



# Quality investments. Confident choices.

*Your guide to investment options for Nationwide Lifetime Income Track<sup>®</sup>, an optional rider available with the Nationwide Destination<sup>SM</sup> Architect 2.0 variable annuity.*

# The information you need, when you need it.

As you review the investment options for the Nationwide Lifetime Income Track® rider, available with the Nationwide Destination<sup>SM</sup> Architect 2.0 variable annuity, you'll want to be sure that you understand the requirements and risks associated with investing in the fund options described in this guide.

To help you navigate through the pages, we've included a directory of citations, found on the enclosed flap of this brochure. Please unfold the flap to reference these notes as you read the investment options.

# Directory of citations

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<sup>1</sup> **Money market portfolios:**

Funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although they seek to preserve the value of the investment at \$1.00 per share, it's possible to lose money by investing in the fund. The fund may impose a fee upon sale of shares or temporarily suspend the ability to sell shares if the fund's liquidity falls below required minimums because of market conditions or other factors.

<sup>2</sup> **International/emerging market funds:**

Funds that invest internationally involve risks not associated with investing solely in the United States, such as currency fluctuation, political risk, differences in accounting and the limited availability of information.

<sup>3</sup> **Small/mid-cap funds:**

Funds investing in stocks of small-cap, mid-cap or emerging companies may have less liquidity than those investing in larger, established companies and may be subject to greater price volatility and risk than the overall stock market.

<sup>4</sup> **High-yield funds:**

Funds that invest in high-yield securities are subject to greater credit 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.

<sup>5</sup> **Government funds:**

While the funds invest primarily in the securities of the U.S. government and its agencies, the values are not guaranteed by these entities.

<sup>6</sup> **Fund-of-funds:**

These funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the portfolio, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

<sup>7</sup> **Bond funds:**

These funds have the same interest rate, inflation and credit risks associated with the underlying bonds owned by the fund. Interest rate risk is the possibility of a change in the value of a bond due to changing interest rates. Inflation risk arises from the decline in value of cash flows due to loss of purchasing power. Credit risk is the potential loss on an investment based on the bond issuer's failure to repay on the amount borrowed.

<sup>8</sup> **Managed volatility funds:**

These funds are designed to offer traditional long-term investment allocations blended with a strategy that seeks to mitigate risk and manage portfolio volatility. These funds may not be successful in reducing volatility, and it is possible that the funds' volatility management strategies could result in losses greater than if the funds did not use such strategies.

<sup>9</sup> **Asset allocation funds:**

These funds may invest across multiple asset classes including, but not limited to, domestic and foreign stocks, bonds, and cash. The use of diversification and asset allocation as a part of an overall investment strategy does not assure a profit or protect against loss in declining market.

**This investment choices guide can help you make decisions with the money you invest in Nationwide Destination<sup>SM</sup> Architect 2.0. The investment options available with Nationwide Lifetime Income Track<sup>®</sup> (Lifetime Income Track<sup>®</sup>) work in a way that helps you take advantage of the features you choose.**

The underlying investment options are not publicly traded mutual funds and are not available directly for purchase by the general public. They are only available through variable annuity policies issued by life insurance companies.

**Before we discuss your investment options, let's go over some important points about variable annuities:**

An annuity is a long-term, tax-deferred investment designed for retirement that will fluctuate in value. It allows you to create a fixed or variable stream of income through a process called annuitization and also provides a variable rate of return based on the performance of the underlying investments.

But, as with most things in life, an annuity does have limitations. If you decide to take your money out early, you may face fees called surrender charges. If you take money out before you're 59½, you may also have to pay an additional 10% early withdrawal federal penalty on top of ordinary income taxes. If you do take a distribution of any kind, your death benefit and the cash value of the annuity contract will be reduced.

Also, know that 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 your principal.

This material is not a recommendation to buy, sell, hold or roll over any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. Investors should work with their financial professional to discuss their specific situation.

Let's put  
your money  
to work.

# It's time to simplify.

Choosing an investment strategy for your variable annuity portfolio is easier with our menu of packaged asset allocation options.

These investment options bring together renowned money managers with well-designed asset allocation strategies, so you can invest in a way that complements your risk tolerance.

