

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 11/30/18			
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. Multi-Cap Equity Fund - Institutional Service Class	06/30/2000	2.82%	2.85%	3.98%	8.70%	6.47%	11.03%
Dreyfus Appreciation Fund, Inc.	01/18/1984	1.33%	0.85%	2.37%	8.99%	6.70%	9.80%
Dreyfus S&P 500 Index Fund	01/02/1990	1.89%	3.39%	4.09%	9.87%	8.88%	12.13%
Nationwide Fund - Institutional Service Class	05/11/1933	1.23%	1.26%	1.74%	8.83%	8.01%	11.21%
Nationwide S&P 500 Index Fund - Service Class	07/24/1998	1.85%	3.26%	4.00%	9.79%	8.79%	12.01%
Wells Fargo Intrinsic Value Fund - Administrative Class	08/01/2006	2.90%	4.37%	5.48%	6.97%	6.50%	11.62%
Large cap stocks: Large-cap growth							
American Century Ultra® Fund - Investor Class	11/02/1981	0.46%	9.25%	8.99%	12.37%	11.16%	14.50%
Fidelity® Advisor Growth Opportunities Fund - Class M	11/18/1987	2.62%	17.08%	18.21%	14.46%	12.02%	16.91%
Fidelity® Magellan® Fund	05/02/1963	1.46%	2.69%	3.36%	9.06%	9.28%	12.80%
Nationwide Dynamic U.S. Growth Fund - Class A	02/14/1961	2.72%	7.84%	8.32%	10.33%	10.31%	13.38%
Neuberger Berman Sustainable Equity Fund - Trust Class	03/16/1994	3.34%	3.07%	4.27%	8.47%	7.17%	11.71%
Large cap stocks: Large-cap value							
American Century Income & Growth Fund - Investor Class	12/17/1990	1.69%	1.02%	2.14%	9.55%	7.08%	11.02%
Fidelity® Advisor Equity Income Fund - Class M	04/25/1983	2.04%	-2.38%	-1.05%	6.85%	4.77%	9.26%
Fidelity® Equity-Income Fund	05/16/1966	2.37%	-0.67%	0.37%	8.04%	5.77%	10.10%
Mid cap stocks: Mid-cap growth							
Invesco Mid Cap Growth Fund - Class A ³	12/27/1995	0.45%	3.04%	3.10%	6.07%	6.09%	13.41%
Small cap stocks: Small-cap growth							
Lazard U.S. Small-Mid Cap Equity Portfolio - Open Shares ³	01/31/1997	2.86%	-3.53%	-3.51%	5.51%	6.04%	12.85%
International stocks: Foreign large growth							
American Century VP International Fund - Class II ²	08/15/2001	-1.86%	-11.39%	-10.68%	1.36%	-0.16%	6.52%
Fidelity® VIP Overseas Portfolio - Service Class 2 ²	01/28/1987	-0.50%	-11.05%	-10.06%	1.52%	-0.02%	5.93%
NVIT Multi-Manager International Growth Fund - Class II ^{2,9}	03/24/2008	1.91%	-12.96%	-12.10%	0.55%	-0.01%	6.54%
International stocks: Foreign large value							
Templeton NVIT International Value Fund - Class I ²	03/24/2009	0.69%	-10.83%	-9.94%	1.19%	-1.58%	5.08%

