$23.30	2.33%	\$23.30
Federated Hermes Quality Bond Fund II: Service Shares	1.06%	0.99%	1.15%	2.21%	\$22.10	2.14%	\$21.40
Fidelity(R) VIP Investment Grade Bond Portfolio - Service Class 2	0.64%	0.64%	1.15%	1.79%	\$17.90	1.79%	\$17.90
Invesco V.I. Global Strategic Income Fund - Series II	1.14%	1.12%	1.15%	2.29%	\$22.90	2.27%	\$22.70
Janus Henderson VIT Flexible Bond Portfolio - Service Shares	0.84%	0.82%	1.15%	1.99%	\$19.90	1.97%	\$19.70
Lord Abbett Series Total Return Portfolio - Class VC	0.71%	0.71%	1.15%	1.86%	\$18.60	1.86%	\$18.60
Morgan Stanley VIF Core Plus Fixed Income Portfolio - Class II	1.09%	0.92%	1.15%	2.24%	\$22.40	2.07%	\$20.70
Morgan Stanley VIF Emerging Markets Debt Portfolio - Class II	1.42%	1.15%	1.15%	2.57%	\$25.70	2.30%	\$23.00
NVIT American Funds Bond Fund - Class II	1.18%	0.84%	1.15%	2.33%	\$23.30	1.99%	\$19.90
NVIT Amundi Multi Sector Bond Fund - Class I	0.83%	0.83%	1.15%	1.98%	\$19.80	1.98%	\$19.80
NVIT BNY Mellon Core Plus Bond Fund - Class II	0.89%	0.88%	1.15%	2.04%	\$20.40	2.03%	\$20.30
NVIT BNY Mellon Core Plus Bond Fund - Class P	0.74%	0.73%	1.15%	1.89%	\$18.90	1.88%	\$18.80
NVIT Core Bond Fund - Class II	0.84%	0.84%	1.15%	1.99%	\$19.90	1.99%	\$19.90
NVIT DoubleLine Total Return Tactical Fund - Class II	1.22%	1.00%	1.15%	2.37%	\$23.70	2.15%	\$21.50
NVIT Federated High Income Bond Fund - Class I	0.99%	0.92%	1.15%	2.14%	\$21.40	2.07%	\$20.70
NVIT Government Bond Fund - Class I	0.72%	0.71%	1.15%	1.87%	\$18.70	1.86%	\$18.60
NVIT iShares Fixed Income ETF Fund - Class II	1.03%	0.73%	1.15%	2.18%	\$21.80	1.88%	\$18.80

