

Soloist®

Invest in your future



Nationwide®
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: \$30

Mortality and expense risk charge: 1.30%

Contingent deferred sales charge (CDSC):

Year	0	1	2	3	4	5	6	7
CDSC	7%	6%	5%	4%	3%	2%	1%	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 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.

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Investment Choices		Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 12/31/20			
Underlying Investment Option	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
Large cap stocks: Large-cap blend							
Aberdeen U.S. Sustainable Leaders Fund - Institutional Service Class	6/30/2000	3.99%	23.86%	23.86%	15.40%	14.89%	10.81%
BNY Mellon Appreciation Fund, Inc. - Investor Shares	1/18/1984	4.29%	22.09%	22.09%	14.39%	14.57%	10.79%
BNY Mellon S&P 500 Index Fund	1/2/1990	3.68%	15.94%	15.94%	11.83%	12.89%	11.65%
Nationwide Fund - Institutional Service Class	5/11/1933	3.31%	20.72%	20.72%	12.81%	13.32%	11.43%
Nationwide S&P 500 Index Fund - Service Class	7/24/1998	3.71%	15.98%	15.98%	11.77%	12.84%	11.57%
Wells Fargo Classic Value Fund - Administrative Class	8/1/2006	3.01%	-0.39%	-0.39%	6.53%	7.87%	8.55%
Large cap stocks: Large-cap growth							
American Century Ultra® Fund - Investor Class	11/2/1981	5.06%	47.53%	47.53%	24.67%	20.97%	16.09%
Fidelity® Advisor Growth Opportunities Fund - Class M	11/18/1987	5.95%	65.71%	65.71%	36.81%	27.20%	19.51%
Fidelity® Magellan® Fund	5/2/1963	3.20%	26.37%	26.37%	14.88%	14.40%	11.80%
Nationwide Mellon Dynamic U.S. Core Fund - Class A	2/14/1961	3.44%	16.89%	16.89%	15.20%	14.15%	12.02%
Neuberger Berman Sustainable Equity Fund - Trust Class	3/16/1994	3.84%	17.36%	17.36%	10.33%	11.15%	9.86%
Large cap stocks: Large-cap value							
American Century Disciplined Core Value Fund - Investor Class	12/17/1990	3.07%	10.13%	10.13%	7.20%	10.39%	9.99%
Fidelity® Advisor Equity Income Fund - Class M	4/25/1983	4.12%	-0.63%	-0.63%	2.96%	6.85%	7.09%
Fidelity® Equity-Income Fund	5/16/1966	4.48%	5.09%	5.09%	6.04%	9.04%	7.90%
Mid cap stocks: Mid-cap growth							
Invesco Discovery Mid Cap Growth Fund - Class A ³	11/1/2000	5.99%	37.99%	37.99%	20.26%	17.10%	13.62%
Small cap stocks: Small-cap growth							
Lazard U.S. Small-Mid Cap Equity Portfolio - Open Shares ³	1/31/1997	5.97%	4.42%	4.42%	4.24%	7.74%	7.40%
International stocks: Foreign large growth							
American Century VP International Fund - Class II ²	8/15/2001	4.26%	23.72%	23.72%	9.14%	9.29%	5.92%
Fidelity® VIP Overseas Portfolio - Service Class 2 ^{2,15}	1/28/1987	4.84%	13.53%	13.53%	5.98%	7.29%	4.90%
NVIT AllianzGI International Growth Fund - Class II ^{2,9}	3/24/2008	7.02%	48.50%	48.50%	16.74%	13.57%	8.03%
International stocks: World stock							
Invesco Oppenheimer V.I. Global Fund - Series II ²	7/13/2000	4.47%	25.38%	25.38%	11.39%	12.81%	9.68%

