

America's marketFLEX<sup>®</sup> Advisor Annuity

Invest in your future



**Nationwide<sup>®</sup>**  
is on your side

# Answers to frequently asked questions.

## What you should know about purchasing a variable annuity

### What is a variable annuity?

A variable annuity is an insurance contract designed to help you create a fixed or variable stream of retirement income through a process called annuitization. With a variable annuity, you can invest in one product with multiple underlying investment options and direct money into subaccounts based on how much risk you're willing to take.

Variable annuities are for long-term investing; they're not appropriate for short-term financial goals. And variable annuities have fees and charges that include mortality and expense fees, administrative fees and contract maintenance fees. These fees are a percentage of the investment account value.

### What kind of investments can I choose from?

Variable annuities offer a wide range of professionally managed investment options. With choices such as equity, bond and money market funds, you can create a portfolio designed to meet your investment goals. Please keep in mind that because these investment choices are subject to market fluctuation, investment risk and possible loss of principal, your annuity's value will vary depending on how they perform.

Investment choices within a variable annuity are not publicly traded mutual funds and are only available for purchase in variable products. Fees in investment choices cover the fund manager's services and the costs of the underlying investments.

### Why should I consider a variable annuity?

Variable annuities offer tax deferral and compounding, unique features that can help you prepare for retirement. Investment gains within a variable annuity are tax deferred, meaning they're not taxed until you take money from the annuity. This allows more of your money to remain invested. And when combined with the power of compounding, your investment has the potential to accumulate faster than taxable investments earning the same rate of return.

When you decide to withdraw money from a variable annuity, the taxable portion will be subject to ordinary income tax. If you take your money out early, surrender charges may apply and, if you take it out before age 59½, a 10% federal tax penalty may apply.

### When would I be able to draw income from an annuity?

Income from an annuity can be either deferred or immediate depending on the type of annuity you own and its features. Keep in mind that the guarantee of

continued payments depends on the claims-paying ability of the insurance company.

### Deferred annuities

Deferred annuities are designed to help you grow your assets and provide income at a later time. They're for long-term goals, like planning for retirement. They can be purchased through payments over time or with a single payment.

### Immediate annuities

Immediate annuities are designed to start providing income right away. They're usually purchased with a lump-sum payment by people who have already retired or are close to retirement.

### What are the other features?

Some variable annuities offer living features, like guaranteed accumulation, guaranteed withdrawal features or principal protection for extra security, at an additional cost.

Most variable annuities offer a death feature — a payment made to your beneficiary after your death — which will be adjusted proportionally for any previous withdrawals. Other features, known as riders, may be offered at an additional cost as optional features.

# Investment choices performance report

## It's natural to want to know how your investments are doing over time

This performance report shows how the investment choices within this variable annuity have performed over a series of time periods. These investment choices are not publicly traded mutual funds and are only available for purchase in variable products.

## Fees and expenses

Fees and expenses charged by the investment choices cover the cost of the underlying investment as well as the fund manager's services, and they are reflected in the performance figures.

Annual maintenance charge: \$0

Mortality and expense risk charge: 0.45%

Contingent deferred sales charge (CDSC):

Year	0
CDSC	0%

Performance figures do not reflect the cost of optional riders. If the cost were included, performance figures would be lower.

## Helpful terms

**Annual maintenance charge:** A fee charged to cover yearly expenses.

**Asset allocation:** The mixture of asset classes an investor chooses based on his or her time horizon and risk tolerance. Markets are volatile and can decline in response to adverse developments. The use of asset allocation does not guarantee returns or protect you from potential losses.

**Asset class:** A group of investments with similar characteristics, such as stocks, bonds or cash.

**Bear market:** An extended period of declining stock prices, frequently occurring when there is an economic recession, unemployment is high and inflation is rising.

**Closed:** A underlying investment option that is no longer accepting contributions from investors.

**Contingent deferred sales charge:** A charge for withdrawals over a set time period that is highest at the beginning and drops to zero at the end of the time period.

**Current yield:** A measure of the return an investor might expect if he or she purchased an investment and held it for one year.

**Inception date:** The date the underlying investment option first became available to investors.

**Inclusion date:** The date the underlying investment option was added to the Nationwide® separate account.

**Mortality and expense risk charge:** A fee assessed as a percentage of the contract value to cover the insurance guarantee, commissions, selling and administrative expenses.

**Separate account:** An investment pool funded by contributions to variable contracts including variable annuities and variable life insurance. These assets are kept separate from Nationwide's general account.

**Short-term trading fees:** Fees designed to offset the costs associated with short-term trading and to protect the long-term interests of all shareholders.

**Walled-off:** An underlying investment option that is not open to new investors, but is still accepting contributions from existing investors.

**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/prospectus](http://nationwide.com/prospectus) or call 1-800-848-6331.**

**Non-standardized performance:** Without surrender charges (CDSC) applied

The figures shown are calculated based on a one-time investment of \$10,000 and reflect the deduction of all applicable charges, except for surrender charges (CDSC). These returns are measured from the inception date of the fund and may predate the offering of the fund in the Nationwide® separate account. Where this occurs, the performance is hypothetical in that it depicts how the underlying investment options would have performed had it been available in the Nationwide separate account during the time period. Year-to-date returns are shown only for underlying investment options incepted on or before December 31 of the previous year.

**Past performance does not guarantee future results. Current performance may be lower or higher. Investment returns and principal value will vary; there may be a gain or loss when shares are sold. To obtain the most recent standardized performance, go to [www.nationwide.com/variable-annuity-prospectus-and-performance.jsp](http://www.nationwide.com/variable-annuity-prospectus-and-performance.jsp).**

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Investment Choices		Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 10/31/19			
Underlying Investment Option	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
<b>Large cap stocks: Large-cap blend</b>							
Fidelity® VIP Growth & Income Portfolio - Service Class 2 <sup>19</sup>	12/31/1996	3.35%	20.39%	8.22%	10.76%	7.42%	11.66%
Neuberger Berman NVIT Multi Cap Opportunities Fund - Class II <sup>3</sup>	03/24/2008	0.78%	20.61%	13.10%	15.14%	9.98%	11.73%
NVIT Nationwide Fund - Class I	11/08/1982	0.23%	22.55%	16.24%	15.89%	10.63%	12.58%
NVIT S&P 500 Index Fund - Class I	02/07/2000	2.09%	22.45%	13.51%	14.11%	10.01%	12.89%
ProFund VP Bull <sup>5</sup>	05/01/2001	1.96%	20.69%	11.78%	12.16%	8.14%	10.98%
Rydex VT Dow 2x Strategy Fund <sup>11</sup>	05/03/2004	0.56%	31.63%	12.09%	28.33%	18.32%	22.38%
Rydex VT Nova Fund <sup>11</sup>	05/07/1997	2.89%	31.73%	16.38%	18.65%	12.66%	17.26%
Rydex VT S&P 500 2x Strategy Fund <sup>5,11</sup>	10/01/2001	3.88%	43.26%	20.90%	24.16%	16.13%	22.33%
<b>Large cap stocks: Large-cap growth</b>							
Fidelity® VIP Growth Portfolio - Service Class 2 <sup>19</sup>	10/09/1986	3.12%	23.67%	15.24%	18.31%	11.75%	14.99%
NVIT Dynamic U.S. Growth Fund - Class II	03/24/2009	2.11%	28.07%	18.53%	17.93%	11.49%	13.03%
NVIT Multi-Manager Large Cap Growth Fund - Class II	03/24/2008	2.22%	20.34%	11.12%	14.98%	9.67%	12.29%
ProFund VP NASDAQ-100 <sup>5</sup>	01/22/2001	4.16%	26.25%	14.55%	17.43%	12.78%	15.65%
ProFund VP Ultra NASDAQ-100 <sup>5,11</sup>	10/18/1999	8.25%	54.18%	24.72%	33.45%	24.09%	31.07%
Rydex VT NASDAQ-100® 2x Strategy Fund <sup>11</sup>	10/01/2001	8.27%	54.66%	24.87%	34.10%	24.89%	31.92%
Rydex VT NASDAQ-100® Fund	05/07/1997	4.15%	26.41%	14.40%	17.77%	13.29%	16.13%
Rydex VT S&P 500 Pure Growth Fund	05/03/2004	0.47%	18.53%	9.34%	11.86%	7.33%	13.05%
<b>Large cap stocks: Large-cap value</b>							
American Century VP Income & Growth Fund - Class I	10/30/1997	1.88%	17.29%	8.69%	11.15%	7.14%	11.60%
American Century VP Value Fund - Class I	05/01/1996	1.46%	16.90%	6.95%	7.49%	6.06%	10.42%
Fidelity(R) VIP Equity-Income Portfolio <sup>SM</sup> - Service Class 2 <sup>19</sup>	10/09/1986	1.38%	19.71%	11.53%	9.50%	6.63%	10.33%
NVIT Multi-Manager Large Cap Value Fund - Class II	03/24/2008	1.71%	18.53%	8.47%	8.92%	6.01%	9.99%
Rydex VT S&P 500 Pure Value Fund <sup>3</sup>	05/03/2004	0.75%	15.63%	1.88%	8.14%	4.27%	11.59%
<b>Mid cap stocks: Mid-cap blend</b>							
BNY Mellon IP MidCap Stock Portfolio - Service Shares <sup>3</sup>	12/29/2000	1.82%	13.28%	4.28%	6.37%	4.32%	11.51%
NVIT Mid Cap Index Fund - Class I <sup>3</sup>	10/31/1997	1.04%	18.31%	8.06%	9.86%	7.47%	12.24%
Rydex VT Mid-Cap 1.5x Strategy Fund <sup>3,11</sup>	10/01/2001	1.32%	25.19%	8.20%	12.21%	9.02%	16.12%

