

Nationwide Destination Freedom +SM

Invest in your future



Nationwide[®]
is on your side

Answers to frequently asked questions.

What you should know about purchasing a variable annuity

What is a variable annuity?

A variable annuity is an insurance contract designed to help you create a fixed or variable stream of retirement income through a process called annuitization. With a variable annuity, you can invest in one product with multiple underlying investment options and direct money into subaccounts based on how much risk you're willing to take.

Variable annuities are for long-term investing; they're not appropriate for short-term financial goals. And variable annuities have fees and charges that include mortality and expense fees, administrative fees and contract maintenance fees. These fees are a percentage of the investment account value.

What kind of investments can I choose from?

Variable annuities offer a wide range of professionally managed investment options. With choices such as equity, bond and money market funds, you can create a portfolio designed to meet your investment goals. Please keep in mind that because these investment choices are subject to market fluctuation, investment risk and possible loss of principal, your annuity's value will vary depending on how they perform.

Investment choices within a variable annuity are not publicly traded mutual funds and are only available for purchase in variable products. Fees in investment choices cover the fund manager's services and the costs of the underlying investments.

Why should I consider a variable annuity?

Variable annuities offer tax deferral and compounding, unique features that can help you prepare for retirement. Investment gains within a variable annuity are tax deferred, meaning they're not taxed until you take money from the annuity. This allows more of your money to remain invested. And when combined with the power of compounding, your investment has the potential to accumulate faster than taxable investments earning the same rate of return.

When you decide to withdraw money from a variable annuity, the taxable portion will be subject to ordinary income tax. If you take your money out early, surrender charges may apply and, if you take it out before age 59½, a 10% federal tax penalty may apply.

When would I be able to draw income from an annuity?

Income from an annuity can be either deferred or immediate depending on the type of annuity you own and its features. Keep in mind that the guarantee of

continued payments depends on the claims-paying ability of the insurance company.

Deferred annuities

Deferred annuities are designed to help you grow your assets and provide income at a later time. They're for long-term goals, like planning for retirement. They can be purchased through payments over time or with a single payment.

Immediate annuities

Immediate annuities are designed to start providing income right away. They're usually purchased with a lump-sum payment by people who have already retired or are close to retirement.

What are the other features?

Some variable annuities offer living features, like guaranteed accumulation, guaranteed withdrawal features or principal protection for extra security, at an additional cost.

Most variable annuities offer a death feature — a payment made to your beneficiary after your death — which will be adjusted proportionally for any previous withdrawals. Other features, known as riders, may be offered at an additional cost as optional features.

Investment choices performance report

It's natural to want to know how your investments are doing over time

This performance report shows how the investment choices within this variable annuity have performed over a series of time periods. These investment choices are not publicly traded mutual funds and are only available for purchase in variable products.

Fees and expenses

Fees and expenses charged by the investment choices cover the cost of the underlying investment as well as the fund manager's services, and they are reflected in the performance figures.

Annual maintenance charge: \$50

Mortality and expense risk charge: 1.00%

Contingent deferred sales charge (CDSC):

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

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

Helpful terms

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

The figures shown are calculated based on a one-time investment of \$10,000 and reflect the deduction of all applicable charges, except for surrender charges (CDSC). These returns are measured from the inception date of the fund and may predate the offering of the fund in the Nationwide® separate account. Where this occurs, the performance is hypothetical in that it depicts how the underlying investment options would have performed had it been available in the Nationwide separate account during the time period. Year-to-date returns are shown only for underlying investment options incepted on or before December 31 of the previous year.

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

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Investment Choices		Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 12/31/18			
Underlying Investment Option	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
Large cap stocks: Large-cap blend							
American Funds NVIT Growth-Income Fund - Class II	03/09/1987	-7.69%	-3.67%	-3.67%	8.29%	6.58%	11.12%
Fidelity® VIP Growth & Income Portfolio - Service Class 2	12/31/1996	-10.41%	-10.61%	-10.61%	5.53%	4.17%	10.43%
Invesco VI Equally-Weighted S&P 500 Fund - Series II	07/24/2000	-9.79%	-9.53%	-9.53%	5.89%	4.94%	12.78%
MFS® VIT II Blended Research® Core Equity Portfolio - Service Class	08/23/2001	-9.87%	-9.42%	-9.42%	4.72%	4.81%	10.72%
Neuberger Berman NVIT Multi Cap Opportunities Fund - Class II ³	03/24/2008	-9.15%	-6.46%	-6.46%	8.86%	5.69%	12.59%
NVIT Managed American Funds Growth-Income Fund - Class II ^{8,13}	07/08/2014	-6.22%	-4.05%	-4.05%	7.73%	N/A	5.31%
NVIT Nationwide Fund - Class II	11/08/1982	-8.01%	-1.78%	-1.78%	8.51%	6.93%	10.87%
NVIT S&P 500 Index Fund - Class I	02/07/2000	-9.13%	-6.08%	-6.08%	7.45%	6.71%	11.42%
Large cap stocks: Large-cap growth							
American Funds NVIT Growth Fund - Class II	02/08/1984	-7.75%	-2.16%	-2.16%	9.90%	8.22%	12.83%
Fidelity® VIP Growth Portfolio - Service Class 2	10/09/1986	-8.23%	-1.93%	-1.93%	8.95%	8.35%	13.30%
Legg Mason Partners ClearBridge Variable Aggressive Growth Portfolio - Class II	02/02/2007	-9.91%	-9.99%	-9.99%	0.79%	3.26%	12.79%
Neuberger Berman NVIT Socially Responsible Fund - Class II	03/24/2008	-9.97%	-7.32%	-7.32%	5.53%	4.68%	11.17%
NVIT Dynamic U.S. Growth Fund - Class II	03/24/2009	-10.03%	-3.03%	-3.03%	7.38%	6.50%	12.62%
NVIT Multi-Manager Large Cap Growth Fund - Class II	03/24/2008	-9.08%	-4.82%	-4.82%	7.04%	6.26%	11.19%
Large cap stocks: Large-cap value							
American Century NVIT Multi Cap Value Fund - Class II ³	03/24/2009	-9.94%	-10.88%	-10.88%	4.18%	3.47%	10.20%
American Funds Insurance Series® Blue Chip Income and Growth Fund - Class 4	07/05/2001	-8.65%	-10.34%	-10.34%	6.48%	5.52%	10.22%
BlackRock NVIT Equity Dividend Fund - Class II	10/31/1997	-8.68%	-8.89%	-8.89%	7.07%	3.94%	10.23%
NVIT Multi-Manager Large Cap Value Fund - Class II	03/24/2008	-10.50%	-13.18%	-13.18%	3.90%	3.01%	8.91%
Putnam VT Equity Income Fund - IB Shares	05/01/2003	-9.20%	-9.91%	-9.91%	5.78%	4.67%	10.65%
Mid cap stocks: Mid-cap blend							
Dreyfus IP MidCap Stock Portfolio - Service Shares ³	12/29/2000	-10.38%	-17.03%	-17.03%	2.29%	2.53%	11.54%
NVIT Mid Cap Index Fund - Class I ³	10/31/1997	-11.41%	-12.78%	-12.78%	5.76%	4.15%	11.83%
Mid cap stocks: Mid-cap growth							
Janus Henderson VIT Enterprise Portfolio: Service Shares ³	12/31/1999	-8.44%	-2.16%	-2.16%	10.71%	8.98%	14.93%
NVIT Multi-Manager Mid Cap Growth Fund - Class II ³	03/24/2008	-10.44%	-8.48%	-8.48%	6.40%	3.85%	10.79%