You may split your investment among different allocation options (whole percentages only) with the exception of the American Funds Option, American Funds Managed Option, BlackRock Option, Fidelity® VIP Funds Option, and Nationwide Custom Portfolio®, in which you must be 100% invested. The total of your allocations must equal 100%.

| Investment Choices for Lifetime Income Track  |             |
|---|-------------|
| <b>NVIT Managed Funds</b>   |             |
| <input type="checkbox"/> Cardinal <sup>SM</sup> Managed Growth & Income Fund <sup>6, 8, 9</sup> | —%          |
| <input type="checkbox"/> Cardinal <sup>SM</sup> Managed Growth Fund <sup>6, 8, 9</sup>          | —%          |
| <input type="checkbox"/> Investor Destinations Managed Growth & Income Fund <sup>6, 8, 9</sup>  | —%          |
| <input type="checkbox"/> Investor Destinations Managed Growth Fund <sup>6, 8, 9</sup>           | —%          |
| <b>NVIT Cardinal<sup>SM</sup> Funds</b>   |             |
| <input type="checkbox"/> Conservative Fund <sup>6, 9</sup>                                      | —%          |
| <input type="checkbox"/> Moderately Conservative Fund <sup>6, 9</sup>                           | —%          |
| <input type="checkbox"/> Balanced Fund <sup>6, 9</sup>  | —%          |
| <input type="checkbox"/> Moderate Fund <sup>6, 9</sup>  | —%          |
| <input type="checkbox"/> Capital Appreciation Fund <sup>6, 9</sup>                              | —%          |
| <b>NVIT Investor Destinations Funds</b>   |             |
| <input type="checkbox"/> Conservative Fund <sup>6, 9</sup>                                      | —%          |
| <input type="checkbox"/> Moderately Conservative Fund <sup>6, 9</sup>                           | —%          |
| <input type="checkbox"/> Balanced Fund <sup>6, 9</sup>  | —%          |
| <input type="checkbox"/> Moderate Fund <sup>6, 9</sup>  | —%          |
| <input type="checkbox"/> Capital Appreciation Fund <sup>6, 9</sup>                              | —%          |
| <b>Single-Manager Options</b>   |             |
| <input type="checkbox"/> American Funds NVIT Asset Allocation Fund <sup>9</sup>                 | —%          |
| <input type="checkbox"/> American Funds Option  | 100%        |
| <input type="checkbox"/> American Funds Managed Option  | 100%        |
| <input type="checkbox"/> BlackRock Option   | 100%        |
| <input type="checkbox"/> DFA NVIT Moderate Fund <sup>6, 9</sup>                                 | —%          |
| <input type="checkbox"/> Fidelity® VIP Funds Option   | 100%        |
| <input type="checkbox"/> NVIT Managed American Funds Asset Allocation Fund <sup>8, 9</sup>      | —%          |
| <b>Nationwide Custom Portfolio</b>  |             |
| <input type="checkbox"/> Conservative Portfolio   | 100%        |
| <input type="checkbox"/> Moderately Conservative Portfolio                                      | 100%        |
| <input type="checkbox"/> Balanced Portfolio   | 100%        |
| <input type="checkbox"/> Moderate Portfolio   | 100%        |
| <input type="checkbox"/> Capital Appreciation Portfolio   | 100%        |
| <b>TOTAL</b>  | <b>100%</b> |

# NVIT Managed Funds<sup>6,8,9</sup>

Highly volatile markets can make many investors uneasy. If you are looking for an investment strategy that offers traditional, long-term asset allocation blended with risk management, the NVIT Managed Funds provide access to managed volatility strategies.

The NVIT Managed Funds are managed volatility strategies that use a disciplined process and risk management techniques to dynamically adjust equity portfolio allocations in response to market conditions.

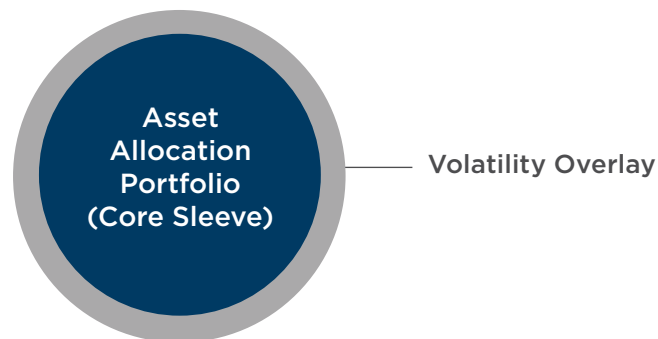
## How do NVIT Managed Funds work?

Each fund consists of two main components. The first component is a fund-of-funds portfolio that invests in underlying funds to achieve a mix of equity and fixed-income investments — this is known as the Core Sleeve.

The remainder of the fund's portfolio — known as the Volatility Overlay — invests directly in stock index options, stock index futures and short-term fixed-income securities designed to manage the Fund's equity exposure and its volatility.

