

Nationwide DestinationSM Architect 2.0

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

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: \$0

Mortality and expense risk charge: 0.40%

Contingent deferred sales charge (CDSC):

Year	0
CDSC	0%

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

Helpful terms

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

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

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

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

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

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

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

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

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

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

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

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

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

Variable products are sold by prospectus. Carefully consider the investment objectives, risks, charges and expenses. The product and underlying fund prospectuses contain this and other important information. Investors should read them carefully before investing. To request a copy, go to nationwide.com/prospectus or call 1-800-848-6331.

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

The figures shown are calculated based on a one-time investment of \$25,000 and reflect the deduction of all applicable charges, except for surrender charges (CDSC). These returns are measured from the inception date of the fund and may predate the offering of the fund in the Nationwide® separate account. Where this occurs, the performance is hypothetical in that it depicts how the fund 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 inception on or before December 31 of the previous year.

The results shown represent past performance and do not represent expected future performance or experience. Past performance does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the data quoted. To obtain performance data current to the most recent month-end or for closed and walled-off underlying investment options, please call 1-800-848-6331 or visit nationwide.com.

Performance figures shown for the stand-alone underlying investment options available with Nationwide living benefits do not reflect the cost of the optional living benefit riders. If the cost were included, performance figures would be lower.

Nationwide DestinationSM Architect 2.0**Stand-alone Investment Choices for The Nationwide Lifetime Income Rider[®]**

Investment Choices		Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 05/31/22			
Underlying Investment Option	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
NVIT Blueprint SM Balanced Fund - Class II ^{8,15}	3/27/2008	0.59%	-9.19%	-6.00%	5.97%	4.70%	5.82%
NVIT Blueprint SM Conservative Fund - Class II ^{8,15}	3/27/2008	0.16%	-8.18%	-6.61%	2.43%	2.38%	2.99%
NVIT Blueprint SM Managed Growth & Income Fund - Class II ^{8,12,13,15}	4/30/2013	0.24%	-8.76%	-5.97%	4.13%	3.43%	3.69%
NVIT Blueprint SM Managed Growth Fund - Class II ^{8,12,13,15}	4/30/2013	0.22%	-9.46%	-5.47%	6.79%	5.30%	4.84%
NVIT Blueprint SM Moderately Conservative Fund - Class II ^{8,15}	3/27/2008	0.51%	-8.70%	-5.80%	4.97%	4.08%	4.97%
NVIT Investor Destinations Balanced Fund - Class II ^{8,15}	3/24/2009	0.35%	-10.82%	-8.34%	4.39%	3.80%	5.26%
NVIT Investor Destinations Conservative Fund - Class II ^{8,15}	12/12/2001	0.17%	-8.44%	-7.11%	1.39%	1.73%	2.60%
NVIT Investor Destinations Managed Growth & Income Fund - Class II ^{8,13,15}	4/30/2013	0.06%	-10.09%	-7.87%	2.70%	2.60%	3.21%
NVIT Investor Destinations Managed Growth Fund - Class II ^{8,12,13,15}	4/30/2013	-0.12%	-10.37%	-7.41%	5.13%	4.33%	4.34%
NVIT Investor Destinations Moderately Conservative Fund - Class II ^{8,15}	12/12/2001	0.25%	-10.25%	-7.90%	3.46%	3.18%	4.43%
NVIT Managed American Funds Growth-Income Fund - Class II ^{8,13}	7/8/2014	0.76%	-12.65%	-4.51%	8.99%	8.33%	7.87%

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Stand-alone Investment Choices for Nationwide Lifetime Income TrackSM

Investment Choices		Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 05/31/22			
Underlying Investment Option	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
NVIT American Funds Asset Allocation Fund - Class II ^{2,3,15}	8/1/1989	1.16%	-10.05%	-5.75%	8.78%	6.96%	8.86%
NVIT Blueprint SM Balanced Fund - Class II ^{8,15}	3/27/2008	0.59%	-9.19%	-6.00%	5.97%	4.70%	5.82%
NVIT Blueprint SM Capital Appreciation Fund - Class II ^{8,15}	3/27/2008	0.79%	-9.95%	-5.46%	8.60%	6.46%	7.82%
NVIT Blueprint SM Conservative Fund - Class II ^{8,15}	3/27/2008	0.16%	-8.18%	-6.61%	2.43%	2.38%	2.99%
NVIT Blueprint SM Managed Growth & Income Fund - Class II ^{8,12,13,15}	4/30/2013	0.24%	-8.76%	-5.97%	4.13%	3.43%	3.69%
NVIT Blueprint SM Managed Growth Fund - Class II ^{8,12,13,15}	4/30/2013	0.22%	-9.46%	-5.47%	6.79%	5.30%	4.84%
NVIT Blueprint SM Moderate Fund - Class II ^{8,15}	3/27/2008	0.78%	-9.27%	-5.25%	7.48%	5.72%	6.90%
NVIT Blueprint SM Moderately Conservative Fund - Class II ^{8,15}	3/27/2008	0.51%	-8.70%	-5.80%	4.97%	4.08%	4.97%
NVIT Investor Destinations Balanced Fund - Class II ^{8,15}	3/24/2009	0.35%	-10.82%	-8.34%	4.39%	3.80%	5.26%
NVIT Investor Destinations Capital Appreciation Fund - Class II ^{8,15}	3/24/2009	0.31%	-12.76%	-9.18%	6.47%	5.32%	7.19%
NVIT Investor Destinations Conservative Fund - Class II ^{8,15}	12/12/2001	0.17%	-8.44%	-7.11%	1.39%	1.73%	2.60%
NVIT Investor Destinations Managed Growth & Income Fund - Class II ^{8,13,15}	4/30/2013	0.06%	-10.09%	-7.87%	2.70%	2.60%	3.21%
NVIT Investor Destinations Managed Growth Fund - Class II ^{8,12,13,15}	4/30/2013	-0.12%	-10.37%	-7.41%	5.13%	4.33%	4.34%
NVIT Investor Destinations Moderate Fund - Class II ^{8,15}	12/12/2001	0.40%	-12.02%	-8.91%	5.33%	4.51%	6.25%
NVIT Investor Destinations Moderately Conservative Fund - Class II ^{8,15}	12/12/2001	0.25%	-10.25%	-7.90%	3.46%	3.18%	4.43%
NVIT Managed American Funds Asset Allocation Fund - Class II ^{8,13,15}	7/8/2014	-0.04%	-10.98%	-7.30%	6.18%	5.32%	5.07%

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

The figures shown are calculated based on a one-time investment of \$25,000 and reflect the deduction of all applicable charges, except for surrender charges (CDSC). These returns are measured from the inception date of the fund and may predate the offering of the fund in the Nationwide® separate account. Where this occurs, the performance is hypothetical in that it depicts how the underlying investment options would have performed had it been available in the Nationwide separate account during the time period. Year-to-date returns are shown only for underlying investment options incepted on or before December 31 of the previous year.

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

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Investment Choices		Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 05/31/22			
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 ¹⁹	12/31/1996	3.32%	-3.12%	1.47%	15.59%	11.15%	12.43%
NVIT American Funds Growth-Income Fund - Class II	3/9/1987	1.12%	-12.69%	-4.35%	11.66%	10.52%	12.55%
NVIT AQR Large Cap Defensive Style Fund - Class II	11/8/1982	0.17%	-8.17%	2.66%	11.61%	11.48%	12.82%
NVIT BNY Mellon Dynamic U.S. Core Fund - Class I	3/24/2009	-0.13%	-16.20%	-2.83%	15.87%	14.33%	14.35%
NVIT BNY Mellon Sustainable U.S. Equity Fund - Class II	3/24/2008	0.73%	-16.57%	-3.68%	11.59%	8.53%	11.58%
NVIT J.P. Morgan U.S. Equity Fund - Class II	10/4/2019	-0.51%	-13.84%	-1.47%	N/A	N/A	17.10%
NVIT Managed American Funds Growth-Income Fund - Class II ^{8,13}	7/8/2014	0.76%	-12.65%	-4.51%	8.99%	8.33%	7.87%
NVIT Neuberger Berman Multi Cap Opportunities Fund - Class II ³	3/24/2008	-1.14%	-15.60%	-5.91%	12.07%	10.56%	13.41%
NVIT S&P 500 Index Fund - Class II	2/7/2000	0.09%	-13.05%	-1.17%	15.44%	12.39%	13.40%
Large cap stocks: Large-cap growth							
Fidelity® VIP Contrafund SM Portfolio - Service Class 2 ¹⁹	1/3/1995	-0.92%	-20.84%	-7.69%	14.83%	11.61%	12.67%
Fidelity® VIP Growth Portfolio - Service Class 2 ¹⁹	10/9/1986	-1.50%	-18.45%	-8.11%	18.72%	16.12%	15.64%
NVIT American Funds Growth Fund - Class II	2/8/1984	-2.92%	-22.33%	-13.23%	19.03%	15.14%	15.13%
NVIT Jacobs Levy Large Cap Growth Fund - Class II	3/24/2008	-1.62%	-7.97%	11.19%	24.61%	18.73%	16.08%
Large cap stocks: Large-cap value							
American Funds Insurance Series® Washington Mutual Investors Fund - Class 4	7/5/2001	1.99%	-6.31%	3.37%	14.31%	9.47%	11.85%
Fidelity® VIP Value Strategies Portfolio - Service Class 2 ^{3,19}	2/20/2002	3.73%	-1.38%	3.49%	18.13%	11.44%	12.00%
LVIP Delaware Value Fund - Service Class	5/1/2000	2.18%	-2.88%	3.09%	10.52%	8.52%	11.12%
MFS® VIT Value Series - Service Class	1/2/2002	3.10%	-6.24%	0.68%	11.80%	8.75%	11.55%
NVIT BlackRock Equity Dividend Fund - Class I	10/31/1997	2.99%	0.05%	0.78%	13.14%	10.03%	12.09%
NVIT BNY Mellon Dynamic U.S. Equity Income - Class Z ³	3/24/2009	3.29%	-1.95%	7.65%	16.20%	10.33%	11.84%
Putnam VT Large Cap Value Fund - Class IB	5/1/2003	2.55%	-2.08%	4.40%	15.91%	11.71%	13.30%
Mid cap stocks: Mid-cap blend							
NVIT Mid Cap Index Fund - Class I ³	10/31/1997	0.66%	-11.31%	-7.32%	12.33%	8.67%	11.36%
Mid cap stocks: Mid-cap growth							
Delaware Ivy VIP Mid Cap Growth - Class II ³	4/28/2005	-2.68%	-26.24%	-19.25%	14.36%	14.74%	12.83%
Janus Henderson VIT Enterprise Portfolio - Service Shares ³	12/31/1999	1.09%	-13.43%	-7.24%	10.66%	12.35%	14.15%