Section II - Investment Option Fees and Expenses 12/30/2022

Investment Option	Gross Expense Ratio	Net Expense Ratio	M&E	Gross Annual Operating Expenses %	Gross Annual Operating Expenses Per \$1000	Net Annual Operating Expenses %	Net Annual Operating Expenses Per \$1000
PIMCO VIT Emerging Markets Bond Portfolio - Advisor Class	1.12%	1.12%	1.15%	2.27%	\$22.70	2.27%	\$22.70
PIMCO VIT International Bond Portfolio (Unhedged) - Advisor Class	1.01%	1.01%	1.15%	2.16%	\$21.60	2.16%	\$21.60
PIMCO VIT Total Return Portfolio - Advisor Class	0.75%	0.75%	1.15%	1.90%	\$19.00	1.90%	\$19.00
Templeton VIPT Global Bond VIP Fund - Class 2	0.77%	0.76%	1.15%	1.92%	\$19.20	1.91%	\$19.10
Short-term bonds							
Neuberger Berman AMT Short Duration Bond Portfolio - I Class	0.83%	0.83%	1.15%	1.98%	\$19.80	1.98%	\$19.80
NVIT Short Term Bond Fund - Class II	0.79%	0.79%	1.15%	1.94%	\$19.40	1.94%	\$19.40
PIMCO VIT Low Duration Portfolio - Advisor Class	0.75%	0.75%	1.15%	1.90%	\$19.00	1.90%	\$19.00
PIMCO VIT Short-Term Portfolio - Advisor Class	0.70%	0.70%	1.15%	1.85%	\$18.50	1.85%	\$18.50
T. Rowe Price Limited Term Bond Portfolio - Class II	0.95%	0.75%	1.15%	2.10%	\$21.00	1.90%	\$19.00
International stocks							
AB VPS International Value Portfolio - Class B	1.15%	1.15%	1.15%	2.30%	\$23.00	2.30%	\$23.00
American Century VP International Fund - Class II	1.24%	1.14%	1.15%	2.39%	\$23.90	2.29%	\$22.90
American Funds Insurance Series(R) New World Fund - Class 4	1.14%	1.07%	1.15%	2.29%	\$22.90	2.22%	\$22.20
Fidelity(R) VIP Emerging Markets Portfolio - Service Class 2	1.16%	1.16%	1.15%	2.31%	\$23.10	2.31%	\$23.10
Fidelity(R) VIP Overseas Portfolio - Service Class 2	1.02%	1.02%	1.15%	2.17%	\$21.70	2.17%	\$21.70
Invesco Oppenheimer V.I. International Growth Fund - Series II	1.38%	1.25%	1.15%	2.53%	\$25.30	2.40%	\$24.00
Invesco V.I. Global Fund - Series II	1.03%	1.03%	1.15%	2.18%	\$21.80	2.18%	\$21.80
Janus Henderson VIT Overseas Portfolio - Service Shares	1.12%	1.12%	1.15%	2.27%	\$22.70	2.27%	\$22.70
Lazard Retirement Emerging Markets Equity Portfolio - Service Shares	1.38%	1.38%	1.15%	2.53%	\$25.30	2.53%	\$25.30
MFS(R) VIT II International Growth Portfolio - Service Class	1.26%	1.13%	1.15%	2.41%	\$24.10	2.28%	\$22.80
MFS(R) VIT II International Intrinsic Value Portfolio - Service Class	1.15%	1.14%	1.15%	2.30%	\$23.00	2.29%	\$22.90
MFS(R) VIT II Research International Portfolio - Service Class	1.21%	1.20%	1.15%	2.36%	\$23.60	2.35%	\$23.50
Neuberger Berman AMT International Equity Portfolio - S Class	1.78%	1.54%	1.15%	2.93%	\$29.30	2.69%	\$26.90
NVIT American Funds Global Growth Fund - Class II	1.32%	1.06%	1.15%	2.47%	\$24.70	2.21%	\$22.10
NVIT Columbia Overseas Value Fund - Class I	1.04%	1.03%	1.15%	2.19%	\$21.90	2.18%	\$21.80
NVIT Columbia Overseas Value Fund - Class Z	1.15%	1.14%	1.15%	2.30%	\$23.00	2.29%	\$22.90
NVIT Emerging Markets Fund - Class II	1.44%	1.35%	1.15%	2.59%	\$25.90	2.50%	\$25.00
NVIT International Equity Fund - Class II	1.39%	1.38%	1.15%	2.54%	\$25.40	2.53%	\$25.30

