

Quarterly fund statistics
September 30, 2017

Nationwide® Variable Universal Life (VUL) Protector

Explore your options



Nationwide®
is on your side

We know quality.

When you start with quality investments, you can make informed choices with the money you're investing for your future.

That's why Nationwide's team of investment analysts devotes both time and effort to build a lineup of quality investment options — screening, selecting and monitoring each investment against rigorous standards for quality.

About this summary

The table below summarizes some of the most important statistics about the investment options in our lineup. The options are organized by asset class and include information on each investment's style, rating and risk characteristics. You can find definitions for many of these terms on the pages following this summary.

Work with your investment professional as you review these options and make choices that align with your goals and your tolerance for risk.

Important information

Picking investments is just one decision you have to make with a variable life insurance policy. There are other important considerations as well, including:

Be sure to choose a product that meets long-term life insurance needs, especially if personal situations change — for example, marriage, birth of a child or job promotion. Weigh objectives, time horizon and risk tolerance, as well as any associated costs, before investing. Market volatility can lead to the need for additional premium in the policy. Variable life insurance has fees and charges that include underlying fund expenses and costs that vary with sex, health, age and tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge.

Variable products are sold by prospectus. Carefully consider the investment objectives, risks, charges and expenses. The product and underlying fund prospectuses contain this and other important information. Investors should read them carefully before investing. To request a copy, go to nationwide.com or call 1-800-848-6331.

The underlying investment options are not publicly traded and cannot be purchased directly by the general public.

Nationwide and its representatives do not give legal or tax advice. An attorney or tax advisor should be consulted for answers to specific questions. These portfolios contain different investments than similarly named mutual funds offered by the money manager. Investment results may result in higher or lower returns.

Variable products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio. .

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Contracts/Certificates: (see below for product-specific contract numbers)

Nationwide® Variable Universal Life (VUL) Protector

VLP-0109AO

Fund abbreviations

AMT — Advisers Management Trust

VIF — Variable Investment Fund

IP — Investment Portfolios

VIP — Variable Insurance Products

LIT — Life Investment Trust

VIPT — Variable Insurance Products Trust

NVIT — Nationwide Variable Insurance Trust

VIT — Variable Insurance Trust

UIF — The Universal Institutional Funds, Inc.

VP — Variable Portfolio

VA — Variable Account

VPS — Variable Product Series

VI — Variable Insurance

VT — Variable Trust

Making sense of the investment summary table

We've made it easy to compare investment options by these popular measurements of style, ratings and risk. Of course, you should read the underlying fund prospectuses for more information before you invest.