The Core Sleeve aims to provide diversification across major asset classes by investing in other NVIT funds. The Volatility Overlay accounts for only about 5% of the portfolio assets and adjusts the overall equity exposure. Depending on which underlying funds you choose to invest in, your equity exposure could be as high as 80% (Managed Growth Funds) or as high as 65% (Managed Income & Growth Funds) and as low as 0% for both.

During a rising market, if equity exposure is reduced in the NVIT Managed Funds, investors may be prevented from achieving the level of returns that may be available if they were invested in comparable investment solutions that do not use such volatility management strategies.

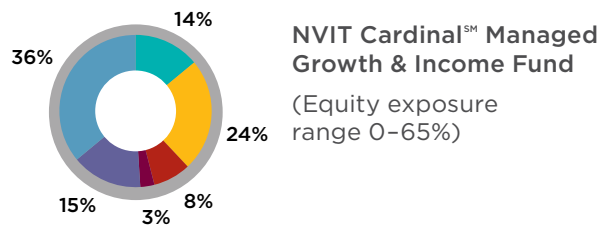
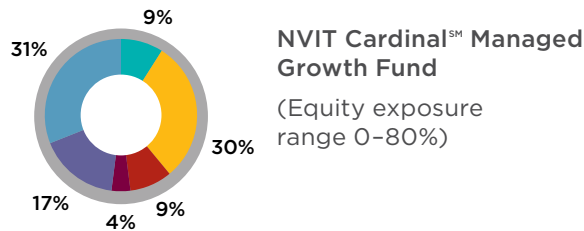


# Available investment options

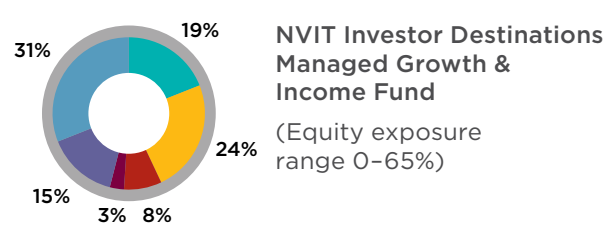
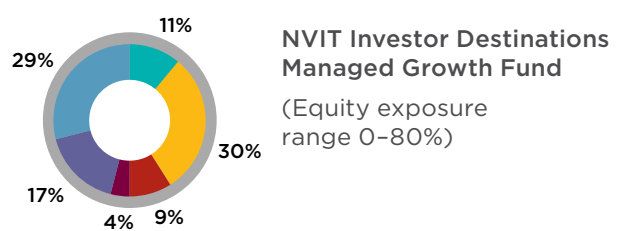
The underlying funds of the NVIT Cardinal<sup>SM</sup> Managed Funds and NVIT Investor Destinations Managed Funds include:

- **Large-cap stock funds**  
 NVIT Multi-Manager Large Cap Growth Fund  
 NVIT Multi-Manager Large Cap Value Fund  
 Nationwide Ziegler Equity Income Fund  
 NVIT S&P 500 Index Fund
- **Mid-cap stock funds<sup>3</sup>**  
 NVIT Multi-Manager Mid Cap Growth Fund  
 NVIT Multi-Manager Mid Cap Value Fund  
 NVIT Mid Cap Index Fund
- **Small-cap stock funds<sup>3</sup>**  
 NVIT Multi-Manager Small Cap Growth Fund  
 NVIT Multi-Manager Small Cap Value Fund  
 NVIT Multi-Manager Small Company Fund  
 NVIT Small Cap Index Fund
- **International stock funds<sup>2</sup>**  
 NVIT Multi-Manager International Growth Fund  
 NVIT Multi-Manager International Value Fund  
 NVIT International Index Fund
- **Bond funds<sup>9</sup>**  
 NVIT Core Bond Fund  
 NVIT Core Plus Bond Fund  
 Nationwide Inflation-Protected Securities Fund<sup>6</sup>  
 Nationwide Core Plus Bond Fund  
 NVIT Bond Index Fund
- **Short-term bond funds<sup>9</sup>**  
 Nationwide Fixed Account  
 NVIT Short-term Bond Fund
- **Volatility Overlay**

## Actively managed funds



## Passively managed funds



There are certain risks associated with each fund's Volatility Overlay. These risks include:

- The Volatility Overlay may not be successful in reducing volatility, and may result in losses
- The Volatility Overlay's managed volatility strategy may prevent you from achieving higher investment returns that may be available by investing in a comparable fund without a similar volatility reduction strategy, and its use of derivatives will increase the fund's expenses
- The fund's use of leverage in order to maximize stock market gains could result in sudden or magnified losses in value; it therefore is possible that the Volatility Overlay could result in losses that are greater than if the fund did not include the Volatility Overlay
- If the Volatility Overlay does not successfully reduce the fund's investment risks, you may lose some or all of the value of your investment; in addition, guaranteed benefit features may vary, depending on the benefits rider you have selected for your variable annuity contract; the protections provided by the benefits rider you have selected may be limited, and may not protect you from all losses; if the annuity contract you purchased does not include a benefits rider, or if you choose to purchase an annuity contract but do not select a benefits rider, your investment will not be protected and you may lose some or all of the value of your investment

# NVIT Cardinal<sup>SM</sup> Funds<sup>6,9</sup>

If you're looking for a strategy that seeks to manage risk while pursuing returns that seek to beat market indexes, you may want to consider the NVIT Cardinal<sup>SM</sup> Funds.

Following strategic asset allocation models built for your risk profile, Nationwide<sup>®</sup> selects and monitors the underlying multi-manager funds for each asset class. The managers of the underlying funds actively buy and sell stocks and bonds for your portfolio, seeking to outperform the benchmark for their area of the market.

## Large-cap stock funds

NVIT Multi-Manager Large Cap Growth Fund

*Subadvisers: MFS Investment Management, Smith Group Asset Management, Winslow Capital Management*

NVIT Multi-Manager Large Cap Value Fund

*Subadvisers: MFS Investment Management, The Boston Company Asset Management LLC, Wellington Management Company LLP*

## Mid-cap stock funds<sup>3</sup>

NVIT Multi-Manager Mid Cap Growth Fund

*Subadvisers: Neuberger Berman Investment Advisers LLC, Wells Capital Management Inc.*

NVIT Multi-Manager Mid Cap Value Fund

*Subadvisers: American Century Investment Management, Thompson Siegel & Walmsley LLC, WEDGE Capital Management LLC*

## Small-cap stock funds<sup>3</sup>

NVIT Multi-Manager Small Cap Growth Fund

*Subadvisers: Oppenheimer Funds Inc., Wellington Management Company LLP*

NVIT Multi-Manager Small Cap Value Fund

*Subadvisers: Epoch Investment Partners Inc., JPMorgan Investment Management Inc.*

NVIT Multi-Manager Small Company Fund

*Subadviser: Jacobs Levy Equity Management, Oppenheimer Funds Inc.*

## International stock funds<sup>2</sup>

NVIT Multi-Manager International Growth Fund

*Subadvisers: American Century Investment Management Inc., Invesco Advisers Inc.*