**Section II - Investment Option Fees
and Expenses 12/30/2022**

Investment Option	Gross Expense Ratio	Net Expense Ratio	M&E	Gross Annual Operating Expenses %	Gross Annual Operating Expenses Per \$1000	Net Annual Operating Expenses %	Net Annual Operating Expenses Per \$1000
NVIT International Index Fund - Class VIII	0.83%	0.78%	1.15%	1.98%	\$19.80	1.93%	\$19.30
NVIT iShares Global Equity ETF Fund - Class II	1.06%	0.75%	1.15%	2.21%	\$22.10	1.90%	\$19.00
NVIT NS Partners International Focused Growth Fund: Class II	1.35%	1.22%	1.15%	2.50%	\$25.00	2.37%	\$23.70
Putnam VT International Equity Fund - Class IB	1.08%	1.08%	1.15%	2.23%	\$22.30	2.23%	\$22.30
Putnam VT International Value Fund - Class IB	1.12%	1.12%	1.15%	2.27%	\$22.70	2.27%	\$22.70
Templeton VIPT Developing Markets VIP Fund - Class 2	1.44%	1.44%	1.15%	2.59%	\$25.90	2.59%	\$25.90
Templeton VIPT Foreign VIP Fund - Class 2	1.07%	1.06%	1.15%	2.22%	\$22.20	2.21%	\$22.10
Large cap stocks							
AB VPS Growth & Income Portfolio - Class B	0.85%	0.84%	1.15%	2.00%	\$20.00	1.99%	\$19.90
American Century VP Disciplined Core Value Fund - Class II	0.95%	0.95%	1.15%	2.10%	\$21.00	2.10%	\$21.00
American Century VP Ultra(R) Fund - Class II	1.04%	0.91%	1.15%	2.19%	\$21.90	2.06%	\$20.60
American Century VP Value Fund - Class II	0.98%	0.86%	1.15%	2.13%	\$21.30	2.01%	\$20.10
American Funds Insurance Series(R) Washington Mutual Investors Fund - Class 4	0.91%	0.77%	1.15%	2.06%	\$20.60	1.92%	\$19.20
BlackRock Equity Dividend VI Fund - Class III	1.12%	0.91%	1.15%	2.27%	\$22.70	2.06%	\$20.60
BNY Mellon Stock Index Fund, Inc. - Service Shares	0.51%	0.51%	1.15%	1.66%	\$16.60	1.66%	\$16.60
BNY Mellon VIF Appreciation Portfolio - Service Shares	1.05%	1.05%	1.15%	2.20%	\$22.00	2.20%	\$22.00
Fidelity(R) VIP Contrafund(SM) Portfolio - Service Class 2	0.85%	0.85%	1.15%	2.00%	\$20.00	2.00%	\$20.00
Fidelity(R) VIP Equity-Income Portfolio(SM) - Service Class 2	0.76%	0.76%	1.15%	1.91%	\$19.10	1.91%	\$19.10
Fidelity(R) VIP Growth & Income Portfolio - Service Class 2	0.77%	0.77%	1.15%	1.92%	\$19.20	1.92%	\$19.20
Fidelity(R) VIP Growth Portfolio - Service Class 2	0.85%	0.85%	1.15%	2.00%	\$20.00	2.00%	\$20.00
Fidelity(R) VIP Value Strategies Portfolio - Service Class 2	0.88%	0.88%	1.15%	2.03%	\$20.30	2.03%	\$20.30
Franklin VIPT Rising Dividends VIP Fund - Class 2	0.88%	0.88%	1.15%	2.03%	\$20.30	2.03%	\$20.30
Invesco V.I. Main Street Fund - Series II	1.04%	1.04%	1.15%	2.19%	\$21.90	2.19%	\$21.90
Invesco VI American Franchise Fund - Series II Shares	1.11%	1.11%	1.15%	2.26%	\$22.60	2.26%	\$22.60
Janus Henderson VIT Forty Portfolio - Service Shares	1.02%	1.02%	1.15%	2.17%	\$21.70	2.17%	\$21.70
MFS(R) VIT II Massachusetts Investors Growth Stock Portfolio - Service Class	1.03%	1.02%	1.15%	2.18%	\$21.80	2.17%	\$21.70
MFS(R) VIT Value Series - Service Class	0.96%	0.95%	1.15%	2.11%	\$21.10	2.10%	\$21.00
Morgan Stanley VIF Growth Portfolio - Class II	0.99%	0.82%	1.15%	2.14%	\$21.40	1.97%	\$19.70
Neuberger Berman AMT Sustainable Equity Portfolio - Class I	0.89%	0.89%	1.15%	2.04%	\$20.40	2.04%	\$20.40
NVIT American Funds Growth Fund - Class II	1.14%	0.99%	1.15%	2.29%	\$22.90	2.14%	\$21.40