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Investment Choices		Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 05/31/22			
Underlying Investment Option	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
Mid cap stocks: Mid-cap growth							
NVIT Allspring Discovery Fund - Class I ³	3/24/2008	-8.03%	-36.40%	-36.22%	2.35%	6.44%	9.33%
Mid cap stocks: Mid-cap value							
American Century VP Mid Cap Value Fund - Class I ³	12/1/2004	3.24%	1.33%	5.78%	13.43%	8.64%	12.22%
NVIT Multi-Manager Mid Cap Value Fund - Class I ³	3/24/2008	3.27%	1.62%	5.56%	11.69%	7.42%	11.69%
Small cap stocks: Small-cap blend							
Goldman Sachs VIT Small Cap Equity Insights Fund - Service Shares ³	8/31/2007	1.07%	-15.07%	-13.14%	8.97%	7.50%	10.05%
NVIT Multi-Manager Small Company Fund - Class I ³	10/23/1995	0.19%	-13.86%	-7.81%	15.50%	10.77%	12.11%
NVIT Small Cap Index Fund - Class I ³	4/13/2007	0.08%	-16.92%	-17.71%	8.73%	6.76%	9.97%
Small cap stocks: Small-cap growth							
Allspring VT Small Cap Growth Fund - Class 2 ³	5/1/1995	-6.73%	-32.59%	-29.20%	7.30%	10.13%	10.84%
MFS [®] VIT New Discovery Series - Service Class ³	4/28/2000	-1.11%	-25.93%	-28.11%	8.49%	11.34%	11.27%
NVIT Multi-Manager Small Cap Growth Fund - Class II ³	5/3/1999	-4.06%	-27.99%	-23.94%	8.31%	8.94%	10.96%
Small cap stocks: Small-cap value							
AB VPS Small/Mid Cap Value Portfolio - Class A ³	5/2/2001	2.65%	-10.46%	-7.30%	11.92%	7.47%	11.06%
Delaware VIP Small Cap Value Series - Service Class ³	5/1/2000	3.48%	-6.94%	-2.80%	12.41%	7.00%	10.14%
Franklin VIPT Small Cap Value VIP Fund - Class 2 ³	4/30/1998	2.55%	-7.45%	-7.78%	13.32%	8.11%	10.79%
NVIT Multi-Manager Small Cap Value Fund - Class I ³	10/31/1997	2.14%	-6.80%	-2.65%	12.75%	6.83%	10.57%
International stocks: Emerging markets							
Fidelity [®] VIP Emerging Markets Portfolio - Service Class 2 ^{2,19}	1/23/2008	1.40%	-16.12%	-24.30%	6.61%	5.97%	6.04%
NVIT Emerging Markets Fund - Class I ^{2,5}	8/30/2000	0.93%	-16.81%	-27.23%	0.12%	0.74%	1.85%
International stocks: Foreign large blend							
MFS [®] VIT II Research International Portfolio - Service Class ²	8/23/2001	1.66%	-14.00%	-12.68%	7.29%	4.95%	6.38%
NVIT International Index Fund - Class II ²	4/28/2006	1.81%	-11.51%	-11.45%	5.45%	3.27%	6.20%
International stocks: Foreign large growth							
Invesco Oppenheimer V.I. International Growth Fund - Series I ²	5/13/1992	0.87%	-23.42%	-20.69%	6.08%	2.44%	6.32%
MFS [®] VIT II International Growth Portfolio - Service Class ²	8/23/2001	0.03%	-13.80%	-13.05%	7.19%	6.42%	7.49%
MFS [®] VIT II International Intrinsic Value Portfolio - Service Class ²	8/23/2001	-1.34%	-20.53%	-16.27%	5.38%	4.92%	9.17%
NVIT AllianzGI International Growth Fund - Class II ^{2,10}	3/24/2008	-1.68%	-32.22%	-37.50%	5.17%	3.75%	6.14%
International stocks: Foreign large value							
NVIT Columbia Overseas Value Fund - Class Z ²	3/24/2009	4.76%	-3.38%	-7.08%	7.23%	2.53%	5.34%
Putnam VT International Value Fund - Class IB ²	1/2/1997	4.23%	-5.02%	-7.20%	8.67%	3.86%	6.16%
International stocks: World stock							
American Funds Insurance Series [®] Global Small Cap Fund - Class 4 ^{2,3}	4/30/1998	-1.62%	-24.73%	-25.76%	5.83%	6.08%	8.18%
Invesco V.I. Global Fund - Series I ²	11/12/1990	-0.39%	-25.85%	-21.37%	8.15%	7.28%	10.43%

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Underlying Investment Option	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
International stocks: World stock							
NVIT American Funds Global Growth Fund - Class II ²	4/30/1997	-0.43%	-22.47%	-17.53%	11.22%	9.30%	11.45%
NVIT iShares Global Equity ETF Fund - Class II ^{2,8}	1/22/2019	0.81%	-12.32%	-6.60%	12.25%	N/A	11.89%
Bonds: Emerging markets bond							
PIMCO VIT Emerging Markets Bond Portfolio - Advisor Class ^{2,5,9}	3/31/2006	-0.17%	-13.07%	-14.30%	-1.53%	-0.08%	2.00%
Bonds: Floating rate bond							
Eaton Vance VT Floating-Rate Income Fund - Initial Class ^{4,5,6,9}	5/2/2001	-2.42%	-3.31%	-1.91%	1.21%	1.76%	2.49%
Bonds: High yield bond							
BlackRock High Yield VI Fund - Class III ^{4,9}	4/20/1982	-0.19%	-7.92%	-5.60%	3.20%	3.09%	4.74%
Columbia VP High Yield Bond Fund - Class 2 ^{4,9}	5/3/2010	0.29%	-7.69%	-5.17%	3.13%	2.89%	4.60%
NVIT Federated High Income Bond Fund - Class I ^{4,9}	10/31/1997	-0.04%	-8.24%	-6.07%	2.50%	2.63%	4.48%
PIMCO VIT High Yield Portfolio - Advisor Class ^{4,9}	3/31/2006	0.76%	-7.49%	-5.42%	2.18%	2.49%	4.32%
Bonds: Inflation-protected bond							
American Century VP Inflation Protection Fund - Class I ^{6,9}	5/7/2004	-1.34%	-6.59%	-2.07%	3.73%	3.14%	1.51%
PIMCO VIT Real Return Portfolio - Advisor Class ^{6,9}	2/28/2006	-1.14%	-6.19%	-2.57%	3.88%	3.06%	1.34%
Bonds: Intermediate government bond							
American Funds Insurance Series [®] U.S. Government Securities Fund - Class 2 ⁶	12/2/1985	0.24%	-6.23%	-5.27%	0.93%	1.20%	1.10%
NVIT Government Bond Fund - Class I ^{6,9}	11/8/1982	0.16%	-7.97%	-8.07%	-1.06%	0.02%	0.16%
Bonds: Intermediate-term bond							
BlackRock Total Return VI Fund - Class III ⁹	4/20/1982	0.48%	-9.85%	-9.46%	-0.37%	0.62%	1.50%
Fidelity [®] VIP Investment Grade Bond Portfolio - Service Class 2 ^{9,19}	12/5/1988	0.23%	-9.18%	-8.41%	0.36%	1.19%	1.60%
Janus Henderson VIT Flexible Bond Portfolio - Service Shares ⁹	9/13/1993	0.13%	-9.65%	-8.91%	0.65%	1.03%	1.55%
JPMorgan Insurance Trust Core Bond Portfolio - Class 2 ⁹	5/1/1997	0.14%	-8.67%	-8.48%	-0.45%	0.62%	1.10%
Lord Abbett Series Total Return Portfolio - Class VC ⁹	4/30/2010	-0.23%	-9.53%	-8.91%	-0.30%	0.67%	1.58%
NVIT American Funds Bond Fund - Class II ⁹	1/2/1996	0.32%	-8.66%	-8.00%	0.59%	1.13%	1.29%
NVIT BNY Mellon Core Plus Bond Fund - Class P ⁹	3/24/2008	0.45%	-9.77%	-9.43%	0.49%	1.24%	1.82%
NVIT Bond Index Fund - Class I ⁹	4/19/2007	0.48%	-9.13%	-8.87%	-0.75%	0.40%	0.94%
NVIT DoubleLine Total Return Tactical Fund - Class II ⁹	10/16/2017	-0.59%	-8.75%	-8.57%	-1.43%	N/A	-0.20%
Bonds: Multisector bond							
Franklin VIPT Strategic Income VIP Fund - Class 2 ^{2,4,9}	5/1/2001	-0.46%	-8.36%	-7.46%	-0.56%	0.38%	2.06%
PIMCO VIT Income Portfolio - Advisor Class ^{2,4,9}	4/29/2016	-0.04%	-6.90%	-6.36%	1.20%	2.10%	3.39%
Bonds: World bond							
NVIT iShares Fixed Income ETF Fund - Class II ^{8,9}	1/22/2019	0.57%	-9.36%	-9.07%	-0.78%	N/A	0.60%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Administrative Class ^{2,5,9}	2/16/1999	-1.01%	-6.86%	-7.70%	-0.65%	0.99%	2.91%
PIMCO VIT International Bond Portfolio (Unhedged) - Advisor Class ^{2,9}	3/31/2009	-0.04%	-13.02%	-18.05%	-2.91%	-1.29%	-0.88%