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<b>Mid cap stocks: Mid-cap growth</b>							
NVIT Multi-Manager Mid Cap Growth Fund - Class I <sup>3</sup>	03/24/2008	-0.39%	27.17%	15.61%	16.30%	9.75%	12.92%
Rydex VT S&P MidCap 400 Pure Growth Fund <sup>3</sup>	05/03/2004	1.81%	8.37%	-2.73%	5.38%	2.05%	9.25%
<b>Mid cap stocks: Mid-cap value</b>							
NVIT Multi-Manager Mid Cap Value Fund - Class II <sup>3</sup>	03/24/2008	0.09%	17.87%	7.69%	7.14%	6.27%	11.68%
<b>Small cap stocks: Small-cap blend</b>							
NVIT Multi-Manager Small Company Fund - Class I <sup>3</sup>	10/23/1995	1.42%	17.37%	3.81%	9.61%	7.09%	11.04%
NVIT Small Cap Index Fund - Class I <sup>3</sup>	04/13/2007	2.53%	16.18%	3.93%	9.98%	6.42%	11.47%
Rydex VT Russell 2000® 1.5x Strategy Fund <sup>3,11</sup>	10/01/2001	3.57%	22.24%	2.12%	12.40%	7.39%	14.40%
<b>Small cap stocks: Small-cap growth</b>							
NVIT Multi-Manager Small Cap Growth Fund - Class I <sup>3</sup>	05/03/1999	1.63%	24.04%	10.44%	14.98%	9.67%	13.41%
Rydex VT S&P SmallCap 600 Pure Growth Fund <sup>3</sup>	05/03/2004	1.24%	2.63%	-9.49%	7.82%	4.69%	10.52%
<b>Small cap stocks: Small-cap value</b>							
NVIT Multi-Manager Small Cap Value Fund - Class I <sup>3</sup>	10/31/1997	2.35%	13.67%	1.78%	6.11%	4.27%	10.84%
Rydex VT S&P MidCap 400 Pure Value Fund <sup>3</sup>	05/03/2004	2.51%	15.23%	-0.33%	6.41%	3.94%	9.71%
Rydex VT S&P SmallCap 600 Pure Value Fund <sup>3</sup>	05/03/2004	1.80%	12.22%	-6.50%	1.95%	0.16%	7.61%
<b>International stocks: Diversified emerging markets</b>							
Fidelity® VIP Emerging Markets Portfolio - Service Class 2 <sup>2,19</sup>	01/23/2008	1.77%	18.33%	19.23%	9.31%	4.43%	4.43%
<b>International stocks: Emerging markets</b>							
Lazard Retirement Emerging Markets Equity Portfolio - Service Shares <sup>2,5</sup>	11/04/1997	3.76%	9.73%	9.06%	2.99%	-0.35%	2.79%
NVIT Emerging Markets Fund - Class I <sup>2,5</sup>	08/30/2000	3.82%	13.05%	14.00%	7.71%	1.79%	2.43%
ProFund VP Emerging Markets <sup>2,5</sup>	08/31/2007	5.57%	12.23%	8.46%	4.73%	0.65%	0.35%
<b>International stocks: Europe stock</b>							
ProFund VP Europe 30 <sup>2,5</sup>	10/18/1999	1.65%	11.20%	3.09%	6.25%	0.65%	2.98%
Rydex VT Europe 1.25x Strategy Fund <sup>2,5,11</sup>	10/01/2001	3.74%	21.42%	13.87%	8.68%	0.53%	1.23%
<b>International stocks: Foreign large blend</b>							
NVIT International Index Fund - Class I <sup>2</sup>	04/28/2006	3.35%	16.28%	10.38%	7.72%	3.44%	4.86%
ProFund VP International <sup>2</sup>	08/31/2007	3.12%	14.41%	8.42%	5.35%	1.09%	2.81%
<b>International stocks: Foreign large growth</b>							
NVIT Multi-Manager International Growth Fund - Class II <sup>2,10</sup>	03/24/2008	3.13%	23.00%	18.61%	8.00%	3.85%	6.25%
<b>International stocks: Foreign large value</b>							
AB VPS International Value Portfolio - Class B <sup>2</sup>	08/14/2001	4.80%	12.43%	2.18%	2.37%	0.91%	2.01%
NVIT Multi-Manager International Value Fund - Class II <sup>2</sup>	11/01/1991	3.49%	11.62%	4.07%	5.17%	1.06%	2.49%

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<b>International stocks: Japan stock</b>							
ProFund VP Japan <sup>2,5</sup>	05/01/2002	3.81%	15.86%	5.67%	9.46%	4.97%	6.70%
Rydex VT Japan 2x Strategy Fund <sup>2,5,11</sup>	10/01/2001	7.82%	32.54%	14.50%	13.38%	10.49%	9.89%
<b>International stocks: Pacific/Asia ex-Japan Stock</b>							
ProFund VP Asia 30 <sup>2,5</sup>	05/01/2002	4.43%	14.47%	10.95%	4.29%	0.76%	2.59%
<b>International stocks: World stock</b>							
ALPS Red Rocks Listed Private Equity VIT Fund - Class III <sup>2,5,17</sup>	10/24/2014	3.22%	28.42%	18.20%	12.63%	8.74%	8.94%
American Funds Insurance Series® Global Small Cap Fund - Class 4 <sup>2,3</sup>	04/30/1998	1.44%	20.11%	12.51%	10.32%	6.23%	7.90%
Franklin VIPT Mutual Global Discovery VIP Fund - Class 2 <sup>2</sup>	11/08/1996	1.09%	16.62%	7.64%	5.65%	3.76%	7.25%
Invesco Oppenheimer V.I. Global Fund - Series II <sup>2</sup>	07/13/2000	5.13%	21.85%	13.19%	13.10%	7.79%	9.72%
NVIT iShares Global Equity ETF Fund - Class II <sup>2,8</sup>	01/22/2019	2.32%	N/A	N/A	N/A	N/A	12.51%
<b>Bonds: Emerging markets bond</b>							
Morgan Stanley VIF Emerging Markets Debt Portfolio - Class II <sup>2,5,9</sup>	12/19/2002	0.63%	12.10%	12.65%	3.26%	3.26%	4.67%
PIMCO VIT Emerging Markets Bond Portfolio - Advisor Class <sup>2,5,9</sup>	03/31/2006	0.55%	11.95%	12.82%	4.32%	3.70%	5.29%
<b>Bonds: Floating rate bond</b>							
Eaton Vance VT Floating-Rate Income Fund - Initial Class <sup>4,5,6,9</sup>	05/02/2001	-0.47%	4.60%	0.95%	2.71%	2.65%	3.63%
Guggenheim VF Floating Rate Strategies <sup>4,5,6,9</sup>	04/24/2013	-0.59%	4.80%	1.21%	2.52%	2.84%	2.87%
<b>Bonds: High yield bond</b>							
Columbia VP High Yield Bond Fund - Class 2 <sup>4,9</sup>	05/03/2010	0.42%	13.51%	9.68%	5.00%	4.29%	6.17%
PIMCO VIT High Yield Portfolio - Advisor Class <sup>4,9</sup>	03/31/2006	0.36%	11.88%	9.02%	5.18%	4.32%	6.44%
ProFund VP Access High Yield Fund <sup>4,5,9</sup>	05/02/2005	0.77%	10.50%	9.97%	4.85%	4.23%	7.14%
Rydex VT High Yield Strategy Fund <sup>4,9</sup>	10/15/2014	0.85%	11.68%	10.76%	5.98%	5.20%	5.43%
Western Asset Variable Global High Yield Bond Portfolio - Class II <sup>2,4,9</sup>	02/26/2004	0.49%	10.36%	7.77%	4.78%	3.17%	5.92%
<b>Bonds: Inflation-protected bond</b>							
American Century VP Inflation Protection Fund - Class II <sup>6,9</sup>	12/31/2002	-0.04%	7.62%	7.79%	1.72%	1.44%	2.44%
<b>Bonds: Intermediate government bond</b>							
NVIT Government Bond Fund - Class I <sup>6,9</sup>	11/08/1982	0.05%	6.34%	8.98%	1.45%	1.52%	1.93%
<b>Bonds: Intermediate-term bond</b>							
BlackRock Total Return VI Fund - Class III <sup>9</sup>	04/20/1982	0.24%	8.65%	10.79%	2.63%	2.39%	3.70%
DoubleLine NVIT Total Return Tactical Fund - Class II <sup>9</sup>	10/16/2017	0.25%	6.25%	7.67%	N/A	N/A	2.90%
Fidelity® VIP Investment Grade Bond Portfolio - Service Class 2 <sup>9,19</sup>	12/05/1988	0.42%	8.93%	10.74%	2.92%	2.79%	3.48%
Lord Abbett Series Total Return Portfolio - Class VC <sup>9</sup>	04/30/2010	0.14%	7.93%	9.44%	2.51%	2.49%	3.71%
NVIT Bond Index Fund - Class I <sup>9</sup>	04/19/2007	0.24%	8.14%	10.68%	2.44%	2.39%	2.88%
NVIT Core Plus Bond Fund - Class II <sup>9</sup>	03/24/2008	0.22%	8.86%	10.53%	2.54%	2.40%	3.35%
NVIT iShares Fixed Income ETF Fund - Class II <sup>8,9</sup>	01/22/2019	0.15%	N/A	N/A	N/A	N/A	8.12%

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<b>Bonds: Intermediate-term bond</b>							
PIMCO VIT Total Return Portfolio - Advisor Class <sup>9</sup>	02/28/2006	0.26%	8.42%	9.90%	3.10%	2.75%	3.39%
<b>Bonds: Long government bond</b>							
ProFund VP U.S. Government Plus <sup>6,9,11</sup>	05/01/2002	-1.78%	24.08%	35.68%	3.99%	5.15%	6.57%
Rydex VT Government Long Bond 1.2x Strategy Fund <sup>6,9,11</sup>	08/18/1997	-1.75%	22.71%	33.58%	3.80%	4.98%	6.59%
<b>Bonds: Multisector bond</b>							
Amundi NVIT Multi Sector Bond Fund - Class I <sup>2,4,9</sup>	10/31/1997	0.07%	6.48%	7.15%	2.60%	2.49%	4.31%
Fidelity® VIP Strategic Income - Service Class 2 <sup>2,4,9,19</sup>	12/23/2003	0.22%	8.70%	7.57%	3.77%	3.11%	4.35%
PIMCO VIT Income Portfolio - Advisor Class <sup>2,4,9</sup>	04/29/2016	0.54%	6.20%	6.60%	4.53%	N/A	5.38%
<b>Bonds: World bond</b>							
PIMCO VIT Global Bond Opportunities Portfolio (Unhedged) - Advisor Class <sup>2,9</sup>	10/31/2006	0.99%	4.30%	4.12%	0.98%	1.01%	2.07%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class <sup>2,9</sup>	04/30/2014	-0.47%	6.78%	7.02%	3.42%	3.67%	4.18%
PIMCO VIT International Bond Portfolio (Unhedged) - Advisor Class <sup>2,9</sup>	03/31/2009	1.09%	5.02%	5.36%	1.73%	0.51%	1.54%
Rydex VT Strengthening Dollar 2x Strategy Fund <sup>2,9,11</sup>	09/30/2005	-3.92%	5.79%	4.19%	1.49%	4.50%	1.79%
<b>Short-term bonds: Short-term bond</b>							
NVIT Short Term Bond Fund - Class II <sup>9</sup>	03/24/2008	0.35%	3.40%	3.72%	1.51%	1.13%	1.16%
PIMCO VIT Low Duration Portfolio - Advisor Class <sup>9</sup>	03/31/2006	0.14%	3.54%	3.83%	1.29%	0.84%	1.52%
<b>Short-term bonds: Ultrashort bond</b>							
Goldman Sachs VIT High Quality Floating Rate - Advisor Shares <sup>6,9</sup>	10/15/2014	0.06%	1.24%	1.20%	1.06%	0.45%	0.44%
<b>Cash: Cash</b>							
NVIT Government Money Market Fund - Class II 7-day current yield: <b>0.74%</b> <sup>*1,6</sup>	11/10/1981	0.07%	0.98%	1.17%	0.45%	0.09%	-0.18%
<b>Specialty: Bear market</b>							
ProFund VP Bear <sup>5,11</sup>	01/22/2001	-2.15%	-18.25%	-12.38%	-13.31%	-11.26%	-14.85%
ProFund VP Rising Rates Opportunity <sup>5,6,9,11</sup>	05/01/2002	1.52%	-21.36%	-28.22%	-7.19%	-9.61%	-12.14%
ProFund VP Short Emerging Markets <sup>2,5,11</sup>	08/31/2007	-4.85%	-12.95%	-10.56%	-8.83%	-6.68%	-8.01%
ProFund VP Short International <sup>2,5,11</sup>	08/31/2007	-3.41%	-14.29%	-9.92%	-8.44%	-6.34%	-9.61%
ProFund VP Short NASDAQ-100 <sup>5,11</sup>	05/01/2002	-4.15%	-22.53%	-15.92%	-18.27%	-15.90%	-18.95%
ProFund VP Ultra Short NASDAQ-100 <sup>5,11</sup>	09/14/2006	-8.17%	-42.34%	-34.12%	-35.61%	-31.21%	-35.65%
Rydex VT Inverse Dow 2x Strategy Fund <sup>5,11</sup>	05/03/2004	-1.25%	-28.56%	-20.14%	-28.63%	-23.45%	-27.46%
Rydex VT Inverse Government Long Bond Strategy Fund <sup>5,6,9,11</sup>	05/01/2003	1.28%	-16.79%	-22.83%	-5.08%	-7.18%	-9.37%
Rydex VT Inverse Mid-Cap Strategy Fund <sup>3,5,11</sup>	05/03/2004	-1.13%	-16.09%	-9.44%	-10.36%	-9.34%	-14.84%
Rydex VT Inverse NASDAQ-100® Strategy Fund <sup>5,11</sup>	05/21/2001	-4.17%	-22.52%	-16.18%	-17.97%	-15.58%	-18.65%
Rydex VT Inverse Russell 2000® Strategy Fund <sup>3,5,11</sup>	05/03/2004	-2.57%	-15.27%	-6.10%	-11.16%	-9.25%	-15.25%
Rydex VT Inverse S&P 500 Strategy Fund <sup>5,11</sup>	06/09/1997	-2.08%	-18.16%	-12.49%	-13.03%	-10.82%	-14.62%

\*Current yield more closely reflects current money market fund earnings than the total return calculation.