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Investment Choices		Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 12/31/20			
Underlying Investment Option	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
Bonds: High yield bond							
Delaware High-Yield Opportunities Fund - Institutional Class ^{4,8}	12/30/1996	1.38%	5.55%	5.55%	4.33%	6.05%	4.25%
Federated Hermes Opportunistic High Yield Bond Fund - Service Shares ^{4,8}	8/23/1984	2.43%	5.00%	5.00%	3.77%	5.93%	5.48%
Bonds: Inflation-protected bond							
Nationwide Inflation-Protected Securities Fund - Institutional Service Class ^{6,8}	9/17/2012	0.96%	9.09%	9.09%	3.98%	3.11%	0.30%
Bonds: Intermediate-term bond							
BNY Mellon Core Plus Fund - Class A ^{2,4,8,9,11}	12/2/2010	0.46%	7.65%	7.65%	4.60%	4.11%	3.19%
Nationwide Bond Fund - Institutional Service Class ⁸	3/3/1980	0.29%	5.69%	5.69%	3.68%	3.02%	2.59%
Bonds: Investment grade bond							
Federated Hermes Corporate Bond Fund - Class F Shares ⁸	5/20/1987	0.74%	7.11%	7.11%	4.66%	5.11%	3.78%
Bonds: Multisector bond							
MFS Income Fund - Class A ^{2,4,8}	10/29/1987	0.55%	7.73%	7.73%	4.27%	4.61%	3.18%
Bonds: World bond							
Aberdeen Global Absolute Return Strategies Fund - Institutional Service Class ^{2,5,8}	11/1/1990	1.26%	4.69%	4.69%	3.17%	3.66%	0.87%
Short-term bonds: Short government bond							
American Century Short-Term Government Fund - Investor Class ^{6,8}	12/15/1982	0.01%	1.70%	1.70%	0.82%	-0.04%	-0.65%
Cash: Cash							
Nationwide Government Money Market Fund - Investor Shares <i>7-day current yield: -1.30%*^{1,6}</i>	3/3/1980	-0.11%	-1.38%	-1.38%	-0.52%	-0.90%	-1.27%
Asset allocation: Aggressive allocation							
Franklin Mutual Series Fund, Inc. Mutual Shares Fund - Class A	7/1/1949	4.95%	-6.14%	-6.14%	0.47%	4.26%	5.41%
NVIT Investor Destinations Aggressive Fund - Class II ^{7,13}	12/12/2001	4.45%	11.05%	11.05%	6.64%	8.83%	7.63%
NVIT Investor Destinations Moderately Aggressive Fund - Class II ^{7,13}	12/12/2001	3.92%	10.57%	10.57%	6.38%	8.14%	6.89%
Asset allocation: Conservative allocation							
NVIT Investor Destinations Conservative Fund - Class II ^{7,13}	12/12/2001	1.04%	5.03%	5.03%	3.04%	3.16%	2.48%
NVIT Investor Destinations Moderately Conservative Fund - Class II ^{7,13}	12/12/2001	1.97%	6.84%	6.84%	4.17%	4.82%	4.10%
Asset allocation: Moderate allocation							
Fidelity® Advisor Balanced Fund - Class M ¹³	1/6/1987	3.85%	19.93%	19.93%	10.99%	10.39%	8.51%
Fidelity® Asset Manager 50% ¹³	12/28/1988	3.29%	12.93%	12.93%	6.97%	7.59%	5.87%
Fidelity® Puritan Fund ¹³	4/16/1947	2.46%	18.70%	18.70%	10.14%	10.09%	8.84%
NVIT Investor Destinations Moderate Fund - Class II ^{7,13}	12/12/2001	2.87%	8.61%	8.61%	5.32%	6.52%	5.58%
Asset allocation: Tactical allocation							
NVIT J.P. Morgan Mozaic SM Multi-Asset Fund - Class II ^{10,12,14}	10/4/2019	1.26%	-0.11%	-0.11%	N/A	N/A	-1.03%
Virtus Tactical Allocation Fund - Class A ¹³	9/6/1940	2.84%	30.98%	30.98%	14.38%	12.13%	8.10%