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Investment Choices		Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 05/31/22			
Underlying Investment Option	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
Short-term bonds: Short-term bond							
Lord Abbett Series Short Duration Income Portfolio - Class VC ⁹	4/14/2014	0.11%	-3.57%	-4.00%	0.37%	1.03%	1.17%
NVIT Short Term Bond Fund - Class II ⁹	3/24/2008	-0.55%	-4.76%	-5.82%	-0.71%	0.16%	0.43%
PIMCO VIT Low Duration Portfolio - Advisor Class ⁹	3/31/2006	0.57%	-3.76%	-5.11%	-0.49%	0.18%	0.45%
Short-term bonds: Ultrashort bond							
PIMCO VIT Short-Term Portfolio - Advisor Class ⁹	9/30/2009	0.04%	-1.37%	-1.99%	0.29%	0.84%	0.86%
Cash: Cash							
NVIT Government Money Market Fund - Class I <i>7-day current yield: -0.05%*^{1,6}</i>	11/10/1981	-0.01%	-0.14%	-0.38%	0.00%	0.35%	-0.02%
Specialty: Commodities							
PIMCO VIT CommodityRealReturn [®] Strategy Portfolio - Advisor Class ^{5,16}	2/28/2006	1.89%	31.63%	42.26%	23.01%	12.27%	0.88%
Specialty: Convertibles							
MainStay VP MacKay Convertible Portfolio - Service 2 Class ⁹	9/30/1996	-0.20%	-8.73%	-4.31%	13.55%	10.73%	10.52%
Specialty: Equity sector							
Fidelity [®] VIP Energy Portfolio - Service Class 2 ^{5,10,16,19}	7/19/2001	15.37%	60.44%	80.75%	20.73%	9.19%	5.44%
Janus Henderson VIT Global Technology and Innovation Portfolio - Service Shares ^{2,5}	1/18/2000	-3.57%	-29.62%	-22.30%	14.60%	15.69%	17.40%
MFS [®] VIT Utilities Series - Service Class ⁵	4/28/2000	2.76%	2.70%	11.79%	10.74%	9.52%	9.59%
Morgan Stanley VIF Global Infrastructure Portfolio - Class II ^{2,5,12}	6/5/2000	3.96%	0.56%	4.34%	7.37%	6.10%	8.42%
T. Rowe Price Health Sciences Portfolio - Class II ⁵	12/29/2000	-0.99%	-17.43%	-10.29%	12.31%	11.60%	15.73%
VanEck VIP Trust Global Gold Fund - Class S ^{5,16}	4/26/2013	-9.52%	-6.55%	-21.18%	13.78%	5.78%	1.47%
Specialty: Long/short equity							
Rydex VT Guggenheim Long Short Equity Fund ^{3,11,18}	5/1/2002	5.38%	-10.03%	-0.62%	8.23%	3.55%	4.14%
Specialty: Managed futures							
NVIT J.P. Morgan Mozaic SM Multi-Asset Fund - Class II ^{11,14,16}	10/4/2019	-0.68%	-8.28%	-4.23%	N/A	N/A	-0.77%
Specialty: Multialternative							
Goldman Sachs VIT Multi-Strategy Alternatives Portfolio - Service Shares ^{2,5,15,18}	4/25/2014	0.07%	-3.54%	-3.41%	3.47%	1.80%	0.69%
Specialty: Natural resources							
VanEck VIP Global Resources Fund - Class S ^{2,5,16}	5/1/2006	7.16%	20.12%	19.53%	22.43%	8.38%	2.13%
Specialty: Nontraditional bond							
PIMCO VIT Dynamic Bond Portfolio - Advisor Class ^{9,11,12}	4/30/2013	0.19%	-4.06%	-4.57%	0.70%	1.48%	1.24%
Specialty: Real estate							
Fidelity [®] VIP Real Estate Portfolio - Service Class 2 ^{5,7,19}	11/6/2002	-4.35%	-14.20%	1.57%	5.37%	5.32%	7.17%
NVIT Real Estate Fund - Class II ^{5,7}	3/24/2008	-7.57%	-16.47%	2.98%	7.96%	8.22%	7.67%
Virtus VIT Duff & Phelps Real Estate Securities Series - Class A ^{5,7}	5/1/1995	-7.15%	-15.62%	3.84%	9.55%	8.56%	8.70%

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

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Investment Choices		Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 05/31/22			
Underlying Investment Option	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
Asset allocation: Aggressive allocation							
NVIT Blueprint SM Aggressive Fund - Class II ^{8,15}	3/27/2008	1.00%	-10.08%	-4.52%	11.01%	7.93%	9.72%
NVIT Blueprint SM Moderately Aggressive Fund - Class II ^{8,15}	3/27/2008	0.86%	-10.05%	-4.86%	9.93%	7.28%	8.70%
NVIT Investor Destinations Aggressive Fund - Class II ^{8,15}	12/12/2001	0.36%	-13.85%	-10.16%	8.25%	6.40%	9.01%
NVIT Investor Destinations Moderately Aggressive Fund - Class II ^{8,15}	12/12/2001	0.28%	-13.41%	-9.86%	7.30%	5.81%	7.94%
Asset allocation: Conservative allocation							
NVIT Blueprint SM Balanced Fund - Class II ^{8,15}	3/27/2008	0.59%	-9.19%	-6.00%	5.97%	4.70%	5.82%
NVIT Blueprint SM Conservative Fund - Class II ^{8,15}	3/27/2008	0.16%	-8.18%	-6.61%	2.43%	2.38%	2.99%
NVIT Blueprint SM Managed Growth & Income Fund - Class II ^{8,12,13,15}	4/30/2013	0.24%	-8.76%	-5.97%	4.13%	3.43%	3.69%
NVIT Blueprint SM Moderately Conservative Fund - Class II ^{8,15}	3/27/2008	0.51%	-8.70%	-5.80%	4.97%	4.08%	4.97%
NVIT Investor Destinations Balanced Fund - Class II ^{8,15}	3/24/2009	0.35%	-10.82%	-8.34%	4.39%	3.80%	5.26%
NVIT Investor Destinations Conservative Fund - Class II ^{8,15}	12/12/2001	0.17%	-8.44%	-7.11%	1.39%	1.73%	2.60%
NVIT Investor Destinations Managed Growth & Income Fund - Class II ^{8,13,15}	4/30/2013	0.06%	-10.09%	-7.87%	2.70%	2.60%	3.21%
NVIT Investor Destinations Moderately Conservative Fund - Class II ^{8,15}	12/12/2001	0.25%	-10.25%	-7.90%	3.46%	3.18%	4.43%
Asset allocation: Moderate allocation							
Fidelity [®] VIP Balanced Portfolio - Service Class 2 ^{10,15,19}	1/3/1995	-0.28%	-12.57%	-5.60%	12.33%	9.51%	9.95%
Janus Henderson VIT Balanced Portfolio - Service Shares ¹⁵	9/30/1993	-0.12%	-13.07%	-4.30%	9.06%	8.88%	9.08%
NVIT American Funds Asset Allocation Fund - Class II ^{2,3,15}	8/1/1989	1.16%	-10.05%	-5.75%	8.78%	6.96%	8.86%
NVIT Blueprint SM Capital Appreciation Fund - Class II ^{8,15}	3/27/2008	0.79%	-9.95%	-5.46%	8.60%	6.46%	7.82%
NVIT Blueprint SM Managed Growth Fund - Class II ^{8,12,13,15}	4/30/2013	0.22%	-9.46%	-5.47%	6.79%	5.30%	4.84%
NVIT Blueprint SM Moderate Fund - Class II ^{8,15}	3/27/2008	0.78%	-9.27%	-5.25%	7.48%	5.72%	6.90%
NVIT Investor Destinations Capital Appreciation Fund - Class II ^{8,15}	3/24/2009	0.31%	-12.76%	-9.18%	6.47%	5.32%	7.19%
NVIT Investor Destinations Managed Growth Fund - Class II ^{8,12,13,15}	4/30/2013	-0.12%	-10.37%	-7.41%	5.13%	4.33%	4.34%
NVIT Investor Destinations Moderate Fund - Class II ^{8,15}	12/12/2001	0.40%	-12.02%	-8.91%	5.33%	4.51%	6.25%
NVIT Managed American Funds Asset Allocation Fund - Class II ^{8,13,15}	7/8/2014	-0.04%	-10.98%	-7.30%	6.18%	5.32%	5.07%
Asset allocation: Tactical allocation							
PIMCO VIT All Asset Portfolio - Advisor Class ^{2,8,15}	4/30/2004	-0.04%	-6.01%	-2.55%	7.49%	5.37%	4.56%
Asset allocation: World allocation							
American Funds Insurance Series [®] Capital Income Builder [®] - Class 4 ^{2,15}	5/1/2014	2.16%	-3.92%	-0.05%	8.05%	5.05%	4.16%
BlackRock Global Allocation VI Fund - Class III ^{2,15}	11/18/2003	0.83%	-11.20%	-11.49%	7.72%	5.21%	5.92%
Invesco VI Balanced-Risk Allocation Fund - Series I Shares ^{2,15,16,18}	1/23/2009	-0.04%	-4.90%	-2.31%	6.86%	5.13%	4.93%
NVIT BlackRock Managed Global Allocation Fund - Class II ^{2,8,13,15}	7/7/2015	0.71%	-10.45%	-11.49%	5.24%	3.60%	3.42%

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

The figures shown are based on a one-time investment of \$25,000 and reflect the deduction of all applicable charges. These returns are measured from the inception date of the underlying investment options and may predate the offering of the underlying investment options in the Nationwide® separate account. Where this occurs, performance is hypothetical in that it depicts how the underlying investment options would have performed had it been available in the Nationwide separate account during the time period.