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Mid cap stocks: Mid-cap value							
MFS® VIT Mid Cap Value Portfolio - Service Class ³	03/06/2008	-10.11%	-13.00%	-13.00%	3.59%	2.98%	10.50%
NVIT Multi-Manager Mid Cap Value Fund - Class II ³	03/24/2008	-10.94%	-14.53%	-14.53%	3.66%	4.25%	10.87%
Small cap stocks: Small-cap blend							
NVIT Multi-Manager Small Company Fund - Class II ³	02/13/2002	-11.77%	-14.21%	-14.21%	5.04%	2.08%	10.43%
NVIT Small Cap Index Fund - Class II ³	04/13/2007	-11.95%	-12.73%	-12.73%	5.46%	2.50%	10.32%
Oppenheimer Main Street Small Cap Fund®/VA - Service Shares ³	07/16/2001	-12.53%	-11.94%	-11.94%	4.74%	3.19%	11.70%
Small cap stocks: Small-cap growth							
Legg Mason Partners Variable Small Cap Growth Portfolio - Class II ³	N/A	-10.31%	1.67%	1.67%	8.95%	4.43%	13.98%
NVIT Multi-Manager Small Cap Growth Fund - Class II ³	05/03/1999	-11.69%	-9.64%	-9.64%	5.80%	3.45%	11.18%
Small cap stocks: Small-cap value							
Delaware VIPT Small Cap Value - Service Class ³	05/01/2000	-11.93%	-18.28%	-18.28%	5.28%	2.26%	10.63%
NVIT Multi-Manager Small Cap Value Fund - Class II ³	04/30/2002	-11.61%	-18.46%	-18.46%	2.76%	1.04%	9.74%
International stocks: Diversified emerging markets							
Fidelity® VIP Emerging Markets Portfolio - Service Class 2 ²	01/23/2008	-3.24%	-19.48%	-19.48%	5.90%	0.84%	6.63%
VanEck VIP Trust Emerging Markets Fund - Class S ^{2,5}	05/02/2016	-3.60%	-25.04%	-25.04%	N/A	N/A	3.90%
International stocks: Emerging markets							
American Funds Insurance Series® New World Fund - Class 4 ^{2,5}	06/17/1999	-4.26%	-15.61%	-15.61%	3.64%	-0.90%	5.96%
Lazard Retirement Emerging Markets Equity Portfolio - Service Shares ^{2,5}	11/04/1997	-3.66%	-19.88%	-19.88%	6.44%	-2.38%	5.68%
NVIT Emerging Markets Fund - Class II ^{2,5}	08/30/2000	-3.40%	-18.98%	-18.98%	6.21%	-1.81%	4.03%
International stocks: Foreign large blend							
MFS® VIT II International Value Portfolio - Service Class ²	08/23/2001	-4.81%	-11.13%	-11.13%	4.42%	3.52%	8.30%
NVIT International Equity Fund - Class II ^{2,10}	08/30/2000	-4.94%	-16.16%	-16.16%	1.40%	-0.59%	5.03%
NVIT International Index Fund - Class I ²	04/28/2006	-5.19%	-15.18%	-15.18%	1.30%	-1.25%	4.52%
International stocks: Foreign large growth							
American Funds Insurance Series® International Fund - Class 4 ²	05/01/1990	-4.97%	-14.78%	-14.78%	4.13%	0.22%	6.00%
Invesco VI International Growth Fund - Series II Shares ²	09/19/2001	-4.69%	-16.56%	-16.56%	-0.39%	-1.36%	5.50%
NVIT Multi-Manager International Growth Fund - Class II ^{2,10}	03/24/2008	-5.49%	-18.01%	-18.01%	-0.82%	-1.51%	5.56%
Oppenheimer International Growth Fund/VA - Service Shares ²	03/19/2001	-4.59%	-20.86%	-20.86%	-1.82%	-2.58%	6.50%
International stocks: Foreign large value							
AB VPS International Value Portfolio - Class B ²	08/14/2001	-7.43%	-24.25%	-24.25%	-2.96%	-3.25%	2.35%
NVIT Multi-Manager International Value Fund - Class II ²	11/01/1991	-6.30%	-18.67%	-18.67%	0.59%	-3.41%	2.54%
Templeton NVIT International Value Fund - Class I ²	03/24/2009	-6.66%	-17.04%	-17.04%	0.03%	-3.11%	4.49%

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International stocks: World stock							
ALPS Red Rocks Listed Private Equity VIT Fund - Class III ^{2,5,17}	10/24/2014	-6.81%	-13.91%	-13.91%	4.17%	N/A	3.37%
American Funds Insurance Series® Global Small Cap Fund - Class 4 ^{2,3}	04/30/1998	-7.84%	-12.20%	-12.20%	2.99%	1.54%	9.40%
American Funds NVIT Global Growth Fund - Class II ²	04/30/1997	-6.50%	-10.83%	-10.83%	4.40%	3.70%	9.81%
Franklin VIPT Mutual Global Discovery VIP Fund - Class 2 ²	11/08/1996	-7.91%	-12.61%	-12.61%	1.16%	0.46%	6.47%
Oppenheimer Global Fund/VA - Service Shares ²	07/13/2000	-7.82%	-14.76%	-14.76%	4.12%	3.00%	9.55%
Bonds: Emerging markets bond							
Morgan Stanley VIF Emerging Markets Debt Portfolio - Class II ^{2,5,9}	12/19/2002	1.06%	-8.48%	-8.48%	2.55%	1.25%	5.11%
PIMCO VIT Emerging Markets Bond Portfolio - Advisor Class ^{2,5,9}	03/31/2006	1.31%	-6.28%	-6.28%	4.25%	1.69%	5.72%
Bonds: Floating rate bond							
Eaton Vance VT Floating-Rate Income Fund - Initial Class ^{4,5,6,9}	05/02/2001	-2.56%	-1.59%	-1.59%	2.52%	0.80%	5.89%
Bonds: High yield bond							
BlackRock High Yield VI Fund - Class III ^{4,9}	04/20/1982	-2.49%	-4.36%	-4.36%	3.96%	1.44%	9.16%
Columbia VP High Yield Bond Fund - Class 2 ^{4,9}	05/03/2010	-2.46%	-5.46%	-5.46%	2.90%	1.53%	4.29%
Federated NVIT High Income Bond Fund - Class I ^{4,9}	10/31/1997	-2.62%	-4.47%	-4.47%	4.22%	1.86%	8.14%
Western Asset Variable Global High Yield Bond Portfolio - Class II ^{2,4,9}	02/26/2004	-1.56%	-5.63%	-5.63%	4.72%	0.56%	8.24%
Bonds: Inflation-protected bond							
American Century VP Inflation Protection Fund - Class II ^{6,9}	12/31/2002	0.05%	-4.30%	-4.30%	0.19%	-0.34%	1.58%
Bonds: Intermediate government bond							
NVIT Government Bond Fund - Class II ^{6,9}	11/08/1982	1.68%	-1.75%	-1.75%	-0.83%	-0.32%	0.31%
Bonds: Intermediate-term bond							
American Funds NVIT Bond Fund - Class II ⁹	01/02/1996	1.47%	-2.57%	-2.57%	0.07%	0.38%	2.04%
BlackRock Total Return VI Fund - Class III ⁹	04/20/1982	1.47%	-2.22%	-2.22%	0.12%	0.70%	3.48%
DoubleLine NVIT Total Return Tactical Fund - Class II ⁹	10/16/2017	0.92%	-1.21%	-1.21%	N/A	N/A	-1.17%
Fidelity® VIP Investment Grade Bond Portfolio - Service Class 2 ⁹	12/05/1988	1.31%	-2.28%	-2.28%	1.02%	0.95%	3.05%
Janus Henderson VIT Flexible Bond Portfolio: Service Shares ⁹	09/13/1993	0.95%	-2.78%	-2.78%	-0.10%	0.25%	2.85%
Lord Abbett Series Total Return Portfolio - Class VC ⁹	04/30/2010	1.01%	-2.52%	-2.52%	0.83%	0.96%	2.19%
NVIT Bond Index Fund - Class I ⁹	04/19/2007	1.73%	-1.87%	-1.87%	0.15%	0.66%	1.64%
NVIT Core Bond Fund - Class II ⁹	03/24/2008	1.23%	-2.19%	-2.19%	1.29%	0.91%	2.40%
NVIT Core Plus Bond Fund - Class II ⁹	03/24/2008	1.24%	-2.94%	-2.94%	0.35%	0.46%	3.00%
PIMCO VIT Total Return Portfolio - Advisor Class ⁹	02/28/2006	1.12%	-2.13%	-2.13%	0.72%	0.72%	2.87%
Bonds: Multisector bond							
Fidelity® VIP Strategic Income - Service Class 2 ^{2,4,9}	12/23/2003	-0.69%	-4.30%	-4.30%	2.61%	1.22%	5.05%
NVIT Multi Sector Bond Fund - Class I ^{2,4,9}	10/31/1997	0.51%	-3.83%	-3.83%	2.59%	1.11%	4.83%
PIMCO VIT Income Portfolio - Advisor Class ^{2,4,9}	04/29/2016	0.75%	-1.22%	-1.22%	N/A	N/A	3.79%