**Section II - Investment Option Fees
and Expenses 12/30/2022**

Investment Option	Gross Expense Ratio	Net Expense Ratio	M&E	Gross Annual Operating Expenses %	Gross Annual Operating Expenses Per \$1000	Net Annual Operating Expenses %	Net Annual Operating Expenses Per \$1000
NVIT American Funds Growth-Income Fund - Class II	1.08%	0.93%	1.15%	2.23%	\$22.30	2.08%	\$20.80
NVIT AQR Large Cap Defensive Style Fund - Class II	1.04%	1.04%	1.15%	2.19%	\$21.90	2.19%	\$21.90
NVIT BlackRock Equity Dividend Fund - Class II	1.10%	1.05%	1.15%	2.25%	\$22.50	2.20%	\$22.00
NVIT BNY Mellon Dynamic U.S. Core Fund - Class II	0.92%	0.86%	1.15%	2.07%	\$20.70	2.01%	\$20.10
NVIT BNY Mellon Dynamic U.S. Equity Income - Class II	1.15%	1.07%	1.15%	2.30%	\$23.00	2.22%	\$22.20
NVIT BNY Mellon Dynamic U.S. Equity Income - Class Z	1.02%	1.02%	1.15%	2.17%	\$21.70	2.17%	\$21.70
NVIT BNY Mellon Sustainable U.S. Equity Fund - Class II	1.10%	0.87%	1.15%	2.25%	\$22.50	2.02%	\$20.20
NVIT Jacobs Levy Large Cap Growth Fund - Class II	1.15%	1.06%	1.15%	2.30%	\$23.00	2.21%	\$22.10
NVIT Managed American Funds Growth-Income Fund - Class II	0.98%	0.98%	1.15%	2.13%	\$21.30	2.13%	\$21.30
NVIT Neuberger Berman Multi Cap Opportunities Fund - Class II	0.94%	0.89%	1.15%	2.09%	\$20.90	2.04%	\$20.40
NVIT S&P 500 Index Fund - Class II	0.56%	0.49%	1.15%	1.71%	\$17.10	1.64%	\$16.40
Putnam VT Growth Opportunities Fund - IB Shares	0.89%	0.89%	1.15%	2.04%	\$20.40	2.04%	\$20.40
Putnam VT Large Cap Value Fund - Class IB	0.81%	0.81%	1.15%	1.96%	\$19.60	1.96%	\$19.60
Mid cap stocks							
American Century VP Mid Cap Value Fund - Class II	1.00%	1.00%	1.15%	2.15%	\$21.50	2.15%	\$21.50
BNY Mellon IP MidCap Stock Portfolio - Service Shares	1.11%	1.05%	1.15%	2.26%	\$22.60	2.20%	\$22.00
Delaware Ivy VIP Mid Cap Growth - Class II	1.14%	1.10%	1.15%	2.29%	\$22.90	2.25%	\$22.50
Fidelity(R) VIP Mid Cap Portfolio - Service Class 2	0.86%	0.86%	1.15%	2.01%	\$20.10	2.01%	\$20.10
Invesco V.I. Discovery Mid Cap Growth Fund - Series II	1.08%	1.08%	1.15%	2.23%	\$22.30	2.23%	\$22.30
Invesco V.I. Main Street Mid Cap Fund - Series II Shares	1.18%	1.18%	1.15%	2.33%	\$23.30	2.33%	\$23.30
Invesco V.I. Value Opportunities Fund - Series II Shares	0.00%	0.00%	1.15%	1.15%	\$11.50	1.15%	\$11.50
MFS(R) VIT III Mid Cap Value Portfolio - Service Class	1.05%	1.04%	1.15%	2.20%	\$22.00	2.19%	\$21.90
Neuberger Berman AMT Mid Cap Intrinsic Value Portfolio - S Class	1.26%	1.26%	1.15%	2.41%	\$24.10	2.41%	\$24.10
Neuberger Berman AMT Mid-Cap Growth Portfolio - S Class	1.14%	1.10%	1.15%	2.29%	\$22.90	2.25%	\$22.50
NVIT Allspring Discovery Fund - Class II	1.13%	1.07%	1.15%	2.28%	\$22.80	2.22%	\$22.20
NVIT Mid Cap Index Fund - Class I	0.40%	0.40%	1.15%	1.55%	\$15.50	1.55%	\$15.50
NVIT Multi-Manager Mid Cap Value Fund - Class II	1.09%	1.02%	1.15%	2.24%	\$22.40	2.17%	\$21.70