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

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

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

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Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 05/31/22			B. Standardized Performance: Average Annual Total Returns as of 03/31/22			
Underlying Investment Option	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
Large cap stocks: Large-cap blend								
Fidelity® VIP Growth & Income Portfolio - Service Class 2 ¹⁹	12/31/1996	1.47%	11.15%	12.43%	12.85%	12.02%	13.07%	5/2/2016
NVIT American Funds Growth-Income Fund - Class II	3/9/1987	-4.35%	10.52%	12.55%	9.51%	12.74%	12.69%	5/1/2007
NVIT AQR Large Cap Defensive Style Fund - Class II	11/8/1982	2.66%	11.48%	12.82%	13.20%	12.96%	12.38%	11/15/2002
NVIT BNY Mellon Dynamic U.S. Core Fund - Class I	3/24/2009	-2.83%	14.33%	14.35%	15.59%	17.87%	14.78%	5/1/2009
NVIT BNY Mellon Sustainable U.S. Equity Fund - Class II	3/24/2008	-3.68%	8.53%	11.58%	10.53%	11.20%	11.60%	5/1/2008
NVIT J.P. Morgan U.S. Equity Fund - Class II	10/4/2019	-1.47%	N/A	17.10%	15.40%	N/A	23.16%	10/14/2019
NVIT Managed American Funds Growth-Income Fund - Class II ^{8,13}	7/8/2014	-4.51%	8.33%	7.87%	8.11%	10.27%	8.91%	7/14/2014
NVIT Neuberger Berman Multi Cap Opportunities Fund - Class II ³	3/24/2008	-5.91%	10.56%	13.41%	11.08%	13.12%	13.58%	5/1/2008
NVIT S&P 500 Index Fund - Class II	2/7/2000	-1.17%	12.39%	13.40%	14.63%	14.97%	13.71%	5/1/2013
Large cap stocks: Large-cap growth								
Fidelity® VIP Contrafund SM Portfolio - Service Class 2 ¹⁹	1/3/1995	-7.69%	11.61%	12.67%	12.26%	15.28%	13.22%	11/15/2002
Fidelity® VIP Growth Portfolio - Service Class 2 ¹⁹	10/9/1986	-8.11%	16.12%	15.64%	10.76%	20.94%	16.31%	11/15/2002
NVIT American Funds Growth Fund - Class II	2/8/1984	-13.23%	15.14%	15.13%	6.56%	20.03%	16.06%	5/1/2006
NVIT Jacobs Levy Large Cap Growth Fund - Class II	3/24/2008	11.19%	18.73%	16.08%	31.06%	21.82%	16.00%	5/1/2008
Large cap stocks: Large-cap value								
American Funds Insurance Series® Washington Mutual Investors Fund - Class 4	7/5/2001	3.37%	9.47%	11.85%	13.16%	N/A	11.07%	5/1/2018
Fidelity® VIP Value Strategies Portfolio - Service Class 2 ^{3,19}	2/20/2002	3.49%	11.44%	12.00%	N/A	N/A	N/A	5/2/2022
LVIP Delaware Value Fund - Service Class	5/1/2000	3.09%	8.52%	11.12%	N/A	N/A	8.91%	4/30/2021
MFS® VIT Value Series - Service Class	1/2/2002	0.68%	8.75%	11.55%	10.54%	9.67%	10.95%	11/15/2002
NVIT BlackRock Equity Dividend Fund - Class I	10/31/1997	0.78%	10.03%	12.09%	9.28%	10.68%	10.69%	5/1/2013
NVIT BNY Mellon Dynamic U.S. Equity Income - Class Z ³	3/24/2009	7.65%	10.33%	11.84%	21.81%	N/A	35.42%	9/14/2020
Putnam VT Large Cap Value Fund - Class IB	5/1/2003	4.40%	11.71%	13.30%	14.50%	N/A	12.69%	5/1/2017

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Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 05/31/22			B. Standardized Performance: Average Annual Total Returns as of 03/31/22			
Underlying Investment Option	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
Mid cap stocks: Mid-cap blend								
NVIT Mid Cap Index Fund - Class I ³	10/31/1997	-7.32%	8.67%	11.36%	3.74%	10.20%	11.33%	5/1/2000
Mid cap stocks: Mid-cap growth								
Delaware Ivy VIP Mid Cap Growth - Class II ³	4/28/2005	-19.25%	14.74%	12.83%	-2.47%	19.09%	13.66%	5/1/2012
Janus Henderson VIT Enterprise Portfolio - Service Shares ³	12/31/1999	-7.24%	12.35%	14.15%	3.28%	15.05%	14.71%	5/1/2013
NVIT Allspring Discovery Fund - Class II ³	3/24/2008	-36.22%	6.44%	9.33%	-18.29%	12.67%	11.19%	5/1/2008
Mid cap stocks: Mid-cap value								
American Century VP Mid Cap Value Fund - Class I ³	12/1/2004	5.78%	8.64%	12.22%	12.12%	8.79%	11.59%	5/1/2006
NVIT Multi-Manager Mid Cap Value Fund - Class I ³	3/24/2008	5.56%	7.42%	11.69%	13.09%	7.55%	10.21%	5/1/2013
Small cap stocks: Small-cap blend								
Goldman Sachs VIT Small Cap Equity Insights Fund - Service Shares ³	8/31/2007	-13.14%	7.50%	10.05%	-0.11%	8.92%	10.38%	5/1/2013
NVIT Multi-Manager Small Company Fund - Class I ³	10/23/1995	-7.81%	10.77%	12.11%	5.53%	12.48%	12.33%	10/23/1995
NVIT Small Cap Index Fund - Class II ³	4/13/2007	-17.71%	6.76%	9.97%	-6.68%	8.79%	10.01%	5/1/2013
Small cap stocks: Small-cap growth								
Allspring VT Small Cap Growth Fund - Class 2 ³	5/1/1995	-29.20%	10.13%	10.84%	-9.67%	15.70%	12.29%	11/15/2004
MFS [®] VIT New Discovery Series - Service Class ³	4/28/2000	-28.11%	11.34%	11.27%	-16.09%	14.93%	11.70%	5/1/2012
NVIT Multi-Manager Small Cap Growth Fund - Class II ³	5/3/1999	-23.94%	8.94%	10.96%	-9.41%	13.29%	12.08%	11/15/2002
Small cap stocks: Small-cap value								
AB VPS Small/Mid Cap Value Portfolio - Class A ³	5/2/2001	-7.30%	7.47%	11.06%	6.05%	8.18%	10.14%	5/1/2013
Delaware VIP Small Cap Value Series - Service Class ³	5/1/2000	-2.80%	7.00%	10.14%	7.61%	7.53%	9.89%	5/1/2013
Franklin VIPT Small Cap Value VIP Fund - Class 2 ³	4/30/1998	-7.78%	8.11%	10.79%	1.32%	8.95%	10.19%	11/15/2002
NVIT Multi-Manager Small Cap Value Fund - Class I ³	10/31/1997	-2.65%	6.83%	10.57%	7.33%	7.28%	10.15%	5/1/1998
International stocks: Emerging markets								
Fidelity [®] VIP Emerging Markets Portfolio - Service Class 2 ^{2,19}	1/23/2008	-24.30%	5.97%	6.04%	-18.32%	N/A	4.30%	5/1/2018
NVIT Emerging Markets Fund - Class I ^{2,5}	8/30/2000	-27.23%	0.74%	1.85%	-20.77%	3.08%	1.18%	10/2/2000
International stocks: Foreign large blend								
MFS [®] VIT II Research International Portfolio - Service Class ²	8/23/2001	-12.68%	4.95%	6.38%	-1.75%	N/A	16.58%	5/1/2020
NVIT International Index Fund - Class II ²	4/28/2006	-11.45%	3.27%	6.20%	-0.65%	5.57%	4.22%	5/1/2013
International stocks: Foreign large growth								
Invesco Oppenheimer V.I. International Growth Fund - Series I ²	5/13/1992	-20.69%	2.44%	6.32%	-9.02%	5.84%	4.84%	5/1/2013
MFS [®] VIT II International Growth Portfolio - Service Class ²	8/23/2001	-13.05%	6.42%	7.49%	-0.93%	N/A	7.98%	5/1/2019
MFS [®] VIT II International Intrinsic Value Portfolio - Service Class ²	8/23/2001	-16.27%	4.92%	9.17%	-3.11%	8.58%	9.15%	5/3/2010
NVIT AllianzGI International Growth Fund - Class II ^{2,10}	3/24/2008	-37.50%	3.75%	6.14%	N/A	N/A	N/A	5/2/2022
International stocks: Foreign large value								
NVIT Columbia Overseas Value Fund - Class Z ²	3/24/2009	-7.08%	2.53%	5.34%	-1.28%	N/A	17.11%	10/16/2020