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Bonds: World bond							
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class ^{2,9}	04/30/2014	0.28%	0.49%	0.49%	2.15%	N/A	2.50%
PIMCO VIT International Bond Portfolio (Unhedged) - Advisor Class ^{2,9}	03/31/2009	-0.12%	-5.54%	-5.54%	1.50%	-1.17%	1.29%
Templeton Global Bond VIP Fund - Class 2 ^{2,9}	01/24/1989	-0.79%	0.41%	0.41%	0.75%	-0.69%	3.65%
Short-term bonds: Short-term bond							
Lord Abbett Series Short Duration Income Portfolio - Class VC ⁹	04/14/2014	0.28%	-0.37%	-0.37%	0.75%	N/A	0.17%
NVIT Short Term Bond Fund - Class II ⁹	03/24/2008	0.20%	-0.69%	-0.69%	0.12%	-0.51%	0.44%
Short-term bonds: Ultrashort bond							
Goldman Sachs VIT High Quality Floating Rate - Advisor Shares ^{6,9}	10/15/2014	-0.15%	-0.15%	-0.15%	-0.32%	N/A	-0.80%
PIMCO VIT Short-Term Portfolio - Advisor Class ⁹	09/30/2009	-0.43%	-0.09%	-0.09%	0.48%	0.00%	-0.02%
Cash: Cash							
NVIT Government Money Market Fund - Class II <i>7-day current yield: 0.60%*^{1,6}</i>	11/10/1981	0.05%	-0.38%	-0.38%	-1.06%	-1.25%	-1.42%
Specialty: Commodities							
PIMCO VIT CommodityRealReturn [®] Strategy Portfolio - Advisor Class ^{5,16}	02/28/2006	-7.05%	-15.56%	-15.56%	-1.27%	-11.06%	-2.61%
Specialty: Convertibles							
MainStay VP MacKay Convertible Portfolio - Service 2 Class ⁹	09/30/1996	-5.94%	-4.07%	-4.07%	5.16%	3.63%	9.59%
Specialty: Equity sector							
ALPS VIT ALPS/Alerian Energy Infrastructure Portfolio - Class III ^{5,12,16}	04/30/2013	-9.85%	-20.27%	-20.27%	2.75%	-6.21%	-4.38%
Ivy VIP Energy - Class II ^{5,16}	05/01/2006	-17.59%	-35.30%	-35.30%	-9.55%	-13.12%	-0.51%
Janus Henderson VIT Global Technology Portfolio: Service Shares ^{2,5}	01/18/2000	-7.52%	-0.61%	-0.61%	16.92%	12.20%	17.12%
MFS [®] VIT Utilities Series - Service Class ⁵	04/28/2000	-3.17%	-0.70%	-0.70%	7.15%	2.72%	9.00%
Morgan Stanley VIF Global Infrastructure Portfolio - Class II ^{2,5,12}	06/05/2000	-3.51%	-9.32%	-9.32%	4.52%	1.92%	7.84%
Rydex VT Consumer Products Fund ⁵	05/29/2001	-8.74%	-13.51%	-13.51%	-0.39%	2.85%	9.24%
Rydex VT Financial Services Fund ⁵	07/20/2001	-10.28%	-13.66%	-13.66%	4.01%	3.39%	7.32%
T. Rowe Price Health Sciences Portfolio - Class II ⁵	12/29/2000	-10.99%	-0.66%	-0.66%	3.10%	9.59%	17.33%
VanEck VIP Trust Global Gold Fund - Class S ^{5,16}	04/26/2013	11.58%	-17.92%	-17.92%	10.18%	-1.70%	-6.06%
Specialty: Long/short equity							
Guggenheim VF Long Short Equity Fund ^{3,11,18}	05/01/2002	-6.00%	-14.31%	-14.31%	-1.27%	-0.56%	4.03%
Specialty: Managed futures							
Columbia VIT AQR Managed Futures Strategy Fund - Class 2 ^{14,16,18}	04/30/2012	0.76%	-9.18%	-9.18%	-7.48%	-3.28%	-0.93%
Specialty: Market neutral							
The Merger Fund VL ^{5,11,12,18}	05/26/2004	0.40%	5.52%	5.52%	2.48%	0.95%	2.16%