## America's marketFLEX® Advisor Annuity

Investment Choices		Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 10/31/19			
Underlying Investment Option	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
<b>Specialty: Commodities</b>							
Credit Suisse Trust Commodity Return Strategy Portfolio <sup>5,16</sup>	02/28/2006	1.95%	3.86%	-3.73%	-1.68%	-7.37%	-5.16%
PIMCO VIT CommodityRealReturn® Strategy Portfolio - Advisor Class <sup>5,16</sup>	02/28/2006	2.06%	7.34%	-2.16%	-1.42%	-7.48%	-3.68%
Rydex VT Commodities Strategy Fund <sup>5,16</sup>	09/30/2005	0.81%	7.38%	-12.37%	0.36%	-12.09%	-8.01%
<b>Specialty: Convertibles</b>							
MainStay VP MacKay Convertible Portfolio - Service 2 Class <sup>9</sup>	09/30/1996	2.00%	15.67%	10.25%	9.71%	6.35%	8.83%
<b>Specialty: Currency</b>							
Rydex VT Weakening Dollar 2x Strategy Fund <sup>5,11</sup>	09/30/2005	4.04%	-6.12%	-5.31%	-3.47%	-7.38%	-7.09%
<b>Specialty: Equity sector</b>							
ALPS VIT ALPS/Alerian Energy Infrastructure Portfolio - Class III <sup>5,12,16</sup>	04/30/2013	-3.84%	13.05%	1.80%	-0.93%	-5.45%	-1.13%
Morgan Stanley VIF Global Infrastructure Portfolio - Class II <sup>2,5,12</sup>	06/05/2000	0.48%	22.49%	19.22%	7.13%	4.29%	9.80%
ProFund VP Banks <sup>5</sup>	05/01/2002	4.17%	24.04%	8.21%	13.98%	8.33%	8.21%
ProFund VP Biotechnology <sup>5</sup>	01/22/2001	6.58%	5.96%	4.39%	7.89%	0.35%	14.20%
ProFund VP Consumer Goods <sup>5</sup>	05/01/2002	0.29%	19.65%	9.70%	4.95%	5.04%	9.80%
ProFund VP Consumer Services <sup>5</sup>	05/01/2002	1.01%	19.34%	10.80%	13.97%	10.39%	14.83%
ProFund VP Financials <sup>5</sup>	01/22/2001	1.73%	23.10%	13.90%	13.31%	8.56%	10.15%
ProFund VP Health Care <sup>5</sup>	01/22/2001	4.71%	9.14%	5.65%	11.93%	6.77%	13.05%
ProFund VP Internet <sup>5</sup>	05/01/2002	-0.76%	13.25%	4.59%	16.14%	15.09%	17.60%
ProFund VP Oil & Gas <sup>5,16</sup>	01/22/2001	-2.46%	0.43%	-15.18%	-5.26%	-8.10%	-0.09%
ProFund VP Pharmaceuticals <sup>5</sup>	05/01/2002	4.27%	3.47%	-4.37%	2.69%	1.45%	8.92%
ProFund VP Precious Metals <sup>5,16</sup>	05/01/2002	6.65%	35.69%	52.25%	2.00%	4.06%	-5.29%
ProFund VP Semiconductor <sup>5</sup>	05/01/2002	6.12%	34.54%	26.70%	20.47%	16.63%	15.55%
ProFund VP Technology <sup>5</sup>	01/22/2001	3.85%	31.82%	18.29%	20.48%	15.13%	14.33%
ProFund VP Telecommunications <sup>5</sup>	01/22/2001	1.88%	13.40%	5.55%	1.30%	1.55%	6.77%
ProFund VP Utilities <sup>5</sup>	01/22/2001	-1.07%	21.30%	20.31%	10.77%	8.77%	10.84%
Rydex VT Banking Fund <sup>5</sup>	05/02/2001	2.37%	17.91%	4.58%	8.37%	5.06%	6.85%
Rydex VT Biotechnology Fund <sup>5</sup>	05/02/2001	6.70%	10.91%	5.03%	10.03%	2.61%	15.20%
Rydex VT Consumer Products Fund <sup>5</sup>	05/29/2001	-1.62%	15.80%	7.70%	3.32%	5.03%	10.34%
Rydex VT Electronics Fund <sup>5</sup>	08/03/2001	5.50%	42.19%	35.27%	20.14%	16.76%	14.14%
Rydex VT Energy Fund <sup>5,16</sup>	05/29/2001	-1.55%	-2.74%	-22.51%	-8.84%	-12.15%	-3.10%
Rydex VT Energy Services Fund <sup>5,16</sup>	05/02/2001	-6.33%	-16.84%	-42.51%	-23.75%	-24.51%	-11.03%
Rydex VT Financial Services Fund <sup>5</sup>	07/20/2001	0.99%	21.90%	12.95%	10.93%	6.78%	9.05%
Rydex VT Health Care Fund <sup>5</sup>	06/19/2001	4.45%	11.91%	5.46%	12.13%	5.83%	12.50%
Rydex VT Internet Fund <sup>5</sup>	05/24/2001	1.24%	17.90%	8.88%	14.34%	10.90%	13.61%



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Investment Choices		Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 10/31/19			
Underlying Investment Option	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
<b>Specialty: Equity sector</b>							
Rydex VT Leisure Fund <sup>5</sup>	05/22/2001	1.61%	19.60%	8.41%	8.93%	6.73%	13.83%
Rydex VT Precious Metals Fund <sup>5,16</sup>	05/29/1997	8.37%	36.19%	50.63%	2.03%	7.67%	-4.05%
Rydex VT Retailing Fund <sup>5</sup>	07/23/2001	1.35%	19.20%	7.63%	9.76%	6.36%	11.57%
Rydex VT Technology Fund <sup>5</sup>	05/02/2001	2.27%	28.63%	19.35%	19.14%	13.60%	13.25%
Rydex VT Telecommunications Fund <sup>5</sup>	07/27/2001	1.03%	12.06%	3.77%	5.19%	3.56%	4.87%
Rydex VT Utilities Fund <sup>5</sup>	05/02/2001	-1.75%	17.23%	16.82%	10.21%	8.13%	10.51%
VanEck VIP Trust Global Gold Fund - Class S <sup>5,16</sup>	04/26/2013	3.52%	30.38%	42.31%	0.42%	7.12%	-0.43%
<b>Specialty: Long/short equity</b>							
Guggenheim VF Long Short Equity Fund <sup>3,11,18</sup>	05/01/2002	-0.64%	0.51%	-4.08%	1.22%	1.08%	3.67%
<b>Specialty: Managed futures</b>							
Columbia VIT AQR Managed Futures Strategy Fund - Class 2 <sup>14,16,18</sup>	04/30/2012	-3.42%	-0.24%	-3.03%	-4.72%	-2.02%	0.00%
<b>Specialty: Market neutral</b>							
The Merger Fund VL <sup>5,11,12,18</sup>	05/26/2004	0.38%	4.45%	6.64%	4.72%	2.84%	2.70%
<b>Specialty: Multialternative</b>							
BlackRock 60/40 Target Allocation ETF VI - Class III <sup>2,5,15,18</sup>	04/30/2014	1.57%	16.42%	12.13%	8.32%	4.69%	4.55%
Goldman Sachs VIT Multi-Strategy Alternatives Portfolio - Service Shares <sup>2,5,15,18</sup>	04/25/2014	-0.04%	7.11%	5.20%	1.27%	-0.47%	-0.48%
Neuberger Berman AMT U.S. Equity Index PutWrite Strategy Portfolio - S Class Shares <sup>3,5,18</sup>	05/01/2014	1.74%	11.59%	6.40%	3.16%	0.66%	0.45%
<b>Specialty: Natural resources</b>							
ProFund VP Basic Materials <sup>5,16</sup>	05/01/2002	-0.17%	9.86%	4.22%	5.81%	1.92%	5.80%
Rydex VT Basic Materials Fund <sup>5,16</sup>	05/02/2001	0.94%	13.88%	8.34%	6.28%	3.76%	4.63%
VanEck VIP Trust Global Hard Assets Fund - Initial Class <sup>2,3,5,16</sup>	09/01/1989	-0.89%	1.62%	-13.50%	-8.53%	-10.00%	-3.20%
<b>Specialty: Nontraditional bond</b>							
Northern Lights VT BTS Tactical Fixed Income VIT Fund - Class 2 <sup>4,9</sup>	04/29/2013	-0.25%	1.56%	-2.80%	-0.39%	1.17%	0.55%
PIMCO VIT Dynamic Bond Portfolio - Advisor Class <sup>9,11,12</sup>	04/30/2013	0.56%	2.90%	2.41%	2.74%	1.87%	1.33%
<b>Specialty: Real estate</b>							
Fidelity® VIP Real Estate Portfolio - Service Class 2 <sup>5,7,19</sup>	11/06/2002	0.26%	25.38%	18.90%	7.52%	6.14%	12.41%
Morgan Stanley VIF Global Real Estate Portfolio - Class II <sup>2,5,7</sup>	04/28/2006	1.97%	16.09%	12.03%	5.38%	3.15%	7.23%
NVIT Real Estate Fund - Class II <sup>5,7</sup>	03/24/2008	2.28%	31.59%	26.12%	10.27%	6.73%	12.03%
ProFund VP Real Estate <sup>5,7</sup>	01/22/2001	0.67%	26.75%	22.09%	9.12%	6.76%	11.18%
Rydex VT Real Estate Fund <sup>5,7</sup>	10/01/2001	1.38%	24.28%	18.40%	7.94%	5.74%	10.55%
Virtus VIT Duff & Phelps Real Estate Securities Series - Class A <sup>5,7</sup>	05/01/1995	1.64%	29.62%	24.14%	9.28%	7.45%	12.93%
<b>Specialty: Specialty</b>							
ProFund VP Industrials <sup>5</sup>	05/01/2002	0.79%	24.18%	14.51%	12.40%	8.57%	12.59%
Rydex VT Transportation Fund <sup>5</sup>	06/11/2001	3.40%	16.23%	4.70%	7.67%	3.31%	11.90%

