

The Best of America® America's FUTURE Annuity® II



Invest in your future

Investment choices performance report

May 31, 2024

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 offer 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 multi-manager 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: \$30

Mortality and expense risk charge: 1.15%

Contingent deferred sales charge (CDSC):

Year	0	1	2	3	4	5	6	7
CDSC	7%	7%	6%	5%	4%	3%	2%	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 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 \$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 05/31/24			
Underlying Investment Option	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
Large cap stocks: Large-cap blend							
Fidelity® VIP Growth & Income Portfolio - Service Class 2 ¹⁷	12/31/1996	4.03%	12.04%	26.06%	8.31%	13.71%	9.37%
NVIT American Funds Growth-Income Fund - Class II	3/9/1987	3.72%	9.98%	26.40%	6.70%	11.68%	9.61%
NVIT AQR Large Cap Defensive Style Fund - Class II	11/8/1982	2.36%	6.46%	14.42%	4.24%	8.54%	8.45%
NVIT BNY Mellon Dynamic U.S. Core Fund - Class II	3/24/2009	4.72%	10.18%	24.32%	5.71%	13.11%	10.99%
NVIT Managed American Funds Growth-Income Fund - Class II ^{8,13}	7/8/2014	3.75%	9.85%	26.05%	6.79%	10.15%	8.18%
NVIT S&P 500 Index Fund - Class II	2/7/2000	4.86%	10.52%	25.89%	7.47%	13.70%	10.65%
Pioneer Fund VCT Portfolio - Class II	10/31/1997	5.95%	14.21%	36.53%	8.02%	15.60%	11.52%
Large cap stocks: Large-cap growth							
AB VPS Large Cap Growth Portfolio - Class B	7/14/1999	6.45%	13.34%	29.74%	7.31%	16.17%	14.24%
CVT Nasdaq 100 Index Portfolio - Class F	4/27/2000	6.22%	9.67%	28.35%	9.19%	19.65%	16.18%
Fidelity® VIP Contrafund SM Portfolio - Service Class 2 ¹⁷	1/3/1995	6.58%	18.90%	37.32%	9.37%	16.13%	11.41%
Fidelity® VIP Growth Portfolio - Service Class 2 ¹⁷	10/9/1986	5.56%	16.43%	35.84%	9.01%	18.37%	14.34%
Morgan Stanley VIF Growth Portfolio - Class II ⁵	5/5/2003	-1.71%	-4.22%	16.38%	-18.74%	4.74%	9.89%
NVIT American Funds Growth Fund - Class II	2/8/1984	4.23%	10.75%	30.69%	4.70%	17.07%	13.37%
NVIT Calvert Equity Fund - Class II	3/24/2008	2.78%	3.40%	17.30%	2.28%	8.69%	7.25%
NVIT Jacobs Levy Large Cap Growth Fund - Class II	3/24/2008	4.44%	10.61%	29.19%	15.03%	21.11%	14.40%
Putnam VT Sustainable Leaders Fund - Class IB	5/2/1994	6.00%	14.49%	31.00%	6.02%	14.07%	12.26%
Large cap stocks: Large-cap value							
AB VPS Relative Value Portfolio - Class A	1/14/1991	3.58%	8.25%	23.14%	5.91%	10.62%	8.43%
American Funds Insurance Series® Washington Mutual Investors Fund - Class 4	7/5/2001	3.09%	7.73%	22.19%	6.99%	11.70%	8.31%
Fidelity® VIP Equity-Income Portfolio SM - Service Class 2 ¹⁷	10/9/1986	3.34%	9.54%	21.46%	5.49%	10.61%	7.36%
MFS® VIT Value Series - Service Class	1/2/2002	2.81%	7.11%	18.86%	3.86%	8.84%	7.23%
NVIT BlackRock Equity Dividend Fund - Class II	10/31/1997	2.56%	7.74%	19.31%	3.78%	9.45%	7.14%
NVIT BNY Mellon Dynamic U.S. Equity Income - Class Z ³	3/24/2009	3.42%	8.07%	21.00%	7.12%	11.96%	7.77%
Putnam VT Large Cap Value Fund - Class IB	5/1/2003	3.68%	13.41%	29.98%	9.34%	13.89%	9.57%
Mid cap stocks: Mid-cap blend							
NVIT Mid Cap Index Fund - Class I ³	10/31/1997	4.22%	7.12%	23.69%	2.73%	10.27%	7.84%

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Mid cap stocks: Mid-cap growth							
Janus Henderson VIT Enterprise Portfolio - Service Shares ³	12/31/1999	2.51%	5.67%	17.26%	2.53%	9.13%	10.79%
Macquarie VIP Mid Cap Growth Series - Service Class ³	4/28/2005	1.69%	1.40%	11.12%	-4.02%	10.06%	9.18%
T. Rowe Price Mid-Cap Growth Portfolio - Class II ³	12/31/1996	1.28%	2.94%	16.23%	-0.50%	7.59%	8.86%
Mid cap stocks: Mid-cap value							
Fidelity® VIP Value Strategies Portfolio - Service Class 2 ^{3,17}	2/20/2002	4.51%	6.53%	29.18%	6.41%	13.53%	8.01%
MFS® VIT III Mid Cap Value Portfolio - Service Class ³	3/6/2008	3.87%	7.64%	23.13%	4.57%	10.25%	7.27%
NVIT Victory Mid Cap Value Fund - Class II ³	3/24/2008	2.42%	4.54%	16.91%	3.45%	7.42%	6.21%
Small cap stocks: Small-cap blend							
Invesco V.I. Main Street Small Cap Fund - Series II ³	7/16/2001	2.52%	3.75%	21.55%	0.81%	10.29%	7.52%
NVIT Multi-Manager Small Company Fund - Class II ³	2/13/2002	4.58%	3.91%	22.74%	-0.50%	10.02%	7.62%
NVIT Small Cap Index Fund - Class II ³	4/13/2007	4.82%	1.91%	17.81%	-3.60%	6.60%	5.71%
Small cap stocks: Small-cap growth							
Legg Mason Partners ClearBridge Variable Small Cap Growth Portfolio - Class II ³	2/2/2007	2.68%	-2.45%	5.92%	-9.40%	4.79%	6.98%
MFS® VIT New Discovery Series - Service Class ³	4/28/2000	2.58%	2.08%	12.86%	-8.69%	5.92%	7.20%
NVIT Invesco Small Cap Growth Fund - Class II ³	5/3/1999	3.46%	8.62%	21.27%	-3.51%	8.13%	8.29%
Small cap stocks: Small-cap value							
AB VPS Discovery Value Portfolio - Class B ³	5/1/2001	5.02%	4.31%	23.97%	0.72%	8.60%	5.89%
Macquarie VIP Small Cap Value Series - Service Class ³	5/1/2000	4.91%	5.16%	22.35%	0.39%	7.75%	5.62%
NVIT Multi-Manager Small Cap Value Fund - Class II ³	4/30/2002	4.22%	0.76%	19.66%	0.97%	8.20%	5.27%
International stocks: Emerging markets							
American Funds Insurance Series® New World Fund - Class 4 ^{2,5}	6/17/1999	2.38%	5.38%	14.02%	-4.14%	5.79%	3.27%
Fidelity® VIP Emerging Markets Portfolio - Service Class 2 ^{2,17}	1/23/2008	2.06%	6.76%	15.75%	-6.88%	4.94%	3.80%
International stocks: Foreign large blend							
Janus Henderson VIT Overseas Portfolio - Service Shares ²	5/2/1994	3.62%	9.97%	15.97%	2.05%	10.40%	2.52%
MFS® VIT II Research International Portfolio - Service Class ²	8/23/2001	4.81%	5.98%	12.12%	-1.32%	5.96%	2.81%
NVIT International Equity Fund - Class II ^{2,10}	8/30/2000	5.54%	10.48%	24.51%	3.01%	7.95%	3.73%
NVIT International Index Fund - Class VIII ²	4/28/2006	4.94%	6.83%	16.18%	1.01%	5.93%	2.49%
Putnam VT International Equity Fund - Class IB ²	1/2/1997	5.30%	6.47%	17.15%	0.59%	7.04%	2.63%
International stocks: Foreign large growth							
Fidelity® VIP Overseas Portfolio - Service Class 2 ^{2,17}	1/28/1987	4.35%	7.42%	15.35%	0.42%	7.46%	4.16%
MFS® VIT II International Growth Portfolio - Service Class ²	8/23/2001	4.63%	5.31%	10.20%	-0.24%	6.69%	4.95%
MFS® VIT II International Intrinsic Value Portfolio - Service Class ²	8/23/2001	4.99%	9.04%	17.04%	-0.33%	6.34%	5.65%
NVIT NS Partners International Focused Growth Fund: Class II ^{2,10}	3/24/2008	4.53%	4.94%	9.58%	-12.77%	4.05%	2.21%