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

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Specialty: Multialternative							
Goldman Sachs VIT Multi-Strategy Alternatives Portfolio - Service Shares ^{2,5,15,18}	04/25/2014	-1.68%	-8.37%	-8.37%	-2.05%	N/A	-3.00%
Guggenheim VF Multi-Hedge Strategies ^{3,5,18}	11/29/2005	-0.97%	-6.53%	-6.53%	-2.19%	-0.63%	-0.08%
Neuberger Berman AMT U.S. Equity Index PutWrite Strategy Portfolio - S Class Shares ^{3,5,18}	05/01/2014	-6.07%	-8.22%	-8.22%	-1.90%	N/A	-2.79%
Specialty: Natural resources							
VanEck VIP Trust Global Hard Assets Fund - Class S ^{2,5,16}	05/01/2006	-9.59%	-29.64%	-29.64%	-1.20%	-13.22%	-1.06%
Specialty: Nontraditional bond							
PIMCO VIT Dynamic Bond Portfolio - Advisor Class ^{9,11,12}	04/30/2013	0.05%	-0.59%	-0.59%	1.95%	0.78%	0.00%
Specialty: Real estate							
Fidelity® VIP Real Estate Portfolio - Service Class 2 ^{5,7}	11/06/2002	-9.33%	-7.90%	-7.90%	-0.71%	5.12%	10.92%
Morgan Stanley VIF Global Real Estate Portfolio - Class II ^{2,5,7}	04/28/2006	-6.88%	-9.62%	-9.62%	-0.23%	1.63%	7.84%
NVIT Real Estate Fund - Class II ^{5,7}	03/24/2008	-7.92%	-5.52%	-5.52%	1.46%	4.30%	9.57%
Asset allocation: Aggressive allocation							
Franklin Founding Funds Allocation VIP Fund - Class 2 ^{8,15}	07/02/2007	-7.41%	-11.06%	-11.06%	3.12%	0.50%	6.94%
NVIT Cardinal SM Aggressive Fund - Class II ^{8,15}	03/27/2008	-7.32%	-12.14%	-12.14%	3.53%	2.03%	8.14%
NVIT Cardinal SM Moderately Aggressive Fund - Class II ^{8,15}	03/27/2008	-6.44%	-10.91%	-10.91%	3.25%	1.93%	7.30%
NVIT Investor Destinations Aggressive Fund - Class II ^{8,15}	12/12/2001	-7.08%	-10.27%	-10.27%	4.21%	2.69%	8.35%
NVIT Investor Destinations Moderately Aggressive Fund - Class II ^{8,15}	12/12/2001	-6.11%	-9.15%	-9.15%	3.80%	2.50%	7.40%
Asset allocation: Conservative allocation							
Franklin Income VIP Fund - Class 2 ^{4,15}	01/24/1989	-4.68%	-5.77%	-5.77%	4.66%	1.56%	7.46%
JPMorgan Insurance Trust Income Builder Portfolio - Class 2 ^{2,9,15,18}	12/09/2014	-2.60%	-6.37%	-6.37%	2.59%	N/A	1.33%
NVIT Cardinal SM Balanced Fund - Class II ^{8,15}	03/27/2008	-3.66%	-7.68%	-7.68%	2.18%	1.33%	5.27%
NVIT Cardinal SM Conservative Fund - Class II ^{8,15}	03/27/2008	-1.00%	-4.08%	-4.08%	1.20%	0.63%	2.92%
NVIT Cardinal SM Managed Growth & Income Fund - Class II ^{8,12,13,15}	04/30/2013	-2.45%	-8.45%	-8.45%	2.54%	0.46%	1.80%
NVIT Cardinal SM Moderately Conservative Fund - Class II ^{8,15}	03/27/2008	-2.82%	-6.22%	-6.22%	2.01%	1.19%	4.56%
NVIT Investor Destinations Balanced Fund - Class II ^{8,15}	03/24/2009	-3.43%	-6.31%	-6.31%	2.46%	1.74%	5.89%
NVIT Investor Destinations Conservative Fund - Class II ^{8,15}	12/12/2001	-0.89%	-3.29%	-3.29%	1.15%	0.91%	2.52%
NVIT Investor Destinations Managed Growth & Income Fund - Class II ^{8,13,15}	04/30/2013	-2.30%	-7.07%	-7.07%	2.88%	0.92%	1.92%
NVIT Investor Destinations Moderately Conservative Fund - Class II ^{8,15}	12/12/2001	-2.55%	-5.20%	-5.20%	2.07%	1.57%	4.39%
Asset allocation: Moderate allocation							
American Funds NVIT Asset Allocation Fund - Class II ^{2,3,15}	08/01/1989	-4.92%	-6.43%	-6.43%	4.73%	3.41%	8.31%
BlackRock NVIT Managed Global Allocation Fund - Class II ^{2,8,13,15}	07/07/2015	-3.37%	-9.89%	-9.89%	2.23%	N/A	0.01%
Fidelity® VIP Balanced Portfolio - Service Class 2 ^{10,15}	01/03/1995	-6.17%	-5.90%	-5.90%	4.36%	4.05%	9.50%
Janus Henderson VIT Balanced Portfolio: Service Shares ¹⁵	09/30/1993	-4.64%	-1.08%	-1.08%	5.83%	4.59%	8.23%
NVIT Cardinal SM Capital Appreciation Fund - Class II ^{8,15}	03/27/2008	-5.63%	-9.58%	-9.58%	3.00%	1.84%	6.73%

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Investment Choices		Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 12/31/18			
Underlying Investment Option	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
Asset allocation: Moderate allocation							
NVIT Cardinal SM Managed Growth Fund - Class II ^{8,12,13,15}	04/30/2013	-2.18%	-8.51%	-8.51%	3.64%	0.72%	2.25%
NVIT Cardinal SM Moderate Fund - Class II ^{8,15}	03/27/2008	-4.55%	-8.52%	-8.52%	2.66%	1.67%	6.04%
NVIT DFA Moderate Fund - Class II ^{8,12,15}	01/07/2013	-5.56%	-9.25%	-9.25%	3.00%	1.18%	3.66%
NVIT Investor Destinations Capital Appreciation Fund - Class II ^{8,15}	03/24/2009	-5.31%	-7.91%	-7.91%	3.47%	2.39%	7.88%
NVIT Investor Destinations Managed Growth Fund - Class II ^{8,12,13,15}	04/30/2013	-2.23%	-7.50%	-7.50%	4.01%	1.28%	2.38%
NVIT Investor Destinations Moderate Fund - Class II ^{8,15}	12/12/2001	-4.34%	-7.13%	-7.13%	2.99%	2.14%	5.97%
NVIT Managed American Funds Asset Allocation Fund - Class II ^{8,13,15}	07/08/2014	-3.80%	-6.28%	-6.28%	5.17%	N/A	2.52%
Asset allocation: Tactical allocation							
Morgan Stanley VIF Global Strategist Portfolio - Class II ^{2,15}	03/15/2011	-3.44%	-8.09%	-8.09%	3.01%	0.20%	2.74%
PIMCO VIT All Asset Portfolio - Advisor Class ^{2,8,15}	04/30/2004	-1.23%	-6.90%	-6.90%	5.06%	0.47%	4.48%
Asset allocation: World allocation							
American Funds Insurance Series [®] Capital Income Builder [®] - Class 4 ^{2,15}	05/01/2014	-3.51%	-8.68%	-8.68%	1.23%	N/A	-0.12%
BlackRock Global Allocation VI Fund - Class III ^{2,15}	11/18/2003	-4.24%	-9.01%	-9.01%	1.44%	0.43%	4.46%
Invesco VI Balanced-Risk Allocation Fund - Series II ^{2,5,11,12,15,16,18}	01/23/2009	-1.56%	-8.15%	-8.15%	3.04%	1.41%	5.87%
JPMorgan Insurance Trust Global Allocation Portfolio - Class 2 ^{2,15,18}	12/09/2014	-3.41%	-7.75%	-7.75%	3.51%	N/A	1.78%
MFS [®] VIT Global Tactical Allocation Portfolio - Service Class ^{2,15}	08/23/2001	-1.66%	-6.26%	-6.26%	2.21%	1.04%	3.67%
NVIT DFA Capital Appreciation Fund - Class II ^{2,8,15}	01/07/2013	-7.09%	-11.59%	-11.59%	4.15%	1.82%	4.63%