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Investment Choices		Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 10/31/19			
Underlying Investment Option	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
<b>Asset allocation: Aggressive allocation</b>							
NVIT Cardinal <sup>SM</sup> Aggressive Fund - Class II <sup>8,15</sup>	03/27/2008	2.26%	17.73%	10.74%	9.29%	5.77%	8.92%
NVIT Cardinal <sup>SM</sup> Moderately Aggressive Fund - Class II <sup>8,15</sup>	03/27/2008	2.13%	16.77%	10.64%	8.62%	5.44%	8.10%
NVIT Investor Destinations Aggressive Fund - Class II <sup>8,15</sup>	12/12/2001	2.01%	17.02%	10.46%	9.55%	6.19%	9.14%
NVIT Investor Destinations Moderately Aggressive Fund - Class II <sup>8,15</sup>	12/12/2001	1.89%	15.93%	10.26%	8.78%	5.80%	8.22%
<b>Asset allocation: Conservative allocation</b>							
Franklin Income VIP Fund - Class 2 <sup>4,15</sup>	01/24/1989	0.55%	12.43%	7.60%	6.78%	3.81%	7.07%
NVIT Cardinal <sup>SM</sup> Balanced Fund - Class II <sup>8,15</sup>	03/27/2008	1.44%	12.73%	9.67%	6.08%	4.14%	6.04%
NVIT Cardinal <sup>SM</sup> Conservative Fund - Class II <sup>8,15</sup>	03/27/2008	0.65%	8.96%	8.54%	3.72%	2.84%	3.73%
NVIT Cardinal <sup>SM</sup> Managed Growth & Income Fund - Class II <sup>8,12,13,15</sup>	04/30/2013	1.04%	9.60%	7.46%	5.94%	3.04%	3.87%
NVIT Cardinal <sup>SM</sup> Moderately Conservative Fund - Class II <sup>8,15</sup>	03/27/2008	1.05%	11.37%	9.09%	5.35%	3.75%	5.32%
NVIT Investor Destinations Balanced Fund - Class II <sup>8,15</sup>	03/24/2009	1.23%	11.64%	8.90%	6.09%	4.33%	6.00%
NVIT Investor Destinations Conservative Fund - Class II <sup>8,15</sup>	12/12/2001	0.56%	7.75%	7.35%	3.53%	2.87%	3.56%
NVIT Investor Destinations Managed Growth & Income Fund - Class II <sup>8,13,15</sup>	04/30/2013	0.98%	8.59%	6.81%	6.02%	3.28%	3.84%
NVIT Investor Destinations Moderately Conservative Fund - Class II <sup>8,15</sup>	12/12/2001	1.01%	10.46%	8.47%	5.28%	3.90%	5.30%
<b>Asset allocation: Moderate allocation</b>							
American Funds NVIT Asset Allocation Fund - Class II <sup>2,3,15</sup>	08/01/1989	1.71%	15.04%	10.87%	8.76%	6.58%	9.19%
BlackRock NVIT Managed Global Allocation Fund - Class II <sup>2,8,13,15</sup>	07/07/2015	1.73%	9.54%	6.93%	6.24%	N/A	2.95%
Fidelity® VIP Balanced Portfolio - Service Class 2 <sup>10,15,19</sup>	01/03/1995	1.91%	17.58%	11.27%	9.82%	6.79%	9.43%
NVIT Cardinal <sup>SM</sup> Capital Appreciation Fund - Class II <sup>8,15</sup>	03/27/2008	1.74%	15.34%	10.28%	7.81%	5.09%	7.53%
NVIT Cardinal <sup>SM</sup> Managed Growth Fund - Class II <sup>8,12,13,15</sup>	04/30/2013	1.24%	10.24%	8.28%	7.20%	3.58%	4.36%
NVIT Cardinal <sup>SM</sup> Moderate Fund - Class II <sup>8,15</sup>	03/27/2008	1.59%	13.93%	9.94%	6.97%	4.66%	6.82%
NVIT DFA Moderate Fund - Class II <sup>8,12,15</sup>	01/07/2013	1.74%	12.42%	7.13%	6.72%	4.35%	5.83%
NVIT Investor Destinations Capital Appreciation Fund - Class II <sup>8,15</sup>	03/24/2009	1.63%	14.72%	9.99%	8.05%	5.44%	7.62%
NVIT Investor Destinations Managed Growth Fund - Class II <sup>8,12,13,15</sup>	04/30/2013	1.23%	9.81%	7.98%	7.27%	3.96%	4.42%
NVIT Investor Destinations Moderate Fund - Class II <sup>8,15</sup>	12/12/2001	1.47%	13.28%	9.59%	7.09%	4.94%	6.88%
<b>Asset allocation: Tactical allocation</b>							
Morgan Stanley VIF Global Strategist Portfolio - Class II <sup>2,15</sup>	03/15/2011	1.92%	12.65%	10.09%	7.00%	3.13%	4.78%
PIMCO VIT All Asset Portfolio - Advisor Class <sup>2,8,15</sup>	04/30/2004	1.47%	8.41%	8.03%	4.61%	2.46%	4.41%
<b>Asset allocation: World allocation</b>							
American Funds Insurance Series® Capital Income Builder® - Class 4 <sup>2,15</sup>	05/01/2014	1.23%	12.41%	10.06%	5.43%	2.94%	2.89%
BlackRock Global Allocation VI Fund - Class III <sup>2,15</sup>	11/18/2003	2.07%	13.03%	9.56%	5.97%	3.61%	5.20%
Invesco VI Balanced-Risk Allocation Fund - Series II <sup>2,5,11,12,15,16,18</sup>	01/23/2009	1.12%	12.21%	10.82%	4.64%	3.87%	5.77%
MFS® VIT Global Tactical Allocation Portfolio - Service Class <sup>2,15</sup>	08/23/2001	0.69%	11.39%	9.77%	4.06%	3.60%	4.60%

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Investment Choices		Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 10/31/19			
Underlying Investment Option	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
<b>Asset allocation: World allocation</b>							
NVIT DFA Capital Appreciation Fund - Class II <sup>2,8,15</sup>	01/07/2013	1.87%	14.26%	7.68%	8.00%	5.06%	6.94%

**A. Non-standardized performance:** With surrender charges (CDSC) applied

The figures shown are based on a one-time investment of \$10,000 and reflect the deduction of all applicable charges. These returns are measured from the inception date of the underlying investment options and may predate the offering of the underlying investment options in the Nationwide® separate account. Where this occurs, performance is hypothetical in that it depicts how the underlying investment options would have performed had it been available in the Nationwide separate account during the time period.

**B. Standardized performance:** With surrender charges (CDSC) applied

The figures shown are based on a one-time investment of \$1,000 and reflect the deduction of all applicable charges. These returns are measured from the date the underlying investment options was included in the Nationwide separate account.

**Past performance does not guarantee future results. Current performance may be lower or higher. Investment returns and principal value will vary; there may be a gain or loss when shares are sold. To obtain the most recent standardized performance, go to [www.nationwide.com/variable-annuity-prospectus-and-performance.jsp](http://www.nationwide.com/variable-annuity-prospectus-and-performance.jsp).**

**America's marketFLEX® Advisor Annuity**

Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 10/31/19			B. Standardized Performance: Average Annual Total Returns as of 09/30/19			
Underlying Investment Option	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
<b>Large cap stocks: Large-cap blend</b>								
Fidelity® VIP Growth & Income Portfolio - Service Class 2 <sup>19</sup>	12/31/1996	8.22%	7.42%	11.66%	-1.27%	N/A	10.01%	05/02/2016
Neuberger Berman NVIT Multi Cap Opportunities Fund - Class II <sup>3</sup>	03/24/2008	13.10%	9.98%	11.73%	4.12%	N/A	13.84%	05/02/2016
NVIT Nationwide Fund - Class I	11/08/1982	16.24%	10.63%	12.58%	9.24%	10.89%	11.23%	04/25/2014
NVIT S&P 500 Index Fund - Class I	02/07/2000	13.51%	10.01%	12.89%	3.55%	N/A	9.55%	11/10/2014
ProFund VP Bull <sup>5</sup>	05/01/2001	11.78%	8.14%	10.98%	1.82%	8.19%	9.74%	05/03/2010
Rydex VT Dow 2x Strategy Fund <sup>11</sup>	05/03/2004	12.09%	18.32%	22.38%	-0.66%	19.06%	22.28%	05/03/2004
Rydex VT Nova Fund <sup>11</sup>	05/07/1997	16.38%	12.66%	17.26%	1.20%	12.77%	16.56%	10/02/2001
Rydex VT S&P 500 2x Strategy Fund <sup>5,11</sup>	10/01/2001	20.90%	16.13%	22.33%	0.00%	16.24%	21.33%	10/02/2001
<b>Large cap stocks: Large-cap growth</b>								
Fidelity® VIP Growth Portfolio - Service Class 2 <sup>19</sup>	10/09/1986	15.24%	11.75%	14.99%	1.09%	N/A	11.99%	04/30/2015
NVIT Dynamic U.S. Growth Fund - Class II	03/24/2009	18.53%	11.49%	13.03%	5.61%	N/A	11.42%	07/13/2015
NVIT Multi-Manager Large Cap Growth Fund - Class II	03/24/2008	11.12%	9.67%	12.29%	-1.37%	9.74%	11.15%	05/03/2010
ProFund VP NASDAQ-100 <sup>5</sup>	01/22/2001	14.55%	12.78%	15.65%	0.28%	12.42%	13.88%	05/03/2010
ProFund VP Ultra NASDAQ-100 <sup>5,11</sup>	10/18/1999	24.72%	24.09%	31.07%	-5.39%	23.26%	27.01%	05/03/2010
Rydex VT NASDAQ-100® 2x Strategy Fund <sup>11</sup>	10/01/2001	24.87%	24.89%	31.92%	-5.20%	24.06%	30.00%	10/02/2001
Rydex VT NASDAQ-100® Fund	05/07/1997	14.40%	13.29%	16.13%	0.17%	12.94%	15.29%	10/02/2001
Rydex VT S&P 500 Pure Growth Fund	05/03/2004	9.34%	7.33%	13.05%	-2.44%	7.68%	12.81%	05/03/2004
<b>Large cap stocks: Large-cap value</b>								
American Century VP Income & Growth Fund - Class I	10/30/1997	8.69%	7.14%	11.60%	-1.52%	N/A	6.95%	05/01/2015
American Century VP Value Fund - Class I	05/01/1996	6.95%	6.06%	10.42%	-0.60%	N/A	5.68%	05/01/2015
Fidelity(R) VIP Equity-Income Portfolio <sup>SM</sup> - Service Class 2 <sup>19</sup>	10/09/1986	11.53%	6.63%	10.33%	4.68%	N/A	6.46%	04/30/2015
NVIT Multi-Manager Large Cap Value Fund - Class II	03/24/2008	8.47%	6.01%	9.99%	-1.10%	5.90%	8.51%	05/03/2010
Rydex VT S&P 500 Pure Value Fund <sup>3</sup>	05/03/2004	1.88%	4.27%	11.59%	-4.73%	4.55%	10.71%	05/03/2004

