



Nationwide Destination® Future

Invest in your future

Investment choices performance report

June 30, 2025

Answers to frequently asked questions

What you should know about purchasing a variable annuity

What is a variable annuity?

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

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

What kind of investments can I choose from?

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

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

Why should I consider a variable annuity?

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

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

What are the other features?

Some variable annuities offer living features, such as guaranteed withdrawal features 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.

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

Income from an annuity can be either deferred or immediate depending on the type of annuity you own and its features. Keep in mind that the guarantee of continued payments depends on the claims-paying ability of the insurance company.

Deferred annuities

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

Immediate annuities

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

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 multimanager 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.

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.

12b-1 Fees

The maximum annual charge deducted from fund assets to pay for distribution and marketing costs. These fees are included in the gross fund expense.

Gross Fund Expense

The percentage of fund assets used to pay for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred by the fund.

Net Fund Expense

The percentage of fund assets, net of fee waiver and/or expense reimbursements, used to pay for operating expenses and management fees, including 12b-1 fees, administrative fees, and all other asset-based costs incurred by the fund.

Fee Waiver

Waiver of part of the fund operating and management fees.

Fee Waiver Expiration Date

This indicates when the fee waiver is set to expire.

Annual maintenance charge: \$30

Mortality and expense risk charge: 0.85%

Contingent deferred sales charge (CDSC):										
Year	0	1	2	3	4	5	6	7	8	9
CDSC	7%	7%	6%	5%	4%	3%	2%	0%		

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

Helpful terms

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

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

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

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

Closed fund: A fund that is no longer accepting contributions from investors.

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

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

Inception date: The date the fund first became available to investors.

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

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

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

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

Walled-off fund: A fund that is not open to new investors, but is still accepting contributions from existing investors.

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

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

The figures shown are calculated based on a one-time investment of \$10,000 and reflect the deduction of all applicable charges, except for surrender charges (CDSC). These returns are measured from the inception date of the fund and may predate the offering of the fund in the Nationwide® separate account. Where this occurs, actual performance is reported had it been in the Nationwide separate account. Year-to-date returns are shown only for underlying investment options inception 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.

Nationwide Destination® Future

Investment Choices		Total Returns Periods Less than 1 Year		Average Annual Total Returns as of 06/30/2025			
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	12/31/1996	5.25%	10.11%	17.00%	18.68%	17.08%	10.96%
NVIT American Funds Growth-Income Fund - Class II	3/9/1987	5.55%	7.34%	15.87%	19.13%	14.07%	11.22%
NVIT BNY Mellon Dynamic U.S. Core Fund - Class II	3/24/2009	5.23%	5.61%	12.18%	16.52%	13.17%	12.08%
NVIT Investor Destinations Aggressive Fund - Class II { 8,10 }	12/12/2001	4.10%	8.06%	11.47%	13.12%	9.60%	6.96%
NVIT J.P. Morgan U.S. Equity Fund - Class II	10/4/2019	5.44%	4.32%	10.74%	17.34%	15.04%	15.00%
NVIT Managed American Funds Growth-Income Fund - Class II { 8 }	7/8/2014	5.23%	1.03%	7.08%	15.04%	11.24%	9.07%
NVIT S&P 500 Index Fund - Class II	2/7/2000	4.95%	5.53%	13.44%	17.95%	14.95%	12.00%
Victory Pioneer Fund VCT Portfolio - Class II	10/31/1997	7.53%	9.38%	11.73%	19.01%	15.87%	12.95%
Large Cap Stocks: Large-Cap Growth							
AB VPS Large Cap Growth Portfolio - Class B	7/14/1999	5.94%	6.71%	10.95%	20.47%	13.86%	14.53%
CVT Nasdaq 100 Index Portfolio - Class F	4/27/2000	6.21%	7.48%	14.00%	24.29%	16.36%	16.98%
Fidelity® VIP Growth Portfolio - Service Class 2	10/9/1986	6.06%	5.48%	10.64%	21.51%	15.79%	15.29%
NVIT American Funds Growth Fund - Class II	2/8/1984	6.54%	9.45%	23.14%	24.41%	16.83%	15.48%
NVIT GQG US Quality Equity Fund - Class II	3/24/2008	1.20%	4.49%	6.78%	9.73%	9.19%	7.74%
NVIT Jacobs Levy Large Cap Growth Fund - Class II	3/24/2008	4.77%	4.97%	12.48%	21.55%	20.44%	15.64%
NVIT NASDAQ-100 Index Fund - Class II	4/25/2025	5.97%		N/A	N/A	N/A	15.62%
Putnam VT Sustainable Leaders Fund - Class IB	5/2/1994	4.34%	0.18%	2.65%	16.26%	11.84%	12.17%
Large Cap Stocks: Large-Cap Value							
AB VPS Relative Value Portfolio - Class A	1/14/1991	3.52%	4.04%	7.47%	11.85%	13.61%	9.00%
American Funds Insurance Series® Washington Mutual Investors Fund - Class 4	7/5/2001	4.29%	8.44%	15.18%	15.58%	14.74%	9.88%
NVIT BlackRock Equity Dividend Fund - Class II	10/31/1997	4.05%	9.66%	11.70%	11.13%	12.12%	8.16%
NVIT BNY Mellon Dynamic U.S. Equity Income - Class Z { 3 }	3/24/2009	4.25%	7.65%	14.91%	13.08%	16.40%	9.06%
Putnam VT Large Cap Value Fund - Class IB	5/1/2003	3.58%	6.71%	10.63%	15.62%	15.94%	10.39%
Mid Cap Stocks: Mid-Cap Blend							
NVIT Mid Cap Index Fund - Class II { 1,3,6 }	4/30/2002	3.46%	-0.57%	5.76%	11.03%	11.67%	7.52%
Mid Cap Stocks: Mid-Cap Growth							
Janus Henderson VIT Enterprise Portfolio - Service Shares { 3 }	12/31/1999	3.27%	2.69%	11.65%	12.57%	10.79%	10.74%

