



America's Future Annuity

Invest in your future

Investment choices performance report

February 28, 2023

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 then 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 — 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 such as 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, such as 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

Quality investments, confident choices

What matters most to you also matters to us. That's why our team of investment specialists devotes both time and effort to build a lineup of quality investment options that you can choose from with confidence. We do the homework for you — researching investments, crunching the numbers and looking for options that have demonstrated consistency in style, management and performance over time.

The result is a lineup of investment options from brand-name managers across multiple asset classes. For the investment options that bear the Nationwide Variable Insurance Trust (NVIT) name, we've hired many of these managers as subadvisors to bring their strategies and experience to your portfolio. Other investment options are available to you directly from third-party managers.

We brought investors like you greater choice back in 1982 by pioneering the multimanager approach to variable insurance products. Today, you can benefit from Nationwide's experience as a "manager of managers" to bring you the investment options that can help you meet your financial goals.

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: 0.95%

Contingent deferred sales charge (CDSC):

Year
CDSC

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 fund: A fund 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 they purchased an investment and held it for one year.

Inception date: The date the fund 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 the Nationwide® 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 fund: A fund 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 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 \$25,000 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.

America's Future Annuity

Investment Choices		Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 02/28/23			
Underlying Investment Option	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
Large cap stocks: Large-cap blend							
Invesco V.I. Core Equity Fund - Series I Shares	5/2/1994	-0.88%	4.97%	-10.36%	8.69%	6.12%	7.10%
NVIT BNY Mellon Dynamic U.S. Core Fund - Class I	3/24/2009	-2.43%	3.08%	-11.75%	8.88%	9.05%	11.66%
Large cap stocks: Large-cap growth							
Fidelity® VIP Growth Portfolio - Service Class	10/9/1986	-1.89%	4.59%	-12.23%	11.82%	11.03%	13.63%
Invesco V.I. American Franchise Fund - Series I Shares	7/3/1995	-2.01%	6.07%	-18.13%	6.32%	6.44%	10.83%
NVIT American Funds Growth Fund - Class II	2/8/1984	-1.85%	8.54%	-14.09%	11.62%	10.39%	12.58%
NVIT Jacobs Levy Large Cap Growth Fund - Class I	3/24/2008	0.33%	6.86%	-1.69%	20.93%	14.67%	14.35%
Large cap stocks: Large-cap value							
Fidelity® VIP Equity-Income Portfolio SM - Service Class	10/9/1986	-3.57%	0.01%	-3.38%	11.08%	7.36%	8.32%
NVIT BlackRock Equity Dividend Fund - Class I	10/31/1997	-3.06%	2.48%	-3.16%	10.45%	6.73%	9.04%
Mid cap stocks: Mid-cap blend							
NVIT Mid Cap Index Fund - Class I ³	10/31/1997	-1.92%	7.04%	-1.87%	12.91%	7.11%	9.20%
Small cap stocks: Small-cap blend							
NVIT Multi-Manager Small Company Fund - Class I ³	10/23/1995	-1.37%	7.75%	-5.70%	16.03%	8.43%	9.84%
Small cap stocks: Small-cap growth							
BNY Mellon VIF Opportunistic Small Cap Portfolio - Initial Shares ³	8/31/1990	-2.64%	8.74%	-4.90%	11.45%	3.91%	8.42%
Small cap stocks: Small-cap value							
NVIT Multi-Manager Small Cap Value Fund - Class I ³	10/31/1997	-1.24%	9.98%	-1.23%	14.95%	5.43%	7.94%
International stocks: Foreign large growth							
Fidelity® VIP Overseas Portfolio - Service Class ²	1/28/1987	-2.12%	6.14%	-8.17%	5.33%	2.83%	4.97%
MFS® VIT II International Intrinsic Value Portfolio - Service Class ²	8/23/2001	-2.97%	5.18%	-9.58%	3.91%	3.21%	6.57%
International stocks: Foreign large value							
NVIT Columbia Overseas Value Fund - Class X ²	3/24/2009	-1.78%	5.02%	-0.36%	7.93%	0.90%	2.69%
Bonds: High yield bond							
NVIT Federated High Income Bond Fund - Class I ^{4,7}	10/31/1997	-1.49%	2.41%	-6.97%	-0.06%	1.42%	2.67%
Bonds: Intermediate-term bond							
NVIT Core Bond Fund - Class I ⁷	3/24/2008	-2.55%	0.62%	-11.74%	-5.19%	-0.82%	0.08%