Investment Summary													
A	B		E					F		G			
	Style		Morningstar Rating			MPT Statistics		Expense Ratio*					
	Equity	Fixed Income	C Risk	D Return	Overall Rating	3-Year	5-Year	10-Year	Beta	Std Dev	Gross	Net	Expiration Date
Allocation: Aggressive Allocation													
Franklin VIPT Founding Funds Allocation VIP Fund - Class 2	■	■	+Avg	Avg	★★	★★	★★	—	1.50	10.13	1.02	1.01	* 04/30/16
NVIT Cardinal SM Aggressive Fund - Class II	■	■	High	+Avg	★★★★	★★★★	★★★	—	1.52	10.22	1.34	1.14	* 04/30/16
NVIT Cardinal SM Moderately Aggressive Fund - Class II	■	■	Avg	Avg	★★★	★★★	★★★	—	1.34	8.93	1.24	1.08	* 04/30/16
NVIT Investor Destinations Aggressive Fund - Class II	■	■	High	+Avg	★★★★	★★★★	★★★★	★★	1.52	10.08	0.83	0.83	
NVIT Investor Destinations Moderately Aggressive Fund - Class II	■	■	Avg	Avg	★★★	★★★	★★★★	★★★	1.33	8.73	0.83	0.83	
Total subaccounts					out of 2,023	out of 2,023	out of 1,559	out of 369					
Allocation: Conservative Allocation													
Franklin Income VIP Fund - Class 2	■	■	+Avg	+Avg	★★★★	★★	★★★★	★★★★	1.17	7.99	0.72	0.72	
NVIT Cardinal SM Balanced Fund - Class II	■	■	+Avg	+Avg	★★★★	★★★★	★★★★	—	0.89	5.84	1.13	0.97	* 04/30/16
NVIT Cardinal SM Conservative Fund - Class II	■	■	Low	Low	★	★★	★	—	0.43	2.98	1.03	0.87	* 04/30/16
NVIT Cardinal SM Managed Growth & Income Fund - Class II	■	■	—	—	—	—	—	—	—	—	1.25	1.01	* 04/30/16
NVIT Cardinal SM Moderately Conservative Fund - Class II	■	■	Avg	Avg	★★★	★★★★	★★★	—	0.73	4.83	1.09	0.93	* 04/30/16
NVIT Investor Destinations Balanced Fund - Class II	■	■	Avg	+Avg	★★★★	★★★★	★★★★	—	0.84	5.50	0.82	0.82	
NVIT Investor Destinations Conservative Fund - Class II	■	■	Low	-Avg	★★★	★★	★★	★★★	0.38	2.65	0.79	0.79	
NVIT Investor Destinations Managed Growth & Income Fund - Class II	■	■	—	—	—	—	—	—	—	—	0.87	0.78	* 04/30/16
NVIT Investor Destinations Moderately Conservative Fund - Class II	■	■	-Avg	Avg	★★★★	★★★★	★★★★	★★★★	0.68	4.48	0.81	0.81	
Total subaccounts					out of 3,672	out of 3,672	out of 2,669	out of 878					
Allocation: Moderate Allocation													
American Funds NVIT Asset Allocation Fund - Class II	■	■	+Avg	+Avg	★★★★	★★★★	★★★★	★★★	1.18	7.97	1.09	0.94	* 05/01/16
Loring Ward NVIT Moderate Fund - Class II	■	■	—	—	—	—	—	—	—	—	1.96	1.03	* 04/30/16
NVIT Cardinal SM Capital Appreciation Fund - Class II	■	■	High	Avg	★★★	★★★	★★★	—	1.20	7.92	1.19	1.03	* 04/30/16
NVIT Cardinal SM Managed Growth Fund - Class II	■	■	—	—	—	—	—	—	—	—	1.26	1.01	* 04/30/16
NVIT Cardinal SM Moderate Fund - Class II	■	■	Avg	-Avg	★★	★★★	★★	—	1.04	6.85	1.15	0.99	* 04/30/16
NVIT Investor Destinations Capital Appreciation Fund - Class II	■	■	+Avg	Avg	★★★	★★★	★★★	—	1.16	7.63	0.82	0.82	
NVIT Investor Destinations Managed Growth Fund - Class II	■	■	—	—	—	—	—	—	—	—	0.84	0.79	* 04/30/16
NVIT Investor Destinations Moderate Fund - Class II	■	■	-Avg	Avg	★★★	★★★	★★★	★★★	1.01	6.62	0.82	0.82	
NVIT Managed American Funds Asset Allocation Fund - Class II	■	■	—	—	—	—	—	—	—	—	1.03	1.02	* 04/30/16

* If applicable, the difference between gross and net operating expenses reflects contractual waivers. Please see the Fund's most recent prospectus for more details.