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Investment Choices		Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 11/30/18			
Underlying Investment Option	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
International stocks: World stock							
Oppenheimer Global Fund/VA - Service Shares ²	07/13/2000	0.66%	-7.25%	-6.61%	6.25%	5.03%	10.92%
Bonds: High yield bond							
Delaware High-Yield Opportunities Fund - Institutional Class ^{4,8}	12/30/1996	-1.25%	-3.33%	-3.54%	3.38%	0.64%	8.74%
Federated High Yield Trust - Service Shares ^{4,8}	08/23/1984	-0.48%	-2.45%	-2.34%	4.07%	2.54%	10.53%
Bonds: Inflation-protected bond							
Nationwide Inflation-Protected Securities Fund - Institutional Service Class ^{6,8}	09/17/2012	0.32%	-3.20%	-2.72%	-0.32%	-0.68%	-2.03%
Bonds: Intermediate-term bond							
Nationwide Bond Fund - Institutional Service Class ⁸	03/03/1980	0.47%	-2.41%	-2.37%	0.17%	0.41%	3.39%
Bonds: Investment grade bond							
Federated Bond Fund - Class F Shares ⁸	05/20/1987	-0.58%	-4.44%	-4.19%	1.59%	1.32%	5.66%
Bonds: Multisector bond							
MFS® Strategic Income Fund - Class A ^{2,4,8}	10/29/1987	-0.17%	-4.26%	-4.31%	1.30%	0.57%	4.76%
Bonds: World bond							
Aberdeen Global Unconstrained Fixed Income Fund - Institutional Service Class ^{2,5,8}	11/01/1990	-0.68%	0.35%	0.27%	2.89%	-0.33%	1.93%
Short-term bonds: Short government bond							
American Century Short-Term Government Fund - Investor Class ^{6,8}	12/15/1982	0.06%	-0.81%	-1.22%	-1.32%	-1.34%	-0.69%
Cash: Cash							
Nationwide Government Money Market Fund - Investor Shares 7-day current yield: 0.45% ^{*1,6}	03/03/1980	0.04%	-0.04%	-0.39%	-1.11%	-1.31%	-1.47%
Asset allocation: Aggressive allocation							
Franklin Mutual Series Fund, Inc. Mutual Shares Fund - Class A	07/01/1949	1.34%	-2.19%	-1.24%	4.74%	3.65%	8.70%
NVIT Investor Destinations Aggressive Fund - Class II ^{7,10}	12/12/2001	1.47%	-3.16%	-2.81%	5.79%	4.53%	9.37%
NVIT Investor Destinations Moderately Aggressive Fund - Class II ^{7,10}	12/12/2001	1.18%	-2.98%	-2.60%	5.12%	4.03%	8.26%
Asset allocation: Conservative allocation							
NVIT Investor Destinations Conservative Fund - Class II ^{7,10}	12/12/2001	0.41%	-2.19%	-2.21%	1.08%	1.03%	2.69%
NVIT Investor Destinations Moderately Conservative Fund - Class II ^{7,10}	12/12/2001	0.65%	-2.48%	-2.37%	2.43%	2.12%	4.75%
Asset allocation: Moderate allocation							
Fidelity® Advisor Balanced Fund - Class M ¹⁰	01/06/1987	0.69%	0.25%	0.48%	5.57%	5.24%	8.99%
Fidelity® Asset Manager 50% ¹⁰	12/28/1988	0.57%	-2.84%	-2.35%	3.90%	3.25%	7.65%
Fidelity® Puritan Fund ¹⁰	04/16/1947	0.58%	0.35%	0.81%	6.07%	6.05%	9.63%
NVIT Investor Destinations Moderate Fund - Class II ^{7,10}	12/12/2001	1.01%	-2.66%	-2.43%	3.81%	3.19%	6.57%
Virtus Strategic Allocation Fund - Class A ¹⁰	12/31/1975	0.52%	-1.92%	-1.88%	3.92%	2.36%	6.82%