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. 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 12/31/18			B. Standardized Performance: Average Annual Total Returns as of 12/31/18			
Underlying Investment Option	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
Large cap stocks: Large-cap blend								
American Funds NVIT Growth-Income Fund - Class II	03/09/1987	-10.41%	6.11%	11.12%	-14.60%	N/A	-0.39%	07/13/2015
Fidelity® VIP Growth & Income Portfolio - Service Class 2	12/31/1996	-16.86%	3.65%	10.43%	-21.05%	N/A	-1.33%	05/02/2016
Invesco VI Equally-Weighted S&P 500 Fund - Series II	07/24/2000	-15.86%	4.45%	12.78%	-20.05%	N/A	-3.15%	07/13/2015
MFS® VIT II Blended Research® Core Equity Portfolio - Service Class	08/23/2001	-15.76%	4.31%	10.72%	-19.94%	N/A	-3.96%	07/13/2015
Neuberger Berman NVIT Multi Cap Opportunities Fund - Class II ³	03/24/2008	-13.01%	5.21%	12.59%	-17.20%	N/A	2.60%	05/02/2016
NVIT Managed American Funds Growth-Income Fund - Class II ^{8,13}	07/08/2014	-10.77%	N/A	4.65%	-14.96%	N/A	-1.27%	07/13/2015
NVIT Nationwide Fund - Class II	11/08/1982	-8.66%	6.47%	10.87%	-12.84%	N/A	-0.81%	07/13/2015
NVIT S&P 500 Index Fund - Class I	02/07/2000	-12.65%	6.24%	11.42%	-16.84%	N/A	-0.56%	11/10/2014
Large cap stocks: Large-cap growth								
American Funds NVIT Growth Fund - Class II	02/08/1984	-9.00%	7.78%	12.83%	-13.19%	N/A	1.86%	07/13/2015
Fidelity® VIP Growth Portfolio - Service Class 2	10/09/1986	-8.80%	7.91%	13.30%	-12.98%	N/A	1.98%	04/30/2015
Legg Mason Partners ClearBridge Variable Aggressive Growth Portfolio - Class II	02/02/2007	-16.29%	2.72%	12.79%	-20.47%	N/A	-8.59%	07/13/2015
Neuberger Berman NVIT Socially Responsible Fund - Class II	03/24/2008	-13.81%	4.17%	11.17%	-17.99%	N/A	-2.75%	07/13/2015
NVIT Dynamic U.S. Growth Fund - Class II	03/24/2009	-9.82%	6.03%	12.60%	-14.00%	N/A	-0.75%	07/13/2015
NVIT Multi-Manager Large Cap Growth Fund - Class II	03/24/2008	-11.48%	5.78%	11.19%	-15.67%	1.33%	5.36%	05/03/2010
Large cap stocks: Large-cap value								
American Century NVIT Multi Cap Value Fund - Class II ³	03/24/2009	-17.12%	2.94%	10.17%	-21.30%	N/A	-4.38%	07/13/2015
American Funds Insurance Series® Blue Chip Income and Growth Fund - Class 4	07/05/2001	-16.61%	5.03%	10.22%	-20.80%	N/A	-2.18%	07/13/2015
BlackRock NVIT Equity Dividend Fund - Class II	10/31/1997	-15.27%	3.42%	10.23%	-19.45%	N/A	-3.36%	07/13/2015
NVIT Multi-Manager Large Cap Value Fund - Class II	03/24/2008	-19.26%	2.47%	8.91%	-23.44%	-2.02%	2.34%	05/03/2010
Putnam VT Equity Income Fund - IB Shares	05/01/2003	-16.22%	4.17%	10.65%	-20.40%	N/A	-3.63%	07/13/2015
Mid cap stocks: Mid-cap blend								
Dreyfus IP MidCap Stock Portfolio - Service Shares ³	12/29/2000	-22.84%	1.98%	11.54%	-27.03%	N/A	-2.87%	05/01/2014

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Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 12/31/18			B. Standardized Performance: Average Annual Total Returns as of 12/31/18			
Underlying Investment Option	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
Mid cap stocks: Mid-cap blend								
NVIT Mid Cap Index Fund - Class I ³	10/31/1997	-18.88%	3.64%	11.83%	-23.07%	N/A	-2.75%	11/10/2014
Mid cap stocks: Mid-cap growth								
Janus Henderson VIT Enterprise Portfolio: Service Shares ³	12/31/1999	-9.01%	8.56%	14.93%	-13.20%	N/A	1.90%	07/13/2015
NVIT Multi-Manager Mid Cap Growth Fund - Class II ³	03/24/2008	-14.89%	3.33%	10.79%	-19.07%	-1.41%	4.58%	05/03/2010
Mid cap stocks: Mid-cap value								
MFS [®] VIT Mid Cap Value Portfolio - Service Class ³	03/06/2008	-19.09%	2.44%	10.50%	-23.28%	N/A	-5.68%	07/13/2015
NVIT Multi-Manager Mid Cap Value Fund - Class II ³	03/24/2008	-20.51%	3.73%	10.87%	-24.70%	-0.52%	4.58%	05/03/2010
Small cap stocks: Small-cap blend								
NVIT Multi-Manager Small Company Fund - Class II ³	02/13/2002	-20.22%	1.53%	10.43%	-24.40%	N/A	-4.96%	07/13/2015
NVIT Small Cap Index Fund - Class II ³	04/13/2007	-18.84%	1.95%	10.32%	-23.03%	N/A	-3.45%	11/10/2014
Oppenheimer Main Street Small Cap Fund [®] /VA - Service Shares ³	07/16/2001	-18.10%	2.66%	11.70%	-22.29%	N/A	-5.96%	07/13/2015
Small cap stocks: Small-cap growth								
Legg Mason Partners Variable Small Cap Growth Portfolio - Class II ³	N/A	-5.33%	3.92%	13.98%	-9.63%	N/A	-1.02%	07/13/2015
NVIT Multi-Manager Small Cap Growth Fund - Class II ³	05/03/1999	-15.96%	2.92%	11.18%	-20.15%	N/A	-5.16%	07/13/2015
Small cap stocks: Small-cap value								
Delaware VIPT Small Cap Value - Service Class ³	05/01/2000	-24.00%	1.70%	10.63%	-28.18%	N/A	-4.64%	07/13/2015
NVIT Multi-Manager Small Cap Value Fund - Class II ³	04/30/2002	-24.16%	0.46%	9.74%	-28.35%	N/A	-6.64%	07/13/2015
International stocks: Diversified emerging markets								
Fidelity [®] VIP Emerging Markets Portfolio - Service Class 2 ²	01/23/2008	-25.12%	0.25%	6.63%	N/A	N/A	-27.82%	05/01/2018
VanEck VIP Trust Emerging Markets Fund - Class S ^{2,5}	05/02/2016	-30.29%	N/A	1.57%	N/A	N/A	-32.65%	05/01/2018
International stocks: Emerging markets								
American Funds Insurance Series [®] New World Fund - Class 4 ^{2,5}	06/17/1999	-21.52%	-1.51%	5.96%	-25.70%	N/A	-5.89%	07/13/2015
Lazard Retirement Emerging Markets Equity Portfolio - Service Shares ^{2,5}	11/04/1997	-25.48%	-2.97%	5.68%	-29.67%	-8.51%	-8.20%	05/01/2013
NVIT Emerging Markets Fund - Class II ^{2,5}	08/30/2000	-24.65%	-2.41%	4.03%	-28.84%	N/A	-6.48%	07/13/2015
International stocks: Foreign large blend								
MFS [®] VIT II International Value Portfolio - Service Class ²	08/23/2001	-17.35%	2.99%	8.30%	-21.54%	N/A	-3.51%	07/13/2015
NVIT International Equity Fund - Class II ^{2,10}	08/30/2000	-22.03%	-1.20%	5.03%	-26.21%	N/A	-8.44%	07/13/2015
NVIT International Index Fund - Class I ²	04/28/2006	-21.11%	-1.85%	4.52%	-25.30%	N/A	-7.12%	11/10/2014
International stocks: Foreign large growth								
American Funds Insurance Series [®] International Fund - Class 4 ²	05/01/1990	-20.74%	-0.38%	6.00%	-24.93%	N/A	-6.76%	07/13/2015
Invesco VI International Growth Fund - Series II Shares ²	09/19/2001	-22.40%	-1.96%	5.50%	-26.58%	N/A	-9.58%	07/13/2015
NVIT Multi-Manager International Growth Fund - Class II ^{2,10}	03/24/2008	-23.75%	-2.11%	5.56%	-27.93%	-7.18%	-1.77%	05/03/2010
Oppenheimer International Growth Fund/VA - Service Shares ²	03/19/2001	-26.40%	-3.18%	6.50%	-30.59%	N/A	-9.90%	07/13/2015