Investment Choices		Total Returns Periods Less than 1 Year		Average Annual Total Returns as of 06/30/2025			
Underlying Investment Option	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or since Inception
NVIT Allspring Discovery Fund - Class II { 3 }	3/24/2008	4.39%	1.91%	10.24%	13.07%	3.41%	6.89%
T. Rowe Price Mid-Cap Growth Portfolio - Class II { 3 }	12/31/1996	4.04%	0.51%	5.40%	9.83%	6.94%	8.06%
Mid Cap Stocks: Mid-Cap Value							
Fidelity® VIP Value Strategies Portfolio - Service Class 2 { 3,8 }	2/20/2002	5.33%	-3.30%	2.14%	9.46%	15.39%	7.39%
MFS® VIT III Mid Cap Value Portfolio - Service Class { 3 }	3/6/2008	2.48%	-0.23%	6.19%	9.73%	12.65%	7.40%
NVIT Victory Mid Cap Value Fund - Class II { 3 }	3/24/2008	1.94%	-1.15%	3.09%	6.36%	10.90%	5.75%
Small Cap Stocks: Small-Cap Blend							
Invesco V.I. Main Street Small Cap Fund - Series II { 3 }	7/16/2001	3.05%	0.49%	9.35%	10.98%	12.03%	7.39%
NVIT Multi-Manager Small Company Fund - Class II { 3,10 }	2/13/2002	5.62%	-1.79%	6.68%	8.19%	11.93%	7.63%
NVIT Small Cap Index Fund - Class II { 3 }	4/13/2007	5.30%	-2.39%	5.94%	8.41%	8.45%	5.58%
Small Cap Stocks: Small-Cap Growth							
Legg Mason Partners ClearBridge Variable Small Cap Growth Portfolio - Class II { 3 }	2/2/2007	5.63%	1.79%	7.56%	5.39%	3.41%	6.70%
MFS® VIT New Discovery Series - Service Class { 3 }	4/28/2000	5.91%	3.38%	6.60%	7.94%	3.38%	7.31%
NVIT Invesco Small Cap Growth Fund - Class II { 3 }	5/3/1999	6.96%	2.66%	11.26%	13.86%	7.57%	8.13%
Small Cap Stocks: Small-Cap Value							
Macquarie VIP Small Cap Value Series - Service Class { 3 }	5/1/2000	3.64%	-0.76%	6.14%	7.32%	12.30%	5.98%
NVIT Multi-Manager Small Cap Value Fund - Class II { 3,10 }	4/30/2002	3.61%	-5.71%	-0.30%	4.86%	11.57%	4.80%
International Stocks: Emerging Markets							
American Funds Insurance Series® New World Fund - Class 4 { 2,5 }	6/17/1999	5.23%	14.82%	13.72%	12.01%	7.16%	6.00%
Fidelity® VIP Emerging Markets Portfolio - Service Class 2 { 2 }	1/23/2008	5.75%	15.12%	14.59%	10.35%	7.06%	6.17%
NVIT Fidelity Institutional AM(R) Emerging Markets Fund - Class I { 2,5,10 }	8/30/2000	5.57%	11.90%	8.00%	4.71%	1.70%	1.47%
International Stocks: Foreign Large Blend							
Janus Henderson VIT Overseas Portfolio - Service Shares { 2 }	5/2/1994	2.58%	15.25%	10.60%	12.35%	11.63%	5.16%
NVIT International Equity Fund - Class II { 2,10 }	8/30/2000	3.71%	20.76%	20.54%	18.17%	13.15%	6.20%
NVIT International Index Fund - Class II { 2,10 }	4/28/2006	2.36%	19.49%	16.14%	14.15%	9.52%	4.93%
Putnam VT International Equity Fund - Class IB { 2 }	1/2/1997	3.95%	23.40%	20.70%	16.51%	10.42%	5.13%
International Stocks: Foreign Large Growth							
MFS® VIT II International Growth Portfolio - Service Class { 2 }	8/23/2001	2.51%	14.78%	16.96%	13.58%	8.89%	7.44%
NVIT NS Partners International Focused Growth Fund: Class II { 2,10 }	3/24/2008	2.90%	9.32%	2.01%	7.01%	-1.01%	2.88%
International Stocks: Foreign Large Value							
NVIT Putnam International Value Fund - Class Z { 2 }	3/24/2009	2.33%	22.04%	23.03%	15.75%	11.90%	4.31%
International Stocks: World Stock							
American Funds Insurance Series® Global Small Cap Fund - Class 4 { 2,3 }	4/30/1998	6.10%	7.40%	8.60%	8.61%	3.97%	3.77%
Janus Henderson Global Sustainable Equity Portfolio - Institutional Shares { 2 }	1/26/2022	4.34%	15.27%	11.60%	16.38%	N/A	8.19%
Janus Henderson VIT Global Research Portfolio - Service Shares { 2 }	12/31/1999	5.05%	11.62%	16.90%	20.80%	14.42%	9.94%
NVIT American Funds Global Growth Fund - Class II { 2 }	4/30/1997	5.70%	10.50%	9.32%	15.78%	9.68%	9.54%

Investment Choices		Total Returns Periods Less than 1 Year		Average Annual Total Returns as of 06/30/2025			
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NVIT Fidelity Institutional AM(R) Worldwide Fund - Class II { 2 }	4/25/2025	7.34%		N/A	N/A	N/A	15.62%
NVIT iShares Global Equity ETF Fund - Class II { 2,8 }	1/22/2019	4.06%	7.46%	12.87%	15.07%	12.78%	11.24%
Bonds: Emerging Markets Bond							
PIMCO VIT Emerging Markets Bond Portfolio - Advisor Class { 2,5,9 }	3/31/2006	2.56%	5.30%	9.75%	8.00%	1.41%	2.55%
Bonds: Floating Rate Bond							
Fidelity® VIP Floating Rate High Income Portfolio - Initial Class { 4,5,6,9 }	4/9/2014	0.83%	1.81%	5.75%	8.09%	5.88%	3.75%
Bonds: High Yield Bond							
American Funds Insurance Series® American High-Income Trust - Class 4 { 4,9 }	2/8/1984	2.10%	3.46%	8.49%	8.61%	6.07%	4.21%
BlackRock High Yield VI Fund - Class III { 4,9 }	4/20/1982	1.75%	4.21%	8.32%	8.61%	4.76%	3.93%
Columbia VP High Yield Bond Fund - Class 2 { 4,9 }	5/3/2010	1.68%	4.49%	8.30%	7.96%	4.28%	3.67%
NVIT Loomis Short Term High Yield Fund - Class I { 4,9 }	10/31/1997	0.94%	1.97%	5.51%	6.95%	3.60%	3.46%
Bonds: Inflation-Protected Bond							
NVIT J.P. Morgan Inflation Managed Fund - Class II { 6,9 }	4/25/2025	1.03%		N/A	N/A	N/A	0.84%
PIMCO VIT Real Return Portfolio - Advisor Class { 4,6,9 }	2/28/2006	1.09%	4.65%	5.12%	1.45%	0.61%	1.50%
Bonds: Intermediate Government Bond							
American Funds Insurance Series® U.S. Government Securities Fund - Class 2 { 6,9 }	12/2/1985	1.46%	4.31%	5.56%	0.31%	-1.66%	0.45%
Bonds: Intermediate-term Bond							
BlackRock Total Return VI Fund - Class III { 9 }	4/20/1982	1.64%	3.69%	4.68%	1.36%	-1.84%	0.47%
Fidelity® VIP Investment Grade Bond Portfolio - Service Class 2 { 9 }	12/5/1988	1.50%	3.65%	4.93%	1.80%	-1.21%	1.05%
Janus Henderson VIT Flexible Bond Portfolio - Service Shares { 9 }	9/13/1993	1.59%	3.65%	5.15%	1.45%	-1.45%	0.67%
Lord Abbett Series Total Return Portfolio - Class VC { 9 }	4/30/2010	1.55%	3.31%	5.32%	2.17%	-0.94%	0.81%
MFS® VIT Total Return Bond Series - Service Class { 9 }	4/28/2000	1.58%	3.47%	5.22%	2.36%	-0.95%	0.98%
NVIT American Funds Bond Fund - Class II { 9 }	1/2/1996	1.53%	3.56%	4.72%	1.06%	-1.57%	0.67%
NVIT DoubleLine Total Return Tactical Fund - Class II { 9 }	10/16/2017	1.51%	3.68%	5.69%	2.03%	-1.03%	0.05%
NVIT iShares Fixed Income ETF Fund - Class II { 8,9 }	1/22/2019	1.40%	3.10%	4.38%	0.94%	-2.31%	0.15%
NVIT Loomis Core Bond Fund - Class II { 9 }	3/24/2008	1.46%	3.14%	4.44%	0.91%	-2.26%	0.36%
Bonds: Multisector Bond							
NVIT Strategic Income Fund: Class I { 2,4,9 }	10/31/1997	0.49%	2.80%	7.09%	6.88%	5.90%	3.64%
PIMCO VIT Income Portfolio - Advisor Class { 2,4,9 }	4/29/2016	1.73%	4.65%	7.40%	5.84%	2.71%	3.37%
Bonds: World Bond							
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class { 2,5,9 }	4/30/2014	0.84%	1.54%	5.06%	3.64%	0.33%	1.74%
Cash: Cash							
NVIT Government Money Market Fund - Class II { 1,6 } 7-day current yield: 2.83%****	11/10/1981	0.23%	1.42%	3.01%	2.94%	1.33%	0.44%
Specialty: Commodities							
PIMCO VIT CommodityRealReturn® Strategy Portfolio - Advisor Class { 5 }	2/28/2006	2.67%	6.54%	5.26%	-2.17%	12.06%	1.24%