*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 11/30/18			B. Standardized Performance: Average Annual Total Returns as of 09/30/18			
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. Multi-Cap Equity Fund - Institutional Service Class	06/30/2000	-2.32%	6.04%	11.03%	6.36%	5.89%	9.83%	10/07/2011
Dreyfus Appreciation Fund, Inc.	01/18/1984	-3.93%	6.28%	9.80%	3.34%	5.96%	5.42%	01/05/1998
Dreyfus S&P 500 Index Fund	01/02/1990	-2.21%	8.50%	12.13%	6.52%	8.92%	7.39%	01/04/1993
Nationwide Fund - Institutional Service Class	05/11/1933	-4.56%	7.61%	11.21%	5.74%	8.32%	6.02%	01/02/1985
Nationwide S&P 500 Index Fund - Service Class	07/24/1998	-2.30%	8.40%	12.01%	6.38%	8.83%	7.27%	12/23/1998
Wells Fargo Intrinsic Value Fund - Administrative Class	08/01/2006	-0.82%	6.08%	11.62%	3.76%	5.51%	6.70%	03/01/2013
Large cap stocks: Large-cap growth								
American Century Ultra® Fund - Investor Class	11/02/1981	2.69%	10.81%	14.50%	17.72%	11.96%	10.43%	10/15/1993
Fidelity® Advisor Growth Opportunities Fund - Class M	11/18/1987	11.91%	11.68%	16.91%	25.35%	11.71%	12.34%	12/18/1995
Fidelity® Magellan® Fund	05/02/1963	-2.94%	8.89%	12.80%	10.30%	10.20%	7.19%	01/04/1993
Nationwide Dynamic U.S. Growth Fund - Class A	02/14/1961	2.02%	9.94%	13.38%	14.21%	10.75%	9.00%	12/19/2003
Neuberger Berman Sustainable Equity Fund - Trust Class	03/16/1994	-2.03%	6.75%	11.71%	3.95%	6.59%	6.33%	05/03/2004
Large cap stocks: Large-cap value								
American Century Income & Growth Fund - Investor Class	12/17/1990	-4.16%	6.67%	11.02%	5.41%	7.39%	6.41%	10/31/1996
Fidelity® Advisor Equity Income Fund - Class M	04/25/1983	-7.28%	4.32%	9.26%	-3.60%	3.52%	4.21%	12/18/1995
Fidelity® Equity-Income Fund	05/16/1966	-5.93%	5.34%	10.10%	-2.30%	4.40%	4.76%	01/02/1985
Mid cap stocks: Mid-cap growth								
Invesco Mid Cap Growth Fund - Class A ³	12/27/1995	-3.20%	5.66%	13.41%	7.70%	6.09%	8.37%	05/01/2003
Small cap stocks: Small-cap growth								
Lazard U.S. Small-Mid Cap Equity Portfolio - Open Shares ³	01/31/1997	-9.56%	5.61%	12.85%	1.67%	6.02%	8.12%	12/23/1998
International stocks: Foreign large growth								
American Century VP International Fund - Class II ²	08/15/2001	-16.23%	-0.70%	6.52%	-5.63%	N/A	-1.56%	05/01/2015
Fidelity® VIP Overseas Portfolio - Service Class 2 ²	01/28/1987	-15.65%	-0.57%	5.93%	-7.35%	N/A	-1.70%	04/30/2015