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International stocks: Foreign large value							
NVIT Columbia Overseas Value Fund - Class Z ²	3/24/2009	6.16%	6.74%	19.60%	2.32%	6.89%	1.48%
Putnam VT International Value Fund - Class IB ²	1/2/1997	5.41%	8.27%	19.69%	4.09%	8.90%	3.05%
International stocks: World stock							
American Funds Insurance Series® Global Small Cap Fund - Class 4 ^{2,3}	4/30/1998	2.00%	-0.09%	8.69%	-8.30%	3.92%	3.86%
Janus Henderson Global Sustainable Equity Portfolio - Institutional Shares ²	1/26/2022	7.85%	12.48%	24.15%	N/A	N/A	6.27%
Janus Henderson VIT Global Research Portfolio - Service Shares ²	12/31/1999	4.75%	14.34%	29.69%	6.21%	12.28%	8.35%
NVIT American Funds Global Growth Fund - Class II ²	4/30/1997	4.26%	11.10%	22.43%	1.38%	11.34%	8.85%
NVIT iShares Global Equity ETF Fund - Class II ^{2,8}	1/22/2019	4.68%	8.14%	22.69%	3.81%	10.74%	10.57%
Bonds: Emerging markets bond							
PIMCO VIT Emerging Markets Bond Portfolio - Advisor Class ^{2,5,9}	3/31/2006	1.78%	1.37%	9.72%	-3.48%	-0.36%	0.68%
Bonds: Floating rate bond							
Fidelity® VIP Floating Rate High Income Portfolio - Initial Class ^{4,5,6,9,17}	4/9/2014	0.60%	3.11%	10.47%	4.17%	3.73%	2.83%
Bonds: High yield bond							
American Funds Insurance Series® American High-Income Trust - Class 4 ^{4,9}	2/8/1984	1.62%	2.78%	11.21%	1.09%	3.47%	2.68%
BlackRock High Yield VI Fund - Class III ^{4,9}	4/20/1982	0.97%	1.65%	9.57%	0.48%	2.98%	2.54%
Columbia VP High Yield Bond Fund - Class 2 ^{4,9}	5/3/2010	1.22%	1.16%	8.48%	-0.02%	2.54%	2.46%
NVIT Federated High Income Bond Fund - Class I ^{4,9}	10/31/1997	0.94%	0.55%	8.87%	-0.40%	2.13%	2.38%
Bonds: Inflation-protected bond							
PIMCO VIT Real Return Portfolio - Advisor Class ^{6,9}	2/28/2006	1.65%	-0.25%	0.55%	-3.09%	0.53%	0.11%
Bonds: Intermediate government bond							
American Funds Insurance Series® U.S. Government Securities Fund - Class 2 ⁶	12/2/1985	1.49%	-2.62%	-2.27%	-4.61%	-1.58%	-0.52%
Bonds: Intermediate-term bond							
BlackRock Total Return VI Fund - Class III ⁹	4/20/1982	1.53%	-1.75%	-0.43%	-4.96%	-1.67%	-0.43%
Fidelity® VIP Investment Grade Bond Portfolio - Service Class 2 ^{9,17}	12/5/1988	1.62%	-1.78%	0.33%	-4.26%	-1.03%	0.10%
Janus Henderson VIT Flexible Bond Portfolio - Service Shares ⁹	9/13/1993	1.85%	-2.00%	-0.09%	-4.82%	-1.09%	-0.35%
Lord Abbett Series Total Return Portfolio - Class VC ⁹	4/30/2010	1.56%	-1.33%	1.37%	-4.38%	-1.39%	-0.16%
NVIT American Funds Bond Fund - Class II ⁹	1/2/1996	1.61%	-2.31%	-0.80%	-4.78%	-1.31%	-0.33%
NVIT BNY Mellon Core Plus Bond Fund - Class P ⁹	3/24/2008	1.67%	-1.67%	1.72%	-4.07%	-0.59%	0.32%
NVIT DoubleLine Total Return Tactical Fund - Class II ⁹	10/16/2017	1.46%	-1.19%	0.50%	-4.38%	-2.15%	-1.35%
NVIT iShares Fixed Income ETF Fund - Class II ^{8,9}	1/22/2019	1.64%	-2.26%	-0.51%	-5.02%	-2.04%	-1.14%
Bonds: Multisector bond							
NVIT Amundi Multi Sector Bond Fund - Class I ^{2,4,9}	10/31/1997	0.71%	4.28%	9.86%	2.53%	3.48%	2.21%
PIMCO VIT Income Portfolio - Advisor Class ^{2,4,9}	4/29/2016	1.50%	1.21%	6.22%	-0.76%	1.17%	2.45%

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Bonds: World bond							
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class ^{2,9}	4/30/2014	0.27%	0.15%	4.93%	-2.25%	-0.60%	1.15%
Short-term bonds: Short-term bond							
MFS® VIT III Limited Maturity Portfolio - Service Class ⁹	3/6/2008	0.80%	0.61%	3.34%	-0.87%	0.20%	0.04%
NVIT Loomis Short Term Bond Fund - Class II ⁹	3/24/2008	0.73%	0.96%	4.03%	-1.38%	-0.48%	-0.32%
Short-term bonds: Ultrashort bond							
PIMCO VIT Short-Term Portfolio - Advisor Class ⁹	9/30/2009	0.36%	2.23%	5.01%	1.10%	0.81%	0.52%
Cash: Cash							
NVIT Government Money Market Fund - Class I <i>7-day current yield: 1.65%*^{1,6}</i>	11/10/1981	0.32%	1.57%	3.53%	1.21%	0.37%	-0.29%
Specialty: Equity sector							
Columbia VP Seligman Global Technology - Class 2 ^{3,5}	5/1/2000	7.20%	11.20%	30.32%	8.18%	22.77%	19.04%
Fidelity® VIP Energy Portfolio - Service Class 2 ^{5,10,15,17}	7/19/2001	0.55%	14.25%	29.06%	26.89%	14.22%	1.22%
Janus Henderson VIT Global Technology and Innovation Portfolio - Service Shares ^{2,5}	1/18/2000	6.91%	18.10%	36.82%	6.81%	18.40%	17.24%
Morgan Stanley VIF Global Infrastructure Portfolio - Class II ^{2,5,11}	6/5/2000	4.22%	-0.49%	2.62%	-1.65%	2.05%	2.47%
T. Rowe Price Health Sciences Portfolio - Class II ⁵	12/29/2000	2.16%	4.18%	8.06%	-0.75%	8.72%	9.34%
Specialty: Multistrategy							
Goldman Sachs VIT Multi-Strategy Alternatives Portfolio - Service Shares ^{2,5,14,16}	4/25/2014	1.58%	1.87%	7.28%	-0.33%	2.17%	-0.07%
Specialty: Natural resources							
VanEck VIP Global Resources Fund - Class S ^{2,5,15}	5/1/2006	4.59%	8.28%	17.68%	2.62%	10.26%	-2.67%
Specialty: Real estate							
NVIT Real Estate Fund - Class II ^{5,7}	3/24/2008	4.30%	-2.40%	8.41%	-2.36%	2.21%	3.51%
Virtus VIT Duff & Phelps Real Estate Securities Series - Class A ^{5,7}	5/1/1995	5.20%	-3.40%	5.76%	-2.04%	3.15%	4.49%
Asset allocation: Aggressive allocation							
NVIT Blueprint SM Aggressive Fund - Class II ^{8,14}	3/27/2008	3.89%	7.43%	21.49%	3.68%	9.43%	6.34%
NVIT Blueprint SM Moderately Aggressive Fund - Class II ^{8,14}	3/27/2008	3.67%	6.47%	19.02%	2.79%	8.31%	5.67%
NVIT Investor Destinations Aggressive Fund - Class II ^{8,14}	12/12/2001	4.09%	6.63%	18.71%	1.23%	7.55%	5.65%
NVIT Investor Destinations Moderately Aggressive Fund - Class II ^{8,14}	12/12/2001	3.88%	5.64%	16.41%	0.69%	6.57%	5.02%
Asset allocation: Conservative allocation							
NVIT Blueprint SM Balanced Fund - Class II ^{8,14}	3/27/2008	2.75%	3.46%	11.91%	0.30%	4.63%	3.39%
NVIT Blueprint SM Conservative Fund - Class II ^{8,14}	3/27/2008	1.94%	0.76%	5.47%	-1.88%	1.29%	1.21%
NVIT Blueprint SM Moderately Conservative Fund - Class II ^{8,14}	3/27/2008	2.48%	2.46%	9.61%	-0.37%	3.57%	2.72%
NVIT Investor Destinations Balanced Fund - Class II ^{8,14}	3/24/2009	2.87%	2.94%	10.13%	-0.69%	3.59%	3.00%
NVIT Investor Destinations Conservative Fund - Class II ^{8,14}	12/12/2001	1.95%	0.15%	3.70%	-2.45%	0.42%	0.87%