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A Category

The category Morningstar assigns to each investment option based on the past three years of stock and bond holdings

B Style

Refer to the “How to use the Morningstar Style Box” on the following pages

C Morningstar Rating: Risk

Indicates downside volatility relative to other investments in its category, measured for up to three time periods (three-, five- and 10-years) then weighted and averaged to produce the overall risk rating; the 10% of investments with the least risk in each category is described as Low; the next 22.5% as below average (-Avg); the middle 35% as average (Avg); the next 22.5% as above average (+Avg); the top 10% as High; funds with less than three years of performance history are not rated

D Morningstar Rating: Return

Compares excess return over the risk-free rate (return of 90-day U.S. Treasury bills) for up to three time periods (three-, five- and 10-years) after any loads or sales charges, in comparison to similar funds; using T-bill return as a benchmark, the bottom 10% of investments in each category receive a Low rating, the next 22.5% below average (-Avg), the middle 35% average (Avg), the next 22.5% above average (+Avg), and the top 10% High; funds with less than three years of performance history are not rated

E Morningstar “Star” Rating

Refer to the “How to use Morningstar “Star” Ratings” on the following pages; funds with less than three years of performance history are not rated

F MPT Statistics

Refers to common risk measurement as defined by modern portfolio theory (MPT)

Beta — A measure of an investment’s sensitivity to market movement; a beta greater than 1 indicates greater volatility than the market; a beta less than 1 indicates lower volatility

Standard Deviation — Statistical measurement of the volatility of returns; a higher number indicates greater swings in returns, while a smaller number indicates lesser swings in returns

G Expense Ratio

Percentage of assets used each year to pay operating and management expenses of the subaccount; includes administrative and marketing related (e.g., 12b-1) fees but not sales charges or product related fees; this report uses the Gross Prospectus Expense Ratio which does not include any waivers and/or reimbursements; if these waivers/reimbursements were included, the expense ratio may be lower; the Net Expense Ratio includes the waivers and reimbursements; please refer to the individual fund fact sheets at nationwide.com for full net and gross expense details

How to use the Morningstar® Style Box™

The Morningstar Style Box is a visual tool that can help you see beyond confusing fund names and descriptions and get a better understanding of each investment's style and risk factors.

What the Style Box does

It paints a picture of what's in the investment's portfolio. For stock funds, it shows if the manager invests more in large companies or small companies and if those stocks are generally cheap or expensive.

For bond funds, the Style Box shows if the underlying securities are long-term, short-term or somewhere in between. It also shows the quality of the underlying securities in the portfolio.

Morningstar uses the Style Box to categorize investments by their similarities, then to rate each investment on its ability to balance risk and reward relative to its peer group. Risk is measured across the nine classifications, increasing from left to right and from top to bottom.

Putting the Style Box to work

As you consider investments, the Style Box can help you easily identify different styles and objectives of funds so you can build a diversified portfolio.

Diversification can help you lower the overall risk of your portfolio by combining different investments. You don't want to invest your entire portfolio in one place. Spreading out your investments across different types, styles and asset classes can reduce wide swings in performance and promote greater consistency of returns.

Morningstar® Style Box™

Equity

Risk	Investment Style			Median Market cap.
	Value	Blend	Growth	
Low	Large-cap Value	Large-cap Blend	Large-cap Growth	Large
Moderate	Mid-cap Value	Mid-cap Blend	Mid-cap Growth	Mid
High	Small-cap Value	Small-cap Blend	Small-cap Growth	Small

Inside the stock fund Style Box, nine classifications exist, ranging from large-cap value in the upper left (more conservative) to small-cap growth in the lower right (more aggressive).

Bond

Risk	Duration			Quality
	Short	Intermediate	Long	
Low	Short-term High Quality	Inter-term High Quality	Long-term High Quality	High
Moderate	Short-term Medium Quality	Inter-term Medium Quality	Long-term Medium Quality	Medium
High	Short-term Low Quality	Inter-term Low Quality	Long-term Low Quality	Low

Inside the bond fund Style Box, nine classifications exist, ranging from short-term high quality in the upper left (more conservative) to long-term low quality in the lower right (more aggressive).

How to use the Morningstar “Star” Ratings

Morningstar assigns a “Star” Rating to any investment option with at least three years of performance history. It’s a good place to begin your evaluation of investment options, but there are other considerations as well.