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Investment Choices		Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 02/28/23			
Underlying Investment Option	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
Cash: Cash							
NVIT Government Money Market Fund - Class I <i>7-day current yield: 3.23%*^{1,6}</i>	11/10/1981	0.25%	0.50%	0.99%	-0.29%	0.08%	-0.38%
Specialty: Natural resources							
VanEck VIP Global Resources Fund - Class S ^{2,5,9}	5/1/2006	-7.65%	-2.29%	-4.76%	20.48%	3.55%	-1.19%
Asset allocation: Moderate allocation							
Invesco V.I. Equity and Income Fund - Series I Shares ⁸	6/1/2010	-3.19%	1.70%	-6.10%	9.02%	4.97%	6.91%

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

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

The figures shown are based on a one-time investment of \$25,000 and reflect the deduction of all applicable charges. The performance calculations also reflect the 10% free withdrawal privilege available with this product. 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. The performance calculations also reflect the 10% free withdrawal privilege available with this product. 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.

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Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 02/28/23			B. Standardized Performance: Average Annual Total Returns as of 12/31/22			
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
Large cap stocks: Large-cap blend								
Invesco V.I. Core Equity Fund - Series I Shares	5/2/1994	-15.94%	5.54%	7.10%	-26.11%	4.58%	7.27%	11/16/2001
NVIT BNY Mellon Dynamic U.S. Core Fund - Class I	3/24/2009	-17.23%	8.53%	11.66%	-27.54%	N/A	-10.09%	5/3/2021
Large cap stocks: Large-cap growth								
Fidelity® VIP Growth Portfolio - Service Class	10/9/1986	-17.67%	10.55%	13.63%	-29.77%	10.77%	13.60%	11/3/1997
Invesco V.I. American Franchise Fund - Series I Shares	7/3/1995	-23.16%	5.87%	10.83%	-35.84%	6.08%	10.58%	4/27/2012
NVIT American Funds Growth Fund - Class II	2/8/1984	-19.41%	9.90%	12.58%	-35.02%	N/A	-18.08%	5/1/2021
NVIT Jacobs Levy Large Cap Growth Fund - Class I	3/24/2008	-7.87%	14.25%	14.35%	-18.69%	13.61%	14.18%	5/1/2008
Large cap stocks: Large-cap value								
Fidelity® VIP Equity-Income Portfolio SM - Service Class	10/9/1986	-9.45%	6.82%	8.32%	-11.87%	6.46%	9.03%	11/3/1997
NVIT BlackRock Equity Dividend Fund - Class I	10/31/1997	-9.24%	6.17%	9.04%	-10.86%	5.57%	9.50%	11/3/1997
Mid cap stocks: Mid-cap blend								
NVIT Mid Cap Index Fund - Class I ³	10/31/1997	-8.04%	6.56%	9.20%	-19.52%	4.67%	9.31%	11/3/1997
Small cap stocks: Small-cap blend								
NVIT Multi-Manager Small Company Fund - Class I ³	10/23/1995	-11.60%	7.90%	9.84%	-24.47%	5.85%	9.75%	11/3/1997
Small cap stocks: Small-cap growth								
BNY Mellon VIF Opportunistic Small Cap Portfolio - Initial Shares ³	8/31/1990	-10.86%	3.28%	8.42%	-22.49%	1.13%	8.42%	11/16/2001
Small cap stocks: Small-cap value								
NVIT Multi-Manager Small Cap Value Fund - Class I ³	10/31/1997	-7.45%	4.84%	7.94%	-19.08%	1.98%	7.74%	11/3/1997
International stocks: Foreign large growth								
Fidelity® VIP Overseas Portfolio - Service Class ²	1/28/1987	-13.90%	2.18%	4.97%	-29.83%	0.85%	4.64%	11/3/1997
MFS® VIT II International Intrinsic Value Portfolio - Service Class ²	8/23/2001	-15.21%	2.56%	6.57%	-29.06%	1.12%	6.54%	5/3/2010
International stocks: Foreign large value								
NVIT Columbia Overseas Value Fund - Class X ²	3/24/2009	-6.64%	0.20%	2.69%	-12.58%	N/A	6.42%	10/16/2020