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

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Asset allocation: Conservative allocation							
NVIT Investor Destinations Managed Growth & Income Fund - Class II ^{8,13,14}	4/30/2013	3.09%	3.49%	10.84%	-0.56%	2.55%	1.98%
NVIT Investor Destinations Moderately Conservative Fund - Class II ^{8,14}	12/12/2001	2.52%	1.79%	7.61%	-1.41%	2.49%	2.31%
Asset allocation: Moderate allocation							
BlackRock 60/40 Target Allocation ETF VI - Class III ^{2,5,14,16}	4/30/2014	3.72%	4.96%	13.55%	1.28%	6.57%	4.39%
Calvert VP SRI Balanced Portfolio - Class F ^{3,14}	9/2/1986	4.84%	7.98%	18.24%	3.17%	7.93%	6.11%
Fidelity® VIP Balanced Portfolio - Service Class 2 ^{10,14,17}	1/3/1995	3.61%	6.87%	17.32%	3.33%	10.25%	7.69%
Janus Henderson VIT Balanced Portfolio - Service Shares ¹⁴	9/30/1993	3.51%	6.37%	14.59%	2.72%	7.61%	6.54%
NVIT American Funds Asset Allocation Fund - Class II ^{2,3,14}	8/1/1989	3.07%	5.86%	16.36%	1.63%	7.09%	5.78%
NVIT Blueprint SM Capital Appreciation Fund - Class II ^{8,14}	3/27/2008	3.36%	5.55%	16.67%	1.80%	7.02%	4.94%
NVIT Blueprint SM Managed Growth Fund - Class II ^{8,11,13,14}	4/30/2013	3.76%	5.56%	15.27%	0.40%	5.06%	3.25%
NVIT Blueprint SM Moderate Fund - Class II ^{8,14}	3/27/2008	3.03%	4.40%	14.28%	1.21%	5.93%	4.25%
NVIT Investor Destinations Capital Appreciation Fund - Class II ^{8,14}	3/24/2009	3.44%	4.69%	14.22%	0.24%	5.62%	4.45%
NVIT Investor Destinations Managed Growth Fund - Class II ^{8,11,13,14}	4/30/2013	3.77%	4.78%	13.24%	-0.02%	4.24%	3.06%
NVIT Investor Destinations Moderate Fund - Class II ^{8,14}	12/12/2001	3.10%	3.77%	12.14%	-0.31%	4.53%	3.74%
NVIT Managed American Funds Asset Allocation Fund - Class II ^{8,13,14}	7/8/2014	3.14%	6.08%	17.24%	2.27%	6.28%	4.85%
Putnam VT George Putnam Balanced Fund - Class IB ¹⁴	4/30/1998	3.90%	7.39%	18.55%	3.82%	8.55%	6.90%
Asset allocation: Tactical allocation							
Federated Hermes Managed Volatility Fund II - Service Shares ^{5,13,14}	2/10/1994	3.38%	5.03%	12.75%	0.60%	4.32%	2.49%
NVIT Blueprint SM Managed Growth & Income Fund - Class II ^{8,11,13,14}	4/30/2013	3.02%	4.02%	12.67%	0.04%	3.36%	2.23%
PIMCO VIT All Asset Portfolio - Advisor Class ^{2,8,14}	4/30/2004	2.02%	0.95%	6.85%	-1.35%	3.73%	2.07%
Asset allocation: World allocation							
American Funds Insurance Series® Capital Income Builder® - Class 4 ^{2,14}	5/1/2014	2.83%	3.15%	10.86%	1.38%	5.24%	2.90%
American Funds Insurance Series® Global Balanced Fund - Class 4 ^{2,14}	12/14/2012	3.02%	3.22%	11.57%	0.16%	4.91%	3.74%
BlackRock Global Allocation VI Fund - Class III ^{2,14}	11/18/2003	3.38%	4.40%	12.37%	-1.83%	5.61%	3.41%
NVIT BlackRock Managed Global Allocation Fund - Class II ^{2,8,13,14}	7/7/2015	3.31%	4.43%	12.19%	-1.82%	4.13%	2.77%

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. 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 05/31/24			B. Standardized Performance: Average Annual Total Returns as of 03/31/24			
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								
Fidelity® VIP Growth & Income Portfolio - Service Class 2 ¹⁷	12/31/1996	19.06%	13.23%	9.37%	13.71%	9.59%	9.56%	5/2/2016
NVIT American Funds Growth-Income Fund - Class II	3/9/1987	19.40%	11.16%	9.61%	19.91%	7.95%	7.81%	5/1/2007
NVIT AQR Large Cap Defensive Style Fund - Class II	11/8/1982	7.42%	7.96%	8.45%	3.60%	5.53%	6.91%	11/15/2002
NVIT BNY Mellon Dynamic U.S. Core Fund - Class II	3/24/2009	17.32%	12.62%	10.99%	16.12%	9.70%	8.93%	5/1/2009
NVIT Managed American Funds Growth-Income Fund - Class II ^{8,13}	7/8/2014	19.05%	9.60%	8.16%	19.41%	6.34%	5.92%	7/14/2014
NVIT S&P 500 Index Fund - Class II	2/7/2000	18.89%	13.22%	10.65%	17.71%	10.05%	8.81%	5/1/2013
Pioneer Fund VCT Portfolio - Class II	10/31/1997	29.53%	15.15%	11.52%	N/A	N/A	N/A	5/1/2024
Large cap stocks: Large-cap growth								
AB VPS Large Cap Growth Portfolio - Class B	7/14/1999	22.74%	15.73%	14.24%	N/A	N/A	N/A	5/1/2024
CVT Nasdaq 100 Index Portfolio - Class F	4/27/2000	21.35%	19.26%	16.18%	N/A	N/A	N/A	5/1/2024
Fidelity® VIP Contrafund SM Portfolio - Service Class 2 ¹⁷	1/3/1995	30.32%	15.68%	11.41%	30.55%	12.46%	9.20%	11/15/2002
Fidelity® VIP Growth Portfolio - Service Class 2 ¹⁷	10/9/1986	28.84%	17.96%	14.34%	31.33%	15.00%	12.26%	11/15/2002
Morgan Stanley VIF Growth Portfolio - Class II ⁵	5/5/2003	9.38%	4.07%	9.89%	25.56%	N/A	-23.34%	5/1/2021
NVIT American Funds Growth Fund - Class II	2/8/1984	23.69%	16.64%	13.37%	27.09%	13.88%	11.78%	5/1/2006
NVIT Calvert Equity Fund - Class II	3/24/2008	10.30%	8.11%	7.25%	8.49%	5.00%	5.33%	5/1/2008
NVIT Jacobs Levy Large Cap Growth Fund - Class II	3/24/2008	22.19%	20.74%	14.40%	24.89%	18.05%	12.79%	5/1/2008
Putnam VT Sustainable Leaders Fund - Class IB	5/2/1994	24.00%	13.60%	12.26%	N/A	N/A	21.32%	5/1/2023
Large cap stocks: Large-cap value								
AB VPS Relative Value Portfolio - Class A	1/14/1991	16.14%	10.08%	8.43%	N/A	N/A	N/A	5/1/2024
American Funds Insurance Series® Washington Mutual Investors Fund - Class 4	7/5/2001	15.19%	11.18%	8.31%	14.95%	N/A	5.04%	5/2/2022
Fidelity® VIP Equity-Income Portfolio SM - Service Class 2 ¹⁷	10/9/1986	14.46%	10.07%	7.36%	8.34%	6.80%	5.08%	11/15/2002
MFS® VIT Value Series - Service Class	1/2/2002	11.86%	8.27%	7.23%	7.50%	5.55%	5.21%	11/15/2002
NVIT BlackRock Equity Dividend Fund - Class II	10/31/1997	12.31%	8.89%	7.14%	7.98%	5.86%	4.91%	2/14/2003

