

# S&P 500<sup>®</sup> Average Daily Risk Control 10% USD Price Return Index

U.S. market-cap-weighted stock market index that seeks to limit the volatility of the S&P 500<sup>®</sup> to a target level of 10% by allocating to cash based upon an algorithm

As of 12/31/20

## Objective

Limits the volatility of the S&P 500<sup>®</sup> to a target level of 10% by allocating to cash based upon an algorithm

## Approach

Cap weighted domestic

## Features

Over \$11.2 trillion is indexed or benchmarked to the S&P 500 Index — widely regarded as the best single gauge of large-cap U.S. equities

## Ticker

SPXAV10P

## Top five constituents

1  Apple

2  Microsoft

3  amazon

4  facebook.

5  TESLA

## Historical performance



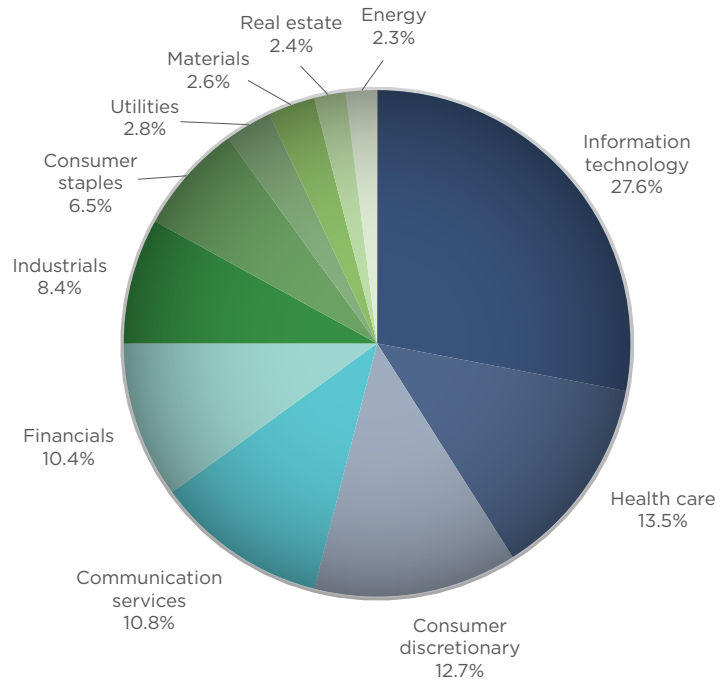
From 4/4/2013 - 12/31/2020. Past performance is not an indication or guarantee of future results.

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

## Annual performance

Year	Annual return
2013 <sup>1</sup>	13.61%
2014	4.52%
2015	-4.82%
2016	5.47%
2017	19.41%
2018	-2.05%
2019	16.20%
2020	3.37%

## Sector breakdown<sup>2</sup>



The S&P 500<sup>®</sup> Average Daily Risk Control 10% USD Price Return Index seeks to limit the daily volatility of the S&P 500 to a target level of 10% by allocating to cash based upon an algorithm. For more information, please visit <https://www.spglobal.com/spdji/en/indices/strategy/sp-500-average-daily-risk-control-10-index>

S&P Global



<sup>1</sup> Performance for 2013 begins on the index launch date of 4/4/2013.

<sup>2</sup> Based on GICS<sup>®</sup> sectors. The weightings for each sector of the index are rounded to the nearest tenth of a percent; therefore, the aggregate weights for the index may not equal 100%.



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 discuss their specific situation with their financial professional.

This product is sold by prospectus. Carefully consider the investment objectives, risks, charges and expenses. The product prospectus contains this and other important information. Investors should read them carefully before investing. To request a copy, go to [nationwide.com/prospectus](http://nationwide.com/prospectus) or call 1-800-848-6331.

Annuities have limitations. They are long-term vehicles designed for retirement purposes. They are not intended to replace emergency funds, to be used as income for day-to-day expenses or to fund short-term savings goals. Withdrawals are subject to income tax, and withdrawals before age 59½ may be subject to a 10% early withdrawal federal tax penalty. Please read the contract for complete details.

Nationwide Defined Protection is an individual single purchase payment deferred annuity with index-linked strategies issued by Nationwide Life Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation (NISC), member FINRA. Please note, the contract does not directly participate in any stock or equity investments.

Guarantees and protections referenced within are subject to the claims-paying ability of Nationwide Life Insurance Company.

The "S&P 500" is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by Nationwide Life and Annuity Insurance Company ("Nationwide"). Standard & Poor's<sup>®</sup>, S&P<sup>®</sup> and S&P 500<sup>®</sup> are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); DJIA<sup>®</sup>, The Dow<sup>®</sup>, Dow Jones<sup>®</sup> and Dow Jones Industrial Average are trademarks of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Nationwide. Nationwide Defined Protection Annuity is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500.

S&P 500 Average Daily Risk Control 10% USD Price Return Index ("S&P 500 Average Daily Risk Control USD Price Return Index") is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI"), and has been licensed for use by Nationwide. Standard & Poor's<sup>®</sup> and S&P<sup>®</sup> are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones<sup>®</sup> is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by Nationwide. The Product is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Average Daily Risk Control 10% USD Price Return Index.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side, and Nationwide Defined Protection are service marks of Nationwide Mutual Insurance Company.

©2021 Nationwide

VAM-3447AO (03/21)