**Section II - Investment Option Fees
and Expenses 12/30/2022**

Investment Option	Gross Expense Ratio	Net Expense Ratio	M&E	Gross Annual Operating Expenses %	Gross Annual Operating Expenses Per \$1000	Net Annual Operating Expenses %	Net Annual Operating Expenses Per \$1000
Small cap stocks							
AB VPS Small/Mid Cap Value Portfolio - Class B	1.05%	1.05%	1.15%	2.20%	\$22.00	2.20%	\$22.00
Allspring VT Small Cap Growth Fund - Class 2	1.17%	1.17%	1.15%	2.32%	\$23.20	2.32%	\$23.20
BNY Mellon IP Small Cap Stock Index Portfolio - Service Shares	0.61%	0.60%	1.15%	1.76%	\$17.60	1.75%	\$17.50
BNY Mellon VIF Opportunistic Small Cap Portfolio - Service Shares	1.07%	1.07%	1.15%	2.22%	\$22.20	2.22%	\$22.20
Delaware VIP Small Cap Value Series - Service Class	1.05%	1.05%	1.15%	2.20%	\$22.00	2.20%	\$22.00
Franklin VIPT Small Cap Value VIP Fund - Class 2	0.91%	0.91%	1.15%	2.06%	\$20.60	2.06%	\$20.60
Invesco V.I. Main Street Small Cap Fund - Series II	1.09%	1.09%	1.15%	2.24%	\$22.40	2.24%	\$22.40
MFS(R) VIT New Discovery Series - Service Class	1.19%	1.12%	1.15%	2.34%	\$23.40	2.27%	\$22.70
NVIT Multi-Manager Small Cap Growth Fund - Class II	1.37%	1.34%	1.15%	2.52%	\$25.20	2.49%	\$24.90
NVIT Multi-Manager Small Cap Value Fund - Class II	1.38%	1.31%	1.15%	2.53%	\$25.30	2.46%	\$24.60
NVIT Multi-Manager Small Company Fund - Class II	1.33%	1.31%	1.15%	2.48%	\$24.80	2.46%	\$24.60
NVIT Small Cap Index Fund - Class II	0.67%	0.60%	1.15%	1.82%	\$18.20	1.75%	\$17.50
Specialty							
Fidelity(R) VIP Energy Portfolio - Service Class 2	0.90%	0.90%	1.15%	2.05%	\$20.50	2.05%	\$20.50
Fidelity(R) VIP Real Estate Portfolio - Service Class 2	0.89%	0.89%	1.15%	2.04%	\$20.40	2.04%	\$20.40
Portfolio - Service Shares	2.45%	1.26%	1.15%	3.60%	\$36.00	2.41%	\$24.10
Janus Henderson VIT Global Technology and Innovation Portfolio - Service Shares	0.97%	0.97%	1.15%	2.12%	\$21.20	2.12%	\$21.20
Morgan Stanley VIF Global Infrastructure Portfolio - Class II	1.63%	1.12%	1.15%	2.78%	\$27.80	2.27%	\$22.70
Morgan Stanley VIF U.S. Real Estate Portfolio - Class II	1.23%	1.07%	1.15%	2.38%	\$23.80	2.22%	\$22.20
NVIT Real Estate Fund - Class II	1.19%	1.18%	1.15%	2.34%	\$23.40	2.33%	\$23.30
Rydex VT Multi-Hedge Strategies Fund	2.07%	2.02%	1.15%	3.22%	\$32.20	3.17%	\$31.70
T. Rowe Price Health Sciences Portfolio - Class II	1.20%	1.19%	1.15%	2.35%	\$23.50	2.34%	\$23.40
VanEck VIP Global Resources Fund - Class S	1.34%	1.34%	1.15%	2.49%	\$24.90	2.49%	\$24.90
VanEck VIP Global Resources Fund - Initial Class	1.09%	1.09%	1.15%	2.24%	\$22.40	2.24%	\$22.40
Virtus VIT Duff & Phelps Real Estate Securities Series - Class A	1.17%	1.10%	1.15%	2.32%	\$23.20	2.25%	\$22.50
Cash							
NVIT Government Money Market Fund - Class I	0.49%	0.49%	1.15%	1.64%	\$16.40	1.64%	\$16.40