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Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 05/31/24			B. Standardized Performance: Average Annual Total Returns as of 03/31/24			
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 value								
NVIT BNY Mellon Dynamic U.S. Equity Income - Class Z ³	3/24/2009	14.00%	11.45%	7.77%	7.87%	N/A	13.84%	9/14/2020
Putnam VT Large Cap Value Fund - Class IB	5/1/2003	22.98%	13.41%	9.57%	16.63%	10.10%	8.95%	5/1/2017
Mid cap stocks: Mid-cap blend								
NVIT Mid Cap Index Fund - Class I ³	10/31/1997	16.69%	9.72%	7.84%	11.45%	6.50%	5.74%	5/1/2000
Mid cap stocks: Mid-cap growth								
Janus Henderson VIT Enterprise Portfolio - Service Shares ³	12/31/1999	10.26%	8.56%	10.79%	N/A	N/A	N/A	5/1/2024
Macquarie VIP Mid Cap Growth Series - Service Class ³	4/28/2005	4.12%	9.50%	9.18%	4.01%	7.46%	7.42%	5/1/2012
T. Rowe Price Mid-Cap Growth Portfolio - Class II ³	12/31/1996	9.23%	6.98%	8.86%	N/A	N/A	10.68%	5/1/2023
Mid cap stocks: Mid-cap value								
Fidelity® VIP Value Strategies Portfolio - Service Class 2 ^{3,17}	2/20/2002	22.18%	13.05%	8.01%	17.68%	10.15%	5.83%	11/15/2002
MFS® VIT III Mid Cap Value Portfolio - Service Class ³	3/6/2008	16.13%	9.71%	7.27%	10.44%	N/A	15.56%	5/1/2020
NVIT Victory Mid Cap Value Fund - Class II ³	3/24/2008	9.91%	6.81%	6.21%	4.65%	3.88%	4.40%	5/1/2008
Small cap stocks: Small-cap blend								
Invesco V.I. Main Street Small Cap Fund - Series II ³	7/16/2001	14.55%	9.74%	7.52%	10.05%	7.06%	4.98%	11/15/2002
NVIT Multi-Manager Small Company Fund - Class II ³	2/13/2002	15.74%	9.46%	7.62%	9.51%	6.65%	4.92%	11/15/2002
NVIT Small Cap Index Fund - Class II ³	4/13/2007	10.81%	5.97%	5.71%	7.61%	2.70%	3.11%	5/1/2013
Small cap stocks: Small-cap growth								
Legg Mason Partners ClearBridge Variable Small Cap Growth Portfolio - Class II ³	2/2/2007	-1.08%	4.11%	6.98%	N/A	N/A	N/A	5/1/2024
MFS® VIT New Discovery Series - Service Class ³	4/28/2000	5.86%	5.28%	7.20%	2.53%	3.57%	4.55%	5/1/2012
NVIT Invesco Small Cap Growth Fund - Class II ³	5/3/1999	14.27%	7.54%	8.29%	11.94%	4.96%	5.44%	11/15/2002
Small cap stocks: Small-cap value								
AB VPS Discovery Value Portfolio - Class B ³	5/1/2001	16.97%	8.02%	5.89%	11.09%	4.60%	3.68%	11/15/2002
Macquarie VIP Small Cap Value Series - Service Class ³	5/1/2000	15.35%	7.15%	5.62%	6.66%	3.47%	3.01%	5/1/2013
NVIT Multi-Manager Small Cap Value Fund - Class II ³	4/30/2002	12.66%	7.61%	5.27%	8.39%	4.34%	2.63%	11/15/2002
International stocks: Emerging markets								
American Funds Insurance Series® New World Fund - Class 4 ^{2,5}	6/17/1999	7.02%	5.14%	3.27%	2.78%	N/A	-0.20%	5/2/2022
Fidelity® VIP Emerging Markets Portfolio - Service Class 2 ^{2,17}	1/23/2008	8.75%	4.27%	3.80%	-2.79%	0.25%	-0.95%	5/1/2018
International stocks: Foreign large blend								
Janus Henderson VIT Overseas Portfolio - Service Shares ²	5/2/1994	8.97%	9.85%	2.52%	1.45%	5.83%	-0.85%	5/1/2000
MFS® VIT II Research International Portfolio - Service Class ²	8/23/2001	5.12%	5.32%	2.81%	-0.80%	N/A	5.79%	5/1/2020
NVIT International Equity Fund - Class II ^{2,10}	8/30/2000	17.51%	7.36%	3.73%	9.09%	2.71%	0.70%	5/1/2008
NVIT International Index Fund - Class VIII ²	4/28/2006	9.18%	5.29%	2.49%	3.01%	1.66%	-0.47%	5/1/2006
Putnam VT International Equity Fund - Class IB ²	1/2/1997	10.15%	6.42%	2.63%	1.91%	3.11%	-0.39%	5/1/2003

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Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 05/31/24			B. Standardized Performance: Average Annual Total Returns as of 03/31/24			
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								
Fidelity® VIP Overseas Portfolio - Service Class 2 ^{1,17}	1/28/1987	8.35%	6.85%	4.16%	6.40%	4.36%	1.42%	11/15/2002
MFS® VIT II International Growth Portfolio - Service Class ²	8/23/2001	3.20%	6.06%	4.95%	-1.56%	N/A	2.63%	5/1/2019
MFS® VIT II International Intrinsic Value Portfolio - Service Class ²	8/23/2001	10.04%	5.71%	5.65%	3.66%	2.52%	3.42%	5/3/2010
NVIT NS Partners International Focused Growth Fund: Class II ^{2,10}	3/24/2008	2.58%	3.36%	2.21%	1.26%	1.03%	-0.23%	5/1/2008
International stocks: Foreign large value								
NVIT Columbia Overseas Value Fund - Class Z ²	3/24/2009	12.60%	6.27%	1.48%	0.27%	N/A	5.16%	10/16/2020
Putnam VT International Value Fund - Class IB ²	1/2/1997	12.69%	8.33%	3.05%	4.28%	N/A	12.51%	5/1/2020
International stocks: World stock								
American Funds Insurance Series® Global Small Cap Fund - Class 4 ^{2,3}	4/30/1998	1.69%	3.23%	3.86%	N/A	N/A	-0.59%	5/1/2023
Janus Henderson Global Sustainable Equity Portfolio - Institutional Shares ²	1/26/2022	17.15%	N/A	3.75%	N/A	N/A	11.01%	5/1/2023
Janus Henderson VIT Global Research Portfolio - Service Shares ²	12/31/1999	22.69%	11.78%	8.35%	N/A	N/A	N/A	5/1/2024
NVIT American Funds Global Growth Fund - Class II ²	4/30/1997	15.43%	10.82%	8.85%	12.07%	7.80%	6.69%	5/1/2006
NVIT iShares Global Equity ETF Fund - Class II ^{2,8}	1/22/2019	15.69%	10.21%	10.17%	12.03%	N/A	6.68%	5/1/2019
Bonds: Emerging markets bond								
PIMCO VIT Emerging Markets Bond Portfolio - Advisor Class ^{2,5,9}	3/31/2006	2.72%	-1.17%	0.68%	-0.63%	-4.01%	-1.76%	4/30/2013
Bonds: Floating rate bond								
Fidelity® VIP Floating Rate High Income Portfolio - Initial Class ^{4,5,6,9,17}	4/9/2014	3.47%	3.03%	2.83%	N/A	N/A	-0.88%	5/1/2023
Bonds: High yield bond								
American Funds Insurance Series® American High-Income Trust - Class 4 ^{4,9}	2/8/1984	4.21%	2.77%	2.68%	N/A	N/A	N/A	5/1/2024
BlackRock High Yield VI Fund - Class III ^{4,9}	4/20/1982	2.57%	2.26%	2.54%	-0.54%	-0.62%	0.28%	5/1/2015
Columbia VP High Yield Bond Fund - Class 2 ^{4,9}	5/3/2010	1.48%	1.81%	2.46%	-2.10%	-1.08%	-0.42%	5/1/2017
NVIT Federated High Income Bond Fund - Class I ^{4,9}	10/31/1997	1.87%	1.38%	2.38%	-1.01%	-1.46%	-0.30%	11/15/2002
Bonds: Inflation-protected bond								
PIMCO VIT Real Return Portfolio - Advisor Class ^{6,9}	2/28/2006	-6.45%	-0.26%	0.11%	N/A	N/A	N/A	5/1/2024
Bonds: Intermediate government bond								
American Funds Insurance Series® U.S. Government Securities Fund - Class 2 ⁶	12/2/1985	-9.11%	-2.38%	-0.52%	-11.75%	N/A	-9.29%	5/2/2022
Bonds: Intermediate-term bond								
BlackRock Total Return VI Fund - Class III ⁹	4/20/1982	-7.40%	-2.47%	-0.43%	-9.66%	-4.78%	-3.19%	5/1/2015
Fidelity® VIP Investment Grade Bond Portfolio - Service Class 2 ^{9,17}	12/5/1988	-6.67%	-1.84%	0.10%	-8.84%	-4.14%	-2.57%	11/15/2002
Janus Henderson VIT Flexible Bond Portfolio - Service Shares ⁹	9/13/1993	-7.08%	-1.90%	-0.35%	-9.32%	-4.23%	-3.00%	5/1/2015
Lord Abbett Series Total Return Portfolio - Class VC ⁹	4/30/2010	-5.63%	-2.19%	-0.16%	-8.22%	-4.59%	-2.88%	5/2/2016
NVIT American Funds Bond Fund - Class II ⁹	1/2/1996	-7.75%	-2.11%	-0.33%	-10.17%	-4.39%	-3.07%	5/1/2006
NVIT BNY Mellon Core Plus Bond Fund - Class P ⁹	3/24/2008	-5.28%	-1.40%	0.32%	-7.61%	N/A	-10.79%	9/24/2021
NVIT DoubleLine Total Return Tactical Fund - Class II ⁹	10/16/2017	-6.50%	-2.95%	-1.70%	-8.59%	-5.42%	-3.84%	5/1/2018