What it is — and isn’t

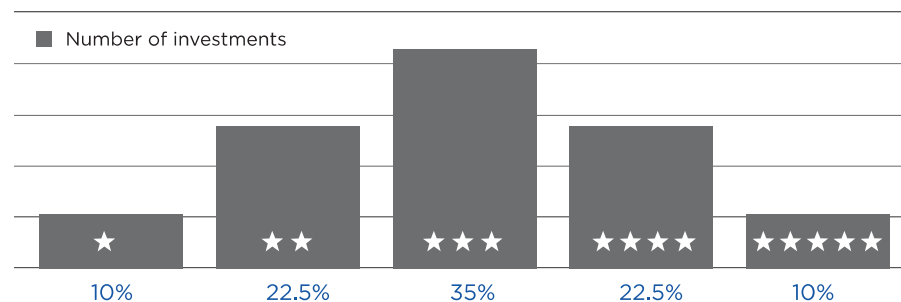
The Star Rating indicates how well an investment has performed in the past relative to similar funds in its category. Funds with five-star ratings are leading performers; funds with one-star ratings are the poorest performers.

Morningstar developed the Star Rating as a quantitative statistic — you shouldn’t use the Star Rating as an endorsement of any particular fund. Keep in mind the Star Rating is based solely on past performance and shouldn’t be used as an indicator of future results.

When the stars line up

Also remember when comparing investments that the Star Rating is only applicable to investments within the same category. Not all five-star rated investments are equal or even interchangeable. For example, a five-star fund in a specialized or narrowly focused category may have better risk-adjusted returns within its peer group, but it’s likely to be riskier than a five-star investment that’s more broadly diversified.

Rather than picking investments according to their ratings, you should first work with your investment professional to develop an overall portfolio strategy. Then, review the investment options available for each portion of your portfolio. The Star Ratings can be used to identify potential choices, but you should never select an investment based only on how many stars it has received.



How the stars are assigned

The Star Rating is based on risk-adjusted returns. To calculate a risk-adjusted return, Morningstar takes an investment’s total return over a period and subtracts a risk penalty to cover the amount of variation in monthly returns. In other words, the greater the variation of monthly returns, the larger the risk penalty. In addition, Morningstar also accounts for all sales charges, loads and redemption fees in the risk-adjusted return used to assign a star rating.

Investments that rank in the top 10% of their category for risk-adjusted returns receive a 5-star rating; the next 22.5% receive 4 stars; the middle 35% 3 stars; the next 22.5% 2 stars; and the bottom 10% one star.

Ratings are computed for up to 3 time periods — three, five and 10 years — then combined to produce an overall rating. Investments with less than three years of past performance are not rated.

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Investment Summary as of 09/30/17