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Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 05/31/22			B. Standardized Performance: Average Annual Total Returns as of 03/31/22			
Underlying Investment Option	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
International stocks: Foreign large value								
Putnam VT International Value Fund - Class IB ²	1/2/1997	-7.20%	3.86%	6.16%	2.18%	N/A	23.96%	5/1/2020
International stocks: World stock								
American Funds Insurance Series [®] Global Small Cap Fund - Class 4 ^{2,3}	4/30/1998	-25.76%	6.08%	8.18%	-12.90%	N/A	7.52%	5/1/2018
Invesco V.I. Global Fund - Series I ²	11/12/1990	-21.37%	7.28%	10.43%	-4.40%	11.43%	10.36%	10/1/1993
NVIT American Funds Global Growth Fund - Class II ²	4/30/1997	-17.53%	9.30%	11.45%	-3.60%	13.23%	11.58%	5/1/2006
NVIT iShares Global Equity ETF Fund - Class II ^{2,8}	1/22/2019	-6.60%	N/A	11.89%	6.17%	N/A	13.12%	5/1/2019
Bonds: Emerging markets bond								
PIMCO VIT Emerging Markets Bond Portfolio - Advisor Class ^{2,5,9}	3/31/2006	-14.30%	-0.08%	2.00%	-5.92%	1.55%	1.54%	4/30/2013
Bonds: Floating rate bond								
Eaton Vance VT Floating-Rate Income Fund - Initial Class ^{4,5,6,9}	5/2/2001	-1.91%	1.76%	2.49%	1.39%	2.44%	2.41%	4/30/2013
Bonds: High yield bond								
BlackRock High Yield VI Fund - Class III ^{4,9}	4/20/1982	-5.60%	3.09%	4.74%	-0.62%	4.27%	4.04%	5/1/2015
Columbia VP High Yield Bond Fund - Class 2 ^{4,9}	5/3/2010	-5.17%	2.89%	4.60%	-0.54%	N/A	3.85%	5/1/2017
NVIT Federated High Income Bond Fund - Class I ^{4,9}	10/31/1997	-6.07%	2.63%	4.48%	-1.45%	3.80%	4.86%	11/15/2002
PIMCO VIT High Yield Portfolio - Advisor Class ^{4,9}	3/31/2006	-5.42%	2.49%	4.32%	-1.70%	3.48%	3.67%	4/30/2013
Bonds: Inflation-protected bond								
American Century VP Inflation Protection Fund - Class I ^{6,9}	5/7/2004	-2.07%	3.14%	1.51%	4.34%	3.99%	1.79%	5/1/2013
PIMCO VIT Real Return Portfolio - Advisor Class ^{6,9}	2/28/2006	-2.57%	3.06%	1.34%	3.39%	3.81%	1.49%	5/1/2013
Bonds: Intermediate government bond								
American Funds Insurance Series [®] U.S. Government Securities Fund - Class 2 ⁶	12/2/1985	-5.27%	1.20%	1.10%	N/A	N/A	N/A	5/2/2022
NVIT Government Bond Fund - Class I ^{6,9}	11/8/1982	-8.07%	0.02%	0.16%	-4.80%	0.81%	0.70%	1/2/1985
Bonds: Intermediate-term bond								
BlackRock Total Return VI Fund - Class III ⁹	4/20/1982	-9.46%	0.62%	1.50%	-5.28%	1.66%	1.39%	5/1/2015
Fidelity [®] VIP Investment Grade Bond Portfolio - Service Class 2 ^{9,19}	12/5/1988	-8.41%	1.19%	1.60%	-4.04%	2.20%	2.18%	11/15/2002
Janus Henderson VIT Flexible Bond Portfolio - Service Shares ⁹	9/13/1993	-8.91%	1.03%	1.55%	-4.46%	2.06%	1.63%	5/1/2015
JPMorgan Insurance Trust Core Bond Portfolio - Class 2 ⁹	5/1/1997	-8.48%	0.62%	1.10%	-4.56%	N/A	-0.47%	10/14/2019
Lord Abbett Series Total Return Portfolio - Class VC ⁹	4/30/2010	-8.91%	0.67%	1.58%	-4.22%	1.71%	1.68%	5/2/2016
NVIT American Funds Bond Fund - Class II ⁹	1/2/1996	-8.00%	1.13%	1.29%	-3.93%	2.11%	1.76%	5/1/2006
NVIT BNY Mellon Core Plus Bond Fund - Class P ⁹	3/24/2008	-9.43%	1.24%	1.82%	N/A	N/A	-6.82%	9/24/2021
NVIT Bond Index Fund - Class I ⁹	4/19/2007	-8.87%	0.40%	0.94%	-4.90%	N/A	1.92%	5/1/2018
NVIT DoubleLine Total Return Tactical Fund - Class II ⁹	10/16/2017	-8.57%	N/A	-0.20%	-4.17%	N/A	1.20%	5/1/2018
Bonds: Multisector bond								
Franklin VIPT Strategic Income VIP Fund - Class 2 ^{2,4,9}	5/1/2001	-7.46%	0.38%	2.06%	-2.81%	1.31%	1.41%	5/1/2013
PIMCO VIT Income Portfolio - Advisor Class ^{2,4,9}	4/29/2016	-6.36%	2.10%	3.39%	-2.67%	N/A	2.84%	4/30/2018

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Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 05/31/22			B. Standardized Performance: Average Annual Total Returns as of 03/31/22			
Underlying Investment Option	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
Bonds: World bond								
NVIT iShares Fixed Income ETF Fund - Class II ^{8,9}	1/22/2019	-9.07%	N/A	0.60%	-5.10%	N/A	0.99%	5/1/2019
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Administrative Class ^{2,5,9}	2/16/1999	-7.70%	0.99%	2.91%	-4.87%	1.74%	2.57%	5/1/2013
PIMCO VIT International Bond Portfolio (Unhedged) - Advisor Class ^{2,9}	3/31/2009	-18.05%	-1.29%	-0.88%	-9.44%	0.60%	-0.16%	5/1/2009
Short-term bonds: Short-term bond								
Lord Abbett Series Short Duration Income Portfolio - Class VC ⁹	4/14/2014	-4.00%	1.03%	1.17%	-2.89%	N/A	1.46%	5/1/2018
NVIT Short Term Bond Fund - Class II ⁹	3/24/2008	-5.82%	0.16%	0.43%	-4.28%	0.57%	0.61%	5/1/2008
PIMCO VIT Low Duration Portfolio - Advisor Class ⁹	3/31/2006	-5.11%	0.18%	0.45%	-4.55%	0.31%	0.59%	5/1/2009
Short-term bonds: Ultrashort bond								
PIMCO VIT Short-Term Portfolio - Advisor Class ⁹	9/30/2009	-1.99%	0.84%	0.86%	-1.94%	0.91%	1.16%	4/29/2016
Cash: Cash								
NVIT Government Money Market Fund - Class I <i>7-day current yield: -0.05%^{*1,6}</i>	11/10/1981	-0.38%	0.35%	-0.02%	-0.40%	0.36%	-0.02%	1/2/1985
Specialty: Commodities								
PIMCO VIT CommodityRealReturn [®] Strategy Portfolio - Advisor Class ^{5,16}	2/28/2006	42.26%	12.27%	0.88%	52.18%	10.28%	-0.19%	5/1/2013
Specialty: Convertibles								
MainStay VP MacKay Convertible Portfolio - Service 2 Class ⁹	9/30/1996	-4.31%	10.73%	10.52%	2.77%	N/A	13.16%	5/1/2018
Specialty: Equity sector								
Fidelity [®] VIP Energy Portfolio - Service Class ^{2,5,10,16,19}	7/19/2001	80.75%	9.19%	5.44%	69.50%	4.10%	2.35%	5/2/2005
Janus Henderson VIT Global Technology and Innovation Portfolio - Service Shares ^{2,5}	1/18/2000	-22.30%	15.69%	17.40%	-1.81%	22.53%	18.42%	5/1/2000
MFS [®] VIT Utilities Series - Service Class ⁵	4/28/2000	11.79%	9.52%	9.59%	15.79%	10.34%	7.77%	5/1/2013
Morgan Stanley VIF Global Infrastructure Portfolio - Class II ^{2,5,12}	6/5/2000	4.34%	6.10%	8.42%	9.56%	7.07%	4.79%	5/1/2015
T. Rowe Price Health Sciences Portfolio - Class II ⁵	12/29/2000	-10.29%	11.60%	15.73%	2.95%	14.18%	16.65%	5/3/2010
VanEck VIP Trust Global Gold Fund - Class S ^{5,16}	4/26/2013	-21.18%	5.78%	1.47%	16.91%	N/A	13.40%	5/1/2018
Specialty: Long/short equity								
Rydex VT Guggenheim Long Short Equity Fund ^{3,11,18}	5/1/2002	-0.62%	3.55%	4.14%	0.57%	N/A	3.18%	5/1/2018
Specialty: Managed futures								
NVIT J.P. Morgan Mozaic SM Multi-Asset Fund - Class II ^{11,14,16}	10/4/2019	-4.23%	N/A	-0.77%	3.77%	N/A	2.05%	10/14/2019
Specialty: Multialternative								
Goldman Sachs VIT Multi-Strategy Alternatives Portfolio - Service Shares ^{2,5,15,18}	4/25/2014	-3.41%	1.80%	0.69%	1.73%	N/A	3.01%	5/1/2018
Specialty: Natural resources								
VanEck VIP Global Resources Fund - Class S ^{2,5,16}	5/1/2006	19.53%	8.38%	2.13%	30.10%	6.41%	0.63%	5/1/2012
Specialty: Nontraditional bond								
PIMCO VIT Dynamic Bond Portfolio - Advisor Class ^{9,11,12}	4/30/2013	-4.57%	1.48%	1.24%	-2.92%	N/A	1.79%	4/30/2018