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Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 05/31/24			B. Standardized Performance: Average Annual Total Returns as of 03/31/24			
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: Intermediate-term bond								
NVIT iShares Fixed Income ETF Fund - Class II ^{8,9}	1/22/2019	-7.48%	-2.84%	-1.76%	-9.87%	N/A	-4.52%	5/1/2019
Bonds: Multisector bond								
NVIT Amundi Multi Sector Bond Fund - Class I ^{2,4,9}	10/31/1997	2.86%	2.78%	2.21%	-0.35%	-0.12%	-0.64%	5/1/2000
PIMCO VIT Income Portfolio - Advisor Class ^{2,4,9}	4/29/2016	-0.78%	0.40%	2.42%	N/A	N/A	-3.45%	5/1/2023
Bonds: World bond								
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class ^{2,9}	4/30/2014	-2.07%	-1.41%	1.15%	N/A	N/A	N/A	5/1/2024
Short-term bonds: Short-term bond								
MFS® VIT III Limited Maturity Portfolio - Service Class ⁹	3/6/2008	-3.66%	-0.60%	0.04%	N/A	N/A	-6.76%	5/1/2023
NVIT Loomis Short Term Bond Fund - Class II ⁹	3/24/2008	-2.97%	-1.29%	-0.32%	-5.98%	-4.14%	-3.55%	5/1/2008
Short-term bonds: Ultrashort bond								
PIMCO VIT Short-Term Portfolio - Advisor Class ⁹	9/30/2009	-1.99%	0.03%	0.52%	-4.67%	-3.00%	-1.79%	4/29/2016
Cash: Cash								
NVIT Government Money Market Fund - Class I <i>7-day current yield: 1.65%*^{1,6}</i>	11/10/1981	-3.47%	-0.43%	-0.29%	-6.23%	-3.43%	-3.70%	1/2/1985
Specialty: Equity sector								
Columbia VP Seligman Global Technology - Class 2 ^{3,5}	5/1/2000	23.32%	22.42%	19.04%	N/A	N/A	N/A	5/1/2024
Fidelity® VIP Energy Portfolio - Service Class 2 ^{5,10,15,17}	7/19/2001	22.06%	13.75%	1.22%	9.23%	7.39%	-3.15%	5/2/2005
Janus Henderson VIT Global Technology and Innovation Portfolio - Service Shares ^{2,5}	1/18/2000	29.82%	17.99%	17.24%	35.76%	14.93%	15.50%	5/1/2000
Morgan Stanley VIF Global Infrastructure Portfolio - Class II ^{2,5,11}	6/5/2000	-4.38%	1.30%	2.47%	-12.04%	-1.33%	-0.74%	5/1/2015
T. Rowe Price Health Sciences Portfolio - Class II ⁵	12/29/2000	1.06%	8.15%	9.34%	2.02%	4.87%	7.88%	5/3/2010
Specialty: Multistrategy								
Goldman Sachs VIT Multi-Strategy Alternatives Portfolio - Service Shares ^{2,5,14,16}	4/25/2014	0.28%	1.43%	-0.07%	-3.48%	-1.55%	-1.56%	5/1/2018
Specialty: Natural resources								
VanEck VIP Global Resources Fund - Class S ^{2,5,15}	5/1/2006	10.68%	9.72%	-2.67%	-9.01%	3.22%	-8.33%	5/1/2012
Specialty: Real estate								
NVIT Real Estate Fund - Class II ^{5,7}	3/24/2008	1.41%	1.47%	3.51%	0.39%	-0.25%	2.23%	5/1/2008
Virtus VIT Duff & Phelps Real Estate Securities Series - Class A ^{5,7}	5/1/1995	-1.24%	2.44%	4.49%	-4.86%	N/A	0.33%	5/1/2019
Asset allocation: Aggressive allocation								
NVIT Blueprint SM Aggressive Fund - Class II ^{8,14}	3/27/2008	14.49%	8.86%	6.34%	11.02%	5.72%	3.96%	5/1/2008
NVIT Blueprint SM Moderately Aggressive Fund - Class II ^{8,14}	3/27/2008	12.02%	7.72%	5.67%	8.68%	4.68%	3.29%	5/1/2008
NVIT Investor Destinations Aggressive Fund - Class II ^{8,14}	12/12/2001	11.71%	6.95%	5.65%	8.64%	3.70%	3.33%	1/25/2002
NVIT Investor Destinations Moderately Aggressive Fund - Class II ^{8,14}	12/12/2001	9.41%	5.95%	5.02%	6.44%	2.79%	2.65%	1/25/2002
Asset allocation: Conservative allocation								
NVIT Blueprint SM Balanced Fund - Class II ^{8,14}	3/27/2008	4.91%	3.96%	3.39%	1.88%	1.13%	0.85%	5/1/2008

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

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Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 05/31/24			B. Standardized Performance: Average Annual Total Returns as of 03/31/24			
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: Conservative allocation								
NVIT Blueprint SM Conservative Fund - Class II ^{8,14}	3/27/2008	-1.53%	0.52%	1.21%	-4.34%	-2.12%	-1.52%	5/1/2008
NVIT Blueprint SM Moderately Conservative Fund - Class II ^{8,14}	3/27/2008	2.61%	2.87%	2.72%	-0.31%	0.09%	0.14%	5/1/2008
NVIT Investor Destinations Balanced Fund - Class II ^{8,14}	3/24/2009	3.13%	2.89%	3.00%	0.58%	0.01%	0.49%	5/1/2009
NVIT Investor Destinations Conservative Fund - Class II ^{8,14}	12/12/2001	-3.30%	-0.38%	0.87%	-5.67%	-2.99%	-1.84%	1/25/2002
NVIT Investor Destinations Managed Growth & Income Fund - Class II ^{8,13,14}	4/30/2013	3.84%	1.81%	1.98%	1.64%	-1.10%	-0.66%	5/1/2013
NVIT Investor Destinations Moderately Conservative Fund - Class II ^{8,14}	12/12/2001	0.61%	1.75%	2.31%	-1.86%	-1.08%	-0.26%	1/25/2002
Asset allocation: Moderate allocation								
BlackRock 60/40 Target Allocation ETF VI - Class III ^{2,5,14,16}	4/30/2014	6.55%	5.94%	4.39%	N/A	N/A	N/A	5/1/2024
Calvert VP SRI Balanced Portfolio - Class F ^{3,14}	9/2/1986	11.24%	7.33%	6.11%	N/A	N/A	N/A	5/1/2024
Fidelity® VIP Balanced Portfolio - Service Class 2 ^{10,14,17}	1/3/1995	10.32%	9.70%	7.69%	9.39%	6.91%	7.13%	5/2/2016
Janus Henderson VIT Balanced Portfolio - Service Shares ¹⁴	9/30/1993	7.59%	7.01%	6.54%	5.83%	4.42%	4.50%	11/15/2002
NVIT American Funds Asset Allocation Fund - Class II ^{2,3,14}	8/1/1989	9.36%	6.47%	5.78%	7.87%	3.52%	3.55%	5/1/2006
NVIT Blueprint SM Capital Appreciation Fund - Class II ^{8,14}	3/27/2008	9.67%	6.40%	4.94%	6.40%	3.43%	2.51%	5/1/2008
NVIT Blueprint SM Managed Growth Fund - Class II ^{8,11,13,14}	4/30/2013	8.27%	4.40%	3.25%	5.46%	1.43%	0.62%	5/1/2013
NVIT Blueprint SM Moderate Fund - Class II ^{8,14}	3/27/2008	7.28%	5.29%	4.25%	4.23%	2.40%	1.79%	5/1/2008
NVIT Investor Destinations Capital Appreciation Fund - Class II ^{8,14}	3/24/2009	7.22%	4.97%	4.45%	4.69%	1.96%	2.07%	5/1/2009
NVIT Investor Destinations Managed Growth Fund - Class II ^{8,11,13,14}	4/30/2013	6.24%	3.56%	3.06%	4.03%	0.62%	0.51%	5/1/2013
NVIT Investor Destinations Moderate Fund - Class II ^{8,14}	12/12/2001	5.14%	3.86%	3.74%	2.55%	0.90%	1.29%	1/25/2002
NVIT Managed American Funds Asset Allocation Fund - Class II ^{8,13,14}	7/8/2014	10.24%	5.65%	4.83%	10.38%	2.76%	2.38%	7/14/2014
Putnam VT George Putnam Balanced Fund - Class IB ¹⁴	4/30/1998	11.55%	7.97%	6.90%	N/A	N/A	N/A	5/1/2024
Asset allocation: Tactical allocation								
Federated Hermes Managed Volatility Fund II - Service Shares ^{5,13,14}	2/10/1994	5.75%	3.63%	2.49%	2.76%	0.67%	-0.33%	8/17/2018
NVIT Blueprint SM Managed Growth & Income Fund - Class II ^{8,11,13,14}	4/30/2013	5.67%	2.65%	2.23%	3.07%	-0.23%	-0.44%	5/1/2013
PIMCO VIT All Asset Portfolio - Advisor Class ^{2,8,14}	4/30/2004	-0.15%	3.03%	2.07%	-4.42%	0.24%	-0.53%	5/1/2012
Asset allocation: World allocation								
American Funds Insurance Series® Capital Income Builder® - Class 4 ^{2,14}	5/1/2014	3.86%	4.58%	2.90%	N/A	N/A	N/A	5/1/2024
American Funds Insurance Series® Global Balanced Fund - Class 4 ^{2,14}	12/14/2012	4.57%	4.24%	3.74%	N/A	N/A	N/A	5/1/2024
BlackRock Global Allocation VI Fund - Class III ^{2,14}	11/18/2003	5.37%	4.95%	3.41%	2.72%	2.17%	0.87%	5/1/2009
NVIT BlackRock Managed Global Allocation Fund - Class II ^{2,8,13,14}	7/7/2015	5.19%	3.44%	2.74%	2.93%	0.54%	-0.10%	7/13/2015