NVIT Multi-Manager International Value Fund

*Subadvisers: Dimensional Fund Advisors, JPMorgan Investment Management Inc.*

## Bond funds<sup>7</sup>

Nationwide Bond Fund

*Subadviser: Nationwide Asset Management*

Nationwide Inflation-Protected Securities Fund<sup>5</sup>

*Subadviser: Nationwide Asset Management*

NVIT Core Bond Fund

*Subadviser: Nationwide Asset Management*

NVIT Core Plus Bond Fund

*Subadviser: Neuberger Berman Investment Advisers LLC*

## Short-term bond funds<sup>7</sup>

NVIT Short-Term Bond Fund

*Subadviser: Nationwide Asset Management*

## Cash<sup>1</sup>

NVIT Government Money Market Fund

*Subadviser: Federated Investment Management Company*

## TOTAL



| Conservative | Moderately Conservative | Balanced   | Moderate   | Capital Appreciation |
|--------------|-------------------------|------------|------------|----------------------|
|              |                         |            |            |                      |
| <b>12%</b>   | <b>22%</b>              | <b>24%</b> | <b>30%</b> | <b>33%</b>           |
| 5.0%         | 9.0%                    | 11.0%      | 14.0%      | 15.0%                |
| 7.0%         | 13.0%                   | 13.0%      | 16.0%      | 18.0%                |
| <b>3%</b>    | <b>6%</b>               | <b>8%</b>  | <b>9%</b>  | <b>11%</b>           |
| 1.0%         | 2.0%                    | 3.0%       | 3.0%       | 4.0%                 |
| 2.0%         | 4.0%                    | 5.0%       | 6.0%       | 7.0%                 |
| <b>0%</b>    | <b>2%</b>               | <b>3%</b>  | <b>4%</b>  | <b>5%</b>            |
| 0.0%         | 0.0%                    | 0.0%       | 1.0%       | 1.0%                 |
| 0.0%         | 1.0%                    | 2.0%       | 2.0%       | 3.0%                 |
| 0.0%         | 1.0%                    | 1.0%       | 1.0%       | 1.0%                 |
| <b>5%</b>    | <b>10%</b>              | <b>15%</b> | <b>17%</b> | <b>21%</b>           |
| 2.0%         | 4.0%                    | 7.0%       | 8.0%       | 10.0%                |
| 3.0%         | 6.0%                    | 8.0%       | 9.0%       | 11.0%                |
| <b>51%</b>   | <b>41%</b>              | <b>36%</b> | <b>31%</b> | <b>25%</b>           |
| 8.0%         | 6.0%                    | 5.0%       | 4.0%       | 3.0%                 |
| 4.0%         | 2.0%                    | 0.0%       | 0.0%       | 0.0%                 |
| 17.0%        | 15.0%                   | 14.0%      | 12.0%      | 10.0%                |
| 22.0%        | 18.0%                   | 17.0%      | 15.0%      | 12.0%                |
| <b>29%</b>   | <b>19%</b>              | <b>14%</b> | <b>9%</b>  | <b>5%</b>            |
| 29.0%        | 19.0%                   | 14.0%      | 9.0%       | 5.0%                 |
| <b>0%</b>    | <b>0%</b>               | <b>0%</b>  | <b>0%</b>  | <b>0%</b>            |
| 0.0%         | 0.0%                    | 0.0%       | 0.0%       | 0.0%                 |
| 100%         | 100%                    | 100%       | 100%       | 100%                 |

# NVIT Investor Destinations Funds<sup>6,9</sup>

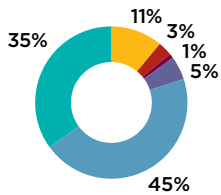
If you like the convenience and lower cost of index funds, the NVIT Investor Destinations Funds offer a risk-based approach to passive investing.

Your asset allocation profile is determined based on your comfort level with risk, and Nationwide selects and monitors the underlying index funds for each asset class in your portfolio.

- **Large-cap stock funds**  
Nationwide Ziegler Equity-Income Fund  
NVIT S&P 500 Index Fund
- **Mid-cap stock funds<sup>3</sup>**  
NVIT Mid Cap Index Fund
- **Small-cap stock funds<sup>3</sup>**  
NVIT Small Cap Index Fund
- **International stock funds<sup>2</sup>**  
NVIT International Index Fund

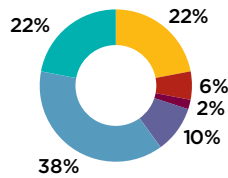
- **Bond funds<sup>7</sup>**  
Nationwide Core Plus Bond Fund  
Nationwide Inflation-Protected Securities Fund<sup>5</sup>  
NVIT Bond Index Fund
- **Short-term bond funds<sup>7</sup>**  
Nationwide Fixed Account  
NVIT Short-Term Bond Fund
- **Cash<sup>1</sup>**  
NVIT Government Money Market Fund

## Conservative Fund



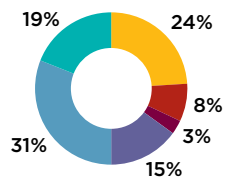
You're willing to accept very little risk while seeking total return.

## Moderately Conservative Fund



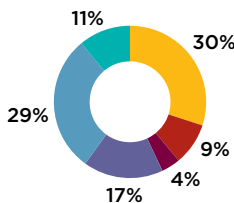
You're willing to accept some short-term price fluctuations while seeking total return.

## Balanced Fund



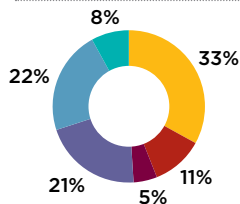
You're willing to accept some market volatility in exchange for potential long-term returns.

## Moderate Fund



You're willing to accept moderate, short-term price fluctuations while seeking total return.

## Capital Appreciation Fund



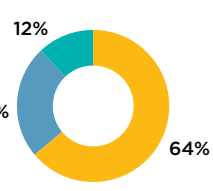
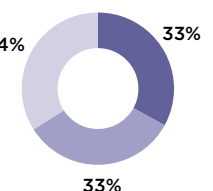
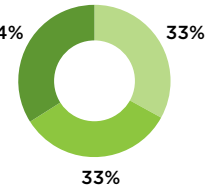
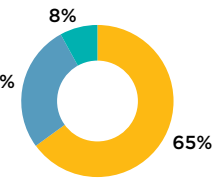
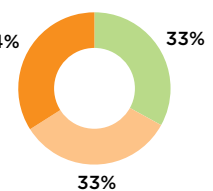
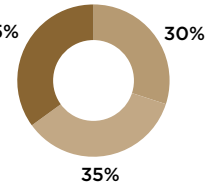
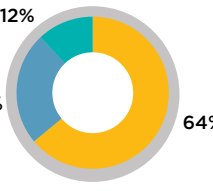
You're willing to accept more short-term price fluctuations in exchange for potential long-term returns.