*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 05/31/22			B. Standardized Performance: Average Annual Total Returns as of 03/31/22			
Underlying Investment Option	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
Specialty: Real estate								
Fidelity [®] VIP Real Estate Portfolio - Service Class 2 ^{5,7,19}	11/6/2002	1.57%	5.32%	7.17%	19.60%	7.04%	6.61%	5/1/2013
NVIT Real Estate Fund - Class II ^{5,7}	3/24/2008	2.98%	8.22%	7.67%	28.01%	10.85%	8.79%	5/1/2008
Virtus VIT Duff & Phelps Real Estate Securities Series - Class A ^{5,7}	5/1/1995	3.84%	8.56%	8.70%	28.37%	N/A	14.22%	5/1/2019
Asset allocation: Aggressive allocation								
NVIT Blueprint SM Aggressive Fund - Class II ^{8,15}	3/27/2008	-4.52%	7.93%	9.72%	7.71%	9.77%	9.33%	5/1/2008
NVIT Blueprint SM Moderately Aggressive Fund - Class II ^{8,15}	3/27/2008	-4.86%	7.28%	8.70%	6.74%	9.04%	8.49%	5/1/2008
NVIT Investor Destinations Aggressive Fund - Class II ^{8,15}	12/12/2001	-10.16%	6.40%	9.01%	1.81%	8.63%	8.89%	1/25/2002
NVIT Investor Destinations Moderately Aggressive Fund - Class II ^{8,15}	12/12/2001	-9.86%	5.81%	7.94%	1.39%	7.91%	7.97%	1/25/2002
Asset allocation: Conservative allocation								
NVIT Blueprint SM Balanced Fund - Class II ^{8,15}	3/27/2008	-6.00%	4.70%	5.82%	2.53%	6.07%	5.85%	5/1/2008
NVIT Blueprint SM Conservative Fund - Class II ^{8,15}	3/27/2008	-6.61%	2.38%	2.99%	-1.08%	3.39%	3.23%	5/1/2008
NVIT Blueprint SM Managed Growth & Income Fund - Class II ^{8,12,13,15}	4/30/2013	-5.97%	3.43%	3.69%	1.69%	4.69%	4.28%	5/1/2013
NVIT Blueprint SM Moderately Conservative Fund - Class II ^{8,15}	3/27/2008	-5.80%	4.08%	4.97%	1.71%	5.30%	5.06%	5/1/2008
NVIT Investor Destinations Balanced Fund - Class II ^{8,15}	3/24/2009	-8.34%	3.80%	5.26%	-0.07%	5.31%	5.44%	5/1/2009
NVIT Investor Destinations Conservative Fund - Class II ^{8,15}	12/12/2001	-7.11%	1.73%	2.60%	-1.77%	2.75%	2.90%	1/25/2002
NVIT Investor Destinations Managed Growth & Income Fund - Class II ^{8,13,15}	4/30/2013	-7.87%	2.60%	3.21%	-1.40%	3.82%	3.77%	5/1/2013
NVIT Investor Destinations Moderately Conservative Fund - Class II ^{8,15}	12/12/2001	-7.90%	3.18%	4.43%	-0.51%	4.53%	4.68%	1/25/2002
Asset allocation: Moderate allocation								
Fidelity [®] VIP Balanced Portfolio - Service Class 2 ^{10,15,19}	1/3/1995	-5.60%	9.51%	9.95%	7.02%	11.92%	11.87%	5/2/2016
Janus Henderson VIT Balanced Portfolio - Service Shares ¹⁵	9/30/1993	-4.30%	8.88%	9.08%	7.36%	11.12%	9.37%	11/15/2002
NVIT American Funds Asset Allocation Fund - Class II ^{2,3,15}	8/1/1989	-5.75%	6.96%	8.86%	4.15%	8.54%	8.80%	5/1/2006
NVIT Blueprint SM Capital Appreciation Fund - Class II ^{8,15}	3/27/2008	-5.46%	6.46%	7.82%	5.17%	8.10%	7.70%	5/1/2008
NVIT Blueprint SM Managed Growth Fund - Class II ^{8,12,13,15}	4/30/2013	-5.47%	5.30%	4.84%	3.22%	6.50%	5.39%	5/1/2013
NVIT Blueprint SM Moderate Fund - Class II ^{8,15}	3/27/2008	-5.25%	5.72%	6.90%	4.29%	7.20%	6.85%	5/1/2008
NVIT Investor Destinations Capital Appreciation Fund - Class II ^{8,15}	3/24/2009	-9.18%	5.32%	7.19%	1.32%	7.27%	7.29%	5/1/2009
NVIT Investor Destinations Managed Growth Fund - Class II ^{8,12,13,15}	4/30/2013	-7.41%	4.33%	4.34%	0.35%	5.55%	4.89%	5/1/2013
NVIT Investor Destinations Moderate Fund - Class II ^{8,15}	12/12/2001	-8.91%	4.51%	6.25%	0.52%	6.25%	6.39%	1/25/2002
NVIT Managed American Funds Asset Allocation Fund - Class II ^{8,13,15}	7/8/2014	-7.30%	5.32%	5.07%	2.81%	7.05%	5.97%	7/14/2014
Asset allocation: Tactical allocation								
PIMCO VIT All Asset Portfolio - Advisor Class ^{2,8,15}	4/30/2004	-2.55%	5.37%	4.56%	6.53%	6.50%	4.57%	5/1/2012
Asset allocation: World allocation								
American Funds Insurance Series [®] Capital Income Builder [®] - Class 4 ^{2,15}	5/1/2014	-0.05%	5.05%	4.16%	6.88%	N/A	6.88%	5/1/2018
BlackRock Global Allocation VI Fund - Class III ^{2,15}	11/18/2003	-11.49%	5.21%	5.92%	-2.86%	6.78%	5.67%	5/1/2009

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Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 05/31/22			B. Standardized Performance: Average Annual Total Returns as of 03/31/22			
Underlying Investment Option	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
Asset allocation: World allocation								
Invesco VI Balanced-Risk Allocation Fund - Series I Shares ^{2,15,16,18}	1/23/2009	-2.31%	5.13%	4.93%	6.37%	6.16%	4.92%	5/1/2013
NVIT BlackRock Managed Global Allocation Fund - Class II ^{2,8,13,15}	7/7/2015	-11.49%	3.60%	3.42%	-3.57%	5.22%	4.03%	7/13/2015

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

The figures shown are calculated based on a one-time investment of \$25,000 and reflect the deduction of all applicable charges, except for surrender charges (CDSC). These returns are measured from the inception date of the fund and may predate the offering of the fund in the Nationwide® separate account. Where this occurs, the performance is hypothetical in that it depicts how the underlying investment options would have performed had it been available in the Nationwide separate account during the time period. Year-to-date returns are shown only for underlying investment options incepted on or before December 31 of the previous year.

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

Walled-off and closed underlying investment options**Nationwide DestinationSM Architect 2.0**

Investment Choices			Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 05/31/22			
Underlying Investment Option	Status	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
Large cap stocks: Large-cap blend								
BNY Mellon VIF Appreciation Portfolio - Service Shares	Walled Off	12/29/2000	0.15%	-15.74%	-3.96%	15.93%	12.93%	11.55%
Large cap stocks: Large-cap growth								
Janus Henderson VIT Forty Portfolio - Service Shares	Walled Off	5/1/1997	-4.23%	-27.19%	-18.41%	13.33%	13.19%	14.49%
Large cap stocks: Large-cap value								
American Century VP Value Fund - Class II	Walled Off	8/14/2001	3.43%	1.58%	4.84%	14.42%	9.38%	11.39%
BlackRock Equity Dividend VI Fund - Class III	Walled Off	7/1/1993	3.02%	0.06%	0.79%	13.15%	10.00%	10.91%
NVIT BNY Mellon Dynamic U.S. Equity Income - Class II ³	Closed	3/24/2009	3.32%	-1.94%	7.64%	16.19%	10.33%	11.84%
Mid cap stocks: Mid-cap blend								
BNY Mellon IP MidCap Stock Portfolio - Service Shares ³	Walled Off	12/29/2000	-0.21%	-11.29%	-6.37%	10.86%	6.15%	10.02%
Fidelity® VIP Mid Cap Portfolio - Service Class 2 ^{3,19}	Walled Off	12/28/1998	0.27%	-13.28%	-6.88%	12.50%	8.40%	10.55%
Small cap stocks: Small-cap value								
Royce Small-Cap Portfolio - Investment Class ³	Walled Off	12/27/1996	3.06%	-11.73%	-10.77%	7.39%	5.00%	6.74%
International stocks: Emerging markets								
Lazard Retirement Emerging Markets Equity Portfolio - Service Shares ^{2,5}	Walled Off	11/4/1997	3.29%	-6.38%	-11.65%	2.83%	0.72%	2.36%
International stocks: Foreign large blend								
NVIT International Equity Fund - Class I ²	Walled Off	8/30/2000	2.89%	-9.01%	-10.06%	7.26%	4.28%	6.31%
International stocks: Foreign large growth								
American Funds Insurance Series® International Fund - Class 4 ²	Walled Off	5/1/1990	1.40%	-14.89%	-20.41%	2.39%	2.22%	5.81%
International stocks: Foreign large value								
AB VPS International Value Portfolio - Class B ²	Walled Off	8/14/2001	3.10%	-9.56%	-11.79%	5.07%	-0.28%	4.60%
NVIT Columbia Overseas Value Fund - Class I ²	Closed	3/24/2009	4.72%	-3.26%	-6.95%	7.36%	2.65%	5.46%
International stocks: World stock								
ALPS VIT Red Rocks Global Opportunity - Class III ^{2,5,17}	Walled Off	10/24/2014	-0.18%	-20.53%	-12.02%	9.08%	6.80%	7.90%
Franklin VIPT Mutual Global Discovery VIP Fund - Class 2 ²	Walled Off	11/8/1996	4.66%	-0.12%	1.64%	8.83%	4.95%	7.98%