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Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 12/31/18			B. Standardized Performance: Average Annual Total Returns as of 12/31/18			
Underlying Investment Option	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
International stocks: Foreign large value								
AB VPS International Value Portfolio - Class B ²	08/14/2001	-29.55%	-3.84%	2.35%	N/A	N/A	-33.28%	05/01/2018
NVIT Multi-Manager International Value Fund - Class II ²	11/01/1991	-24.36%	-4.00%	2.54%	-28.55%	N/A	-9.66%	04/25/2014
Templeton NVIT International Value Fund - Class I ²	03/24/2009	-22.84%	-3.69%	4.45%	-27.03%	N/A	-10.61%	07/13/2015
International stocks: World stock								
ALPS Red Rocks Listed Private Equity VIT Fund - Class III ^{2,5,17}	10/24/2014	-19.94%	N/A	2.61%	-24.12%	N/A	-3.33%	11/10/2014
American Funds Insurance Series [®] Global Small Cap Fund - Class 4 ^{2,3}	04/30/1998	-18.35%	0.97%	9.40%	-22.53%	-3.87%	-0.61%	05/01/2013
American Funds NVIT Global Growth Fund - Class II ²	04/30/1997	-17.07%	3.17%	9.81%	-21.26%	N/A	-3.79%	07/13/2015
Franklin VIPT Mutual Global Discovery VIP Fund - Class 2 ²	11/08/1996	-18.73%	-0.14%	6.47%	-22.91%	-4.85%	-1.65%	05/01/2013
Oppenheimer Global Fund/VA - Service Shares ²	07/13/2000	-20.73%	2.46%	9.55%	-24.92%	-2.26%	0.74%	05/01/2013
Bonds: Emerging markets bond								
Morgan Stanley VIF Emerging Markets Debt Portfolio - Class II ^{2,5,9}	12/19/2002	-14.89%	0.67%	5.11%	-19.07%	-4.12%	-3.12%	05/02/2011
PIMCO VIT Emerging Markets Bond Portfolio - Advisor Class ^{2,5,9}	03/31/2006	-12.84%	1.13%	5.72%	-17.03%	-3.73%	-1.75%	05/03/2010
Bonds: Floating rate bond								
Eaton Vance VT Floating-Rate Income Fund - Initial Class ^{4,5,6,9}	05/02/2001	-8.48%	0.21%	5.89%	-12.66%	N/A	-5.75%	04/30/2015
Bonds: High yield bond								
BlackRock High Yield VI Fund - Class III ^{4,9}	04/20/1982	-11.06%	0.87%	9.16%	-15.24%	N/A	-5.53%	07/01/2015
Columbia VP High Yield Bond Fund - Class 2 ^{4,9}	05/03/2010	-12.08%	0.96%	4.25%	-16.27%	N/A	-11.71%	05/01/2017
Federated NVIT High Income Bond Fund - Class I ^{4,9}	10/31/1997	-11.16%	1.30%	8.14%	-15.35%	N/A	-4.40%	04/25/2014
Western Asset Variable Global High Yield Bond Portfolio - Class II ^{2,4,9}	02/26/2004	-12.23%	-0.03%	8.24%	-16.42%	-5.09%	-4.89%	05/01/2013
Bonds: Inflation-protected bond								
American Century VP Inflation Protection Fund - Class II ^{6,9}	12/31/2002	-11.00%	-0.95%	1.58%	-15.18%	-5.92%	-5.53%	05/02/2011
Bonds: Intermediate government bond								
NVIT Government Bond Fund - Class II ^{6,9}	11/08/1982	-8.63%	-0.93%	0.31%	-12.82%	N/A	-7.91%	07/13/2015
Bonds: Intermediate-term bond								
American Funds NVIT Bond Fund - Class II ⁹	01/02/1996	-9.39%	-0.22%	2.04%	-13.57%	N/A	-6.94%	07/13/2015
BlackRock Total Return VI Fund - Class III ⁹	04/20/1982	-9.06%	0.11%	3.48%	-13.25%	N/A	-8.32%	05/02/2016
DoubleLine NVIT Total Return Tactical Fund - Class II ⁹	10/16/2017	-8.12%	N/A	-7.32%	N/A	N/A	-10.58%	05/01/2018
Fidelity [®] VIP Investment Grade Bond Portfolio - Service Class 2 ⁹	12/05/1988	-9.12%	0.36%	3.05%	-13.31%	N/A	-7.65%	05/02/2016
Janus Henderson VIT Flexible Bond Portfolio: Service Shares ⁹	09/13/1993	-9.58%	-0.35%	2.85%	-13.77%	N/A	-7.30%	07/13/2015
Lord Abbett Series Total Return Portfolio - Class VC ⁹	04/30/2010	-9.35%	0.38%	2.14%	-13.53%	N/A	-6.55%	07/13/2015
NVIT Bond Index Fund - Class I ⁹	04/19/2007	-8.74%	0.07%	1.64%	-12.92%	N/A	-6.87%	11/10/2014
NVIT Core Bond Fund - Class II ⁹	03/24/2008	-9.03%	0.33%	2.40%	-13.22%	N/A	-6.27%	07/13/2015
NVIT Core Plus Bond Fund - Class II ⁹	03/24/2008	-9.74%	-0.13%	3.00%	-13.92%	-5.00%	-4.46%	05/02/2011
PIMCO VIT Total Return Portfolio - Advisor Class ⁹	02/28/2006	-8.98%	0.13%	2.87%	-13.17%	-4.75%	-4.38%	05/02/2011