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Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 11/30/18			B. Standardized Performance: Average Annual Total Returns as of 09/30/18			
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 Multi-Manager International Growth Fund - Class II ^{2,9}	03/24/2008	-17.55%	-0.56%	6.54%	-11.39%	-0.95%	1.72%	05/01/2008
International stocks: Foreign large value								
Templeton NVIT International Value Fund - Class I ²	03/24/2009	-15.55%	-2.12%	5.06%	-9.65%	-2.54%	2.95%	05/01/2009
International stocks: World stock								
Oppenheimer Global Fund/VA - Service Shares ²	07/13/2000	-12.44%	4.58%	10.92%	-0.25%	N/A	4.09%	04/30/2014
Bonds: High yield bond								
Delaware High-Yield Opportunities Fund - Institutional Class ^{4,8}	12/30/1996	-9.59%	0.11%	8.74%	-8.95%	-1.44%	6.10%	04/16/2009
Federated High Yield Trust - Service Shares ^{4,8}	08/23/1984	-8.47%	2.05%	10.53%	-8.65%	0.64%	5.85%	12/31/1997
Bonds: Inflation-protected bond								
Nationwide Inflation-Protected Securities Fund - Institutional Service Class ^{6,8}	09/17/2012	-8.83%	-1.22%	-2.22%	N/A	N/A	-11.32%	12/01/2017
Bonds: Intermediate-term bond								
Nationwide Bond Fund - Institutional Service Class ⁸	03/03/1980	-8.51%	-0.12%	3.39%	-10.94%	-2.62%	0.50%	01/02/1985
Bonds: Investment grade bond								
Federated Bond Fund - Class F Shares ⁸	05/20/1987	-10.19%	0.80%	5.66%	-10.98%	-1.21%	2.59%	11/01/1996
Bonds: Multisector bond								
MFS® Strategic Income Fund - Class A ^{2,4,8}	10/29/1987	-10.31%	0.04%	4.76%	-11.46%	-2.09%	1.42%	07/20/2001
Bonds: World bond								
Aberdeen Global Unconstrained Fixed Income Fund - Institutional Service Class ^{2,5,8}	11/01/1990	-6.03%	-0.88%	1.93%	-7.74%	-3.57%	-2.12%	07/17/2009
Short-term bonds: Short government bond								
American Century Short-Term Government Fund - Investor Class ^{6,8}	12/15/1982	-7.43%	-1.87%	-0.69%	-10.33%	-4.82%	-3.86%	01/02/1985
Cash: Cash								
Nationwide Government Money Market Fund - Investor Shares <i>7-day current yield: 0.45%*^{1,6}</i>	03/03/1980	-6.66%	-1.85%	-1.47%	-9.35%	-4.86%	-4.90%	01/02/1985
Asset allocation: Aggressive allocation								
Franklin Mutual Series Fund, Inc. Mutual Shares Fund - Class A	07/01/1949	-7.45%	3.18%	8.70%	-4.95%	2.84%	3.66%	01/05/1998
NVIT Investor Destinations Aggressive Fund - Class II ^{7,10}	12/12/2001	-8.92%	4.07%	9.37%	-1.99%	3.86%	4.45%	05/03/2004
NVIT Investor Destinations Moderately Aggressive Fund - Class II ^{7,10}	12/12/2001	-8.72%	3.56%	8.26%	-2.85%	3.04%	3.84%	05/03/2004
Asset allocation: Conservative allocation								
NVIT Investor Destinations Conservative Fund - Class II ^{7,10}	12/12/2001	-8.36%	0.51%	2.69%	-8.74%	-1.69%	-0.44%	05/03/2004
NVIT Investor Destinations Moderately Conservative Fund - Class II ^{7,10}	12/12/2001	-8.51%	1.61%	4.75%	-6.87%	-0.03%	1.31%	05/03/2004
Asset allocation: Moderate allocation								
Fidelity® Advisor Balanced Fund - Class M ¹⁰	01/06/1987	-5.82%	4.80%	8.99%	-0.24%	4.46%	5.03%	12/18/1995
Fidelity® Asset Manager 50% ¹⁰	12/28/1988	-8.48%	2.77%	7.65%	-4.69%	1.64%	3.72%	10/15/1993
Fidelity® Puritan Fund ¹⁰	04/16/1947	-5.49%	5.62%	9.63%	2.19%	5.59%	5.91%	01/04/1993

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Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 11/30/18			B. Standardized Performance: Average Annual Total Returns as of 09/30/18			
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: Moderate allocation								
NVIT Investor Destinations Moderate Fund - Class II ^{7,10}	12/12/2001	-8.56%	2.71%	6.57%	-4.99%	1.62%	2.66%	05/03/2004
Virtus Strategic Allocation Fund - Class A ¹⁰	12/31/1975	-8.05%	1.86%	6.82%	-0.72%	1.69%	3.03%	01/31/1994