Section III – Fixed Return Performance

The investment income earned by the Fixed Account will be allocated to the contracts at varying guaranteed interest rate(s) depending on the following categories of Fixed Account allocations:

- *New Money Rate* – The rate credited on the Fixed Account allocation when the contract is purchased or when subsequent purchase payments are made. Subsequent purchase payments may receive different New Money Rates than the rate when the contract was issued, since the New Money Rate is subject to change based on market conditions.
- *Variable Account to Fixed Rate* – Allocations transferred from any of the underlying investment options in the Variable Account to the Fixed Account may receive a different rate. The rate may be lower than the New Money Rate. There may be limits on the amount and frequency of movements from the Variable Account to the Fixed Account.
- *Renewal Rate* – The rate available for maturing Fixed Account allocations which are entering a new guarantee period. The Contract Owner will be notified of this rate in a letter issued with the quarterly statements when any of the money in the Contract Owner's Fixed Account matures. At that time, the Contract Owner will have an opportunity to leave the money in the Fixed Account and receive the Renewal Rate or the Contract Owner can move the money to any of the other underlying mutual fund options.

Allocations made to the Fixed Account will be reduced by decreasing the interest credited to amounts allocated to the Fixed Account when certain elective contract benefits if available under the annuity contract are selected.

Interest rates are determined at the sole discretion of Nationwide, but the minimum interest rate credited is guaranteed to be at least 1.00% and never fall below the minimum interest rate required by applicable state law.

Interest rates are declared in writing on quarterly statements. Any such rate or rates so determined, for which deposits are received, will remain in effect for a period of not less than 12 months.

Name/Type of Option	Period	Interest Rate	Additional Information
Fixed Option	1-yr	1.00%	New money rates are guaranteed for one-year plus through the end of the quarter. Currently, the transfer and renewal rates are the same as the new money rates.

Rates are subject to change. Please call Nationwide's Annuity Solution Center at 1-800-848-6331 for additional information or visit our website www.nationwide.com.

Part III – Annuity Options

An annuity is a long-term investment that may be useful in achieving a participant's retirement goals. An annuity is a contract between the contract owner and the insurance company. There are two phases within the life of the annuity – the **accumulation** phase and the **annuitization** phase.

During the **accumulation** phase, the annuity may accumulate value through a variable rate of return based on the performance of the underlying investments. 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.

During the **annuitization** phase, an annuity provides a fixed or variable stream of income at regular intervals usually beginning at retirement and lasting for the life of the annuitant depending upon the annuity contract's available options.

Annuity Commencement Date

The annuity commencement date is the date on which annuity payments are scheduled to begin. The contract owner may change the annuity commencement date before annuitization. The annuitization date is the actual date on which annuity payments begin. Annuitization is the period during which annuity payments are received and is irrevocable once payments have begun.