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.

Walled-off and closed underlying investment options**The Best of America® America's FUTURE Annuity® II**

Investment Choices			Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 05/31/24			
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								
Neuberger Berman AMT Sustainable Equity Portfolio - Class I	Walled Off	2/18/1999	3.36%	12.26%	30.06%	6.98%	13.50%	9.58%
NVIT Jacobs Levy Large Cap Core Fund - Class II ³	Walled Off	3/24/2008	3.62%	8.25%	26.76%	5.91%	11.80%	9.33%
Large cap stocks: Large-cap growth								
Janus Henderson VIT Forty Portfolio - Service Shares	Walled Off	5/1/1997	6.08%	12.68%	30.75%	4.02%	14.62%	13.57%
MFS® VIT II Massachusetts Investors Growth Stock Portfolio - Service Class	Walled Off	8/23/2001	4.77%	7.66%	20.82%	5.71%	13.20%	11.42%
Putnam VT Large Cap Growth Fund - Class IB	Walled Off	2/1/2000	6.26%	13.54%	32.24%	8.72%	16.27%	13.90%
Large cap stocks: Large-cap value								
AB VPS Relative Value Portfolio - Class B	Closed	6/1/1999	3.51%	8.12%	22.82%	5.63%	10.33%	8.16%
BlackRock Equity Dividend VI Fund - Class III	Walled Off	7/1/1993	2.51%	7.73%	19.35%	3.96%	9.68%	7.77%
LVIP American Century Disciplined Core Value Fund - Service Class	Walled Off	5/1/2002	2.36%	6.85%	20.88%	0.33%	8.53%	6.68%
LVIP American Century Value Fund - Service Class	Walled Off	8/14/2001	2.42%	3.87%	15.34%	4.18%	9.69%	6.76%
NVIT BNY Mellon Dynamic U.S. Equity Income - Class II ³	Closed	3/24/2009	3.45%	8.12%	20.95%	7.08%	11.94%	7.76%
Mid cap stocks: Mid-cap blend								
BNY Mellon IP MidCap Stock Portfolio - Service Shares ³	Walled Off	12/29/2000	4.01%	6.65%	25.01%	3.14%	9.42%	6.05%
Fidelity® VIP Mid Cap Portfolio - Service Class 2 ^{3,17}	Walled Off	12/28/1998	5.33%	11.24%	27.12%	3.97%	11.06%	7.42%
Invesco V.I. Main Street Mid Cap Fund - Series II Shares ³	Walled Off	9/10/2001	3.11%	5.66%	18.35%	1.97%	8.33%	5.20%
Mid cap stocks: Mid-cap growth								
Invesco V.I. Discovery Mid Cap Growth Fund - Series II ³	Walled Off	10/16/2000	1.67%	11.27%	22.18%	-1.91%	9.17%	9.77%
Neuberger Berman AMT Mid-Cap Growth Portfolio - Class S ³	Walled Off	11/3/1997	1.48%	9.20%	21.69%	-1.39%	8.73%	8.39%
NVIT Allspring Discovery Fund - Class II ³	Walled Off	3/24/2008	2.88%	7.96%	16.18%	-8.01%	5.23%	7.23%
Mid cap stocks: Mid-cap value								
LVIP American Century Mid Cap Value Fund - Service Class ³	Walled Off	10/29/2004	2.27%	2.93%	12.33%	2.70%	7.91%	6.87%
Small cap stocks: Small-cap blend								
BNY Mellon IP Small Cap Stock Index Portfolio - Service Shares ³	Walled Off	5/1/2002	4.92%	0.79%	17.87%	-1.49%	7.97%	6.88%

Walled-off and closed underlying investment options

The Best of America® America's FUTURE Annuity® II

Investment Choices			Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 05/31/24			
Underlying Investment Option	Status	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
Small cap stocks: Small-cap blend								
BNY Mellon VIF Opportunistic Small Cap Portfolio - Service Shares ³	Walled Off	12/29/2000	7.48%	0.45%	10.98%	-3.74%	6.24%	4.91%
Small cap stocks: Small-cap growth								
Allspring VT Small Cap Growth Fund - Class 2 ³	Walled Off	5/1/1995	5.59%	8.12%	10.63%	-9.36%	5.08%	7.61%
Small cap stocks: Small-cap value								
Franklin VIPT Small Cap Value VIP Fund - Class 2 ³	Walled Off	4/30/1998	4.76%	3.41%	20.03%	0.22%	9.33%	5.93%
International stocks: Emerging markets								
NVIT Emerging Markets Fund - Class II ^{2,5}	Walled Off	8/30/2000	1.61%	3.09%	6.79%	-12.32%	-1.89%	-1.38%
Templeton VIPT Developing Markets VIP Fund - Class 2 ^{2,5}	Walled Off	3/4/1996	1.69%	3.02%	10.49%	-8.71%	2.01%	1.33%
International stocks: Foreign large value								
AB VPS International Value Portfolio - Class B ²	Walled Off	8/14/2001	4.37%	7.43%	13.26%	-0.03%	5.22%	0.76%
NVIT Columbia Overseas Value Fund - Class I ²	Closed	3/24/2009	6.18%	6.76%	19.72%	2.44%	7.02%	1.59%
Templeton VIPT Foreign VIP Fund - Class 2 ²	Walled Off	5/1/1992	4.74%	5.94%	18.85%	1.68%	4.91%	0.14%
International stocks: World stock								
Invesco V.I. Global Fund - Series II ²	Walled Off	7/13/2000	3.73%	10.20%	25.16%	0.92%	10.12%	7.50%
Bonds: Emerging markets bond								
Morgan Stanley VIF Emerging Markets Debt Portfolio - Class II ^{2,5,9}	Closed	12/19/2002	1.51%	3.90%	13.90%	-3.54%	-0.74%	0.28%
Bonds: Floating rate bond								
Eaton Vance VT Floating-Rate Income Fund - Initial Class ^{4,5,6,9}	Walled Off	5/2/2001	0.59%	2.60%	9.41%	2.78%	2.36%	1.96%
Bonds: High yield bond								
Macquarie VIP High Income Series - Service Class ^{4,9}	Walled Off	7/13/1987	1.08%	1.71%	10.09%	-0.40%	2.03%	2.03%
Bonds: Inflation-protected bond								
LVIP American Century Inflation Protection Fund - Service Class ^{6,9}	Walled Off	12/31/2002	1.68%	-0.71%	-0.51%	-3.49%	0.00%	-0.08%
Bonds: Intermediate government bond								
NVIT Government Bond Fund - Class I ^{6,9}	Walled Off	11/8/1982	1.54%	-2.27%	-1.22%	-4.88%	-2.34%	-1.14%
Bonds: Intermediate-term bond								
NVIT Core Bond Fund - Class II ⁹	Walled Off	3/24/2008	1.60%	-2.23%	-0.51%	-5.45%	-2.38%	-0.62%
Bonds: World bond								
Invesco V.I. Global Strategic Income Fund - Series II ^{2,4,9}	Walled Off	3/19/2001	2.22%	-0.71%	3.99%	-3.78%	-1.53%	-0.60%
PIMCO VIT International Bond Portfolio (Unhedged) - Advisor Class ^{2,9}	Walled Off	3/31/2009	1.39%	-4.15%	0.69%	-9.32%	-3.97%	-2.81%
Templeton VIPT Global Bond VIP Fund - Class 2 ^{2,9}	Walled Off	1/24/1989	1.86%	-7.38%	-4.34%	-5.53%	-5.35%	-3.11%
Short-term bonds: Short-term bond								
Federated Hermes Quality Bond Fund II: Service Shares ⁹	Walled Off	4/30/2002	1.34%	-0.22%	2.47%	-3.01%	-0.29%	0.19%
Neuberger Berman AMT Short Duration Bond Portfolio - Class I ⁹	Walled Off	9/10/1984	0.83%	1.48%	4.36%	-0.81%	0.15%	-0.12%
PIMCO VIT Low Duration Portfolio - Advisor Class ⁹	Walled Off	3/31/2006	0.67%	0.40%	2.76%	-1.98%	-0.86%	-0.68%