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 11/30/18			
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								
Dreyfus Sustainable U.S. Equity Fund - Class Z	Walled Off	03/29/1972	1.87%	3.26%	2.81%	7.10%	6.61%	11.34%
Nationwide Fund - Class A	Closed	05/11/1933	1.24%	1.01%	1.49%	8.55%	7.75%	10.94%
Large cap stocks: Large-cap growth								
American Century Growth Fund - Investor Class	Walled Off	06/30/1971	0.44%	5.76%	5.98%	10.89%	10.03%	13.14%
Janus Henderson Forty Fund - Class T	Walled Off	05/01/1997	1.43%	7.69%	7.05%	10.61%	10.95%	13.76%
Janus Henderson Research Fund - Class T	Walled Off	05/03/1993	0.90%	4.89%	5.13%	8.44%	9.34%	14.62%
Nationwide Dynamic U.S. Growth Fund - Class R6	Closed	02/14/1961	2.73%	8.09%	8.60%	10.66%	10.64%	13.71%
Neuberger Berman Guardian Fund - Investor Class	Walled Off	06/01/1950	1.17%	2.70%	3.70%	10.08%	7.15%	11.74%
Wells Fargo Large Cap Growth Fund - Class A	Walled Off	12/30/1981	1.45%	8.34%	8.99%	9.92%	9.05%	13.43%
Large cap stocks: Large-cap value								
Neuberger Berman Large Cap Value Fund - Investor Class	Walled Off	01/20/1975	3.41%	6.14%	6.19%	12.16%	7.72%	12.89%
Mid cap stocks: Mid-cap blend								
Wells Fargo Common Stock Fund - Class A ³	Walled Off	12/29/1989	2.69%	-0.55%	0.01%	7.33%	5.79%	12.80%
Small cap stocks: Small-cap growth								
Aberdeen U.S. Small Cap Equity Fund - Class A ³	Walled Off	11/02/1998	2.09%	-2.49%	-3.16%	7.73%	8.09%	14.21%
Neuberger Berman Genesis Fund - Trust Class ³	Walled Off	09/27/1988	3.45%	3.64%	3.13%	9.11%	6.27%	11.55%
International stocks: Foreign large growth								
American Century International Growth Fund - Investor Class ²	Closed	05/09/1991	-1.85%	-11.48%	-10.71%	1.27%	-0.11%	6.77%
International stocks: Foreign large value								
Templeton Foreign Fund - Class A ²	Closed	10/05/1982	0.17%	-11.60%	-9.86%	2.48%	-1.98%	6.59%
Templeton VIPT Foreign VIP Fund - Class 2 ²	Walled Off	05/01/1992	0.26%	-11.73%	-10.02%	0.99%	-2.82%	4.99%
International stocks: World stock								
Janus Henderson Global Research Fund - Class T ²	Closed	05/15/1991	1.36%	-1.34%	-0.47%	6.32%	4.98%	10.13%
Oppenheimer Global Fund - Class A ²	Closed	12/22/1969	0.65%	-7.46%	-6.86%	6.32%	5.07%	10.88%

Walled-off and closed underlying investment options

Soloist®

Investment Choices			Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 11/30/18			
Underlying Investment Option	Status	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
Bonds: High yield bond								
Fidelity® Advisor High Income Advantage Fund - Class M ^{4,8}	Closed	01/05/1987	-0.77%	-2.40%	-1.71%	4.85%	3.19%	11.54%
Fidelity® Capital & Income Fund ^{4,8}	Closed	11/01/1977	-0.53%	-3.06%	-2.88%	4.28%	3.58%	11.05%
Fidelity® VIP High Income Portfolio - Initial Class ^{4,8}	Closed	09/19/1985	-1.03%	-2.12%	-2.32%	3.83%	1.89%	8.05%
Short-term bonds: Short-term bond								
Neuberger Berman Short Duration Bond Fund - Investor Class ⁸	Walled Off	06/09/1986	0.08%	-0.67%	-0.95%	-0.99%	-1.09%	1.37%
Asset allocation: Moderate allocation								
Dreyfus Balanced Opportunity Fund - Class Z ¹⁰	Walled Off	03/16/1987	1.34%	0.76%	1.79%	5.45%	4.82%	8.28%