	Style		Morningstar Rating						MPT Statistics		Expense Ratio*		
	Equity	Fixed Income	Risk	Return	Overall Rating	3-Year	5-Year	10-Year	Beta	Std Dev	Gross	Net	Expiration Date
Allocation: Allocation—15% to 30% Equity													
NVIT Cardinal SM Conservative Fund - Class I	■	■	Avg	+Avg	★★★★	★★★	★★★★	—	0.44	2.86	0.88	0.78	* 04/30/18
NVIT Investor Destinations Conservative Fund - Class P	■	■	-Avg	+Avg	★★★★	★★★★	★★★★	★★★	0.34	2.31	0.66	0.66	
Total subaccounts					—	—	—	—					
Allocation: Allocation—30% to 50% Equity													
Franklin Income VIP Fund - Class I	■	■	High	High	★★★★	★★★	★★★★★	★★★★	1.17	7.56	0.49	0.46	* 04/30/18
Ivy VIP Pathfinder Conservative	■	■	Avg	Avg	★★★	★★★	★★★	—	0.75	4.89	0.87	0.87	
NVIT Cardinal SM Balanced Fund - Class I	■	■	+Avg	High	★★★★★	★★★★★	★★★★★	—	0.88	5.49	0.98	0.88	* 04/30/18
NVIT Cardinal SM Managed Growth & Income Fund - Class I	■	■	+Avg	Avg	★★★	★★★	—	—	0.86	5.61	0.99	0.82	* 04/30/18
NVIT Cardinal SM Moderately Conservative Fund - Class I	■	■	Avg	Avg	★★★	★★★★	★★★	—	0.74	4.55	0.95	0.85	* 04/30/18
NVIT Investor Destinations Balanced Fund - Class P	■	■	Avg	High	★★★★★	★★★★★	★★★★★	—	0.80	4.94	0.67	0.67	
NVIT Investor Destinations Managed Growth & Income Fund - Class I	■	■	Avg	+Avg	★★★★	★★★★	—	—	0.79	5.19	0.58	0.53	* 04/30/18
NVIT Investor Destinations Moderately Conservative Fund - Class P	■	■	Low	Avg	★★★★	★★★★★	★★★	★★★★	0.64	3.96	0.66	0.66	
Total subaccounts					—	—	—	—					
Allocation: Allocation—50% to 70% Equity													
American Funds NVIT Asset Allocation Fund - Class II	■	■	+Avg	High	★★★★	★★★★★	★★★★★	★★★	1.16	7.35	1.08	0.93	* 05/01/18
Ivy VIP Pathfinder Moderate	■	■	+Avg	Avg	★★★	★★★	★★★	—	1.09	7.12	0.95	0.95	
Ivy VIP Pathfinder Moderately Conservative	■	■	-Avg	-Avg	★★★	★★	★★★	—	0.93	6.09	0.92	0.92	
NVIT Cardinal SM Capital Appreciation Fund - Class I	■	■	High	+Avg	★★★★	★★★★	★★★★	—	1.18	7.43	1.05	0.95	* 04/30/18
NVIT Cardinal SM Managed Growth Fund - Class I	■	■	Avg	-Avg	★★	★★	—	—	0.88	6.06	1.01	0.82	* 04/30/18
NVIT Cardinal SM Moderate Fund - Class I	■	■	Avg	Avg	★★★	★★★	★★★	—	1.03	6.42	1.01	0.91	* 04/30/18
NVIT Investor Destinations Capital Appreciation Fund - Class P	■	■	+Avg	+Avg	★★★★	★★★★	★★★★	—	1.11	6.91	0.67	0.67	
NVIT Investor Destinations Managed Growth Fund - Class I	■	■	-Avg	Avg	★★★	★★★	—	—	0.85	5.79	0.57	0.54	* 04/30/18
NVIT Investor Destinations Moderate Fund - Class P	■	■	Avg	Avg	★★★	★★★★	★★★	★★★	0.95	5.89	0.66	0.66	
Total subaccounts					—	—	—	—					

* If applicable, the difference between gross and net operating expenses reflects contractual waivers. Please see the Fund's most recent prospectus for more details.