*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 \$10,000 and reflect the deduction of all applicable charges. The performance calculations also reflect the 10% free withdrawal privilege available with this product starting in the second year. 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 starting in the second year. 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 12/31/20			B. Standardized Performance: Average Annual Total Returns as of 12/31/20			
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								
Aberdeen U.S. Sustainable Leaders Fund - Institutional Service Class	6/30/2000	17.56%	14.58%	10.81%	14.86%	12.19%	11.18%	10/7/2011
BNY Mellon Appreciation Fund, Inc. - Investor Shares	1/18/1984	15.79%	14.25%	10.79%	13.09%	11.86%	8.64%	1/5/1998
BNY Mellon S&P 500 Index Fund	1/2/1990	9.64%	12.56%	11.65%	6.94%	10.19%	9.68%	1/4/1993
Nationwide Fund - Institutional Service Class	5/11/1933	14.42%	12.99%	11.43%	11.72%	10.60%	9.38%	1/2/1985
Nationwide S&P 500 Index Fund - Service Class	7/24/1998	9.68%	12.50%	11.57%	6.98%	10.13%	9.58%	12/23/1998
Wells Fargo Classic Value Fund - Administrative Class	8/1/2006	-6.66%	7.47%	8.55%	-9.17%	4.95%	6.06%	3/1/2013
Large cap stocks: Large-cap growth								
American Century Ultra® Fund - Investor Class	11/2/1981	41.23%	20.71%	16.09%	38.53%	18.35%	14.13%	10/15/1993
Fidelity® Advisor Growth Opportunities Fund - Class M	11/18/1987	59.41%	26.99%	19.51%	56.71%	24.63%	17.61%	12/18/1995
Fidelity® Magellan® Fund	5/2/1963	20.07%	14.09%	11.80%	17.37%	11.64%	9.61%	1/4/1993
Nationwide Mellon Dynamic U.S. Core Fund - Class A	2/14/1961	10.59%	13.83%	12.02%	7.89%	11.40%	9.93%	12/19/2003
Neuberger Berman Sustainable Equity Fund - Trust Class	3/16/1994	11.06%	10.79%	9.86%	8.36%	8.33%	7.71%	5/3/2004
Large cap stocks: Large-cap value								
American Century Disciplined Core Value Fund - Investor Class	12/17/1990	3.83%	10.02%	9.99%	1.13%	7.65%	8.00%	10/31/1996
Fidelity® Advisor Equity Income Fund - Class M	4/25/1983	-6.89%	6.43%	7.09%	-9.40%	3.98%	4.93%	12/18/1995
Fidelity® Equity-Income Fund	5/16/1966	-1.21%	8.65%	7.90%	-3.91%	6.25%	5.68%	1/2/1985
Mid cap stocks: Mid-cap growth								
Invesco Discovery Mid Cap Growth Fund - Class A ³	11/1/2000	31.69%	16.81%	13.62%	N/A	N/A	38.44%	4/17/2020
Small cap stocks: Small-cap growth								
Lazard U.S. Small-Mid Cap Equity Portfolio - Open Shares ³	1/31/1997	-1.88%	7.34%	7.40%	-4.58%	4.86%	5.11%	12/23/1998
International stocks: Foreign large growth								
American Century VP International Fund - Class II ²	8/15/2001	17.42%	8.91%	5.92%	14.72%	6.16%	3.19%	5/1/2015
Fidelity® VIP Overseas Portfolio - Service Class 2 ^{2,15}	1/28/1987	7.23%	6.88%	4.90%	4.53%	4.13%	1.73%	4/30/2015

Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 12/31/20			B. Standardized Performance: Average Annual Total Returns as of 12/31/20			
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
International stocks: Foreign large growth								
NVIT AllianzGI International Growth Fund - Class II ^{2,9}	3/24/2008	42.20%	13.25%	8.03%	39.50%	10.48%	5.27%	5/1/2008
International stocks: World stock								
Invesco Oppenheimer V.I. Global Fund - Series II ²	7/13/2000	19.08%	12.47%	9.68%	16.38%	9.94%	7.16%	4/30/2014
Bonds: High yield bond								
Delaware High-Yield Opportunities Fund - Institutional Class ^{4,8}	12/30/1996	-0.75%	5.62%	4.25%	-3.45%	3.06%	1.70%	4/16/2009
Federated Hermes Opportunistic High Yield Bond Fund - Service Shares ^{4,8}	8/23/1984	-1.30%	5.50%	5.48%	-4.00%	2.95%	3.14%	12/31/1997
Bonds: Inflation-protected bond								
Nationwide Inflation-Protected Securities Fund - Institutional Service Class ^{6,8}	9/17/2012	2.79%	2.63%	0.27%	0.09%	N/A	-0.87%	12/1/2017
Bonds: Intermediate-term bond								
BNY Mellon Core Plus Fund - Class A ^{2,4,8,9,11}	12/2/2010	1.35%	3.64%	3.19%	-1.35%	N/A	2.47%	10/19/2018
Nationwide Bond Fund - Institutional Service Class ⁸	3/3/1980	-0.61%	2.54%	2.59%	-3.31%	-0.29%	-0.18%	1/2/1985
Bonds: Investment grade bond								
Federated Hermes Corporate Bond Fund - Class F Shares ⁸	5/20/1987	0.81%	4.66%	3.78%	-1.89%	1.98%	1.13%	11/1/1996
Bonds: Multisector bond								
MFS Income Fund - Class A ^{2,4,8}	10/29/1987	1.43%	4.16%	3.18%	-1.27%	1.45%	0.44%	7/20/2001
Bonds: World bond								
Aberdeen Global Absolute Return Strategies Fund - Institutional Service Class ^{2,5,8}	11/1/1990	-1.61%	3.19%	0.87%	-4.31%	0.49%	-2.28%	7/17/2009
Short-term bonds: Short government bond								
American Century Short-Term Government Fund - Investor Class ^{6,8}	12/15/1982	-4.60%	-0.58%	-0.65%	-7.23%	-3.49%	-3.99%	1/2/1985
Cash: Cash								
Nationwide Government Money Market Fund - Investor Shares <i>7-day current yield: -1.30%^{*1,6}</i>	3/3/1980	-7.58%	-1.43%	-1.27%	-10.09%	-4.35%	-4.69%	1/2/1985
Asset allocation: Aggressive allocation								
Franklin Mutual Series Fund, Inc. Mutual Shares Fund - Class A	7/1/1949	-12.01%	3.80%	5.41%	-14.52%	1.26%	3.15%	1/5/1998
NVIT Investor Destinations Aggressive Fund - Class II ^{7,13}	12/12/2001	4.75%	8.44%	7.63%	2.05%	5.94%	5.34%	5/3/2004
NVIT Investor Destinations Moderately Aggressive Fund - Class II ^{7,13}	12/12/2001	4.27%	7.74%	6.89%	1.57%	5.20%	4.53%	5/3/2004
Asset allocation: Conservative allocation								
NVIT Investor Destinations Conservative Fund - Class II ^{7,13}	12/12/2001	-1.27%	2.68%	2.48%	-3.97%	-0.12%	-0.35%	5/3/2004
NVIT Investor Destinations Moderately Conservative Fund - Class II ^{7,13}	12/12/2001	0.54%	4.37%	4.10%	-2.16%	1.67%	1.49%	5/3/2004
Asset allocation: Moderate allocation								
Fidelity® Advisor Balanced Fund - Class M ¹³	1/6/1987	13.63%	10.02%	8.51%	10.93%	7.46%	6.22%	12/18/1995
Fidelity® Asset Manager 50% ¹³	12/28/1988	6.63%	7.18%	5.87%	3.93%	4.57%	3.35%	10/15/1993
Fidelity® Puritan Fund ¹³	4/16/1947	12.40%	9.72%	8.84%	9.70%	7.17%	6.61%	1/4/1993
NVIT Investor Destinations Moderate Fund - Class II ^{7,13}	12/12/2001	2.31%	6.10%	5.58%	-0.39%	3.48%	3.11%	5/3/2004

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Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 12/31/20			B. Standardized Performance: Average Annual Total Returns as of 12/31/20			
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
Asset allocation: Tactical allocation								
NVIT J.P. Morgan Mozaic SM Multi-Asset Fund - Class II ^{10,12,14}	10/4/2019	-6.40%	N/A	-5.58%	-8.91%	N/A	-8.38%	10/14/2019
Virtus Tactical Allocation Fund - Class A ¹³	9/6/1940	24.68%	11.79%	8.10%	21.98%	N/A	19.67%	1/25/2019

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

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Walled-off and closed underlying investment options**Soloist®**