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 11/30/18			B. Standardized Performance: Average Annual Total Returns as of 09/30/18			
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									
Dreyfus Sustainable U.S. Equity Fund - Class Z	Walled Off	03/29/1972	-3.49%	6.19%	11.34%	1.70%	6.17%	6.74%	01/04/1993
Nationwide Fund - Class A	Closed	05/11/1933	-4.81%	7.35%	10.94%	5.40%	8.03%	7.81%	02/25/2011
Large cap stocks: Large-cap growth									
American Century Growth Fund - Investor Class	Walled Off	06/30/1971	-0.32%	9.65%	13.14%	15.29%	10.62%	8.79%	01/02/1985
Janus Henderson Forty Fund - Class T	Walled Off	05/01/1997	0.75%	10.59%	13.76%	13.06%	N/A	13.65%	04/28/2017
Janus Henderson Research Fund - Class T	Walled Off	05/03/1993	-1.17%	8.96%	14.62%	12.83%	N/A	11.79%	04/28/2017
Nationwide Dynamic U.S. Growth Fund - Class R6	Closed	02/14/1961	2.30%	10.28%	13.71%	14.59%	11.14%	9.35%	01/02/1985
Neuberger Berman Guardian Fund - Investor Class	Walled Off	06/01/1950	-2.60%	6.74%	11.74%	8.93%	7.22%	6.61%	01/31/1994
Wells Fargo Large Cap Growth Fund - Class A	Walled Off	12/30/1981	2.69%	8.67%	13.43%	19.46%	N/A	10.06%	10/23/2015
Large cap stocks: Large-cap value									
Neuberger Berman Large Cap Value Fund - Investor Class	Walled Off	01/20/1975	-0.11%	7.31%	12.89%	-0.18%	5.80%	5.27%	01/04/1993
Mid cap stocks: Mid-cap blend									
Wells Fargo Common Stock Fund - Class A ³	Walled Off	12/29/1989	-6.29%	5.36%	12.80%	2.84%	N/A	6.22%	10/23/2015
Small cap stocks: Small-cap growth									
Aberdeen U.S. Small Cap Equity Fund - Class A ³	Walled Off	11/02/1998	-9.24%	7.69%	14.21%	-1.10%	8.85%	7.79%	12/23/1998
Neuberger Berman Genesis Fund - Trust Class ³	Walled Off	09/27/1988	-3.17%	5.84%	11.55%	7.16%	5.89%	6.24%	01/05/1998
International stocks: Foreign large growth									
American Century International Growth Fund - Investor Class ²	Closed	05/09/1991	-16.26%	-0.66%	6.77%	-5.49%	-0.06%	2.14%	02/01/1995
International stocks: Foreign large value									
Templeton Foreign Fund - Class A ²	Closed	10/05/1982	-15.47%	-2.51%	6.59%	-10.87%	-2.82%	1.25%	02/01/1995

Walled-off and closed underlying investment options

Soloist®

Investment Choices			A. Non-standardized Performance: Average Annual Total Returns as of 11/30/18			B. Standardized Performance: Average Annual Total Returns as of 09/30/18			
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 VIPT Foreign VIP Fund - Class Z ²	Walled Off	05/01/1992	-15.62%	-3.35%	4.99%	-10.96%	N/A	-6.08%	04/30/2014
International stocks: World stock									
Janus Henderson Global Research Fund - Class T ²	Closed	05/15/1991	-6.74%	4.53%	10.13%	2.39%	4.86%	4.75%	11/01/1996
Oppenheimer Global Fund - Class A ²	Closed	12/22/1969	-12.68%	4.63%	10.88%	-0.65%	5.11%	6.09%	01/04/1993
Bonds: High yield bond									
Fidelity® Advisor High Income Advantage Fund - Class M ^{4,8}	Closed	01/05/1987	-7.89%	2.71%	11.54%	-5.59%	1.78%	5.91%	12/18/1995
Fidelity® Capital & Income Fund ^{4,8}	Closed	11/01/1977	-8.98%	3.11%	11.05%	-6.45%	2.25%	6.44%	01/02/1985
Fidelity® VIP High Income Portfolio - Initial Class ^{4,8}	Closed	09/19/1985	-8.46%	1.38%	8.05%	-8.41%	-0.21%	3.44%	05/01/1991
Short-term bonds: Short-term bond									
Neuberger Berman Short Duration Bond Fund - Investor Class ⁸	Walled Off	06/09/1986	-7.18%	-1.62%	1.37%	-10.13%	-4.51%	-3.10%	09/30/1993
Asset allocation: Moderate allocation									
Dreyfus Balanced Opportunity Fund - Class Z ¹⁰	Walled Off	03/16/1987	-4.51%	4.37%	8.28%	0.29%	3.75%	4.11%	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.

1. **Government Money Market Funds:** Funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The funds are open to all investors, and although they seek to preserve the value of the investment at \$1.00 per share, they cannot guarantee they will do so. You could lose money by investing in a fund. A 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.
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. **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.
8. **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.
9. 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.
10. **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.

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)**.



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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.

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

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