Walled-off and closed underlying investment options

The Best of America® America's FUTURE Annuity® II

Investment Choices			Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 05/31/24			
Underlying Investment Option	Status	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
Specialty: Multistrategy								
Rydex VT Multi-Hedge Strategies Fund ^{3,5,16}	Walled Off	11/29/2005	0.38%	4.01%	6.44%	-0.45%	3.19%	1.50%
Specialty: Natural resources								
VanEck VIP Global Resources Fund - Initial Class ^{2,3,5,15}	Closed	9/1/1989	4.60%	8.38%	17.95%	2.87%	10.54%	-2.42%
Specialty: Real estate								
Fidelity® VIP Real Estate Portfolio - Service Class 2 ^{5,7,17}	Walled Off	11/6/2002	5.90%	-4.90%	4.96%	-4.56%	-0.38%	2.25%
Asset allocation: Conservative allocation								
Franklin VIPT Income VIP Fund - Class 2 ^{4,14}	Walled Off	1/24/1989	2.78%	2.67%	8.99%	2.29%	4.74%	3.10%
Asset allocation: Moderate allocation								
Franklin VIPT Allocation VIP Fund - Class 2 ^{8,14}	Walled Off	7/2/2007	3.52%	4.59%	12.87%	0.69%	5.44%	3.19%
Asset allocation: Tactical allocation								
Goldman Sachs VIT Trend Driven Allocation Fund - Service Shares ^{2,14}	Walled Off	4/16/2012	3.22%	6.27%	13.70%	0.63%	3.92%	2.39%
Asset allocation: Target date								
Fidelity® VIP Freedom Fund 2010 Portfolio SM - Service Class 2 ^{8,12,14,17}	Walled Off	4/26/2005	2.14%	1.93%	6.14%	-1.88%	2.80%	2.80%
Fidelity® VIP Freedom Fund 2020 Portfolio SM - Service Class 2 ^{8,12,14,17}	Walled Off	4/26/2005	2.86%	3.76%	10.07%	-0.91%	4.83%	4.15%
Fidelity® VIP Freedom Fund 2030 Portfolio SM - Service Class 2 ^{8,12,14,17}	Walled Off	4/26/2005	3.24%	5.28%	13.15%	-0.01%	6.62%	5.42%
Asset allocation: World allocation								
Macquarie VIP Asset Strategy Series - Service Class ^{2,14}	Walled Off	5/1/1995	3.45%	7.05%	16.68%	1.25%	6.56%	2.96%

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. 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.

Walled-off and closed underlying investment options**The Best of America® America's FUTURE Annuity® II**

Investment Choices			A. Non-standardized Performance: Average Annual Total Returns as of 05/31/24			B. Standardized Performance: Average Annual Total Returns as of 03/31/24			
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									
Neuberger Berman AMT Sustainable Equity Portfolio - Class I	Walled Off	2/18/1999	23.06%	13.01%	9.58%	22.82%	9.60%	7.50%	5/1/2003
NVIT Jacobs Levy Large Cap Core Fund - Class II ³	Walled Off	3/24/2008	19.76%	11.29%	9.33%	19.95%	8.45%	7.50%	5/1/2008
Large cap stocks: Large-cap growth									
Janus Henderson VIT Forty Portfolio - Service Shares	Walled Off	5/1/1997	23.75%	14.16%	13.57%	26.49%	11.58%	11.80%	5/1/2000
MFS® VIT II Massachusetts Investors Growth Stock Portfolio - Service Class	Walled Off	8/23/2001	13.82%	12.71%	11.42%	12.66%	10.06%	9.58%	3/27/2015
Putnam VT Large Cap Growth Fund - Class IB	Walled Off	2/1/2000	25.24%	15.83%	13.90%	30.72%	13.29%	15.09%	7/15/2016
Large cap stocks: Large-cap value									
AB VPS Relative Value Portfolio - Class B	Closed	6/1/1999	15.82%	9.79%	8.16%	10.99%	6.82%	6.17%	11/15/2002
BlackRock Equity Dividend VI Fund - Class III	Walled Off	7/1/1993	12.35%	9.12%	7.77%	8.10%	6.10%	5.92%	5/1/2015
LVIP American Century Disciplined Core Value Fund - Service Class	Walled Off	5/1/2002	13.88%	7.95%	6.68%	N/A	N/A	N/A	4/26/2024
LVIP American Century Value Fund - Service Class	Walled Off	8/14/2001	8.34%	9.13%	6.76%	N/A	N/A	N/A	4/26/2024
NVIT BNY Mellon Dynamic U.S. Equity Income - Class II ³	Closed	3/24/2009	13.95%	11.43%	7.76%	7.84%	7.98%	5.68%	5/1/2009
Mid cap stocks: Mid-cap blend									
BNY Mellon IP MidCap Stock Portfolio - Service Shares ³	Walled Off	12/29/2000	18.01%	8.86%	6.05%	14.17%	5.13%	4.28%	5/1/2014
Fidelity® VIP Mid Cap Portfolio - Service Class 2 ^{3,17}	Walled Off	12/28/1998	20.12%	10.53%	7.42%	13.65%	6.98%	5.00%	11/15/2002
Invesco V.I. Main Street Mid Cap Fund - Series II Shares ³	Walled Off	9/10/2001	11.35%	7.74%	5.20%	9.66%	4.65%	2.98%	5/1/2012
Mid cap stocks: Mid-cap growth									
Invesco V.I. Discovery Mid Cap Growth Fund - Series II ³	Walled Off	10/16/2000	15.18%	8.60%	9.77%	13.04%	N/A	7.74%	4/30/2020
Neuberger Berman AMT Mid-Cap Growth Portfolio - Class S ³	Walled Off	11/3/1997	14.69%	8.15%	8.39%	14.20%	6.69%	6.51%	12/31/2002
NVIT Allspring Discovery Fund - Class II ³	Walled Off	3/24/2008	9.18%	4.57%	7.23%	8.23%	2.64%	4.78%	5/1/2008