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Specialty: Convertibles							
NYLI VP MacKay Convertible Portfolio - Service 2 Class { 9 }	4/26/2016	3.57%	5.93%	10.47%	7.87%	7.51%	8.59%
Specialty: Equity Sector							
Columbia VP Seligman Global Technology - Class 2 { 3,5 }	5/1/2000	10.38%	3.42%	11.72%	21.38%	18.65%	18.43%
Fidelity® VIP Energy Portfolio - Service Class 2 { 5,10 }	7/19/2001	5.45%	0.82%	-6.99%	7.89%	22.57%	3.34%
Janus Henderson VIT Global Technology and Innovation Portfolio - Service Shares { 2,5 }	1/18/2000	9.16%	12.94%	16.33%	30.67%	15.81%	19.04%
MFS® VIT Utilities Series - Service Class { 5 }	4/28/2000	0.18%	6.37%	15.49%	5.69%	8.16%	5.78%
NVIT J.P. Morgan Digital Evolution Strategy Fund - Class II { 5 }	5/1/2025	11.03%		N/A	N/A	N/A	24.10%
T. Rowe Price Health Sciences Portfolio - Class II { 5 }	12/29/2000	3.86%	-3.39%	-9.57%	1.32%	2.81%	4.87%
VanEck VIP Trust Global Gold Fund - Class S { 5 }	4/26/2013	2.95%	56.57%	64.96%	27.31%	7.81%	11.06%
Specialty: Natural Resources							
VanEck VIP Global Resources Fund - Class S { 2,3,5 }	5/1/2006	5.25%	12.95%	4.35%	3.83%	13.93%	0.93%
Specialty: Real Estate							
MFS® VIT III Global Real Estate Portfolio - Service Class { 7 }	1/30/2004	0.63%	2.45%	3.38%	0.32%	3.06%	3.98%
Virtus VIT Duff & Phelps Real Estate Securities Series - Class A { 5,7 }	5/1/1995	-0.96%	-0.51%	9.74%	4.20%	7.62%	5.64%
Asset Allocation: Aggressive Allocation							
NVIT Blueprint(R) Aggressive Fund - Class II { 8 }	3/27/2008	3.90%	7.36%	12.26%	13.98%	11.61%	7.69%
NVIT Blueprint(R) Moderately Aggressive Fund - Class II { 8 }	3/27/2008	3.54%	6.49%	10.98%	12.39%	10.06%	6.94%
NVIT Investor Destinations Moderately Aggressive Fund - Class II { 8,10 }	12/12/2001	3.84%	7.15%	10.20%	11.64%	8.21%	6.25%
Asset Allocation: Conservative Allocation							
NVIT Blueprint(R) Balanced Fund - Class II { 8 }	3/27/2008	2.76%	5.20%	8.47%	8.39%	5.91%	4.54%
NVIT Blueprint(R) Conservative Fund - Class II { 8 }	3/27/2008	1.99%	3.86%	6.04%	4.55%	1.96%	2.28%
NVIT Blueprint(R) Moderately Conservative Fund - Class II { 8 }	3/27/2008	2.44%	4.63%	7.53%	7.04%	4.60%	3.85%
NVIT Investor Destinations Balanced Fund - Class II { 8,10 }	3/24/2009	3.03%	5.36%	7.85%	7.80%	4.77%	4.10%
NVIT Investor Destinations Conservative Fund - Class II { 8,10 }	12/12/2001	2.03%	3.96%	5.47%	3.80%	1.11%	1.84%
NVIT Investor Destinations Managed Growth & Income Fund - Class II { 8 }	4/30/2013	2.85%	1.56%	2.98%	5.43%	3.28%	2.83%
NVIT Investor Destinations Moderately Conservative Fund - Class II { 8,10 }	12/12/2001	2.62%	4.99%	7.08%	6.31%	3.45%	3.33%
Asset Allocation: Moderate Allocation							
BlackRock 60/40 Target Allocation ETF VI - Class III { 2,5 }	4/30/2014	3.35%	6.57%	9.53%	10.13%	7.42%	6.02%
Calvert VP SRI Balanced Portfolio - Class F { 3 }	9/2/1986	3.22%	4.00%	9.41%	11.96%	8.87%	7.31%
Fidelity® VIP Balanced Portfolio - Service Class 2 { 10 }	1/3/1995	4.07%	4.72%	9.42%	12.61%	10.17%	8.57%
Janus Henderson VIT Balanced Portfolio - Service Shares	9/30/1993	4.44%	7.29%	11.33%	11.75%	8.64%	8.07%
NVIT American Funds Asset Allocation Fund - Class II { 2,3 }	8/1/1989	4.25%	7.39%	13.33%	12.38%	8.84%	7.57%
NVIT Blueprint(R) Capital Appreciation Fund - Class II { 8 }	3/27/2008	3.43%	6.00%	10.22%	11.04%	8.58%	6.17%
NVIT Blueprint(R) Managed Growth Fund - Class II { 8 }	4/30/2013	3.08%	0.98%	3.32%	6.00%	6.03%	4.26%
NVIT Blueprint(R) Moderate Fund - Class II { 8 }	3/27/2008	3.09%	5.37%	9.15%	9.71%	7.34%	5.43%