# Single-manager options

■ Stocks  
 ■ Bonds  
 ■ Short-term bonds/cash  
 ■ Volatility Overlay (May adjust stock exposure up or down at any time)

■ American Funds NVIT Growth-Income Fund  
 ■ American Funds NVIT Asset Allocation Fund  
 ■ American Funds NVIT Bond Fund<sup>7</sup>  
■ NVIT Managed American Funds Growth-Income Fund  
■ NVIT Managed American Funds Asset Allocation Fund

■ BlackRock NVIT Equity Dividend VI Fund  
■ BlackRock NVIT Managed Global Allocation Fund  
■ BlackRock Total Return VI Fund  
■ Fidelity® VIP Growth & Income Portfolio  
■ Fidelity® VIP Balanced Portfolio  
■ Fidelity® VIP Investment Grade Bond Portfolio

| American Funds  | BlackRock   |
|---|---|
|  <p><b>American Funds NVIT Asset Allocation Fund<sup>9</sup></b><br/>                     A fund that seeks to provide a high total return, including income and capital gains, consistent with preservation of capital over the long term.</p>                                  |  <p><b>BlackRock Option</b><br/>                     A static portfolio of three funds using BlackRock strategies, designed to provide downside protection while also seeking long-term total return over time.</p>   |
|  <p><b>American Funds Option</b><br/>                     A static portfolio of three American Funds NVIT funds, designed to seek growth and provide income over time.</p>   | <p style="background-color: #003366; color: white; padding: 2px;"><b>DFA</b></p>  <p><b>DFA NVIT Moderate Fund<sup>6,9</sup></b><br/>                     A fund of funds subadvised by DFA, which seeks to provide long-term growth of capital by investing in both fixed income and equity asset classes. It is designed for those who are seeking a growth-oriented portfolio and have a moderate tolerance for portfolio fluctuations.</p> |
|  <p><b>American Funds Managed Option</b><br/>                     A static portfolio of three American Funds NVIT funds, designed to provide downside protection while also seeking growth and to provide income over time.</p>  | <p style="background-color: #003366; color: white; padding: 2px;"><b>Fidelity® VIP Funds</b></p>  <p><b>Fidelity® VIP Funds Option</b><br/>                     Fidelity® VIP Funds Option is designed for investors seeking current income and capital growth for a given level of investment risk.</p>  |
|  <p><b>NVIT Managed American Funds Asset Allocation Fund<sup>8,9</sup></b><br/>                     A managed volatility fund that seeks to provide high total return consistent with preservation of capital over the long term while also providing downside protection.</p> |   |

# Nationwide Custom Portfolio<sup>®</sup>

For do-it-yourself investors who want professional asset allocation.

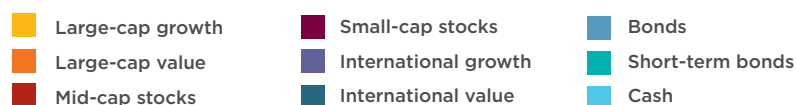
If you're the type of investor who enjoys doing research and selecting your own investments, you'll like the hands-on approach of Nationwide Custom Portfolio.

## A simple 3-step solution.

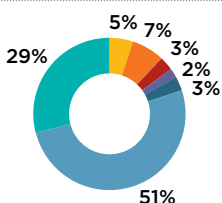
1. First, determine your risk profile.
2. Second, select a model portfolio from the models listed below that best matches your risk profile.
3. Third, pick one or more investments for each asset class from the menu on the next page.

## Nationwide Custom Portfolio

You can choose one or more investments for each asset class up to the designated percentage for your chosen portfolio (whole percentages only).

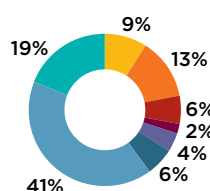


### Conservative Portfolio



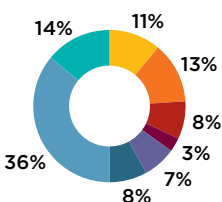
You're willing to accept very little risk while seeking total return.

### Moderately Conservative Portfolio



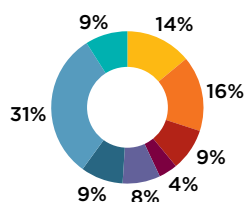
You're willing to accept some short-term price fluctuations while seeking total return.