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Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 10/31/19			B. Standardized Performance: Average Annual Total Returns as of 09/30/19			
Underlying Investment Option	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
<b>Mid cap stocks: Mid-cap blend</b>								
BNY Mellon IP MidCap Stock Portfolio - Service Shares <sup>3</sup>	12/29/2000	4.28%	4.32%	11.51%	-6.82%	4.50%	5.02%	05/01/2014
NVIT Mid Cap Index Fund - Class I <sup>3</sup>	10/31/1997	8.06%	7.47%	12.24%	-3.32%	N/A	7.17%	11/10/2014
Rydex VT Mid-Cap 1.5x Strategy Fund <sup>3,11</sup>	10/01/2001	8.20%	9.02%	16.12%	-8.56%	9.81%	15.13%	10/02/2001
<b>Mid cap stocks: Mid-cap growth</b>								
NVIT Multi-Manager Mid Cap Growth Fund - Class I <sup>3</sup>	03/24/2008	15.61%	9.75%	12.92%	2.46%	10.79%	11.32%	05/03/2010
Rydex VT S&P MidCap 400 Pure Growth Fund <sup>3</sup>	05/03/2004	-2.73%	2.05%	9.25%	-15.26%	1.83%	8.63%	05/03/2004
<b>Mid cap stocks: Mid-cap value</b>								
NVIT Multi-Manager Mid Cap Value Fund - Class II <sup>3</sup>	03/24/2008	7.69%	6.27%	11.68%	-0.88%	7.13%	10.27%	05/03/2010
<b>Small cap stocks: Small-cap blend</b>								
NVIT Multi-Manager Small Company Fund - Class I <sup>3</sup>	10/23/1995	3.81%	7.09%	11.04%	-7.66%	7.79%	6.78%	04/25/2014
NVIT Small Cap Index Fund - Class II <sup>3</sup>	04/13/2007	3.93%	6.42%	11.47%	-9.74%	N/A	5.92%	11/10/2014
Rydex VT Russell 2000® 1.5x Strategy Fund <sup>3,11</sup>	10/01/2001	2.12%	7.39%	14.40%	-17.41%	8.61%	12.71%	10/02/2001
<b>Small cap stocks: Small-cap growth</b>								
NVIT Multi-Manager Small Cap Growth Fund - Class I <sup>3</sup>	05/03/1999	10.44%	9.67%	13.41%	-4.59%	10.56%	9.91%	04/25/2014
Rydex VT S&P SmallCap 600 Pure Growth Fund <sup>3</sup>	05/03/2004	-9.49%	4.69%	10.52%	-21.31%	5.72%	9.51%	05/03/2004
<b>Small cap stocks: Small-cap value</b>								
NVIT Multi-Manager Small Cap Value Fund - Class I <sup>3</sup>	10/31/1997	1.78%	4.27%	10.84%	-10.85%	5.19%	4.41%	04/25/2014
Rydex VT S&P MidCap 400 Pure Value Fund <sup>3</sup>	05/03/2004	-0.33%	3.94%	9.71%	-11.24%	4.04%	8.39%	05/03/2004
Rydex VT S&P SmallCap 600 Pure Value Fund <sup>3</sup>	05/03/2004	-6.50%	0.16%	7.61%	-17.06%	1.08%	5.38%	05/03/2004
<b>International stocks: Diversified emerging markets</b>								
Fidelity® VIP Emerging Markets Portfolio - Service Class 2 <sup>2,19</sup>	01/23/2008	19.23%	4.43%	4.43%	5.72%	N/A	-2.54%	05/01/2018
<b>International stocks: Emerging markets</b>								
Lazard Retirement Emerging Markets Equity Portfolio - Service Shares <sup>2,5</sup>	11/04/1997	9.06%	-0.35%	2.79%	-0.45%	-0.58%	-0.30%	05/01/2013
NVIT Emerging Markets Fund - Class I <sup>2,5</sup>	08/30/2000	14.00%	1.79%	2.43%	0.91%	1.47%	1.74%	04/25/2014
ProFund VP Emerging Markets <sup>2,5</sup>	08/31/2007	8.46%	0.65%	0.35%	-5.10%	-0.19%	-1.00%	05/03/2010
<b>International stocks: Europe stock</b>								
ProFund VP Europe 30 <sup>2,5</sup>	10/18/1999	3.09%	0.65%	2.98%	-4.89%	-0.36%	2.92%	05/03/2010
Rydex VT Europe 1.25x Strategy Fund <sup>2,5,11</sup>	10/01/2001	13.87%	0.53%	1.23%	0.88%	-0.92%	0.47%	10/02/2001
<b>International stocks: Foreign large blend</b>								
NVIT International Index Fund - Class I <sup>2</sup>	04/28/2006	10.38%	3.44%	4.86%	-1.74%	N/A	3.05%	11/10/2014
ProFund VP International <sup>2</sup>	08/31/2007	8.42%	1.09%	2.81%	-3.54%	0.38%	2.40%	05/03/2010
<b>International stocks: Foreign large growth</b>								
NVIT Multi-Manager International Growth Fund - Class II <sup>2,10</sup>	03/24/2008	18.61%	3.85%	6.25%	4.02%	3.23%	5.34%	05/03/2010

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Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 10/31/19			B. Standardized Performance: Average Annual Total Returns as of 09/30/19			
Underlying Investment Option	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
<b>International stocks: Foreign large value</b>								
AB VPS International Value Portfolio - Class B <sup>2</sup>	08/14/2001	2.18%	0.91%	2.01%	-11.76%	N/A	-12.60%	05/01/2018
NVIT Multi-Manager International Value Fund - Class II <sup>2</sup>	11/01/1991	4.07%	1.06%	2.49%	-7.92%	0.11%	-0.63%	04/25/2014
<b>International stocks: Japan stock</b>								
ProFund VP Japan <sup>2,5</sup>	05/01/2002	5.67%	4.97%	6.70%	-8.03%	5.20%	5.44%	05/03/2010
Rydex VT Japan 2x Strategy Fund <sup>2,5,11</sup>	10/01/2001	14.50%	10.49%	9.89%	-12.91%	10.09%	8.25%	10/02/2001
<b>International stocks: Pacific/Asia ex-Japan Stock</b>								
ProFund VP Asia 30 <sup>2,5</sup>	05/01/2002	10.95%	0.76%	2.59%	-6.10%	0.21%	1.14%	05/03/2010
<b>International stocks: World stock</b>								
ALPS Red Rocks Listed Private Equity VIT Fund - Class III <sup>2,5,17</sup>	10/24/2014	18.20%	8.74%	8.94%	4.45%	N/A	8.07%	11/10/2014
American Funds Insurance Series® Global Small Cap Fund - Class 4 <sup>2,3</sup>	04/30/1998	12.51%	6.23%	7.90%	-0.72%	6.09%	7.12%	05/01/2013
Franklin VIPT Mutual Global Discovery VIP Fund - Class 2 <sup>2</sup>	11/08/1996	7.64%	3.76%	7.25%	0.58%	3.44%	5.71%	05/01/2013
Invesco Oppenheimer V.I. Global Fund - Series II <sup>2</sup>	07/13/2000	13.19%	7.79%	9.72%	-2.70%	6.74%	7.86%	05/01/2013
NVIT iShares Global Equity ETF Fund - Class II <sup>2,8</sup>	01/22/2019	N/A	N/A	12.51%	N/A	N/A	0.36%	05/01/2019
<b>Bonds: Emerging markets bond</b>								
Morgan Stanley VIF Emerging Markets Debt Portfolio - Class II <sup>2,5,9</sup>	12/19/2002	12.65%	3.26%	4.67%	8.94%	3.35%	3.90%	05/02/2011
PIMCO VIT Emerging Markets Bond Portfolio - Advisor Class <sup>2,5,9</sup>	03/31/2006	12.82%	3.70%	5.29%	9.65%	3.88%	4.83%	05/03/2010
<b>Bonds: Floating rate bond</b>								
Eaton Vance VT Floating-Rate Income Fund - Initial Class <sup>4,5,6,9</sup>	05/02/2001	0.95%	2.65%	3.63%	1.29%	N/A	2.70%	04/30/2015
Guggenheim VF Floating Rate Strategies <sup>4,5,6,9</sup>	04/24/2013	1.21%	2.84%	2.87%	1.69%	3.00%	3.02%	05/01/2013
<b>Bonds: High yield bond</b>								
Columbia VP High Yield Bond Fund - Class 2 <sup>4,9</sup>	05/03/2010	9.68%	4.29%	6.17%	7.32%	N/A	4.38%	05/01/2017
PIMCO VIT High Yield Portfolio - Advisor Class <sup>4,9</sup>	03/31/2006	9.02%	4.32%	6.44%	6.65%	4.66%	5.69%	05/03/2010
ProFund VP Access High Yield Fund <sup>4,5,9</sup>	05/02/2005	9.97%	4.23%	7.14%	7.67%	4.50%	6.05%	05/03/2010
Rydex VT High Yield Strategy Fund <sup>4,9</sup>	10/15/2014	10.76%	5.20%	5.43%	8.01%	N/A	5.10%	11/10/2014
Western Asset Variable Global High Yield Bond Portfolio - Class II <sup>2,4,9</sup>	02/26/2004	7.77%	3.17%	5.92%	5.91%	3.01%	2.88%	05/01/2013
<b>Bonds: Inflation-protected bond</b>								
American Century VP Inflation Protection Fund - Class II <sup>6,9</sup>	12/31/2002	7.79%	1.44%	2.44%	5.83%	1.54%	1.80%	05/02/2011
<b>Bonds: Intermediate government bond</b>								
NVIT Government Bond Fund - Class I <sup>6,9</sup>	11/08/1982	8.98%	1.52%	1.93%	8.26%	1.65%	1.70%	04/25/2014
<b>Bonds: Intermediate-term bond</b>								
BlackRock Total Return VI Fund - Class III <sup>9</sup>	04/20/1982	10.79%	2.39%	3.70%	9.36%	N/A	2.65%	05/02/2016
DoubleLine NVIT Total Return Tactical Fund - Class II <sup>9</sup>	10/16/2017	7.67%	N/A	2.90%	6.92%	N/A	5.31%	05/01/2018
Fidelity® VIP Investment Grade Bond Portfolio - Service Class 2 <sup>9,19</sup>	12/05/1988	10.74%	2.79%	3.48%	9.23%	N/A	3.18%	05/02/2016