The contract owner must affirmatively elect to begin annuity payments, select an annuity option and fixed or variable payment type. The annuity commencement and annuitization dates may not be earlier or later than the dates indicated in the annuity contract or mandated by applicable law. Fixed annuity payments remain level unless the annuity payment option provides otherwise. Variable annuity payments will vary depending on the performance of the underlying investment option selected.

Factors that may determine the amount of a fixed or variable annuity payment may include:

- The portion of purchase payments allocated to provide variable annuity payments
- Contract value specified to provide fixed payments
- The variable account value on the annuitization date
- The adjusted age and sex of the annuitant (and joint annuitant, if any) in accordance with the contract
- The annuity payment option elected and the frequency of annuity payments
- The annuitization date
- The assumed investment return (the net investment return required to maintain level variable annuity payments)
- The deduction of applicable premium taxes
- The date the contract was issued

After annuitization, transfers among underlying investment options may only be made on the anniversary of the annuitization date.

Annuity Options and Objectives

- **Term Certain** – Provides payments for the number of years chosen. If the annuitant passes away before the end of the specified term certain period, the designated beneficiary will have the option to continue payments for the remainder of the term certain period, or to receive these payments in a commuted value lump sum.
- **Single Life** – Provides payments for the lifetime of the annuitant. After the death of the annuitant, no further benefits are payable.
- **Life with Term Certain of 5, 10, 15 or 20 years** – Provides payments for the lifetime of the annuitant or for the specified term certain period, whichever is longer. If the annuitant passes away before the end of the specified term certain period, the designated beneficiary will have the option to continue payments for the remainder of the term certain period, or to receive these payments in a commuted value lump sum.
- **Life with Installment Refund** – Provides payments for the lifetime of the annuitant. However, this option guarantees that the contract value less premium tax as of the income start date (ISD) will be paid to the annuitant or their designated beneficiary. Upon the death of the annuitant, the remaining unpaid contract value less premium tax as of the ISD will be determined and payments will continue to the annuitant's designated beneficiary until the sum of all payments equals but does not exceed the contract value less premium tax as of the ISD. If, upon the death of the annuitant, the sum of annuity payments already paid to the annuitant is greater than the contract value less premium tax as of the ISD, no further benefits are payable.
- **Joint and Survivor** – Provides payments for the lifetime of the annuitant and for the lifetime of the designated survivor. Payments will continue as long as either person is living. Upon the death of the annuitant, payments to the survivor will be a designated percentage of the payment made to the annuitant.
- **Joint and 100% Last Survivor with Term Certain 10, 15 or 20 years** – Provides payments for the lifetime of the annuitant and survivor or for a specific term certain period, whichever is longer. Upon the first death, payments will not reduce. If both the annuitant and survivor die before the end of the specified term certain period, the designated beneficiary will have the option to continue payments for the remainder of the term certain period or to receive these payments in a commuted value lump sum.
- **Joint and 100% Survivor Installment Refund** – Provides payments for the lifetime of the annuitant and survivor. Upon the first death, payments will not reduce. Upon the death of both the annuitant and survivor, the remaining unpaid contract value less premium tax at income start date (ISD), will be determined and payments will continue to the designated beneficiary until the sum of all payments equals, but does not exceed the contract value less premium tax as of the ISD. If, upon the death of both the annuitant and survivor, the sum of annuity payments already paid is greater than the contract value less premium tax as of the ISD, no further benefits are payable.

Note: Not all annuity options provided may be available. Available, annuity options and payment types vary by product and available options may also vary by state. Annuity payment options may be limited based on the annuitant's age (and the joint annuitant's age, if applicable) or requirements under the Internal Revenue Code, Employee Retirement Income Security Act (ERISA), or the plan.

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. You 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.

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 financial professional, by calling 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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