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	Equity	Fixed Income	Risk	Return	Overall Rating	3-Year	5-Year	10-Year	Beta	Std Dev	Gross	Net	Expiration Date
Allocation: Allocation—70% to 85% Equity													
Ivy VIP Pathfinder Aggressive	■	■	High	High	★★★★★	★★★★	★★★★★	—	1.43	9.39	1.11	1.11	
Ivy VIP Pathfinder Moderately Aggressive	■	■	Avg	+Avg	★★★★	★★★	★★★★	—	1.25	8.18	1.02	1.02	
NVIT Cardinal SM Moderately Aggressive Fund - Class I	■	■	Avg	High	★★★★★	★★★★	★★★★★	—	1.34	8.44	1.11	1.01	* 04/30/18
NVIT Investor Destinations Moderately Aggressive Fund - Class P	■	■	Avg	+Avg	★★★★	★★★★	★★★★	★★★★	1.27	7.98	0.67	0.67	
Total subaccounts					—	—	—	—					
Allocation: Allocation—85%+ Equity													
NVIT Cardinal SM Aggressive Fund - Class I	■	■	Avg	+Avg	★★★★	★★★★	★★★★	—	1.49	9.51	1.20	1.07	* 04/30/18
NVIT Investor Destinations Aggressive Fund - Class P	■	■	+Avg	High	★★★★	★★★★★	★★★★	★★★★	1.44	9.10	0.69	0.69	
Total subaccounts					—	—	—	—					
Allocation: Tactical Allocation													
Deutsche Global Income Builder VIP - Class A	■	—	Avg	High	★★★★	★★★★★	★★★★★	★★★	1.06	6.63	0.66	0.66	
Invesco VI Balanced-Risk Allocation Fund - Series I	■	—	-Avg	Avg	★★★	★★★★	★★★	—	0.62	5.41	1.25	0.80	* 04/30/18
Total subaccounts					—	—	—	—					
Allocation: World Allocation													
BlackRock Global Allocation VI Fund - Class I	—	—	Avg	Avg	★★★	★★★	★★★★	★★★	1.01	6.44	0.74	0.73	
Dimensional - VA Global Moderate Allocation Portfolio	■	■	Avg	+Avg	★★★★	★★★★	—	—	1.10	6.85	0.52	0.40	* 02/28/18
Total subaccounts					—	—	—	—					
Alternative: Multialternative													
Guggenheim VF Multi-Hedge Strategies	—	—	Low	High	★★★★★	★★★★★	★★★★★	—	0.09	3.04	2.46	1.36	*
Total subaccounts					—	—	—	—					
Commodities: Commodities Broad Basket													
PIMCO VIT CommodityRealReturn [®] Strategy Portfolio - Administrative Class	—	—	High	High	★★★★★	★★★★★	★★★★★	★★★★★	0.81	14.38	1.32	0.89	*
Total subaccounts					—	—	—	—					
International Equity: Diversified Emerging Mkts													
American Funds Insurance Series [®] New World Fund - Class 2	■	—	Low	High	★★★★★	★★★★★	★★★★★	★★★★★	0.85	11.42	1.03	1.03	
Total subaccounts					—	—	—	—					
International Equity: Foreign Large Blend													
NVIT International Index Fund - Class I	■	—	Avg	+Avg	★★★★	★★★★	★★★★	★★★★	0.91	11.53	0.45	0.45	
Total subaccounts					—	—	—	—					

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	Equity	Fixed Income	Risk	Return	Overall Rating	3-Year	5-Year	10-Year	Beta	Std Dev	Gross	Net	Expiration Date
International Equity: Foreign Large Growth													
Fidelity® VIP Overseas Portfolio - Service Class	■	—	+Avg	+Avg	★★★★	★★★	★★★★★	★★★	0.92	12.28	0.90	0.90	
Oppenheimer International Growth Fund/VA - Non-Service Shares	■	—	Avg	High	★★★★★	★★★★	★★★★	★★★★★	0.89	11.92	1.09	1.00	* 04/28/18
Total subaccounts					—	—	—	—					
International Equity: Foreign Large Value													
Dimensional - VA International Value Portfolio	■	—	High	+Avg	★★★	★★★★	★★★★	★★	1.07	13.91	0.46	0.46	
Putnam VT International Value Fund - Class IA	■	—	Avg	Avg	★★★	★★★★	★★★★	★★	0.94	12.04	0.92	0.92	
Total subaccounts					—	—	—	—					
International Equity: Foreign Small/Mid Blend													
Dimensional - VA International Small Portfolio	■	—	Avg	+Avg	★★★★	★★★★	★★★★	—	0.86	11.36	0.60	0.60	
Total subaccounts					—	—	—	—					
International Equity: World Large Stock													
Oppenheimer Global Fund/VA - Non-Service Shares	■	—	+Avg	+Avg	★★★★	★★★★	★★★★★	★★★★	0.92	12.81	0.77	0.77	
Total subaccounts					—	—	—	—					
Money Market: Prime Money Market													
NVIT Government Money Market Fund - Class V	—	—	—	—	—	—	—	—	—	0.06	0.46	0.46	
Total subaccounts					—	—	—	—					
Sector Equity: Equity Energy													
Fidelity® VIP Energy Portfolio - Service Class 2	■	—	+Avg	+Avg	★★★	★★★★★	★★★★	★★	1.03	22.59	0.93	0.93	
Total subaccounts					—	—	—	—					
Sector Equity: Natural Resources													
VanEck VIP Trust Global Hard Assets Fund - Initial Class	■	—	High	+Avg	★★★★	★★★★	★★★★	★★★★	1.26	24.42	1.06	1.06	
Total subaccounts					—	—	—	—					
Sector Equity: Real Estate													
Fidelity® VIP Real Estate Portfolio - Service Class	■	—	+Avg	+Avg	★★★	★★★	★★★★	★★	0.51	14.39	0.77	0.77	
Total subaccounts					—	—	—	—					