### Balanced Portfolio



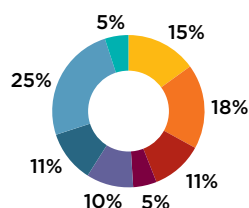
You're willing to accept some market volatility in exchange for potential long-term returns.

### Moderate Portfolio



You're willing to accept moderate, short-term price fluctuations while seeking total return.

### Capital Appreciation Portfolio



You're willing to accept more short-term price fluctuations in exchange for potential long-term returns.

# Custom Portfolio investment options

|  | Conservative | Moderately Conservative | Balanced    | Moderate    | Capital Appreciation |
|--|--------------|-------------------------|-------------|-------------|----------------------|
| <b>Large-cap growth</b>  |              |                         |             |             |                      |
| American Funds NVIT Growth Fund — Class II                                     |              |                         |             |             |                      |
| American Funds NVIT Growth-Income Fund — Class II                              |              |                         |             |             |                      |
| Fidelity® VIP Growth Portfolio — Service Class 2                               |              |                         |             |             |                      |
| Neuberger Berman NVIT Socially Responsible Fund — Class II                     |              |                         |             |             |                      |
| NVIT Large Cap Growth Fund — Class I   |              |                         |             |             |                      |
| NVIT Multi-Manager Large Cap Growth Fund — Class II                            |              |                         |             |             |                      |
| Oppenheimer Main Street Fund®/VA — Non-Service Shares                          |              |                         |             |             |                      |
| <i>Asset class must equal:</i>   | 5%           | 11%                     | 11%         | 15%         | 17%                  |
| <b>Large-cap value</b>   |              |                         |             |             |                      |
| American Century NVIT Multi Cap Value Fund — Class II <sup>3</sup>             |              |                         |             |             |                      |
| BlackRock NVIT Equity Dividend VI — Class I                                    |              |                         |             |             |                      |
| Delaware VIPT Value — Service Class  |              |                         |             |             |                      |
| Fidelity® VIP Growth & Income Portfolio — Service Class 2                      |              |                         |             |             |                      |
| MFS® VIT Value Series — Service Class  |              |                         |             |             |                      |
| Neuberger Berman NVIT Multi Cap Opportunities Fund — Class 2 <sup>3</sup>      |              |                         |             |             |                      |
| NVIT Multi-Manager Large Cap Value Fund — Class II                             |              |                         |             |             |                      |
| NVIT S&P 500 Index Fund — Class II   |              |                         |             |             |                      |
| <i>Asset class must equal:</i>   | 5%           | 11%                     | 11%         | 15%         | 17%                  |
| <b>Mid-cap</b>   |              |                         |             |             |                      |
| AB VPS Small/Mid Cap Value Portfolio — Class A <sup>3</sup>                    |              |                         |             |             |                      |
| American Century VP Mid Cap Value Fund — Class I <sup>3</sup>                  |              |                         |             |             |                      |
| Dreyfus IP Mid Cap Stock Portfolio — Service Shares <sup>3</sup>               |              |                         |             |             |                      |
| Ivy VIP Mid Cap Growth — Class II  |              |                         |             |             |                      |
| Janus Henderson Enterprise Portfolio — Service Shares <sup>3</sup>             |              |                         |             |             |                      |
| NVIT Mid Cap Index Fund — Class I <sup>3</sup>                                 |              |                         |             |             |                      |
| NVIT Multi-Manager Mid Cap Growth Fund — Class II <sup>3</sup>                 |              |                         |             |             |                      |
| NVIT Multi-Manager Mid Cap Value Fund — Class II <sup>3</sup>                  |              |                         |             |             |                      |
| <i>Asset class must equal:</i>   | 1%           | 2%                      | 4%          | 4%          | 6%                   |
| <b>Small-cap</b>   |              |                         |             |             |                      |
| Delaware VIPT Small Cap Value — Service Class <sup>3</sup>                     |              |                         |             |             |                      |
| Goldman Sachs VIT Small Cap Equity Insights Fund — Service Shares <sup>3</sup> |              |                         |             |             |                      |
| MFS® VIT New Discovery Series — Service Class <sup>3</sup>                     |              |                         |             |             |                      |
| NVIT Multi-Manager Small Cap Value Fund — Class I <sup>3</sup>                 |              |                         |             |             |                      |
| NVIT Multi-Manager Small Company Fund — Class I <sup>3</sup>                   |              |                         |             |             |                      |
| NVIT Small Cap Index Fund — Class II <sup>3</sup>                              |              |                         |             |             |                      |
| Wells Fargo VT Small Cap Growth Fund — Class 2 <sup>3</sup>                    |              |                         |             |             |                      |