Walled-off and closed underlying investment options

Nationwide DestinationSM Architect 2.0

Investment Choices			Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 05/31/22			
Underlying Investment Option	Status	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
Bonds: Emerging markets bond								
Morgan Stanley VIF Emerging Markets Debt Portfolio - Class II ^{2,5,9}	Walled Off	12/19/2002	-0.53%	-15.27%	-16.15%	-2.79%	-1.23%	1.39%
Bonds: High yield bond								
Delaware Ivy VIP High Income - Class II ^{4,9}	Walled Off	7/13/1987	-1.34%	-7.65%	-6.42%	2.23%	2.55%	4.59%
Bonds: Multisector bond								
NVIT Amundi Multi Sector Bond Fund - Class I ^{2,4,9}	Walled Off	10/31/1997	-0.70%	-1.58%	-0.67%	3.73%	2.93%	3.21%
Bonds: World bond								
Templeton VIPT Global Bond VIP Fund - Class 2 ^{2,9}	Walled Off	1/24/1989	0.74%	-1.76%	-5.03%	-4.34%	-2.11%	0.46%
Specialty: Equity sector								
ALPS VIT ALPS/Alerian Energy Infrastructure Portfolio - Class III ^{5,12,16}	Walled Off	4/30/2013	6.48%	25.87%	27.79%	9.51%	4.96%	2.69%
Delaware Ivy VIP Energy - Class II ^{5,16}	Walled Off	5/1/2006	15.68%	54.71%	67.36%	12.64%	0.09%	0.56%
Specialty: Market neutral								
The Merger Fund VL ^{5,11,12,18}	Walled Off	5/26/2004	-0.72%	-1.10%	-3.81%	3.49%	3.80%	2.82%
Specialty: Multialternative								
Rydex VT Multi-Hedge Strategies Fund ^{3,5,18}	Walled Off	11/29/2005	0.67%	0.39%	-1.99%	5.79%	3.35%	2.42%
Specialty: Real estate								
Morgan Stanley VIF Global Real Estate Portfolio - Class II ^{2,5,7}	Walled Off	4/28/2006	-5.64%	-13.95%	-7.33%	-1.65%	0.62%	3.98%
Asset allocation: Aggressive allocation								
Delaware Ivy VIP Pathfinder Aggressive - Class II ^{8,15}	Walled Off	2/29/2008	0.51%	-13.14%	-6.87%	10.41%	8.70%	9.63%
Delaware Ivy VIP Pathfinder Moderately Aggressive Managed Volatility - Class II ^{8,13,15}	Walled Off	8/1/2013	0.33%	-11.55%	-6.39%	7.26%	6.09%	5.65%
Delaware Ivy VIP Pathfinder Moderately Aggressive - Class II ^{8,15}	Walled Off	2/29/2008	0.69%	-12.52%	-6.72%	9.43%	7.66%	8.45%
Asset allocation: Conservative allocation								
Delaware Ivy VIP Pathfinder Conservative - Class II ^{8,15}	Walled Off	2/29/2008	0.37%	-11.09%	-6.94%	5.75%	5.10%	5.43%
Franklin VIPT Income VIP Fund - Class 2 ^{4,15}	Walled Off	1/24/1989	1.56%	-1.60%	3.60%	7.56%	5.71%	6.60%
Asset allocation: Moderate allocation								
AB VPS Dynamic Asset Allocation Portfolio - Class A ^{2,15}	Walled Off	3/31/2011	-0.04%	-12.73%	-9.41%	2.63%	2.48%	4.43%
American Funds Insurance Series [®] Managed Risk Asset Allocation Fund - Class P2 ^{2,3,8,13,15}	Walled Off	9/28/2012	0.87%	-10.66%	-6.99%	5.61%	4.66%	6.02%
Delaware Ivy VIP Pathfinder Moderate - Class II ^{8,15}	Walled Off	2/29/2008	0.53%	-12.06%	-6.79%	8.21%	6.79%	7.43%
Delaware Ivy VIP Pathfinder Moderately Conservative - Class II ^{8,15}	Walled Off	2/29/2008	0.58%	-11.55%	-6.85%	6.98%	6.01%	6.46%
Franklin VIPT Allocation VIP Fund - Class 2 ^{8,15}	Walled Off	7/2/2007	0.54%	-11.72%	-7.12%	6.49%	4.31%	7.21%
Asset allocation: Tactical allocation								
Goldman Sachs VIT Trend Driven Allocation Fund - Service Shares ^{2,15}	Walled Off	4/16/2012	-0.21%	-11.19%	-5.41%	4.67%	3.80%	4.34%
Asset allocation: World allocation								
Delaware Ivy VIP Asset Strategy - Class II ^{2,15}	Walled Off	5/1/1995	0.66%	-11.50%	-8.32%	7.30%	6.71%	5.79%

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

The figures shown are based on a one-time investment of \$25,000 and reflect the deduction of all applicable charges. These returns are measured from the inception date of the underlying investment options and may predate the offering of the underlying investment options in the Nationwide® separate account. Where this occurs, performance is hypothetical in that it depicts how the underlying investment options would have performed had it been available in the Nationwide separate account during the time period.

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

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

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

Walled-off and closed underlying investment options**Nationwide DestinationSM Architect 2.0**

Investment Choices			A. Non-standardized Performance: Average Annual Total Returns as of 05/31/22			B. Standardized Performance: Average Annual Total Returns as of 03/31/22			
Underlying Investment Option	Status	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
Large cap stocks: Large-cap blend									
BNY Mellon VIF Appreciation Portfolio - Service Shares	Walled Off	12/29/2000	-3.96%	12.93%	11.55%	11.50%	15.83%	11.64%	11/15/2002
Large cap stocks: Large-cap growth									
Janus Henderson VIT Forty Portfolio - Service Shares	Walled Off	5/1/1997	-18.41%	13.19%	14.49%	6.14%	19.29%	15.99%	5/1/2000
Large cap stocks: Large-cap value									
American Century VP Value Fund - Class II	Walled Off	8/14/2001	4.84%	9.38%	11.39%	12.00%	9.21%	10.70%	11/15/2002
BlackRock Equity Dividend VI Fund - Class III	Walled Off	7/1/1993	0.79%	10.00%	10.91%	9.23%	10.63%	10.04%	5/1/2015
NVIT BNY Mellon Dynamic U.S. Equity Income - Class II ³	Closed	3/24/2009	7.64%	10.33%	11.84%	21.70%	10.73%	11.42%	5/1/2009
Mid cap stocks: Mid-cap blend									
BNY Mellon IP MidCap Stock Portfolio - Service Shares ³	Walled Off	12/29/2000	-6.37%	6.15%	10.02%	6.39%	7.46%	7.75%	5/1/2014
Fidelity® VIP Mid Cap Portfolio - Service Class 2 ^{3,19}	Walled Off	12/28/1998	-6.88%	8.40%	10.55%	5.41%	10.26%	10.42%	11/15/2002
Small cap stocks: Small-cap value									
Royce Small-Cap Portfolio - Investment Class ³	Walled Off	12/27/1996	-10.77%	5.00%	6.74%	-3.59%	4.37%	5.96%	5/1/2013
International stocks: Emerging markets									
Lazard Retirement Emerging Markets Equity Portfolio - Service Shares ^{2,5}	Walled Off	11/4/1997	-11.65%	0.72%	2.36%	-3.91%	1.69%	0.91%	5/1/2013
International stocks: Foreign large blend									
NVIT International Equity Fund - Class I ²	Walled Off	8/30/2000	-10.06%	4.28%	6.31%	-0.48%	6.01%	5.57%	10/2/2000
International stocks: Foreign large growth									
American Funds Insurance Series® International Fund - Class 4 ²	Walled Off	5/1/1990	-20.41%	2.22%	5.81%	-10.43%	N/A	1.04%	5/1/2018
International stocks: Foreign large value									
AB VPS International Value Portfolio - Class B ²	Walled Off	8/14/2001	-11.79%	-0.28%	4.60%	-2.47%	N/A	-1.72%	5/1/2018