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Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 02/28/23			B. Standardized Performance: Average Annual Total Returns as of 12/31/22			
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
Bonds: High yield bond								
NVIT Federated High Income Bond Fund - Class I ^{4,7}	10/31/1997	-12.79%	0.73%	2.67%	-18.17%	0.08%	2.60%	11/3/1997
Bonds: Intermediate-term bond								
NVIT Core Bond Fund - Class I ⁷	3/24/2008	-17.22%	-1.54%	0.08%	-20.72%	-2.06%	0.02%	5/1/2008
Cash: Cash								
NVIT Government Money Market Fund - Class I 7-day current yield: 3.23% ^{*1,6}	11/10/1981	-5.31%	-0.65%	-0.38%	-5.96%	-0.75%	-0.44%	10/31/1997
Specialty: Natural resources								
VanEck VIP Global Resources Fund - Class S ^{2,5,9}	5/1/2006	-10.73%	2.92%	-1.19%	0.80%	2.38%	-0.85%	5/1/2012
Asset allocation: Moderate allocation								
Invesco V.I. Equity and Income Fund - Series I Shares ⁸	6/1/2010	-11.97%	4.37%	6.91%	-14.10%	4.01%	7.37%	4/29/2011

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

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

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Walled-off and closed underlying investment options**America's Future Annuity**

Investment Choices			Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 02/28/23			
Underlying Investment Option	Status	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
Bonds: High yield bond								
Delaware Ivy VIP High Income - Class II ^{4,7}	Walled Off	7/13/1987	-1.10%	2.68%	-7.05%	0.52%	1.17%	2.61%
Bonds: Intermediate government bond								
NVIT Government Bond Fund - Class I ^{6,7}	Walled Off	11/8/1982	-2.37%	0.59%	-10.51%	-4.98%	-1.06%	-0.90%
Bonds: Investment grade bond								
Federated Hermes Quality Bond Fund II - Primary Shares ⁷	Walled Off	4/22/1999	-2.06%	0.25%	-7.13%	-2.65%	0.42%	0.74%
Specialty: Natural resources								
VanEck VIP Global Resources Fund - Initial Class ^{2,3,5,9}	Closed	9/1/1989	-7.62%	-2.23%	-4.52%	20.78%	3.81%	-0.94%

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

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

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Walled-off and closed underlying investment options**America's Future Annuity**

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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
Bonds: High yield bond									
Delaware Ivy VIP High Income - Class II ^{4,7}	Walled Off	7/13/1987	-12.85%	0.48%	2.61%	-17.28%	0.06%	2.60%	12/1/2000
Bonds: Intermediate government bond									
NVIT Government Bond Fund - Class I ^{6,7}	Walled Off	11/8/1982	-16.07%	-1.78%	-0.90%	-18.74%	-2.37%	-1.00%	11/3/1997
Bonds: Investment grade bond									
Federated Hermes Quality Bond Fund II - Primary Shares ⁷	Walled Off	4/22/1999	-12.93%	-0.30%	0.74%	-15.73%	-0.66%	0.78%	5/3/1999
Specialty: Natural resources									
VanEck VIP Global Resources Fund - Initial Class ^{2,3,5,9}	Closed	9/1/1989	-10.50%	3.18%	-0.94%	1.07%	2.63%	-0.60%	11/3/1997

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. **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.
8. **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.
9. **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.

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.



• 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 or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

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.

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.

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, member FINRA, Columbus, Ohio.

NVIT Funds distributed by Nationwide Fund Advisors LLC (NFD), member FINRA, Columbus, Ohio. NFD is not affiliated with any subadvisor contracted by Nationwide Fund Advisors, with the exception of Nationwide Asset Management, LLC.

Nationwide, the Nationwide N and Eagle, and Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. America's FUTURE Annuity is a service mark of Nationwide Life Insurance Company.

Contract/Policy numbers: All state variations of: APO-3416; APO-3417

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