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Underlying Investment Option	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
<b>Bonds: Intermediate-term bond</b>								
Lord Abbett Series Total Return Portfolio - Class VC <sup>9</sup>	04/30/2010	9.44%	2.49%	3.71%	8.31%	N/A	3.00%	07/13/2015
NVIT Bond Index Fund - Class I <sup>9</sup>	04/19/2007	10.68%	2.39%	2.88%	9.40%	N/A	2.44%	11/10/2014
NVIT Core Plus Bond Fund - Class II <sup>9</sup>	03/24/2008	10.53%	2.40%	3.35%	9.05%	2.51%	2.75%	05/02/2011
NVIT iShares Fixed Income ETF Fund - Class II <sup>8,9</sup>	01/22/2019	N/A	N/A	8.12%	N/A	N/A	5.26%	05/01/2019
PIMCO VIT Total Return Portfolio - Advisor Class <sup>9</sup>	02/28/2006	9.90%	2.75%	3.39%	9.17%	2.88%	2.81%	05/02/2011
<b>Bonds: Long government bond</b>								
ProFund VP U.S. Government Plus <sup>6,9,11</sup>	05/01/2002	35.68%	5.15%	6.57%	32.07%	6.29%	7.70%	05/03/2010
Rydex VT Government Long Bond 1.2x Strategy Fund <sup>6,9,11</sup>	08/18/1997	33.58%	4.98%	6.59%	30.31%	6.10%	6.43%	10/02/2001
<b>Bonds: Multisector bond</b>								
Amundi NVIT Multi Sector Bond Fund - Class I <sup>2,4,9</sup>	10/31/1997	7.15%	2.49%	4.31%	5.59%	2.62%	2.07%	05/01/2013
Fidelity® VIP Strategic Income - Service Class 2 <sup>2,4,9,19</sup>	12/23/2003	7.57%	3.11%	4.35%	5.50%	N/A	3.21%	11/10/2014
PIMCO VIT Income Portfolio - Advisor Class <sup>2,4,9</sup>	04/29/2016	6.60%	N/A	5.38%	5.77%	N/A	4.06%	05/01/2017
<b>Bonds: World bond</b>								
PIMCO VIT Global Bond Opportunities Portfolio (Unhedged) - Advisor Class <sup>2,9</sup>	10/31/2006	4.12%	1.01%	2.07%	1.32%	0.78%	2.05%	05/03/2010
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class <sup>2,9</sup>	04/30/2014	7.02%	3.67%	4.18%	7.69%	N/A	4.28%	05/01/2017
PIMCO VIT International Bond Portfolio (Unhedged) - Advisor Class <sup>2,9</sup>	03/31/2009	5.36%	0.51%	1.54%	1.91%	0.17%	1.87%	04/30/2010
Rydex VT Strengthening Dollar 2x Strategy Fund <sup>2,9,11</sup>	09/30/2005	4.19%	4.50%	1.79%	13.14%	5.73%	2.06%	10/03/2005
<b>Short-term bonds: Short-term bond</b>								
NVIT Short Term Bond Fund - Class II <sup>9</sup>	03/24/2008	3.72%	1.13%	1.16%	3.32%	1.05%	1.02%	05/02/2011
PIMCO VIT Low Duration Portfolio - Advisor Class <sup>9</sup>	03/31/2006	3.83%	0.84%	1.52%	3.72%	0.86%	0.96%	04/29/2011
<b>Short-term bonds: Ultrashort bond</b>								
Goldman Sachs VIT High Quality Floating Rate - Advisor Shares <sup>6,9</sup>	10/15/2014	1.20%	0.45%	0.44%	1.19%	N/A	0.45%	11/10/2014
<b>Cash: Cash</b>								
NVIT Government Money Market Fund - Class II 7-day current yield: <b>0.74%</b> <sup>*1,6</sup>	11/10/1981	1.17%	0.09%	-0.18%	1.18%	0.07%	-0.19%	12/11/2009
<b>Specialty: Bear market</b>								
ProFund VP Bear <sup>5,11</sup>	01/22/2001	-12.38%	-11.26%	-14.85%	-4.05%	-11.39%	-13.86%	05/03/2010
ProFund VP Rising Rates Opportunity <sup>5,6,9,11</sup>	05/01/2002	-28.22%	-9.61%	-12.14%	-26.22%	-10.62%	-13.07%	05/03/2010
ProFund VP Short Emerging Markets <sup>2,5,11</sup>	08/31/2007	-10.56%	-6.68%	-8.01%	0.91%	-6.12%	-6.66%	05/03/2010
ProFund VP Short International <sup>2,5,11</sup>	08/31/2007	-9.92%	-6.34%	-9.61%	1.18%	-5.73%	-9.22%	05/03/2010
ProFund VP Short NASDAQ-100 <sup>5,11</sup>	05/01/2002	-15.92%	-15.90%	-18.95%	-4.87%	-15.72%	-17.71%	05/03/2010
ProFund VP Ultra Short NASDAQ-100 <sup>5,11</sup>	09/14/2006	-34.12%	-31.21%	-35.65%	-16.18%	-30.97%	-33.53%	05/03/2010
Rydex VT Inverse Dow 2x Strategy Fund <sup>5,11</sup>	05/03/2004	-20.14%	-23.45%	-27.46%	-11.49%	-24.08%	-27.47%	05/03/2004
Rydex VT Inverse Government Long Bond Strategy Fund <sup>5,6,9,11</sup>	05/01/2003	-22.83%	-7.18%	-9.37%	-21.11%	-8.04%	-9.36%	05/01/2003

\*Current yield more closely reflects current money market fund earnings than the total return calculation.

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Underlying Investment Option	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
<b>Specialty: Bear market</b>								
Rydex VT Inverse Mid-Cap Strategy Fund <sup>3,5,11</sup>	05/03/2004	-9.44%	-9.34%	-14.84%	0.81%	-9.85%	-14.41%	05/03/2004
Rydex VT Inverse NASDAQ-100® Strategy Fund <sup>5,11</sup>	05/21/2001	-16.18%	-15.58%	-18.65%	-4.97%	-15.39%	-18.09%	10/02/2001
Rydex VT Inverse Russell 2000® Strategy Fund <sup>3,5,11</sup>	05/03/2004	-6.10%	-9.25%	-15.25%	7.80%	-10.06%	-14.51%	05/03/2004
Rydex VT Inverse S&P 500 Strategy Fund <sup>5,11</sup>	06/09/1997	-12.49%	-10.82%	-14.62%	-4.29%	-10.97%	-14.33%	10/02/2001
<b>Specialty: Commodities</b>								
Credit Suisse Trust Commodity Return Strategy Portfolio <sup>5,16</sup>	02/28/2006	-3.73%	-7.37%	-5.16%	-7.82%	-7.89%	-5.96%	05/03/2010
PIMCO VIT CommodityRealReturn® Strategy Portfolio - Advisor Class <sup>5,16</sup>	02/28/2006	-2.16%	-7.48%	-3.68%	-7.50%	-8.00%	-4.78%	05/03/2010
Rydex VT Commodities Strategy Fund <sup>5,16</sup>	09/30/2005	-12.37%	-12.09%	-8.01%	-18.56%	-13.35%	-7.59%	10/03/2005
<b>Specialty: Convertibles</b>								
MainStay VP MacKay Convertible Portfolio - Service 2 Class <sup>9</sup>	09/30/1996	10.25%	6.35%	8.83%	0.23%	N/A	9.04%	05/02/2016
<b>Specialty: Currency</b>								
Rydex VT Weakening Dollar 2x Strategy Fund <sup>5,11</sup>	09/30/2005	-5.31%	-7.38%	-7.09%	-12.75%	-8.59%	-7.38%	10/03/2005
<b>Specialty: Equity sector</b>								
ALPS VIT ALPS/Alerian Energy Infrastructure Portfolio - Class III <sup>5,12,16</sup>	04/30/2013	1.80%	-5.45%	-1.13%	-2.16%	-5.08%	-1.08%	11/11/2013
Morgan Stanley VIF Global Infrastructure Portfolio - Class II <sup>2,5,12</sup>	06/05/2000	19.22%	4.29%	9.80%	14.00%	4.48%	5.13%	05/01/2014
ProFund VP Banks <sup>5</sup>	05/01/2002	8.21%	8.33%	8.21%	-1.19%	7.85%	8.72%	05/02/2011
ProFund VP Biotechnology <sup>5</sup>	01/22/2001	4.39%	0.35%	14.20%	-15.55%	0.78%	12.92%	05/02/2011
ProFund VP Consumer Goods <sup>5</sup>	05/01/2002	9.70%	5.04%	9.80%	7.12%	5.65%	7.98%	05/02/2011
ProFund VP Consumer Services <sup>5</sup>	05/01/2002	10.80%	10.39%	14.83%	0.63%	10.71%	12.86%	05/02/2011
ProFund VP Financials <sup>5</sup>	01/22/2001	13.90%	8.56%	10.15%	6.09%	9.03%	9.72%	05/02/2011
ProFund VP Health Care <sup>5</sup>	01/22/2001	5.65%	6.77%	13.05%	-6.56%	6.92%	11.61%	05/02/2011
ProFund VP Internet <sup>5</sup>	05/01/2002	4.59%	15.09%	17.60%	-6.35%	15.31%	14.54%	05/02/2011
ProFund VP Oil & Gas <sup>5,16</sup>	01/22/2001	-15.18%	-8.10%	-0.09%	-23.31%	-8.37%	-0.59%	05/03/2010
ProFund VP Pharmaceuticals <sup>5</sup>	05/01/2002	-4.37%	1.45%	8.92%	-17.00%	1.04%	7.51%	05/02/2011
ProFund VP Precious Metals <sup>5,16</sup>	05/01/2002	52.25%	4.06%	-5.29%	44.31%	-0.98%	-10.45%	05/02/2011
ProFund VP Semiconductor <sup>5</sup>	05/01/2002	26.70%	16.63%	15.55%	5.24%	15.08%	13.15%	05/02/2011
ProFund VP Technology <sup>5</sup>	01/22/2001	18.29%	15.13%	14.33%	4.13%	14.43%	13.23%	05/02/2011
ProFund VP Telecommunications <sup>5</sup>	01/22/2001	5.55%	1.55%	6.77%	-2.00%	1.30%	4.00%	05/02/2011
ProFund VP Utilities <sup>5</sup>	01/22/2001	20.31%	8.77%	10.84%	22.91%	10.75%	10.19%	05/02/2011
Rydex VT Banking Fund <sup>5</sup>	05/02/2001	4.58%	5.06%	6.85%	-5.14%	5.04%	5.92%	10/02/2001
Rydex VT Biotechnology Fund <sup>5</sup>	05/02/2001	5.03%	2.61%	15.20%	-15.80%	3.05%	13.02%	10/02/2001
Rydex VT Consumer Products Fund <sup>5</sup>	05/29/2001	7.70%	5.03%	10.34%	8.74%	6.05%	10.63%	10/02/2001
Rydex VT Electronics Fund <sup>5</sup>	08/03/2001	35.27%	16.76%	14.14%	13.90%	14.95%	12.22%	10/02/2001
Rydex VT Energy Fund <sup>5,16</sup>	05/29/2001	-22.51%	-12.15%	-3.10%	-31.85%	-13.13%	-2.99%	10/02/2001