Investment Choices		Total Returns Periods Less than 1 Year		Average Annual Total Returns as of 06/30/2025			
Underlying Investment Option	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or since Inception
NVIT Investor Destinations Capital Appreciation Fund - Class II { 8,10 }	3/24/2009	3.57%	6.42%	9.58%	10.40%	7.07%	5.65%
NVIT Investor Destinations Managed Growth Fund - Class II { 8 }	4/30/2013	3.31%	1.19%	2.58%	5.58%	5.11%	3.98%
NVIT Investor Destinations Moderate Fund - Class II { 8,10 }	12/12/2001	3.33%	5.91%	8.60%	9.08%	5.84%	4.85%
NVIT Managed American Funds Asset Allocation Fund - Class II { 8 }	7/8/2014	4.11%	2.90%	8.22%	10.91%	7.51%	6.40%
Putnam VT George Putnam Balanced Fund - Class IB	4/30/1998	4.12%	4.52%	9.43%	12.80%	8.83%	7.91%
Asset Allocation: Tactical Allocation							
NVIT Blueprint(R) Managed Growth & Income Fund - Class II { 8 }	4/30/2013	2.70%	1.53%	3.42%	5.85%	4.13%	3.12%
PIMCO VIT All Asset Portfolio - Advisor Class { 2,8 }	4/30/2004	2.17%	6.10%	7.37%	5.11%	5.88%	3.88%
Asset Allocation: World Allocation							
American Funds Insurance Series® Capital Income Builder® - Class 4 { 2 }	5/1/2014	2.88%	11.62%	16.95%	10.10%	8.54%	5.22%
American Funds Insurance Series® Global Balanced Fund - Class 4 { 2 }	12/14/2012	3.42%	9.09%	10.84%	9.40%	6.07%	5.48%
BlackRock Global Allocation VI Fund - Class III { 2 }	11/18/2003	4.00%	10.39%	12.52%	9.80%	6.76%	5.04%
NVIT BlackRock Managed Global Allocation Fund - Class II { 2,8 }	7/7/2015	3.96%	5.60%	6.06%	7.10%	4.49%	3.55%
Short-term Bonds: Short-Term Bond							
Lord Abbett Series Short Duration Income Portfolio - Class VC { 9 }	4/14/2014	0.75%	2.62%	5.12%	3.19%	1.19%	1.20%
MFS® VIT III Limited Maturity Portfolio - Service Class { 9 }	3/6/2008	0.70%	2.63%	5.32%	3.56%	1.20%	1.11%
NVIT Loomis Short Term Bond Fund - Class II { 9 }	3/24/2008	0.74%	2.56%	5.00%	3.35%	0.63%	0.71%
Short-term Bonds: Ultrashort Bond							
PIMCO VIT Short-Term Portfolio - Advisor Class { 4,9 }	9/30/2009	0.38%	1.81%	3.94%	4.04%	1.77%	1.35%

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

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

The figures shown are based on a one-time investment of \$10,000 and reflect the deduction of all applicable charges. 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, actual performance is reported had it been in the Nationwide separate account.

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.

Nationwide Destination® Future

Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 06/30/2025			B. Standardized Performance: Average Annual Total Returns as off 06/30/2025			
Underlying Investment Option	Inception Date	One Year	Five Years	10 Years or since Inception	One Year	Five Years	10 Years or since Inception	Inclusion Date
Large Cap Stocks: Large-Cap Blend								
Fidelity® VIP Growth & Income Portfolio - Service Class 2	12/31/1996	10.70%	16.70%	10.96%	7.90%	14.57%	10.25%	5/2/2016
NVIT American Funds Growth-Income Fund - Class II	3/9/1987	9.57%	13.64%	11.22%	6.77%	11.28%	9.08%	5/1/2007
NVIT BNY Mellon Dynamic U.S. Core Fund - Class II	3/24/2009	5.88%	12.72%	12.08%	3.08%	10.40%	10.05%	5/1/2009
NVIT Investor Destinations Aggressive Fund - Class II { 8,10 }	12/12/2001	5.17%	9.10%	6.96%	2.37%	6.60%	4.48%	1/25/2002
NVIT J.P. Morgan U.S. Equity Fund - Class II	10/4/2019	4.44%	14.62%	14.74%	1.64%	12.41%	12.49%	10/14/2019
NVIT Managed American Funds Growth-Income Fund - Class II { 8 }	7/8/2014	0.78%	10.77%	9.07%	-2.02%	8.33%	6.81%	7/14/2014
NVIT S&P 500 Index Fund - Class II	2/7/2000	7.14%	14.53%	12.00%	4.34%	12.29%	9.94%	5/1/2013
Victory Pioneer Fund VCT Portfolio - Class II	10/31/1997	5.43%	15.47%	12.95%	2.63%	N/A	5.66%	5/1/2024
Large Cap Stocks: Large-Cap Growth								
AB VPS Large Cap Growth Portfolio - Class B	7/14/1999	4.65%	13.43%	14.53%	1.85%	N/A	6.52%	5/1/2024
CVT Nasdaq 100 Index Portfolio - Class F	4/27/2000	7.70%	15.96%	16.98%	4.90%	N/A	14.01%	5/1/2024
Fidelity® VIP Growth Portfolio - Service Class 2	10/9/1986	4.34%	15.39%	15.29%	1.54%	13.13%	13.43%	11/15/2002
NVIT American Funds Growth Fund - Class II	2/8/1984	16.84%	16.44%	15.48%	14.04%	14.17%	13.62%	5/1/2006
NVIT GQG US Quality Equity Fund - Class II	3/24/2008	0.48%	8.68%	7.74%	-2.32%	6.26%	5.46%	5/1/2008
NVIT Jacobs Levy Large Cap Growth Fund - Class II	3/24/2008	6.18%	20.10%	15.64%	3.38%	18.11%	13.67%	5/1/2008
NVIT NASDAQ-100 Index Fund - Class II	4/25/2025	N/A	N/A	8.42%	N/A	N/A	3.59%	5/1/2025
Putnam VT Sustainable Leaders Fund - Class IB	5/2/1994	-3.65%	11.37%	12.17%	-6.44%	N/A	9.76%	5/1/2023
Large Cap Stocks: Large-Cap Value								
AB VPS Relative Value Portfolio - Class A	1/14/1991	1.17%	13.18%	9.00%	-1.63%	N/A	-3.58%	5/1/2024
American Funds Insurance Series® Washington Mutual Investors Fund - Class 4	7/5/2001	8.88%	14.33%	9.88%	6.08%	12.08%	7.27%	5/1/2018
NVIT BlackRock Equity Dividend Fund - Class II	10/31/1997	5.40%	11.67%	8.16%	2.60%	9.40%	5.78%	2/14/2003
NVIT BNY Mellon Dynamic U.S. Equity Income - Class Z { 3 }	3/24/2009	8.61%	16.01%	9.06%	5.81%	N/A	12.19%	9/14/2020
Putnam VT Large Cap Value Fund - Class IB	5/1/2003	4.33%	15.54%	10.39%	1.53%	13.42%	8.75%	5/1/2017

Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 06/30/2025			B. Standardized Performance: Average Annual Total Returns as off 06/30/2025			
Underlying Investment Option	Inception Date	One Year	Five Years	10 Years or since Inception	One Year	Five Years	10 Years or since Inception	Inclusion Date
Mid Cap Stocks: Mid-Cap Blend								
NVIT Mid Cap Index Fund - Class II { 1,3,6 }	4/30/2002	-0.54%	11.20%	7.52%	-3.34%	9.00%	9.05%	6/1/2020
Mid Cap Stocks: Mid-Cap Growth								
Janus Henderson VIT Enterprise Portfolio - Service Shares { 3 }	12/31/1999	5.35%	10.31%	10.74%	2.55%	7.95%	8.77%	5/1/2013
NVIT Allspring Discovery Fund - Class II { 3 }	3/24/2008	3.94%	2.78%	6.89%	1.14%	-0.19%	4.56%	5/1/2008
T. Rowe Price Mid-Cap Growth Portfolio - Class II { 3 }	12/31/1996	-0.90%	6.38%	8.06%	-3.70%	N/A	1.38%	5/1/2023
Mid Cap Stocks: Mid-Cap Value								
Fidelity® VIP Value Strategies Portfolio - Service Class 2 { 3,8 }	2/20/2002	-4.16%	14.99%	7.39%	-6.91%	N/A	-0.17%	5/2/2022
MFS® VIT III Mid Cap Value Portfolio - Service Class { 3 }	3/6/2008	-0.11%	12.20%	7.40%	-2.91%	10.07%	12.19%	5/1/2020
NVIT Victory Mid Cap Value Fund - Class II { 3 }	3/24/2008	-3.21%	10.42%	5.75%	-6.01%	8.25%	3.26%	5/1/2008
Small Cap Stocks: Small-Cap Blend								
Invesco V.I. Main Street Small Cap Fund - Series II { 3 }	7/16/2001	3.05%	11.56%	7.39%	0.25%	9.39%	4.95%	11/15/2002
NVIT Multi-Manager Small Company Fund - Class II { 3,10 }	2/13/2002	0.38%	11.47%	7.63%	-2.42%	9.37%	5.31%	11/15/2002
NVIT Small Cap Index Fund - Class II { 3 }	4/13/2007	-0.36%	7.92%	5.58%	-3.16%	5.58%	3.08%	5/1/2013
Small Cap Stocks: Small-Cap Growth								
Legg Mason Partners ClearBridge Variable Small Cap Growth Portfolio - Class II { 3 }	2/2/2007	1.26%	2.78%	6.70%	-1.54%	N/A	-1.82%	5/1/2024
MFS® VIT New Discovery Series - Service Class { 3 }	4/28/2000	0.30%	2.74%	7.31%	-2.50%	-0.04%	5.11%	5/1/2012
NVIT Invesco Small Cap Growth Fund - Class II { 3 }	5/3/1999	4.96%	7.03%	8.13%	2.16%	4.40%	5.85%	11/15/2002
Small Cap Stocks: Small-Cap Value								
Macquarie VIP Small Cap Value Series - Service Class { 3 }	5/1/2000	-0.16%	11.84%	5.98%	-2.96%	9.77%	3.49%	5/1/2013
NVIT Multi-Manager Small Cap Value Fund - Class II { 3,10 }	4/30/2002	-6.58%	11.10%	4.80%	-9.18%	9.08%	2.16%	11/15/2002
International Stocks: Emerging Markets								
American Funds Insurance Series® New World Fund - Class 4 { 2,5 }	6/17/1999	7.42%	6.60%	6.00%	4.62%	3.95%	5.29%	6/1/2020
Fidelity® VIP Emerging Markets Portfolio - Service Class 2 { 2 }	1/23/2008	8.29%	6.50%	6.17%	5.49%	N/A	-5.58%	5/1/2021
NVIT Fidelity Institutional AM(R) Emerging Markets Fund - Class I { 2,5,10 }	8/30/2000	1.70%	1.02%	1.47%	N/A	N/A	-4.19%	6/20/2025
International Stocks: Foreign Large Blend								
Janus Henderson VIT Overseas Portfolio - Service Shares { 2 }	5/2/1994	4.30%	11.16%	5.16%	1.50%	N/A	1.37%	5/1/2023
NVIT International Equity Fund - Class II { 2,10 }	8/30/2000	14.24%	12.71%	6.20%	11.44%	N/A	11.33%	5/1/2023
NVIT International Index Fund - Class II { 2,10 }	4/28/2006	9.84%	9.02%	4.93%	7.04%	6.46%	2.03%	5/1/2013
Putnam VT International Equity Fund - Class IB { 2 }	1/2/1997	14.40%	9.93%	5.13%	11.60%	N/A	1.07%	5/1/2021
International Stocks: Foreign Large Growth								
MFS® VIT II International Growth Portfolio - Service Class { 2 }	8/23/2001	10.66%	8.37%	7.44%	7.86%	5.77%	4.85%	5/1/2019
NVIT NS Partners International Focused Growth Fund: Class II { 2,10 }	3/24/2008	-4.29%	-1.73%	2.88%	-7.04%	-4.81%	0.15%	5/1/2008

Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 06/30/2025			B. Standardized Performance: Average Annual Total Returns as off 06/30/2025			
Underlying Investment Option	Inception Date	One Year	Five Years	10 Years or since Inception	One Year	Five Years	10 Years or since Inception	Inclusion Date
International Stocks: Foreign Large Value								
NVIT Putnam International Value Fund - Class Z { 2 }	3/24/2009	16.73%	11.43%	4.31%	13.93%	N/A	8.09%	10/16/2020
International Stocks: World Stock								
American Funds Insurance Series® Global Small Cap Fund - Class 4 { 2,3 }	4/30/1998	2.30%	3.35%	3.77%	-0.50%	N/A	-0.73%	5/1/2023
Janus Henderson Global Sustainable Equity Portfolio - Institutional Shares { 2 }	1/26/2022	5.30%	N/A	7.04%	2.50%	N/A	9.51%	5/1/2023
Janus Henderson VIT Global Research Portfolio - Service Shares { 2 }	12/31/1999	10.60%	13.99%	9.94%	7.80%	N/A	10.56%	5/1/2024
NVIT American Funds Global Growth Fund - Class II { 2 }	4/30/1997	3.02%	9.17%	9.54%	0.22%	6.64%	7.33%	5/1/2006
NVIT Fidelity Institutional AM(R) Worldwide Fund - Class II { 2 }	4/25/2025	N/A	N/A	8.42%	N/A	N/A	4.15%	5/1/2025
NVIT iShares Global Equity ETF Fund - Class II { 2,8 }	1/22/2019	6.57%	12.33%	11.06%	3.77%	10.03%	7.44%	5/1/2019
Bonds: Emerging Markets Bond								
PIMCO VIT Emerging Markets Bond Portfolio - Advisor Class { 2,5,9 }	3/31/2006	3.45%	0.72%	2.55%	0.65%	-2.44%	-0.31%	4/30/2013
Bonds: Floating Rate Bond								
Fidelity® VIP Floating Rate High Income Portfolio - Initial Class { 4,5,6,9 }	4/9/2014	-0.55%	5.30%	3.75%	-3.35%	N/A	-0.36%	5/1/2023
Bonds: High Yield Bond								
American Funds Insurance Series® American High-Income Trust - Class 4 { 4,9 }	2/8/1984	2.19%	5.50%	4.21%	-0.62%	N/A	-4.31%	5/1/2024
BlackRock High Yield VI Fund - Class III { 4,9 }	4/20/1982	2.02%	4.16%	3.93%	-0.78%	1.30%	1.15%	5/1/2015
Columbia VP High Yield Bond Fund - Class 2 { 4,9 }	5/3/2010	2.00%	3.67%	3.67%	-0.80%	0.78%	0.23%	5/1/2017
NVIT Loomis Short Term High Yield Fund - Class I { 4,9 }	10/31/1997	-0.79%	2.96%	3.46%	-3.59%	0.07%	0.71%	11/15/2002
Bonds: Inflation-Protected Bond								
NVIT J.P. Morgan Inflation Managed Fund - Class II { 6,9 }	4/25/2025	N/A	N/A	-6.36%	N/A	N/A	-9.09%	5/1/2025
PIMCO VIT Real Return Portfolio - Advisor Class { 4,6,9 }	2/28/2006	-1.18%	-0.10%	1.50%	-3.98%	N/A	-6.73%	5/1/2024
Bonds: Intermediate Government Bond								
American Funds Insurance Series® U.S. Government Securities Fund - Class 2 { 6,9 }	12/2/1985	-0.74%	-2.37%	0.45%	-3.54%	N/A	-5.05%	5/2/2022
Bonds: Intermediate-term Bond								
BlackRock Total Return VI Fund - Class III { 9 }	4/20/1982	-1.62%	-2.55%	0.47%	-4.42%	-5.79%	-2.64%	5/1/2015
Fidelity® VIP Investment Grade Bond Portfolio - Service Class 2 { 9 }	12/5/1988	-1.37%	-1.92%	1.05%	-4.17%	-5.10%	-1.97%	11/15/2002
Janus Henderson VIT Flexible Bond Portfolio - Service Shares { 9 }	9/13/1993	-1.15%	-2.17%	0.67%	-3.95%	-5.37%	-2.44%	5/1/2015
Lord Abbett Series Total Return Portfolio - Class VC { 9 }	4/30/2010	-0.98%	-1.66%	0.81%	-3.78%	-4.82%	-2.37%	5/2/2016
MFS® VIT Total Return Bond Series - Service Class { 9 }	4/28/2000	-1.08%	-1.67%	0.98%	-3.88%	-4.83%	-4.16%	6/1/2020
NVIT American Funds Bond Fund - Class II { 9 }	1/2/1996	-1.58%	-2.28%	0.67%	-4.38%	-5.48%	-2.40%	5/1/2006
NVIT DoubleLine Total Return Tactical Fund - Class II { 9 }	10/16/2017	-0.61%	-1.75%	0.03%	-3.41%	-4.93%	-3.16%	5/1/2018
NVIT iShares Fixed Income ETF Fund - Class II { 8,9 }	1/22/2019	-1.92%	-3.02%	-0.16%	-4.72%	-6.30%	-3.48%	5/1/2019
NVIT Loomis Core Bond Fund - Class II { 9 }	3/24/2008	-1.86%	-2.96%	0.36%	-4.66%	-6.23%	-2.74%	5/1/2008

Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 06/30/2025			B. Standardized Performance: Average Annual Total Returns as off 06/30/2025			
Underlying Investment Option	Inception Date	One Year	Five Years	10 Years or since Inception	One Year	Five Years	10 Years or since Inception	Inclusion Date
Bonds: Multisector Bond								
NVIT Strategic Income Fund: Class I { 2,4,9 }	10/31/1997	0.79%	5.32%	3.64%	-2.01%	2.60%	0.79%	5/1/2000
PIMCO VIT Income Portfolio - Advisor Class { 2,4,9 }	4/29/2016	1.10%	2.06%	3.35%	-1.70%	-0.94%	-0.06%	4/30/2018
Bonds: World Bond								
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class { 2,5,9 }	4/30/2014	-1.24%	-0.39%	1.74%	-4.04%	-3.49%	-3.00%	6/1/2020
Cash: Cash								
NVIT Government Money Market Fund - Class II { 1,6 } 7-day current yield: 2.83% ****	11/10/1981	-3.29%	0.64%	0.44%	-6.09%	-2.36%	-2.90%	
Specialty: Commodities								
PIMCO VIT CommodityRealReturn® Strategy Portfolio - Advisor Class { 5 }	2/28/2006	-1.04%	11.60%	1.24%	-3.84%	9.63%	-2.49%	5/1/2013
Specialty: Convertibles								
NYLI VP MacKay Convertible Portfolio - Service 2 Class { 9 }	4/26/2016	4.17%	6.97%	8.58%	1.37%	4.45%	4.99%	5/1/2018
Specialty: Equity Sector								
Columbia VP Seligman Global Technology - Class 2 { 3,5 }	5/1/2000	5.42%	18.29%	18.43%	2.62%	N/A	11.32%	5/1/2024
Fidelity® VIP Energy Portfolio - Service Class 2 { 5,10 }	7/19/2001	-12.80%	22.25%	3.34%	-15.40%	20.68%	-0.32%	5/2/2005
Janus Henderson VIT Global Technology and Innovation Portfolio - Service Shares { 2,5 }	1/18/2000	10.03%	15.41%	19.04%	7.23%	12.94%	17.48%	5/1/2000
MFS® VIT Utilities Series - Service Class { 5 }	4/28/2000	9.19%	7.62%	5.78%	6.39%	5.11%	3.17%	5/1/2013
NVIT J.P. Morgan Digital Evolution Strategy Fund - Class II { 5 }	5/1/2025	N/A	N/A	16.90%	N/A	N/A	14.10%	5/1/2025
T. Rowe Price Health Sciences Portfolio - Class II { 5 }	12/29/2000	-15.20%	2.16%	4.87%	-17.80%	-0.45%	2.36%	5/3/2010
VanEck VIP Trust Global Gold Fund - Class S { 5 }	4/26/2013	58.66%	7.27%	11.06%	55.86%	3.55%	9.73%	5/1/2018
Specialty: Natural Resources								
VanEck VIP Global Resources Fund - Class S { 2,3,5 }	5/1/2006	-1.95%	13.50%	0.93%	-4.75%	11.63%	-2.97%	5/1/2012
Specialty: Real Estate								
MFS® VIT III Global Real Estate Portfolio - Service Class { 7 }	1/30/2004	-2.92%	2.42%	3.98%	-5.72%	N/A	-7.12%	5/1/2021
Virtus VIT Duff & Phelps Real Estate Securities Series - Class A { 5,7 }	5/1/1995	3.44%	7.07%	5.64%	0.64%	N/A	-0.94%	5/1/2023
Asset Allocation: Aggressive Allocation								
NVIT Blueprint(R) Aggressive Fund - Class II { 8 }	3/27/2008	5.96%	11.14%	7.69%	3.16%	8.76%	5.20%	5/1/2008
NVIT Blueprint(R) Moderately Aggressive Fund - Class II { 8 }	3/27/2008	4.68%	9.57%	6.94%	1.88%	7.10%	4.40%	5/1/2008
NVIT Investor Destinations Moderately Aggressive Fund - Class II { 8,10 }	12/12/2001	3.90%	7.68%	6.25%	1.10%	5.10%	3.72%	1/25/2002
Asset Allocation: Conservative Allocation								
NVIT Blueprint(R) Balanced Fund - Class II { 8 }	3/27/2008	2.17%	5.33%	4.54%	-0.63%	2.60%	1.82%	5/1/2008
NVIT Blueprint(R) Conservative Fund - Class II { 8 }	3/27/2008	-0.26%	1.28%	2.28%	-3.06%	-1.71%	-0.66%	5/1/2008
NVIT Blueprint(R) Moderately Conservative Fund - Class II { 8 }	3/27/2008	1.23%	3.99%	3.85%	-1.57%	1.17%	1.07%	5/1/2008
NVIT Investor Destinations Balanced Fund - Class II { 8,10 }	3/24/2009	1.55%	4.17%	4.10%	-1.25%	1.36%	1.37%	5/1/2009

Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 06/30/2025			B. Standardized Performance: Average Annual Total Returns as off 06/30/2025			
Underlying Investment Option	Inception Date	One Year	Five Years	10 Years or since Inception	One Year	Five Years	10 Years or since Inception	Inclusion Date
NVIT Investor Destinations Conservative Fund - Class II { 8,10 }	12/12/2001	-0.83%	0.41%	1.84%	-3.63%	-2.61%	-1.13%	1/25/2002
NVIT Investor Destinations Managed Growth & Income Fund - Class II { 8 }	4/30/2013	-3.32%	2.64%	2.83%	-6.12%	-0.23%	-0.03%	5/1/2013
NVIT Investor Destinations Moderately Conservative Fund - Class II { 8,10 }	12/12/2001	0.78%	2.81%	3.33%	-2.02%	-0.09%	0.54%	1/25/2002
Asset Allocation: Moderate Allocation								
BlackRock 60/40 Target Allocation ETF VI - Class III { 2,5 }	4/30/2014	3.23%	6.88%	6.02%	0.43%	N/A	0.21%	5/1/2024
Calvert VP SRI Balanced Portfolio - Class F { 3 }	9/2/1986	3.11%	8.36%	7.31%	0.31%	N/A	2.05%	5/1/2024
Fidelity® VIP Balanced Portfolio - Service Class 2 { 10 }	1/3/1995	3.12%	9.68%	8.57%	0.32%	7.23%	7.30%	5/2/2016
Janus Henderson VIT Balanced Portfolio - Service Shares	9/30/1993	5.03%	8.12%	8.07%	2.23%	N/A	1.35%	5/1/2021
NVIT American Funds Asset Allocation Fund - Class II { 2,3 }	8/1/1989	7.03%	8.32%	7.57%	4.23%	5.71%	5.20%	5/1/2006
NVIT Blueprint(R) Capital Appreciation Fund - Class II { 8 }	3/27/2008	3.92%	8.05%	6.17%	1.12%	5.50%	3.58%	5/1/2008
NVIT Blueprint(R) Managed Growth Fund - Class II { 8 }	4/30/2013	-2.98%	5.45%	4.26%	-5.78%	2.85%	1.53%	5/1/2013
NVIT Blueprint(R) Moderate Fund - Class II { 8 }	3/27/2008	2.85%	6.80%	5.43%	0.05%	4.17%	2.79%	5/1/2008
NVIT Investor Destinations Capital Appreciation Fund - Class II { 8,10 }	3/24/2009	3.28%	6.52%	5.65%	0.48%	3.86%	3.08%	5/1/2009
NVIT Investor Destinations Managed Growth Fund - Class II { 8 }	4/30/2013	-3.72%	4.51%	3.98%	-6.50%	1.84%	1.28%	5/1/2013
NVIT Investor Destinations Moderate Fund - Class II { 8,10 }	12/12/2001	2.30%	5.26%	4.85%	-0.50%	2.53%	2.21%	1/25/2002
NVIT Managed American Funds Asset Allocation Fund - Class II { 8 }	7/8/2014	1.92%	6.97%	6.40%	-0.88%	4.31%	3.92%	7/14/2014
Putnam VT George Putnam Balanced Fund - Class IB	4/30/1998	3.13%	8.32%	7.91%	0.33%	N/A	3.75%	5/1/2024
Asset Allocation: Tactical Allocation								
NVIT Blueprint(R) Managed Growth & Income Fund - Class II { 8 }	4/30/2013	-2.88%	3.51%	3.12%	-5.68%	0.71%	0.25%	5/1/2013
PIMCO VIT All Asset Portfolio - Advisor Class { 2,8 }	4/30/2004	1.07%	5.30%	3.88%	-1.73%	2.71%	1.14%	5/1/2012
Asset Allocation: World Allocation								
American Funds Insurance Series® Capital Income Builder® - Class 4 { 2 }	5/1/2014	10.65%	8.02%	5.22%	7.85%	N/A	4.39%	5/1/2024
American Funds Insurance Series® Global Balanced Fund - Class 4 { 2 }	12/14/2012	4.54%	5.49%	5.48%	1.74%	N/A	1.57%	5/1/2024
BlackRock Global Allocation VI Fund - Class III { 2 }	11/18/2003	6.22%	6.20%	5.04%	3.42%	3.51%	2.31%	5/1/2009
NVIT BlackRock Managed Global Allocation Fund - Class II { 2,8 }	7/7/2015	-0.24%	3.88%	3.54%	-3.04%	1.08%	0.60%	7/13/2015
Short-term Bonds: Short-Term Bond								
Lord Abbett Series Short Duration Income Portfolio - Class VC { 9 }	4/14/2014	-1.18%	0.49%	1.20%	-3.98%	-2.52%	-1.95%	5/1/2018
MFS® VIT III Limited Maturity Portfolio - Service Class { 9 }	3/6/2008	-0.98%	0.51%	1.11%	-3.78%	N/A	-3.58%	5/1/2023
NVIT Loomis Short Term Bond Fund - Class II { 9 }	3/24/2008	-1.30%	-0.08%	0.71%	-4.10%	-3.15%	-2.52%	5/1/2008
Short-term Bonds: Ultrashort Bond								
PIMCO VIT Short-Term Portfolio - Advisor Class { 4,9 }	9/30/2009	-2.36%	1.09%	1.35%	-5.16%	-1.92%	-1.41%	4/29/2016