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Nationwide® Variable Universal Life (VUL) Protector



Investment Summary as of 09/30/17

	Style		Morningstar Rating						MPT Statistics		Expense Ratio*		
	Equity	Fixed Income	Risk	Return	Overall Rating	3-Year	5-Year	10-Year	Beta	Std Dev	Gross	Net	Expiration Date
Sector Equity: Technology													
Janus Henderson VIT Global Technology Portfolio: Service Shares	■	—	+Avg	High	★★★★★	★★★★★	★★★★	★★★★★	1.20	14.27	1.05	1.04	
Total subaccounts					—	—	—	—					
Sector Equity: Utilities													
MFS® VIT Utilities Series - Initial Class	■	—	+Avg	High	★★★★★	★★★★	★★★★★	★★★★★	0.80	11.07	0.78	0.78	
Total subaccounts					—	—	—	—					
Taxable Bond: Corporate Bond													
Federated Quality Bond Fund II - Primary Shares	—	■	Avg	+Avg	★★★★	★★★	★★★★	★★★★	0.76	2.60	0.80	0.73	05/01/18
Total subaccounts					—	—	—	—					
Taxable Bond: High Yield Bond													
BlackRock High Yield VI Fund - Class I	■	■	Avg	High	★★★★	★★★★	★★★★★	★★★★	0.12	4.83	0.81	0.70	* 04/30/18
Total subaccounts					—	—	—	—					
Taxable Bond: Inflation-Protected Bond													
Dimensional - VIT Inflation-Protected Securities Portfolio	—	■	—	—	—	—	—	—	—	—	0.19	0.18	* 02/28/18
Total subaccounts					—	—	—	—					
Taxable Bond: Intermediate-Term Bond													
Lord Abbett Series Total Return Portfolio - Class VC	—	■	-Avg	+Avg	★★★★	★★★★	★★★★	—	0.88	2.75	0.89	0.64	* 04/30/18
NVIT Bond Index Fund - Class I	—	■	-Avg	Avg	★★★	★★★	★★★	★★★	1.01	2.87	0.38	0.38	
NVIT Core Plus Bond Fund - Class I	—	■	-Avg	+Avg	★★★★	★★★★	★★★★	—	0.78	2.46	0.64	0.64	
Total subaccounts					—	—	—	—					
Taxable Bond: Short-Term Bond													
NVIT Short Term Bond Fund - Class I	—	■	Avg	+Avg	★★★★	★★★★	★★★★	—	0.18	1.13	0.54	0.54	
Total subaccounts					—	—	—	—					
Taxable Bond: Ultrashort Bond													
Dimensional - VA Short-Term Fixed Portfolio	—	■	Avg	Avg	★★★	★★★	★★★★	★★★	0.08	0.34	0.27	0.27	
Total subaccounts					—	—	—	—					

* If applicable, the difference between gross and net operating expenses reflects contractual waivers. Please see the Fund's most recent prospectus for more details.