| <i>Asset class must equal:</i>   | 0%           | 2%                      | 4%          | 4%          | 4%                   |
| <b>International growth</b>  |              |                         |             |             |                      |
| American Funds NVIT Global Growth Fund — Class II <sup>2</sup>                 |              |                         |             |             |                      |
| NVIT International Equity Fund — Class I <sup>2</sup>                          |              |                         |             |             |                      |
| Oppenheimer Global Fund/VA — Non-Service Shares <sup>2</sup>                   |              |                         |             |             |                      |
| Oppenheimer International Growth Fund/VA — Non-Service Shares <sup>2</sup>     |              |                         |             |             |                      |
| <i>Asset class must equal:</i>   | 4%           | 7%                      | 10%         | 11%         | 13%                  |
| <b>International Value</b>   |              |                         |             |             |                      |
| Franklin Mutual Global Discovery VIP Fund — Class 2 <sup>2</sup>               |              |                         |             |             |                      |
| MFS® VIT International Value Portfolio — Service Class <sup>2</sup>            |              |                         |             |             |                      |
| NVIT International Index Fund — Class II <sup>2</sup>                          |              |                         |             |             |                      |
| Templeton NVIT International Value Fund — Class I <sup>2</sup>                 |              |                         |             |             |                      |
| <i>Asset class must equal:</i>   | 5%           | 7%                      | 10%         | 11%         | 13%                  |
| <b>Bonds</b>   |              |                         |             |             |                      |
| American Century VP Inflation Protection Fund — Class I <sup>5,7</sup>         |              |                         |             |             |                      |
| American Funds NVIT Bond Fund — Class II <sup>7</sup>                          |              |                         |             |             |                      |
| BlackRock Total Return VI Fund — Class III <sup>7</sup>                        |              |                         |             |             |                      |
| Fidelity® VIP Investment Grade Bond Portfolio — Service Class 2 <sup>7</sup>   |              |                         |             |             |                      |
| Janus Henderson Flexible Bond Portfolio — Service Shares <sup>7</sup>          |              |                         |             |             |                      |
| Lord Abbett Series Total Return Portfolio — Class VC <sup>7</sup>              |              |                         |             |             |                      |
| NVIT Core Plus Bond Fund — Class II <sup>7</sup>                               |              |                         |             |             |                      |
| NVIT Government Bond Fund — Class I <sup>5,7</sup>                             |              |                         |             |             |                      |
| NVIT Multi Sector Bond Fund — Class I <sup>2,4,7</sup>                         |              |                         |             |             |                      |
| PIMCO VIT Real Return Portfolio — Advisor Class <sup>5,7</sup>                 |              |                         |             |             |                      |
| PIMCO VIT Total Return Portfolio — Advisor Class <sup>7</sup>                  |              |                         |             |             |                      |
| <i>Asset class must equal:</i>   | 51%          | 41%                     | 36%         | 31%         | 25%                  |
| <b>Short-term bonds</b>  |              |                         |             |             |                      |
| NVIT Short Term Bond Fund — Class II <sup>7</sup>                              |              |                         |             |             |                      |
| PIMCO VIT Low Duration Portfolio — Advisor Class <sup>7</sup>                  |              |                         |             |             |                      |
| PIMCO VIT Short-Term Portfolio — Advisor Class <sup>7</sup>                    |              |                         |             |             |                      |
| <i>Asset class must equal:</i>   | 29%          | 19%                     | 14%         | 9%          | 5%                   |
| <b>Cash</b>  |              |                         |             |             |                      |
| NVIT Government Money Market Fund — Class I <sup>1</sup>                       |              |                         |             |             |                      |
| <i>Asset class must equal:</i>   | 0%           | 0%                      | 0%          | 0%          | 0%                   |
| <b>GRAND TOTAL OF SELECTED FUNDS</b>   |              | <b>100%</b>             | <b>100%</b> | <b>100%</b> | <b>100%</b>          |

Please note that you can select up to 16 funds.

# Your next steps.



Work with your advisor to learn more about the investment choices available within Nationwide Destination Architect 2.0 featuring Nationwide Lifetime Income Track.



**Nationwide®**

**Variable products are sold by prospectus. Both the product prospectus and underlying fund prospectuses can be obtained from your investment professional, by writing to Nationwide Life Insurance Company, P.O. Box 182021, Columbus, OH 43218-2021 or by visiting [nationwide.com/variable-annuities.jsp](http://nationwide.com/variable-annuities.jsp). Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. The product prospectus and underlying fund prospectuses contain this and other important information. Read the prospectuses carefully before investing.**

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