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<b>Specialty: Equity sector</b>								
Rydex VT Energy Services Fund <sup>5,16</sup>	05/02/2001	-42.51%	-24.51%	-11.03%	-48.95%	-25.11%	-10.55%	10/02/2001
Rydex VT Financial Services Fund <sup>5</sup>	07/20/2001	12.95%	6.78%	9.05%	6.20%	7.41%	8.35%	10/02/2001
Rydex VT Health Care Fund <sup>5</sup>	06/19/2001	5.46%	5.83%	12.50%	-8.50%	6.07%	11.73%	10/02/2001
Rydex VT Internet Fund <sup>5</sup>	05/24/2001	8.88%	10.90%	13.61%	-5.42%	10.89%	13.22%	10/02/2001
Rydex VT Leisure Fund <sup>5</sup>	05/22/2001	8.41%	6.73%	13.83%	-0.91%	6.91%	12.92%	10/02/2001
Rydex VT Precious Metals Fund <sup>5,16</sup>	05/29/1997	50.63%	7.67%	-4.05%	37.24%	1.39%	-5.29%	10/02/2001
Rydex VT Retailing Fund <sup>5</sup>	07/23/2001	7.63%	6.36%	11.57%	-2.81%	6.74%	11.27%	10/02/2001
Rydex VT Technology Fund <sup>5</sup>	05/02/2001	19.35%	13.60%	13.25%	4.67%	13.43%	12.61%	10/02/2001
Rydex VT Telecommunications Fund <sup>5</sup>	07/27/2001	3.77%	3.56%	4.87%	-3.69%	3.54%	4.08%	10/02/2001
Rydex VT Utilities Fund <sup>5</sup>	05/02/2001	16.82%	8.13%	10.51%	19.22%	10.23%	10.33%	10/02/2001
VanEck VIP Trust Global Gold Fund - Class S <sup>5,16</sup>	04/26/2013	42.31%	7.12%	-0.43%	35.75%	N/A	5.42%	05/01/2017
<b>Specialty: Long/short equity</b>								
Guggenheim VF Long Short Equity Fund <sup>3,11,18</sup>	05/01/2002	-4.08%	1.08%	3.67%	-8.15%	1.55%	3.19%	05/01/2002
<b>Specialty: Managed futures</b>								
Columbia VIT AQR Managed Futures Strategy Fund - Class 2 <sup>14,16,18</sup>	04/30/2012	-3.03%	-2.02%	0.00%	-1.91%	N/A	-1.47%	05/01/2017
<b>Specialty: Market neutral</b>								
The Merger Fund VL <sup>5,11,12,18</sup>	05/26/2004	6.64%	2.84%	2.70%	5.72%	2.51%	2.52%	11/11/2013
<b>Specialty: Multialternative</b>								
BlackRock 60/40 Target Allocation ETF VI - Class III <sup>2,5,15,18</sup>	04/30/2014	12.13%	4.69%	4.55%	4.51%	N/A	4.53%	11/10/2014
Goldman Sachs VIT Multi-Strategy Alternatives Portfolio - Service Shares <sup>2,5,15,18</sup>	04/25/2014	5.20%	-0.47%	-0.48%	2.89%	N/A	0.96%	05/01/2018
Neuberger Berman AMT U.S. Equity Index PutWrite Strategy Portfolio - S Class Shares <sup>3,5,18</sup>	05/01/2014	6.40%	0.66%	0.45%	-0.58%	N/A	0.32%	11/10/2014
<b>Specialty: Natural resources</b>								
ProFund VP Basic Materials <sup>5,16</sup>	05/01/2002	4.22%	1.92%	5.80%	-6.19%	1.40%	1.32%	05/02/2011
Rydex VT Basic Materials Fund <sup>5,16</sup>	05/02/2001	8.34%	3.76%	4.63%	-3.07%	2.91%	4.05%	10/02/2001
VanEck VIP Trust Global Hard Assets Fund - Initial Class <sup>2,3,5,16</sup>	09/01/1989	-13.50%	-10.00%	-3.20%	-21.48%	-11.54%	-8.37%	05/02/2011
<b>Specialty: Nontraditional bond</b>								
Northern Lights VT BTS Tactical Fixed Income VIT Fund - Class 2 <sup>4,9</sup>	04/29/2013	-2.80%	1.17%	0.55%	-3.36%	1.17%	0.59%	05/01/2013
PIMCO VIT Dynamic Bond Portfolio - Advisor Class <sup>9,11,12</sup>	04/30/2013	2.41%	1.87%	1.33%	2.03%	1.79%	1.86%	11/11/2013
<b>Specialty: Real estate</b>								
Fidelity® VIP Real Estate Portfolio - Service Class 2 <sup>5,7,19</sup>	11/06/2002	18.90%	6.14%	12.41%	14.71%	N/A	6.82%	07/13/2015
Morgan Stanley VIF Global Real Estate Portfolio - Class II <sup>2,5,7</sup>	04/28/2006	12.03%	3.15%	7.23%	4.89%	4.09%	4.35%	05/02/2011
NVIT Real Estate Fund - Class II <sup>5,7</sup>	03/24/2008	26.12%	6.73%	12.03%	20.61%	8.11%	7.19%	05/01/2013
ProFund VP Real Estate <sup>5,7</sup>	01/22/2001	22.09%	6.76%	11.18%	17.73%	8.34%	7.26%	05/02/2011
Rydex VT Real Estate Fund <sup>5,7</sup>	10/01/2001	18.40%	5.74%	10.55%	12.53%	7.10%	9.76%	10/02/2001

**America's marketFLEX® Advisor Annuity**

Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 10/31/19			B. Standardized Performance: Average Annual Total Returns as of 09/30/19			
Underlying Investment Option	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
<b>Specialty: Real estate</b>								
Virtus VIT Duff & Phelps Real Estate Securities Series - Class A <sup>5,7</sup>	05/01/1995	24.14%	7.45%	12.93%	N/A	N/A	9.14%	05/01/2019
<b>Specialty: Specialty</b>								
ProFund VP Industrials <sup>5</sup>	05/01/2002	14.51%	8.57%	12.59%	1.34%	9.15%	9.51%	05/02/2011
Rydex VT Transportation Fund <sup>5</sup>	06/11/2001	4.70%	3.31%	11.90%	-7.42%	3.65%	10.61%	10/02/2001
<b>Asset allocation: Aggressive allocation</b>								
NVIT Cardinal <sup>SM</sup> Aggressive Fund - Class II <sup>8,15</sup>	03/27/2008	10.74%	5.77%	8.92%	-0.41%	5.67%	7.70%	05/03/2010
NVIT Cardinal <sup>SM</sup> Moderately Aggressive Fund - Class II <sup>8,15</sup>	03/27/2008	10.64%	5.44%	8.10%	0.60%	5.34%	7.06%	05/03/2010
NVIT Investor Destinations Aggressive Fund - Class II <sup>8,15</sup>	12/12/2001	10.46%	6.19%	9.14%	0.56%	6.19%	6.00%	04/25/2014
NVIT Investor Destinations Moderately Aggressive Fund - Class II <sup>8,15</sup>	12/12/2001	10.26%	5.80%	8.22%	1.37%	5.77%	5.62%	04/25/2014
<b>Asset allocation: Conservative allocation</b>								
Franklin Income VIP Fund - Class 2 <sup>4,15</sup>	01/24/1989	7.60%	3.81%	7.07%	4.06%	3.63%	4.79%	05/01/2013
NVIT Cardinal <sup>SM</sup> Balanced Fund - Class II <sup>8,15</sup>	03/27/2008	9.67%	4.14%	6.04%	2.98%	4.07%	5.34%	05/03/2010
NVIT Cardinal <sup>SM</sup> Conservative Fund - Class II <sup>8,15</sup>	03/27/2008	8.54%	2.84%	3.73%	5.34%	2.83%	3.43%	05/03/2010
NVIT Cardinal <sup>SM</sup> Managed Growth & Income Fund - Class II <sup>8,12,13,15</sup>	04/30/2013	7.46%	3.04%	3.87%	0.69%	2.85%	3.20%	11/11/2013
NVIT Cardinal <sup>SM</sup> Moderately Conservative Fund - Class II <sup>8,15</sup>	03/27/2008	9.09%	3.75%	5.32%	3.81%	3.73%	4.78%	05/03/2010
NVIT Investor Destinations Balanced Fund - Class II <sup>8,15</sup>	03/24/2009	8.90%	4.33%	6.00%	3.20%	4.35%	4.25%	04/25/2014
NVIT Investor Destinations Conservative Fund - Class II <sup>8,15</sup>	12/12/2001	7.35%	2.87%	3.56%	4.77%	2.92%	2.88%	04/25/2014
NVIT Investor Destinations Managed Growth & Income Fund - Class II <sup>8,13,15</sup>	04/30/2013	6.81%	3.28%	3.84%	0.68%	3.17%	3.41%	11/11/2013
NVIT Investor Destinations Moderately Conservative Fund - Class II <sup>8,15</sup>	12/12/2001	8.47%	3.90%	5.30%	3.80%	3.93%	3.89%	04/25/2014
<b>Asset allocation: Moderate allocation</b>								
American Funds NVIT Asset Allocation Fund - Class II <sup>2,3,15</sup>	08/01/1989	10.87%	6.58%	9.19%	3.34%	6.47%	7.69%	05/02/2011
BlackRock NVIT Managed Global Allocation Fund - Class II <sup>2,8,13,15</sup>	07/07/2015	6.93%	N/A	2.95%	-0.72%	N/A	2.39%	07/13/2015
Fidelity® VIP Balanced Portfolio - Service Class 2 <sup>10,15,19</sup>	01/03/1995	11.27%	6.79%	9.43%	2.79%	N/A	6.66%	07/13/2015
NVIT Cardinal <sup>SM</sup> Capital Appreciation Fund - Class II <sup>8,15</sup>	03/27/2008	10.28%	5.09%	7.53%	1.45%	5.03%	6.61%	05/03/2010
NVIT Cardinal <sup>SM</sup> Managed Growth Fund - Class II <sup>8,12,13,15</sup>	04/30/2013	8.28%	3.58%	4.36%	1.01%	3.32%	3.62%	11/11/2013
NVIT Cardinal <sup>SM</sup> Moderate Fund - Class II <sup>8,15</sup>	03/27/2008	9.94%	4.66%	6.82%	2.29%	4.62%	6.00%	05/03/2010
NVIT DFA Moderate Fund - Class II <sup>8,12,15</sup>	01/07/2013	7.13%	4.35%	5.83%	-0.38%	4.12%	5.55%	01/14/2013
NVIT Investor Destinations Capital Appreciation Fund - Class II <sup>8,15</sup>	03/24/2009	9.99%	5.44%	7.62%	2.17%	5.45%	5.33%	04/25/2014
NVIT Investor Destinations Managed Growth Fund - Class II <sup>8,12,13,15</sup>	04/30/2013	7.98%	3.96%	4.42%	1.18%	3.77%	3.99%	11/11/2013
NVIT Investor Destinations Moderate Fund - Class II <sup>8,15</sup>	12/12/2001	9.59%	4.94%	6.88%	2.83%	4.95%	4.87%	04/25/2014
<b>Asset allocation: Tactical allocation</b>								
Morgan Stanley VIF Global Strategist Portfolio - Class II <sup>2,15</sup>	03/15/2011	10.09%	3.13%	4.78%	3.04%	2.59%	3.83%	05/02/2011
PIMCO VIT All Asset Portfolio - Advisor Class <sup>2,8,15</sup>	04/30/2004	8.03%	2.46%	4.41%	3.09%	2.26%	2.78%	05/02/2011

**America's marketFLEX® Advisor Annuity**

Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 10/31/19			B. Standardized Performance: Average Annual Total Returns as of 09/30/19			
Underlying Investment Option	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
<b>Asset allocation: World allocation</b>								
American Funds Insurance Series® Capital Income Builder® - Class 4 <sup>2,15</sup>	05/01/2014	10.06%	2.94%	2.89%	4.43%	N/A	2.79%	11/10/2014
BlackRock Global Allocation VI Fund - Class III <sup>2,15</sup>	11/18/2003	9.56%	3.61%	5.20%	2.33%	3.13%	4.57%	05/03/2010
Invesco VI Balanced-Risk Allocation Fund - Series II <sup>2,5,11,12,15,16,18</sup>	01/23/2009	10.82%	3.87%	5.77%	5.00%	3.94%	3.94%	11/11/2013
MFS® VIT Global Tactical Allocation Portfolio - Service Class <sup>2,15</sup>	08/23/2001	9.77%	3.60%	4.60%	6.55%	3.52%	3.84%	05/02/2011
NVIT DFA Capital Appreciation Fund - Class II <sup>2,8,15</sup>	01/07/2013	7.68%	5.06%	6.94%	-1.29%	4.94%	6.63%	01/14/2013

**Non-standardized performance:** Without surrender charges (CDSC) applied

The figures shown are calculated based on a one-time investment of \$10,000 and reflect the deduction of all applicable charges, except for surrender charges (CDSC). These returns are measured from the inception date of the fund and may predate the offering of the fund in the Nationwide® separate account. Where this occurs, the performance is hypothetical in that it depicts how the underlying investment options would have performed had it been available in the Nationwide separate account during the time period. Year-to-date returns are shown only for underlying investment options incepted on or before December 31 of the previous year.