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Taxable Bond: World Bond													
Dimensional - VA Global Bond Portfolio	—	■	Low	Avg	★★★★	★★★★★	★★★★★	★★★	0.69	2.06	0.24	0.24	
Templeton Global Bond VIP Fund - Class 1	—	■	High	High	★★★★★	★★★	★★★★★	★★★★★	-0.25	5.74	0.55	0.50	* 04/30/18
Total subaccounts					—	—	—	—					
U.S. Equity: Large Blend													
NVIT S&P 500 Index Fund - Class I	■	—	Avg	+Avg	★★★★	★★★★★	★★★★	★★★★	1.00	10.10	0.32	0.25	* 04/30/18
Total subaccounts					—	—	—	—					
U.S. Equity: Large Growth													
Deutsche Capital Growth VIP - Class A	■	—	-Avg	+Avg	★★★★★	★★★★	★★★★	★★★★★	1.08	11.50	0.50	0.50	
Fidelity® VIP Growth Portfolio - Service Class	■	—	+Avg	Avg	★★★	★★★	★★★★	★★★	0.92	10.83	0.74	0.74	
NVIT Large Cap Growth Fund - Class I	■	—	-Avg	Avg	★★★	★★★	★★★	—	0.99	10.51	0.68	0.61	* 04/30/18
Total subaccounts					—	—	—	—					
U.S. Equity: Large Value													
Dimensional - VA U.S. Large Value Portfolio	■	—	High	High	★★★★	★★★★	★★★★★	★★★★	1.10	11.91	0.27	0.27	
MFS® VIT Value Series - Initial Class	■	—	Avg	High	★★★★★	★★★★★	★★★★★	★★★★★	0.99	10.31	0.73	0.73	
Putnam VT Equity Income Fund - Class IA	■	—	Avg	High	★★★★★	★★★★	★★★★★	★★★★★	0.96	9.99	0.59	0.59	
Total subaccounts					—	—	—	—					
U.S. Equity: Mid-Cap Blend													
NVIT Mid Cap Index Fund - Class I	■	—	+Avg	High	★★★★★	★★★★★	★★★★★	★★★★★	0.96	11.04	0.41	0.41	
Total subaccounts					—	—	—	—					
U.S. Equity: Mid-Cap Growth													
Janus Henderson VIT Enterprise Portfolio: Service Shares	■	—	-Avg	High	★★★★★	★★★★★	★★★★★	★★★★★	0.91	10.22	0.98	0.98	
Total subaccounts					—	—	—	—					
U.S. Equity: Mid-Cap Value													
NVIT Multi-Manager Mid Cap Value Fund - Class I	■	—	-Avg	High	★★★★★	★★★★	★★★★★	—	0.92	10.08	0.95	0.94	* 04/30/18
Total subaccounts					—	—	—	—					

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	Equity	Fixed Income	Risk	Return	Overall Rating	3-Year	5-Year	10-Year	Beta	Std Dev	Gross	Net	Expiration Date
U.S. Equity: Small Blend													
NVIT Small Cap Index Fund - Class II	■	—	+Avg	Avg	★★★	★★★★	★★★	★★★	1.12	14.51	0.68	0.61	* 04/30/18
Total subaccounts					—	—	—	—					
U.S. Equity: Small Growth													
NVIT Multi-Manager Small Cap Growth Fund - Class I	■	—	Avg	Avg	★★★	★★★★	★★★	★★	1.08	13.62	1.12	1.12	
Total subaccounts					—	—	—	—					
U.S. Equity: Small Value													
Dimensional - VA U.S. Targeted Value Portfolio	■	—	High	Avg	★★★	★★	★★★★★	★★★	1.07	14.92	0.38	0.38	
Total subaccounts					—	—	—	—					

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