Investment Choices			Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 12/31/20			
Underlying Investment Option	Status	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
Large cap stocks: Large-cap blend								
BNY Mellon Sustainable U.S. Equity Fund, Inc. - Class Z	Walled Off	3/29/1972	3.62%	22.31%	22.31%	14.93%	13.31%	11.11%
Nationwide Fund - Class A	Closed	5/11/1933	3.29%	20.48%	20.48%	12.54%	13.06%	11.17%
Large cap stocks: Large-cap growth								
American Century Growth Fund - Investor Class	Walled Off	6/30/1971	4.30%	33.15%	33.15%	19.79%	17.73%	13.57%
Janus Henderson Forty Fund - Class T	Walled Off	5/1/1997	4.12%	36.86%	36.86%	22.48%	18.71%	15.05%
Janus Henderson Research Fund - Class T	Walled Off	5/3/1993	3.79%	30.62%	30.62%	18.48%	15.60%	13.31%
Nationwide Mellon Dynamic U.S. Core Fund - Class R6	Closed	2/14/1961	3.56%	17.35%	17.35%	15.58%	14.49%	12.35%
Neuberger Berman Guardian Fund - Investor Class	Walled Off	6/1/1950	3.31%	32.53%	32.53%	17.76%	16.74%	12.29%
Wells Fargo Large Cap Growth Fund - Class A	Walled Off	12/30/1981	3.28%	30.14%	30.14%	18.99%	16.21%	13.37%
Large cap stocks: Large-cap value								
Neuberger Berman Large Cap Value Fund - Investor Class	Walled Off	1/20/1975	5.65%	12.69%	12.69%	10.27%	13.64%	8.83%
Mid cap stocks: Mid-cap blend								
Wells Fargo Common Stock Fund - Class A ³	Walled Off	12/29/1989	7.73%	13.56%	13.56%	8.00%	10.39%	8.95%
Small cap stocks: Small-cap growth								
Aberdeen U.S. Small Cap Equity Fund - Class A ³	Walled Off	11/2/1998	8.03%	25.00%	25.00%	9.34%	11.70%	10.99%
Neuberger Berman Genesis Fund - Trust Class ³	Walled Off	9/27/1988	6.12%	22.81%	22.81%	12.79%	13.71%	10.73%
International stocks: Foreign large growth								
American Century International Growth Fund - Investor Class ²	Closed	5/9/1991	4.37%	23.66%	23.66%	9.09%	9.23%	6.11%
International stocks: Foreign large value								
NVIT Columbia Overseas Value Fund - Class I ²	Walled Off	3/24/2009	5.89%	3.51%	3.51%	-1.71%	2.72%	1.60%
Templeton Foreign Fund - Class A ²	Closed	10/5/1982	5.34%	-2.08%	-2.08%	-3.26%	2.82%	1.47%
Templeton VIPT Foreign VIP Fund - Class 2 ²	Walled Off	5/1/1992	5.28%	-2.74%	-2.74%	-3.63%	1.68%	0.80%
International stocks: World stock								
Invesco Global Fund - Class A ²	Closed	12/22/1969	4.45%	25.66%	25.66%	11.43%	12.89%	9.69%

Walled-off and closed underlying investment options

Soloist®

Investment Choices			Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 12/31/20			
Underlying Investment Option	Status	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
International stocks: World stock								
Janus Henderson Global Research Fund - Class T ²	Closed	5/15/1991	4.86%	18.20%	18.20%	11.11%	11.45%	8.19%
Bonds: High yield bond								
Fidelity® Advisor High Income Advantage Fund - Class M ^{4,8}	Closed	1/5/1987	2.91%	6.96%	6.96%	4.78%	7.12%	5.49%
Fidelity® Capital & Income Fund ^{4,8}	Closed	11/1/1977	2.95%	8.51%	8.51%	5.60%	7.16%	5.60%
Fidelity® VIP High Income Portfolio - Initial Class ^{4,8,15}	Closed	9/19/1985	1.48%	1.11%	1.11%	2.92%	5.33%	3.95%
Short-term bonds: Short-term bond								
Neuberger Berman Short Duration Bond Fund - Investor Class ⁸	Walled Off	6/9/1986	0.63%	1.85%	1.85%	1.23%	0.39%	0.01%
Asset allocation: Moderate allocation								
BNY Mellon Balanced Opportunity Fund - Class Z ¹³	Walled Off	3/16/1987	2.37%	8.83%	8.83%	6.75%	7.76%	6.91%

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. The performance calculations also reflect the 10% free withdrawal privilege available with this product starting in the second year. 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 starting in the second year. 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.