Walled-off and closed underlying investment options

The Best of America® America's FUTURE Annuity® II

Investment Choices			A. Non-standardized Performance: Average Annual Total Returns as of 05/31/24			B. Standardized Performance: Average Annual Total Returns as of 03/31/24			
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
Mid cap stocks: Mid-cap value									
LVIP American Century Mid Cap Value Fund - Service Class ³	Walled Off	10/29/2004	5.33%	7.32%	6.87%	N/A	N/A	N/A	4/26/2024
Small cap stocks: Small-cap blend									
BNY Mellon IP Small Cap Stock Index Portfolio - Service Shares ³	Walled Off	5/1/2002	10.87%	7.37%	6.88%	3.80%	3.64%	4.33%	5/1/2002
BNY Mellon VIF Opportunistic Small Cap Portfolio - Service Shares ³	Walled Off	12/29/2000	3.98%	5.61%	4.91%	-4.42%	0.97%	1.68%	11/15/2002
Small cap stocks: Small-cap growth									
Allspring VT Small Cap Growth Fund - Class 2 ³	Walled Off	5/1/1995	3.63%	4.42%	7.61%	-2.19%	1.93%	4.31%	11/15/2004
Small cap stocks: Small-cap value									
Franklin VIPT Small Cap Value VIP Fund - Class 2 ³	Walled Off	4/30/1998	13.03%	8.76%	5.93%	4.63%	5.00%	3.25%	11/15/2002
International stocks: Emerging markets									
NVIT Emerging Markets Fund - Class II ^{2,5}	Walled Off	8/30/2000	-0.21%	-2.69%	-1.38%	-8.90%	-7.03%	-4.36%	11/15/2002
Templeton VIPT Developing Markets VIP Fund - Class 2 ^{2,5}	Walled Off	3/4/1996	3.49%	1.26%	1.33%	-2.75%	-2.75%	-1.60%	4/30/2014
International stocks: Foreign large value									
AB VPS International Value Portfolio - Class B ²	Walled Off	8/14/2001	6.26%	4.56%	0.76%	-0.76%	-0.27%	-4.02%	5/1/2018
NVIT Columbia Overseas Value Fund - Class I ²	Closed	3/24/2009	12.72%	6.40%	1.59%	0.39%	0.95%	-2.17%	5/1/2009
Templeton VIPT Foreign VIP Fund - Class 2 ²	Walled Off	5/1/1992	11.85%	4.24%	0.14%	1.57%	-1.00%	-3.68%	11/15/2002
International stocks: World stock									
Invesco V.I. Global Fund - Series II ²	Walled Off	7/13/2000	18.16%	9.57%	7.50%	19.58%	6.20%	5.38%	11/15/2002
Bonds: Emerging markets bond									
Morgan Stanley VIF Emerging Markets Debt Portfolio - Class II ^{2,5,9}	Closed	12/19/2002	6.90%	-1.55%	0.28%	4.40%	-4.49%	-2.23%	12/31/2002
Bonds: Floating rate bond									
Eaton Vance VT Floating-Rate Income Fund - Initial Class ^{4,5,6,9}	Walled Off	5/2/2001	2.41%	1.62%	1.96%	-0.90%	-1.35%	-1.11%	4/30/2013
Bonds: High yield bond									
Macquarie VIP High Income Series - Service Class ^{4,9}	Walled Off	7/13/1987	3.09%	1.29%	2.03%	-0.37%	-1.58%	-0.86%	5/1/2012
Bonds: Inflation-protected bond									
LVIP American Century Inflation Protection Fund - Service Class ^{6,9}	Walled Off	12/31/2002	-7.48%	-0.81%	-0.08%	N/A	N/A	N/A	4/26/2024
Bonds: Intermediate government bond									
NVIT Government Bond Fund - Class I ^{6,9}	Walled Off	11/8/1982	-8.13%	-3.14%	-1.14%	-10.04%	-5.50%	-3.98%	1/2/1985
Bonds: Intermediate-term bond									
NVIT Core Bond Fund - Class II ⁹	Walled Off	3/24/2008	-7.48%	-3.17%	-0.62%	-9.86%	-5.54%	-3.32%	5/1/2008
Bonds: World bond									
Invesco V.I. Global Strategic Income Fund - Series II ^{2,4,9}	Walled Off	3/19/2001	-3.01%	-2.33%	-0.60%	-5.95%	-5.25%	-3.61%	10/26/2012
PIMCO VIT International Bond Portfolio (Unhedged) - Advisor Class ^{2,9}	Walled Off	3/31/2009	-6.31%	-4.76%	-2.81%	-10.14%	-7.55%	-6.00%	5/1/2009
Templeton VIPT Global Bond VIP Fund - Class 2 ^{2,9}	Walled Off	1/24/1989	-11.04%	-6.12%	-3.11%	-13.47%	-8.80%	-6.11%	5/1/2013

Walled-off and closed underlying investment options

The Best of America® America's FUTURE Annuity® II

Investment Choices			A. Non-standardized Performance: Average Annual Total Returns as of 05/31/24			B. Standardized Performance: Average Annual Total Returns as of 03/31/24			
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
Short-term bonds: Short-term bond									
Federated Hermes Quality Bond Fund II: Service Shares ⁹	Walled Off	4/30/2002	-4.54%	-1.11%	0.19%	-7.41%	-3.64%	-2.68%	11/15/2002
Neuberger Berman AMT Short Duration Bond Portfolio - Class I ⁹	Walled Off	9/10/1984	-2.64%	-0.66%	-0.12%	-5.86%	-3.54%	-3.39%	12/1/1987
PIMCO VIT Low Duration Portfolio - Advisor Class ⁹	Walled Off	3/31/2006	-4.24%	-1.66%	-0.68%	-7.34%	-4.43%	-3.90%	5/1/2009
Specialty: Multistrategy									
Rydex VT Multi-Hedge Strategies Fund ^{3,5,16}	Walled Off	11/29/2005	-0.56%	2.47%	1.50%	-2.73%	-0.27%	-1.29%	5/1/2013
Specialty: Natural resources									
VanEck VIP Global Resources Fund - Initial Class ^{2,3,5,15}	Closed	9/1/1989	10.95%	10.00%	-2.42%	-8.84%	3.50%	-7.99%	9/1/1989
Specialty: Real estate									
Fidelity® VIP Real Estate Portfolio - Service Class 2 ^{5,7,17}	Walled Off	11/6/2002	-2.04%	-1.19%	2.25%	-4.48%	-3.55%	0.82%	5/1/2013
Asset allocation: Conservative allocation									
Franklin VIPT Income VIP Fund - Class 2 ^{4,14}	Walled Off	1/24/1989	1.99%	4.07%	3.10%	-3.31%	0.50%	0.46%	5/1/2006
Asset allocation: Moderate allocation									
Franklin VIPT Allocation VIP Fund - Class 2 ^{8,14}	Walled Off	7/2/2007	5.87%	4.79%	3.19%	2.91%	1.91%	0.63%	5/1/2008
Asset allocation: Tactical allocation									
Goldman Sachs VIT Trend Driven Allocation Fund - Service Shares ^{2,14}	Walled Off	4/16/2012	6.70%	3.22%	2.39%	4.98%	0.19%	-0.15%	5/1/2012
Asset allocation: Target date									
Fidelity® VIP Freedom Fund 2010 Portfolio ^{5M} - Service Class 2 ^{8,12,14,17}	Walled Off	4/26/2005	-0.86%	2.08%	2.80%	-4.03%	-0.58%	0.26%	5/2/2005
Fidelity® VIP Freedom Fund 2020 Portfolio ^{5M} - Service Class 2 ^{8,12,14,17}	Walled Off	4/26/2005	3.07%	4.16%	4.15%	-0.16%	1.45%	1.73%	5/2/2005
Fidelity® VIP Freedom Fund 2030 Portfolio ^{5M} - Service Class 2 ^{8,12,14,17}	Walled Off	4/26/2005	6.15%	6.00%	5.42%	2.95%	3.20%	3.11%	5/2/2005
Asset allocation: World allocation									
Macquarie VIP Asset Strategy Series - Service Class ^{2,14}	Walled Off	5/1/1995	9.68%	5.93%	2.96%	5.46%	3.07%	-0.37%	5/1/2009



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. **Real estate funds:** Funds that focus on real estate investing are sensitive to economic and business cycles, changing demographic patterns and government actions.
8. **Fund-of-funds:** Designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the portfolio, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.
9. **Bond funds:** These funds have the same interest rate, inflation and credit risks associated with the underlying bonds owned by the fund. Interest rate risk is the possibility of a change in the value of a bond due to changing interest rates. Inflation risk arises from the decline in value of cash flows due to loss of purchasing power. Credit risk is the potential loss on an investment based on the bond issuer's failure to repay on the amount borrowed.
10. A short-term trading fee may apply for exchanges made within 60 days of original allocation to this fund. Please refer to the prospectus for details.
11. 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.
12. **Target Date/Maturity funds:** The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.
13. **Managed volatility funds:** Funds that are designed to offer traditional long-term investments blended with a strategy that seeks to mitigate risk and manage portfolio volatility. These funds may not be successful in reducing volatility, and it is possible that the funds' volatility management strategies could result in losses greater than if the funds did not use such strategies.
14. **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.
15. **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.
16. These funds may provide less common return patterns than traditional equity or fixed income. These funds incorporate investment strategies that may increase or decrease volatility due to the fund's use of options or futures. Leveraged exposure can result in accelerated losses as well as accelerated gains, depending on how the market moves.
17. 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.

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.

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