**Past performance does not guarantee future results. Current performance may be lower or higher. Investment returns and principal value will vary; there may be a gain or loss when shares are sold. To obtain the most recent standardized performance, go to [www.nationwide.com/variable-annuity-prospectus-and-performance.jsp](http://www.nationwide.com/variable-annuity-prospectus-and-performance.jsp).**

**Walled-off and closed underlying investment options****America's marketFLEX® Advisor Annuity**

Investment Choices			Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 10/31/19			
Underlying Investment Option	Status	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
<b>Large cap stocks: Large-cap value</b>								
BlackRock Equity Dividend VI Fund - Class III	Walled Off	07/01/1993	1.90%	19.51%	10.57%	11.76%	8.23%	10.69%
<b>Bonds: High yield bond</b>								
Federated NVIT High Income Bond Fund - Class I <sup>4,9</sup>	Closed	10/31/1997	0.26%	11.33%	7.76%	4.92%	4.32%	6.57%
Fidelity® VIP High Income Portfolio - Service Class 2 <sup>4,9,19</sup>	Walled Off	09/19/1985	0.15%	11.81%	8.12%	5.00%	3.87%	6.10%
Northern Lights VT Power Income VIT Fund - Class 2 <sup>4,8,9</sup>	Walled Off	04/30/2012	0.37%	5.79%	3.89%	1.30%	0.57%	1.23%
Pioneer High Yield VCT Portfolio - Class II <sup>4,9</sup>	Closed	05/01/2000	0.35%	10.71%	7.06%	4.69%	3.45%	6.41%
<b>Bonds: World bond</b>								
Templeton Global Bond VIP Fund - Class 2 <sup>2,9</sup>	Walled Off	01/24/1989	-0.17%	0.10%	-0.03%	1.90%	-0.31%	3.12%
<b>Specialty: Managed futures</b>								
Guggenheim VF Global Managed Futures Strategy <sup>5,11,16,18</sup>	Walled Off	11/07/2008	-1.90%	9.10%	4.89%	2.12%	-0.71%	-2.49%
<b>Specialty: Multialternative</b>								
Guggenheim VF Multi-Hedge Strategies <sup>3,5,18</sup>	Walled Off	11/29/2005	-0.12%	5.14%	4.44%	1.28%	1.34%	1.96%
<b>Asset allocation: Aggressive allocation</b>								
Franklin Allocation VIP Fund - Class 2 <sup>8,15</sup>	Walled Off	07/02/2007	1.20%	15.03%	7.46%	6.63%	3.81%	7.22%
<b>Asset allocation: Moderate allocation</b>								
AB VPS Balanced Wealth Strategy Portfolio - Class B <sup>15</sup>	Walled Off	07/01/2004	1.52%	13.80%	9.33%	7.18%	5.18%	7.03%
Fidelity® VIP Asset Manager Portfolio - Service Class 2 <sup>15,19</sup>	Walled Off	09/06/1989	1.36%	13.18%	9.52%	6.68%	4.11%	6.71%
Northern Lights VT 7Twelve Balanced Portfolio <sup>8,12,15</sup>	Walled Off	04/23/2012	1.21%	10.65%	6.17%	4.12%	1.55%	2.96%
<b>Asset allocation: Tactical allocation</b>								
Goldman Sachs VIT Global Trends Allocation Fund - Service Shares <sup>2,15</sup>	Walled Off	04/16/2012	0.44%	8.61%	6.56%	6.39%	2.84%	4.29%
<b>Asset allocation: World allocation</b>								
Ivy VIP Asset Strategy - Class II <sup>2,15</sup>	Walled Off	05/01/1995	2.22%	16.59%	11.67%	9.09%	2.40%	5.38%

**A. Non-standardized performance:** With surrender charges (CDSC) applied

The figures shown are based on a one-time investment of \$10,000 and reflect the deduction of all applicable charges. These returns are measured from the inception date of the underlying investment options and may predate the offering of the underlying investment options in the Nationwide® separate account. Where this occurs, performance is hypothetical in that it depicts how the underlying investment options would have performed had it been available in the Nationwide separate account during the time period.

**B. Standardized performance:** With surrender charges (CDSC) applied

The figures shown are based on a one-time investment of \$1,000 and reflect the deduction of all applicable charges. These returns are measured from the date the underlying investment options was included in the Nationwide separate account.

**Past performance does not guarantee future results. Current performance may be lower or higher. Investment returns and principal value will vary; there may be a gain or loss when shares are sold. To obtain the most recent standardized performance, go to [www.nationwide.com/variable-annuity-prospectus-and-performance.jsp](http://www.nationwide.com/variable-annuity-prospectus-and-performance.jsp).**

**Walled-off and closed underlying investment options****America's marketFLEX® Advisor Annuity**

Investment Choices			A. Non-standardized Performance: Average Annual Total Returns as of 10/31/19			B. Standardized Performance: Average Annual Total Returns as of 09/30/19			
Underlying Investment Option	Status	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
<b>Large cap stocks: Large-cap value</b>									
BlackRock Equity Dividend VI Fund - Class III	Walled Off	07/01/1993	10.57%	8.23%	10.69%	2.74%	N/A	10.46%	05/02/2016
<b>Bonds: High yield bond</b>									
Federated NVIT High Income Bond Fund - Class I <sup>4,9</sup>	Closed	10/31/1997	7.76%	4.32%	6.57%	5.67%	4.59%	4.09%	04/25/2014
Fidelity® VIP High Income Portfolio - Service Class 2 <sup>4,9,19</sup>	Walled Off	09/19/1985	8.12%	3.87%	6.10%	5.87%	N/A	3.97%	04/30/2015
Northern Lights VT Power Income VIT Fund - Class 2 <sup>4,8,9</sup>	Walled Off	04/30/2012	3.89%	0.57%	1.23%	2.31%	0.47%	1.25%	06/11/2012
Pioneer High Yield VCT Portfolio - Class II <sup>4,9</sup>	Closed	05/01/2000	7.06%	3.45%	6.41%	4.59%	3.28%	5.39%	04/30/2010
<b>Bonds: World bond</b>									
Templeton Global Bond VIP Fund - Class 2 <sup>2,9</sup>	Walled Off	01/24/1989	-0.03%	-0.31%	3.12%	1.72%	N/A	0.02%	05/01/2015
<b>Specialty: Managed futures</b>									
Guggenheim VF Global Managed Futures Strategy <sup>5,11,16,18</sup>	Walled Off	11/07/2008	4.89%	-0.71%	-2.49%	2.80%	-0.55%	-2.44%	12/12/2008
<b>Specialty: Multialternative</b>									
Guggenheim VF Multi-Hedge Strategies <sup>3,5,18</sup>	Walled Off	11/29/2005	4.44%	1.34%	1.96%	3.52%	1.24%	1.90%	11/29/2005
<b>Asset allocation: Aggressive allocation</b>									
Franklin Allocation VIP Fund - Class 2 <sup>8,15</sup>	Walled Off	07/02/2007	7.46%	3.81%	7.22%	0.35%	3.39%	6.34%	05/03/2010
<b>Asset allocation: Moderate allocation</b>									
AB VPS Balanced Wealth Strategy Portfolio - Class B <sup>15</sup>	Walled Off	07/01/2004	9.33%	5.18%	7.03%	2.70%	5.24%	5.77%	05/02/2011
Fidelity® VIP Asset Manager Portfolio - Service Class 2 <sup>15,19</sup>	Walled Off	09/06/1989	9.52%	4.11%	6.71%	2.61%	4.01%	4.87%	05/02/2011
Northern Lights VT 7Twelve Balanced Portfolio <sup>8,12,15</sup>	Walled Off	04/23/2012	6.17%	1.55%	2.96%	-0.38%	1.50%	1.68%	11/11/2013
<b>Asset allocation: Tactical allocation</b>									
Goldman Sachs VIT Global Trends Allocation Fund - Service Shares <sup>2,15</sup>	Walled Off	04/16/2012	6.56%	2.84%	4.29%	-0.12%	2.86%	3.16%	11/11/2013

## Walled-off and closed underlying investment options

### America's marketFLEX® Advisor Annuity

Investment Choices			A. Non-standardized Performance: Average Annual Total Returns as of 10/31/19			B. Standardized Performance: Average Annual Total Returns as of 09/30/19			
Underlying Investment Option	Status	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
<b>Asset allocation: World allocation</b>									
Ivy VIP Asset Strategy - Class II <sup>2,15</sup>	Walled Off	05/01/1995	11.67%	2.40%	5.38%	2.27%	2.19%	4.49%	05/03/2010

## Understanding Risks

Here's a list of some of the risks associated with the variable annuity underlying investment choices. For specific risks related to each investment, see the prospectus.

1. **Government Money Market Funds: The Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund is open to all investors. Although The Fund seeks to preserve the value of the investment at \$1.00 per share, it cannot guarantee it will do so. You could 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. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time. The Fund may invest in shares of other government money market mutual funds, including those advised by the Fund's subadvisor, to provide additional liquidity or to achieve higher yields. Please refer to the most recent prospectus for a more detailed description of the Fund's principal risks.**
2. **International/emerging markets 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.
3. **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.
4. **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.
5. **Nondiversified funds:** Funds that invest in a concentrated sector or focus on a relatively small number of securities may be subject to greater volatility than a more diversified investment.
6. **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.
7. **Real estate funds:** Funds that focus on real estate investing are sensitive to economic and business cycles, changing demographic patterns and government actions.
8. **Fund-of-funds:** 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.
9. **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.
10. A short-term trading fee may apply for exchanges made within 60 days of original allocation to this fund. Please refer to the prospectus for details.
11. These funds may include increased volatility due to the use of options or futures. Leveraged exposure can result in accelerated losses as well as accelerated gains, depending on how the market moves. Funds dedicated to Inverse and Leveraged strategies include increased risk compared to funds that do not use these strategies and are not meant to be long term buy and hold strategies.
12. For six trades occurring within a calendar quarter, Nationwide will issue a warning letter. If there are more than 11 trades in two consecutive quarters or 20 trades occurring within a calendar year involving limited transfer funds, Nationwide may limit contract owner to submitting transfer requests involving limited transfer funds via U.S. mail on a Nationwide-issued form. See prospectus for more details.
13. **Managed volatility funds:** Funds that are designed to offer traditional long-term investments 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.
14. **Tactical income:** Seeks to adjust holdings based on perceived market fluctuations. This may result in adjustments made prior to an increase or decline in the market which could lead to greater losses than expected or smaller returns.
15. **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.
16. **Commodities/Natural resources:** Specific uncertainties associated with commodities and natural resources investing include changes in supply-and-demand relationships due to environmental, economic and political factors, which may cause increased volatility and decreased liquidity.
17. Investing in private equity companies involves inherent risks, which encompasses financial institutions or investment vehicles whose principal business is to invest in and lend capital to privately held companies. Generally, little public information exists for private and thinly traded companies, and there is a risk that investors may not be able to make a fully informed investment decision.
18. These funds may provide less common return patterns than traditional equity or fixed income. These funds incorporate investment strategies that may increase or decrease volatility due to the fund's use of options or futures. Leveraged exposure can result in accelerated losses as well as accelerated gains, depending on how the market moves.

19. Fidelity, The Fidelity Investments Logo, VIP Contrafund, VIP Equity Income, VIP Freedom 2010 Portfolio, VIP Freedom 2015 Portfolio, VIP Freedom 2020 Portfolio, VIP Freedom 2025 Portfolio, VIP Freedom 2030 Portfolio, VIP Freedom 2035 Portfolio, VIP Freedom 2040 Portfolio, VIP Freedom 2045 Portfolio, VIP Freedom 2050 Portfolio, VIP Freedom Income Portfolio are service marks of FMR LLC. Used with permission.



## Finding solutions that fit

Your investment professional is a personal resource with the knowledge and commitment to help you determine how to best meet your investment and life insurance needs. Working with him or her, you can learn more about how Nationwide's many products can help you achieve your financial goals. For more information, visit **[nationwide.com](https://www.nationwide.com)**.



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

This material is not a recommendation to buy, sell, hold or rollover 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.

The underlying investment options cannot be purchased directly by the general public. They are only available through variable annuity and life insurance products, or in certain qualified pension or retirement plans.

Variable products are Issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation (NISC), member FINRA.

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Contract/Policy numbers: All state variations of: VAC-0111AO; In OK:VAC-0111OK

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AAX-0100AO-1019