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Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 12/31/18			B. Standardized Performance: Average Annual Total Returns as of 12/31/18			
Underlying Investment Option	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
Bonds: Multisector bond								
Fidelity® VIP Strategic Income - Service Class 2 ^{2,4,9}	12/23/2003	-11.00%	0.64%	5.05%	-15.18%	N/A	-5.99%	11/10/2014
NVIT Multi Sector Bond Fund - Class I ^{2,4,9}	10/31/1997	-10.56%	0.53%	4.83%	-14.74%	-4.34%	-5.32%	05/01/2013
PIMCO VIT Income Portfolio - Advisor Class ^{2,4,9}	04/29/2016	-8.14%	N/A	1.46%	-12.32%	N/A	-8.20%	05/01/2017
Bonds: World bond								
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class ^{2,9}	04/30/2014	-6.51%	N/A	1.81%	-10.73%	N/A	-8.83%	05/01/2017
PIMCO VIT International Bond Portfolio (Unhedged) - Advisor Class ^{2,9}	03/31/2009	-12.15%	-1.77%	1.24%	-16.34%	-7.02%	-4.66%	04/30/2010
Templeton Global Bond VIP Fund - Class 2 ^{2,9}	01/24/1989	-6.59%	-1.29%	3.65%	-10.80%	N/A	-7.95%	05/01/2015
Short-term bonds: Short-term bond								
Lord Abbett Series Short Duration Income Portfolio - Class VC ⁹	04/14/2014	-7.34%	N/A	-0.58%	-11.53%	N/A	-6.80%	07/13/2015
NVIT Short Term Bond Fund - Class II ⁹	03/24/2008	-7.64%	-1.12%	0.44%	-11.83%	-6.20%	-6.18%	05/02/2011
Short-term bonds: Ultrashort bond								
Goldman Sachs VIT High Quality Floating Rate - Advisor Shares ^{6,9}	10/15/2014	-7.14%	N/A	-1.64%	-11.33%	N/A	-7.79%	11/10/2014
PIMCO VIT Short-Term Portfolio - Advisor Class ⁹	09/30/2009	-7.09%	-0.61%	-0.08%	-11.27%	N/A	-6.91%	07/13/2015
Cash: Cash								
NVIT Government Money Market Fund - Class II <i>7-day current yield: 0.60%*^{1,6}</i>	11/10/1981	-7.35%	-1.85%	-1.42%	-11.54%	-7.02%	-8.71%	12/11/2009
Specialty: Commodities								
PIMCO VIT CommodityRealReturn® Strategy Portfolio - Advisor Class ^{5,16}	02/28/2006	-21.48%	-11.60%	-2.61%	-25.66%	-19.04%	-14.57%	05/03/2010
Specialty: Convertibles								
MainStay VP MacKay Convertible Portfolio - Service 2 Class ⁹	09/30/1996	-10.78%	3.10%	9.59%	-14.97%	N/A	-1.55%	05/02/2016
Specialty: Equity sector								
ALPS VIT ALPS/Alerian Energy Infrastructure Portfolio - Class III ^{5,12,16}	04/30/2013	-25.85%	-6.78%	-4.48%	-30.04%	-12.48%	-12.17%	11/11/2013
Ivy VIP Energy - Class II ^{5,16}	05/01/2006	-39.83%	-13.65%	-0.51%	-44.01%	N/A	-22.20%	07/13/2015
Janus Henderson VIT Global Technology Portfolio: Service Shares ^{2,5}	01/18/2000	-7.56%	11.82%	17.12%	-11.75%	N/A	9.01%	07/13/2015
MFS® VIT Utilities Series - Service Class ⁵	04/28/2000	-7.65%	2.17%	9.00%	-11.84%	N/A	-6.11%	07/13/2015
Morgan Stanley VIF Global Infrastructure Portfolio - Class II ^{2,5,12}	06/05/2000	-15.66%	1.36%	7.84%	-19.85%	N/A	-5.19%	05/01/2014
Rydex VT Consumer Products Fund ⁵	05/29/2001	-19.56%	2.31%	9.24%	-23.75%	-2.02%	6.23%	10/02/2001
Rydex VT Financial Services Fund ⁵	07/20/2001	-19.70%	2.86%	7.32%	-23.89%	-1.56%	3.73%	10/02/2001
T. Rowe Price Health Sciences Portfolio - Class II ⁵	12/29/2000	-7.61%	9.17%	17.33%	-11.80%	N/A	-7.17%	07/13/2015
VanEck VIP Trust Global Gold Fund - Class S ^{5,16}	04/26/2013	-23.66%	-2.30%	-6.18%	-27.85%	N/A	-16.28%	05/01/2017
Specialty: Long/short equity								
Guggenheim VF Long Short Equity Fund ^{3,11,18}	05/01/2002	-20.31%	-1.16%	4.03%	-24.49%	-6.00%	0.13%	05/01/2002

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

Nationwide Destination Freedom +SM

Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 12/31/18			B. Standardized Performance: Average Annual Total Returns as of 12/31/18				
		One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date	
Underlying Investment Option		Inception Date							
Specialty: Managed futures									
Columbia VIT AQR Managed Futures Strategy Fund - Class 2 ^{14,16,18}		04/30/2012	-15.54%	-3.87%	-1.01%	-19.72%	N/A	-14.53%	05/01/2017
Specialty: Market neutral									
The Merger Fund VL ^{5,11,12,18}		05/26/2004	-1.48%	0.37%	2.16%	-5.98%	-4.71%	-5.09%	11/11/2013
Specialty: Multialternative									
Goldman Sachs VIT Multi-Strategy Alternatives Portfolio - Service Shares ^{2,5,15,18}		04/25/2014	-14.78%	N/A	-3.75%	N/A	N/A	-17.00%	05/01/2018
Guggenheim VF Multi-Hedge Strategies ^{3,5,18}		11/29/2005	-13.07%	-1.24%	-0.08%	-17.26%	-6.11%	-5.89%	11/29/2005
Neuberger Berman AMT U.S. Equity Index PutWrite Strategy Portfolio - S Class Shares ^{3,5,18}		05/01/2014	-14.64%	N/A	-3.54%	-18.83%	N/A	-10.03%	11/10/2014
Specialty: Natural resources									
VanEck VIP Trust Global Hard Assets Fund - Class S ^{2,5,16}		05/01/2006	-34.57%	-13.75%	-1.06%	-38.75%	N/A	-18.70%	07/13/2015
Specialty: Nontraditional bond									
PIMCO VIT Dynamic Bond Portfolio - Advisor Class ^{9,11,12}		04/30/2013	-7.55%	0.19%	-0.08%	-11.73%	-4.77%	-5.42%	11/11/2013
Specialty: Real estate									
Fidelity® VIP Real Estate Portfolio - Service Class 2 ^{5,7}		11/06/2002	-14.34%	4.62%	10.92%	-18.53%	N/A	-6.02%	07/13/2015
Morgan Stanley VIF Global Real Estate Portfolio - Class II ^{2,5,7}		04/28/2006	-15.95%	1.06%	7.84%	-20.13%	-3.47%	-2.88%	05/02/2011
NVIT Real Estate Fund - Class II ^{5,7}		03/24/2008	-12.14%	3.79%	9.57%	-16.32%	-0.41%	-2.42%	05/01/2013
Asset allocation: Aggressive allocation									
Franklin Founding Funds Allocation VIP Fund - Class 2 ^{8,15}		07/02/2007	-17.28%	-0.10%	6.94%	-21.47%	-4.97%	0.05%	05/03/2010
NVIT Cardinal SM Aggressive Fund - Class II ^{8,15}		03/27/2008	-18.29%	1.47%	8.14%	-22.48%	-3.25%	1.54%	05/03/2010
NVIT Cardinal SM Moderately Aggressive Fund - Class II ^{8,15}		03/27/2008	-17.15%	1.37%	7.30%	-21.33%	-3.37%	0.79%	05/03/2010
NVIT Investor Destinations Aggressive Fund - Class II ^{8,15}		12/12/2001	-16.55%	2.14%	8.35%	-20.74%	N/A	-2.60%	04/25/2014
NVIT Investor Destinations Moderately Aggressive Fund - Class II ^{8,15}		12/12/2001	-15.51%	1.95%	7.40%	-19.70%	N/A	-2.91%	04/25/2014
Asset allocation: Conservative allocation									
Franklin Income VIP Fund - Class 2 ^{4,15}		01/24/1989	-12.36%	0.99%	7.46%	-16.55%	-3.87%	-2.59%	05/01/2013
JPMorgan Insurance Trust Income Builder Portfolio - Class 2 ^{2,9,15,18}		12/09/2014	-12.93%	N/A	0.49%	-17.11%	N/A	-5.69%	07/13/2015
NVIT Cardinal SM Balanced Fund - Class II ^{8,15}		03/27/2008	-14.14%	0.76%	5.27%	-18.32%	-4.03%	-1.12%	05/03/2010
NVIT Cardinal SM Conservative Fund - Class II ^{8,15}		03/27/2008	-10.80%	0.04%	2.92%	-14.98%	-4.85%	-3.43%	05/03/2010
NVIT Cardinal SM Managed Growth & Income Fund - Class II ^{8,12,13,15}		04/30/2013	-14.86%	-0.14%	1.71%	-19.04%	-5.10%	-4.88%	11/11/2013
NVIT Cardinal SM Moderately Conservative Fund - Class II ^{8,15}		03/27/2008	-12.79%	0.61%	4.56%	-16.97%	-4.21%	-1.78%	05/03/2010
NVIT Investor Destinations Balanced Fund - Class II ^{8,15}		03/24/2009	-12.86%	1.18%	5.85%	-17.05%	N/A	-3.93%	04/25/2014
NVIT Investor Destinations Conservative Fund - Class II ^{8,15}		12/12/2001	-10.06%	0.33%	2.52%	-14.25%	N/A	-5.04%	04/25/2014
NVIT Investor Destinations Managed Growth & Income Fund - Class II ^{8,13,15}		04/30/2013	-13.58%	0.33%	1.84%	-17.76%	-4.59%	-4.42%	11/11/2013
NVIT Investor Destinations Moderately Conservative Fund - Class II ^{8,15}		12/12/2001	-11.84%	1.00%	4.39%	-16.02%	N/A	-4.20%	04/25/2014
Asset allocation: Moderate allocation									
American Funds NVIT Asset Allocation Fund - Class II ^{2,3,15}		08/01/1989	-12.98%	2.88%	8.31%	-17.17%	-1.79%	1.42%	05/02/2011