Walled-off and closed underlying investment options**Soloist®**

Investment Choices			A. Non-standardized Performance: Average Annual Total Returns as of 12/31/20			B. Standardized Performance: Average Annual Total Returns as of 12/31/20			
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
Large cap stocks: Large-cap blend									
BNY Mellon Sustainable U.S. Equity Fund, Inc. - Class Z	Walled Off	3/29/1972	16.01%	12.98%	11.11%	13.31%	10.52%	9.01%	1/4/1993
Nationwide Fund - Class A	Closed	5/11/1933	14.18%	12.73%	11.17%	11.48%	10.32%	8.67%	2/25/2011
Large cap stocks: Large-cap growth									
American Century Growth Fund - Investor Class	Walled Off	6/30/1971	26.85%	17.44%	13.57%	24.15%	15.06%	11.49%	1/2/1985
Janus Henderson Forty Fund - Class T	Walled Off	5/1/1997	30.56%	18.44%	15.05%	27.86%	N/A	18.47%	4/28/2017
Janus Henderson Research Fund - Class T	Walled Off	5/3/1993	24.32%	15.30%	13.31%	21.62%	N/A	15.23%	4/28/2017
Nationwide Mellon Dynamic U.S. Core Fund - Class R6	Closed	2/14/1961	11.05%	14.17%	12.35%	8.35%	11.76%	10.30%	1/2/1985
Neuberger Berman Guardian Fund - Investor Class	Walled Off	6/1/1950	26.23%	16.44%	12.29%	23.53%	14.06%	10.14%	1/31/1994
Wells Fargo Large Cap Growth Fund - Class A	Walled Off	12/30/1981	23.84%	15.91%	13.37%	21.14%	13.43%	12.26%	10/23/2015
Large cap stocks: Large-cap value									
Neuberger Berman Large Cap Value Fund - Investor Class	Walled Off	1/20/1975	6.39%	13.31%	8.83%	3.69%	11.14%	6.49%	1/4/1993
Mid cap stocks: Mid-cap blend									
Wells Fargo Common Stock Fund - Class A ³	Walled Off	12/29/1989	7.26%	10.02%	8.95%	4.56%	7.59%	6.15%	10/23/2015
Small cap stocks: Small-cap growth									
Aberdeen U.S. Small Cap Equity Fund - Class A ³	Walled Off	11/2/1998	18.70%	11.35%	10.99%	16.00%	8.94%	8.91%	12/23/1998
Neuberger Berman Genesis Fund - Trust Class ³	Walled Off	9/27/1988	16.51%	13.38%	10.73%	13.81%	11.03%	8.64%	1/5/1998
International stocks: Foreign large growth									
American Century International Growth Fund - Investor Class ²	Closed	5/9/1991	17.36%	8.85%	6.11%	14.66%	6.09%	3.39%	2/1/1995
International stocks: Foreign large value									
NVIT Columbia Overseas Value Fund - Class I ²	Walled Off	3/24/2009	-2.79%	2.23%	1.60%	-5.49%	-0.55%	-1.37%	5/1/2009

Walled-off and closed underlying investment options

Soloist®

Investment Choices			A. Non-standardized Performance: Average Annual Total Returns as of 12/31/20			B. Standardized Performance: Average Annual Total Returns as of 12/31/20			
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
International stocks: Foreign large value									
Templeton Foreign Fund - Class A ²	Closed	10/5/1982	-8.24%	2.34%	1.47%	-10.75%	-0.28%	-1.42%	2/1/1995
Templeton VIPT Foreign VIP Fund - Class Z ²	Walled Off	5/1/1992	-8.85%	1.17%	0.80%	-11.36%	-1.52%	-6.03%	4/30/2014
International stocks: World stock									
Invesco Global Fund - Class A ²	Closed	12/22/1969	19.36%	12.56%	9.69%	16.66%	10.04%	7.35%	1/4/1993
Janus Henderson Global Research Fund - Class T ²	Closed	5/15/1991	11.90%	11.10%	8.19%	9.20%	8.58%	5.71%	11/1/1996
Bonds: High yield bond									
Fidelity® Advisor High Income Advantage Fund - Class M ^{4,8}	Closed	1/5/1987	0.66%	6.71%	5.49%	-2.04%	4.19%	3.03%	12/18/1995
Fidelity® Capital & Income Fund ^{4,8}	Closed	11/1/1977	2.21%	6.75%	5.60%	-0.49%	4.19%	3.11%	1/2/1985
Fidelity® VIP High Income Portfolio - Initial Class ^{4,8,15}	Closed	9/19/1985	-5.19%	4.89%	3.95%	-7.78%	2.35%	1.40%	5/1/1991
Short-term bonds: Short-term bond									
Neuberger Berman Short Duration Bond Fund - Investor Class ⁸	Walled Off	6/9/1986	-4.45%	-0.15%	0.01%	-7.09%	-3.04%	-3.18%	9/30/1993
Asset allocation: Moderate allocation									
BNY Mellon Balanced Opportunity Fund - Class Z ¹³	Walled Off	3/16/1987	2.53%	7.35%	6.91%	-0.17%	4.81%	4.58%	12/17/2004

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.

- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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

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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.

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Contract/Policy numbers: All state variations of: APO-1293-3A; In OK:APO-1293-3A-36

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