Walled-off and closed underlying investment options

Nationwide DestinationSM Architect 2.0

Investment Choices			A. Non-standardized Performance: Average Annual Total Returns as of 05/31/22			B. Standardized Performance: Average Annual Total Returns as of 03/31/22			
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									
NVIT Columbia Overseas Value Fund - Class I ²	Closed	3/24/2009	-6.95%	2.65%	5.46%	-1.15%	3.80%	3.95%	5/1/2009
International stocks: World stock									
ALPS VIT Red Rocks Global Opportunity - Class III ^{2,5,17}	Walled Off	10/24/2014	-12.02%	6.80%	7.90%	6.47%	N/A	10.08%	5/1/2018
Franklin VIPT Mutual Global Discovery VIP Fund - Class 2 ²	Walled Off	11/8/1996	1.64%	4.95%	7.98%	6.50%	4.84%	6.22%	5/1/2013
Bonds: Emerging markets bond									
Morgan Stanley VIF Emerging Markets Debt Portfolio - Class II ^{2,5,9}	Walled Off	12/19/2002	-16.15%	-1.23%	1.39%	-7.26%	0.66%	1.87%	12/31/2002
Bonds: High yield bond									
Delaware Ivy VIP High Income - Class II ^{4,9}	Walled Off	7/13/1987	-6.42%	2.55%	4.59%	-1.21%	3.90%	5.01%	5/1/2012
Bonds: Multisector bond									
NVIT Amundi Multi Sector Bond Fund - Class I ^{2,4,9}	Walled Off	10/31/1997	-0.67%	2.93%	3.21%	0.06%	3.30%	3.26%	5/1/2000
Bonds: World bond									
Templeton VIPT Global Bond VIP Fund - Class 2 ^{2,9}	Walled Off	1/24/1989	-5.03%	-2.11%	0.46%	-1.74%	-2.01%	-0.99%	5/1/2013
Specialty: Equity sector									
ALPS VIT ALPS/Alerian Energy Infrastructure Portfolio - Class III ^{5,12,16}	Walled Off	4/30/2013	27.79%	4.96%	2.69%	38.57%	2.97%	0.44%	5/1/2015
Delaware Ivy VIP Energy - Class II ^{5,16}	Walled Off	5/1/2006	67.36%	0.09%	0.56%	57.12%	N/A	-6.22%	5/1/2018
Specialty: Market neutral									
The Merger Fund VL ^{5,11,12,18}	Walled Off	5/26/2004	-3.81%	3.80%	2.82%	-1.17%	4.28%	3.07%	5/1/2015
Specialty: Multialternative									
Rydex VT Multi-Hedge Strategies Fund ^{3,5,18}	Walled Off	11/29/2005	-1.99%	3.35%	2.42%	1.15%	3.18%	2.25%	5/1/2013
Specialty: Real estate									
Morgan Stanley VIF Global Real Estate Portfolio - Class II ^{2,5,7}	Walled Off	4/28/2006	-7.33%	0.62%	3.98%	13.01%	3.04%	4.60%	8/1/2007
Asset allocation: Aggressive allocation									
Delaware Ivy VIP Pathfinder Aggressive - Class II ^{8,15}	Walled Off	2/29/2008	-6.87%	8.70%	9.63%	5.06%	10.75%	9.58%	5/1/2013
Delaware Ivy VIP Pathfinder Moderately Aggressive Managed Volatility - Class II ^{8,13,15}	Walled Off	8/1/2013	-6.39%	6.09%	5.65%	3.53%	7.68%	6.44%	8/12/2013
Delaware Ivy VIP Pathfinder Moderately Aggressive - Class II ^{8,15}	Walled Off	2/29/2008	-6.72%	7.66%	8.45%	4.28%	9.51%	8.41%	11/25/2009
Asset allocation: Conservative allocation									
Delaware Ivy VIP Pathfinder Conservative - Class II ^{8,15}	Walled Off	2/29/2008	-6.94%	5.10%	5.43%	1.51%	6.56%	5.67%	11/25/2009
Franklin VIPT Income VIP Fund - Class 2 ^{4,15}	Walled Off	1/24/1989	3.60%	5.71%	6.60%	10.53%	6.61%	6.58%	5/1/2006
Asset allocation: Moderate allocation									
AB VPS Dynamic Asset Allocation Portfolio - Class A ^{2,15}	Walled Off	3/31/2011	-9.41%	2.48%	4.43%	0.62%	4.45%	4.23%	5/1/2013
American Funds Insurance Series [®] Managed Risk Asset Allocation Fund - Class P ^{2,3,8,13,15}	Walled Off	9/28/2012	-6.99%	4.66%	6.02%	1.38%	5.94%	6.70%	11/2/2012
Delaware Ivy VIP Pathfinder Moderate - Class II ^{8,15}	Walled Off	2/29/2008	-6.79%	6.79%	7.43%	3.32%	8.50%	7.47%	11/25/2009
Delaware Ivy VIP Pathfinder Moderately Conservative - Class II ^{8,15}	Walled Off	2/29/2008	-6.85%	6.01%	6.46%	2.37%	7.60%	6.60%	11/25/2009

Franklin VIPT Allocation VIP Fund - Class 2^{8,15}

Walled Off

7/2/2007

-7.12%

4.31%

7.21%

2.26%

5.80%

6.94%

5/1/2008

Walled-off and closed underlying investment options

Nationwide DestinationSM Architect 2.0

Investment Choices			A. Non-standardized Performance: Average Annual Total Returns as of 05/31/22			B. Standardized Performance: Average Annual Total Returns as of 03/31/22			
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
Asset allocation: Tactical allocation									
Goldman Sachs VIT Trend Driven Allocation Fund - Service Shares ^{2,15}	Walled Off	4/16/2012	-5.41%	3.80%	4.34%	3.67%	5.36%	4.74%	5/1/2012
Asset allocation: World allocation									
Delaware Ivy VIP Asset Strategy - Class II ^{2,15}	Walled Off	5/1/1995	-8.32%	6.71%	5.79%	2.44%	8.32%	5.50%	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: The Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund is open to all investors. Although The Fund seeks to preserve the value of the investment at \$1.00 per share, it cannot guarantee it will do so. You could lose money by investing in the Fund. The Fund may impose a fee upon sale of shares or temporarily suspend the ability to sell shares if the Fund's liquidity falls below required minimums because of market conditions or other factors. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time. The Fund may invest in shares of other government money market mutual funds, including those advised by the Fund's subadvisor, to provide additional liquidity or to achieve higher yields. Please refer to the most recent prospectus for a more detailed description of the Fund's principal risks.**
2. **International/emerging markets funds:** Funds that invest internationally involve risks not associated with investing solely in the United States, such as currency fluctuation, political risk, differences in accounting and the limited availability of information.
3. **Small-/Mid-cap funds:** Funds investing in stocks of small-cap, mid-cap or emerging companies may have less liquidity than those investing in larger, established companies and may be subject to greater price volatility and risk than the overall stock market.
4. **High-yield funds:** Funds that invest in high-yield securities are subject to greater credit risk, liquidity risk, and price fluctuations than funds that invest in higher-quality securities. The prices of high-yield bonds tend to be more sensitive to adverse economic and business conditions than are higher-rated corporate bonds. Increased volatility may reduce the market value of high-yield bonds. They are also subject to the claims-paying ability of the issuing company.
5. **Nondiversified funds:** Funds that invest in a concentrated sector or focus on a relatively small number of securities may be subject to greater volatility than a more diversified investment.
6. **Government funds:** While the funds invest primarily in the securities of the U.S. government and its agencies, the values are not guaranteed by these entities.
7. **Real estate funds:** Funds that focus on real estate investing are sensitive to economic and business cycles, changing demographic patterns and government actions.
8. **Fund-of-funds:** Designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the portfolio, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.
9. **Bond funds:** These funds have the same interest rate, inflation and credit risks associated with the underlying bonds owned by the fund. Interest rate risk is the possibility of a change in the value of a bond due to changing interest rates. Inflation risk arises from the decline in value of cash flows due to loss of purchasing power. Credit risk is the potential loss on an investment based on the bond issuer's failure to repay on the amount borrowed.
10. A short-term trading fee may apply for exchanges made within 60 days of original allocation to this fund. Please refer to the prospectus for details.
11. These funds may include increased volatility due to the use of options or futures. Leveraged exposure can result in accelerated losses as well as accelerated gains, depending on how the market moves. Funds dedicated to Inverse and Leveraged strategies include increased risk compared to funds that do not use these strategies and are not meant to be long term buy and hold strategies.
12. For six trades occurring within a calendar quarter, Nationwide will issue a warning letter. If there are more than 11 trades in two consecutive quarters or 20 trades occurring within a calendar year involving limited transfer funds, Nationwide may limit contract owner to submitting transfer requests involving limited transfer funds via U.S. mail on a Nationwide-issued form. See prospectus for more details.
13. **Managed volatility funds:** Funds that are designed to offer traditional long-term investments blended with a strategy that seeks to mitigate risk and manage portfolio volatility. These funds may not be successful in reducing volatility, and it is possible that the funds' volatility management strategies could result in losses greater than if the funds did not use such strategies.
14. **Tactical income:** Seeks to adjust holdings based on perceived market fluctuations. This may result in adjustments made prior to an increase or decline in the market which could lead to greater losses than expected or smaller returns.
15. **Asset allocation funds:** These funds may invest across multiple asset classes including, but not limited to, domestic and foreign stocks, bonds, and cash. The use of diversification and asset allocation as a part of an overall investment strategy does not assure a profit or protect against loss in declining market.
16. **Commodities/Natural resources:** Specific uncertainties associated with commodities and natural resources investing include changes in supply-and-demand relationships due to environmental, economic and political factors, which may cause increased volatility and decreased liquidity.
17. Investing in private equity companies involves inherent risks, which encompasses financial institutions or investment vehicles whose principal business is to invest in and lend capital to privately held companies. Generally, little public information exists for private and thinly traded companies, and there is a risk that investors may not be able to make a fully informed investment decision.
18. These funds may provide less common return patterns than traditional equity or fixed income. These funds incorporate investment strategies that may increase or decrease volatility due to the fund's use of options or futures. Leveraged exposure can result in accelerated losses as well as accelerated gains, depending on how the market moves.

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

Finding solutions that fit

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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.

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

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

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Contract/Policy numbers: All state variations of: VACC-0101AO; Interstate Compact: ICC12-VACC-0101AOCV

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