Nationwide Destination Freedom +SM

Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 12/31/18			B. Standardized Performance: Average Annual Total Returns as of 12/31/18			
Underlying Investment Option	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
Asset allocation: Moderate allocation								
BlackRock NVIT Managed Global Allocation Fund - Class II ^{2,8,13,15}	07/07/2015	-16.20%	N/A	-1.59%	-20.38%	N/A	-7.34%	07/13/2015
Fidelity® VIP Balanced Portfolio - Service Class 2 ^{10,15}	01/03/1995	-12.49%	3.54%	9.50%	-16.67%	N/A	-3.95%	07/13/2015
Janus Henderson VIT Balanced Portfolio: Service Shares ¹⁵	09/30/1993	-8.00%	4.08%	8.23%	-12.19%	N/A	-2.24%	07/13/2015
NVIT Cardinal SM Capital Appreciation Fund - Class II ^{8,15}	03/27/2008	-15.91%	1.28%	6.73%	-20.10%	-3.46%	0.31%	05/03/2010
NVIT Cardinal SM Managed Growth Fund - Class II ^{8,12,13,15}	04/30/2013	-14.91%	0.13%	2.17%	-19.10%	-4.87%	-4.47%	11/11/2013
NVIT Cardinal SM Moderate Fund - Class II ^{8,15}	03/27/2008	-14.92%	1.10%	6.04%	-19.11%	-3.66%	-0.36%	05/03/2010
NVIT DFA Moderate Fund - Class II ^{8,12,15}	01/07/2013	-15.60%	0.60%	3.59%	-19.78%	-4.25%	-0.94%	01/14/2013
NVIT Investor Destinations Capital Appreciation Fund - Class II ^{8,15}	03/24/2009	-14.36%	1.84%	7.85%	-18.54%	N/A	-3.10%	04/25/2014
NVIT Investor Destinations Managed Growth Fund - Class II ^{8,12,13,15}	04/30/2013	-13.97%	0.71%	2.30%	-18.16%	-4.23%	-3.89%	11/11/2013
NVIT Investor Destinations Moderate Fund - Class II ^{8,15}	12/12/2001	-13.63%	1.58%	5.97%	-17.81%	N/A	-3.42%	04/25/2014
NVIT Managed American Funds Asset Allocation Fund - Class II ^{8,13,15}	07/08/2014	-12.84%	N/A	1.79%	-17.02%	N/A	-3.44%	07/13/2015
Asset allocation: Tactical allocation								
Morgan Stanley VIF Global Strategist Portfolio - Class II ^{2,15}	03/15/2011	-14.52%	-0.41%	2.69%	-18.71%	-5.44%	-3.35%	05/02/2011
PIMCO VIT All Asset Portfolio - Advisor Class ^{2,8,15}	04/30/2004	-13.41%	-0.12%	4.48%	-17.60%	-5.20%	-4.20%	05/02/2011
Asset allocation: World allocation								
American Funds Insurance Series® Capital Income Builder® - Class 4 ^{2,15}	05/01/2014	-15.07%	N/A	-0.88%	-19.26%	N/A	-7.17%	11/10/2014
BlackRock Global Allocation VI Fund - Class III ^{2,15}	11/18/2003	-15.38%	-0.17%	4.46%	-19.56%	-5.07%	-2.05%	05/03/2010
Invesco VI Balanced-Risk Allocation Fund - Series II ^{2,5,11,12,15,16,18}	01/23/2009	-14.58%	0.84%	5.84%	-18.76%	-3.93%	-4.39%	11/11/2013
JPMorgan Insurance Trust Global Allocation Portfolio - Class 2 ^{2,15,18}	12/09/2014	-14.21%	N/A	0.96%	-18.40%	N/A	-5.42%	07/13/2015
MFS® VIT Global Tactical Allocation Portfolio - Service Class ^{2,15}	08/23/2001	-12.82%	0.46%	3.67%	-17.01%	-4.39%	-3.33%	05/02/2011
NVIT DFA Capital Appreciation Fund - Class II ^{2,8,15}	01/07/2013	-17.78%	1.25%	4.56%	-21.96%	-3.52%	0.17%	01/14/2013

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**Nationwide Destination Freedom +SM**

Investment Choices			Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 12/31/18			
Underlying Investment Option	Status	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
Large cap stocks: Large-cap value								
BlackRock Equity Dividend VI Fund - Class III	Walled Off	07/01/1993	-8.73%	-8.85%	-8.85%	6.26%	4.74%	8.21%
Specialty: Managed futures								
Guggenheim VF Global Managed Futures Strategy ^{5,11,16,18}	Walled Off	11/07/2008	-0.47%	-10.44%	-10.44%	-7.03%	-2.92%	-4.88%
Asset allocation: Tactical allocation								
Goldman Sachs VIT Global Trends Allocation Fund - Service Shares ^{2,15}	Walled Off	04/16/2012	-2.54%	-5.80%	-5.80%	2.61%	0.50%	2.58%
Asset allocation: World allocation								
Ivy VIP Asset Strategy - Class II ^{2,15}	Walled Off	05/01/1995	-5.49%	-6.89%	-6.89%	1.39%	-2.65%	4.51%

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. 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 Destination Freedom +SM**

Investment Choices			A. Non-standardized Performance: Average Annual Total Returns as of 12/31/18			B. Standardized Performance: Average Annual Total Returns as of 12/31/18			
Underlying Investment Option	Status	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
Large cap stocks: Large-cap value									
BlackRock Equity Dividend VI Fund - Class III	Walled Off	07/01/1993	-15.23%	4.24%	8.21%	-19.41%	N/A	-1.07%	05/02/2016
Specialty: Managed futures									
Guggenheim VF Global Managed Futures Strategy ^{5,11,16,18}	Walled Off	11/07/2008	-16.71%	-3.51%	-4.88%	-20.90%	-8.52%	-13.83%	12/12/2008
Asset allocation: Tactical allocation									
Goldman Sachs VIT Global Trends Allocation Fund - Service Shares ^{2,15}	Walled Off	04/16/2012	-12.39%	-0.09%	2.51%	-16.58%	-5.07%	-4.93%	11/11/2013
Asset allocation: World allocation									
Ivy VIP Asset Strategy - Class II ^{2,15}	Walled Off	05/01/1995	-13.41%	-3.24%	4.51%	-17.59%	-8.89%	-2.51%	05/03/2010

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. 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.

Finding solutions that fit

Your investment professional is a personal resource with the knowledge and commitment to help you determine how to best meet your investment and life insurance needs. Working with him or her, you can learn more about how Nationwide's many products can help you achieve your financial goals. For more information, visit **[nationwide.com](https://www.nationwide.com)**.



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This material is not a recommendation to buy, sell, hold or rollover any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition, or particular needs of any specific person. Investors should work with their financial professional to discuss their specific situation.

The underlying investment options cannot be purchased directly by the general public. They are only available through variable annuity and life insurance products, or in certain qualified pension or retirement plans.

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

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Contract/Policy numbers: All state variations of: VAC-0116AOCV; In OK: VAC-0116OKPP

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