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

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 actual performance is reported had it been in the Nationwide separate account. Year-to-date returns are shown only for underlying investment options inception 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® Future

Investment Choices			Total Returns Periods Less than 1 Year		Average Annual Total Returns as of 06/30/2025			
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								
MFS® VIT II Blended Research® Core Equity Portfolio - Service Class	Walled Off	8/23/2001	5.30%	5.55%	11.32%	19.02%	16.13%	11.29%
NVIT Jacobs Levy Large Cap Core Fund - Class II { 3 }	Walled Off	3/24/2008	4.81%	1.74%	9.57%	16.69%	14.13%	10.71%
Large Cap Stocks: Large-Cap Growth								
Morgan Stanley VIF Growth Portfolio - Class II { 5 }	Walled Off	5/5/2003	7.18%	30.10%	87.71%	36.24%	8.79%	16.31%
Large Cap Stocks: Large-Cap Value								
NVIT BNY Mellon Dynamic U.S. Equity Income - Class II { 3 }	Closed	3/24/2009	4.27%	7.57%	14.82%	13.02%	16.35%	9.03%
Mid Cap Stocks: Mid-Cap Blend								
BNY Mellon IP MidCap Stock Portfolio - Service Shares { 3 }	Walled Off	12/29/2000	3.39%	1.77%	8.64%	11.96%	12.37%	6.16%
International Stocks: Emerging Markets								
NVIT Fidelity Institutional AM(R) Emerging Markets Fund - Class II { 2,5,10 }	Closed	8/30/2000	5.60%	11.77%	7.81%	4.45%	1.44%	1.22%
International Stocks: Foreign Large Growth								
American Funds Insurance Series® International Fund - Class 4 { 2 }	Walled Off	5/1/1990	4.08%	11.38%	6.35%	9.69%	4.72%	3.32%
International Stocks: World Stock								
Invesco V.I. Global Fund - Series II { 2 }	Walled Off	7/13/2000	5.69%	7.33%	8.47%	17.59%	10.18%	8.26%
Bonds: Floating Rate Bond								
Eaton Vance VT Floating-Rate Income Fund - Initial Class { 4,5,6,9 }	Walled Off	5/2/2001	0.49%	1.52%	4.92%	6.89%	4.45%	2.85%
Bonds: Inflation-Protected Bond								
LVIP American Century Inflation Protection Fund - Service Class { 6,9 }	Walled Off	12/31/2002	0.97%	3.83%	4.19%	0.72%	0.32%	1.18%
Bonds: Intermediate Government Bond								
NVIT Government Bond Fund - Class II { 6,9,10 }	Walled Off	11/8/1982	1.52%	3.25%	4.31%	0.42%	-2.45%	-0.45%
Bonds: Intermediate-term Bond								
LVIP JPMorgan Core Bond Fund - Service Class	Walled Off	8/16/2006	1.55%	3.76%	5.00%	1.55%	-1.51%	0.55%
Bonds: World Bond								
PIMCO VIT International Bond Portfolio (Unhedged) - Advisor Class { 2,9 }	Walled Off	3/31/2009	2.79%	10.32%	10.71%	2.45%	-1.85%	-0.29%

Investment Choices			Total Returns Periods Less than 1 Year		Average Annual Total Returns as of 06/30/2025			
Underlying Investment Option	Status	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or since Inception
Specialty: Real Estate								
Fidelity® VIP Real Estate Portfolio - Service Class 2 { 5,7,8 }	Walled Off	11/6/2002	0.44%	1.25%	9.90%	1.83%	4.48%	3.35%
Asset Allocation: Conservative Allocation								
Franklin VIPT Income VIP Fund - Class 2 { 4 }	Walled Off	1/24/1989	2.70%	4.76%	8.19%	6.76%	7.87%	4.85%
Asset Allocation: Target Date								
Fidelity® VIP Freedom Fund 2010 Portfolio(SM) - Service Class 2 { 8 }	Walled Off	4/26/2005	1.98%	5.76%	6.87%	5.42%	3.12%	3.72%
Short-term Bonds: Short-Term Bond								
PIMCO VIT Low Duration Portfolio - Advisor Class { 4,9 }	Walled Off	3/31/2006	0.65%	2.44%	4.79%	2.61%	0.07%	0.33%

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, actual performance is reported as it has been in the Nationwide separate account.

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® Future

Investment Choices			A. Non-standardized Performance: Average Annual Total Returns as of 06/30/2025			B. Standardized Performance: Average Annual Total Returns as off 06/30/2025			
Underlying Investment Option	Status	Inception Date	One Year	Five Years	10 Years or since Inception	One Year	Five Years	10 Years or since Inception	Inclusion Date
Large Cap Stocks: Large-Cap Blend									
MFS® VIT II Blended Research® Core Equity Portfolio - Service Class	Walled Off	8/23/2001	5.02%	15.73%	11.29%	2.22%	13.54%	13.71%	6/1/2020
NVIT Jacobs Levy Large Cap Core Fund - Class II { 3 }	Walled Off	3/24/2008	3.27%	13.71%	10.71%	0.47%	11.48%	8.58%	5/1/2008
Large Cap Stocks: Large-Cap Growth									
Morgan Stanley VIF Growth Portfolio - Class II { 5 }	Walled Off	5/5/2003	81.41%	8.27%	16.31%	78.61%	N/A	-6.19%	5/1/2021
Large Cap Stocks: Large-Cap Value									
NVIT BNY Mellon Dynamic U.S. Equity Income - Class II { 3 }	Closed	3/24/2009	8.52%	15.96%	9.03%	5.72%	13.93%	6.66%	5/1/2009
Mid Cap Stocks: Mid-Cap Blend									
BNY Mellon IP MidCap Stock Portfolio - Service Shares { 3 }	Walled Off	12/29/2000	2.34%	11.91%	6.16%	-0.46%	9.72%	3.54%	5/1/2014
International Stocks: Emerging Markets									
NVIT Fidelity Institutional AM(R) Emerging Markets Fund - Class II { 2,5,10 }	Closed	8/30/2000	1.51%	0.75%	1.22%	-1.29%	-2.18%	-1.84%	11/15/2002
International Stocks: Foreign Large Growth									
American Funds Insurance Series® International Fund - Class 4 { 2 }	Walled Off	5/1/1990	0.05%	4.11%	3.32%	-2.75%	1.34%	-1.83%	5/1/2018
International Stocks: World Stock									
Invesco V.I. Global Fund - Series II { 2 }	Walled Off	7/13/2000	2.17%	9.69%	8.26%	-0.63%	7.18%	5.84%	11/15/2002
Bonds: Floating Rate Bond									
Eaton Vance VT Floating-Rate Income Fund - Initial Class { 4,5,6,9 }	Walled Off	5/2/2001	-1.38%	3.84%	2.85%	-4.18%	1.00%	-0.10%	4/30/2013
Bonds: Inflation-Protected Bond									
LVIP American Century Inflation Protection Fund - Service Class { 6,9 }	Walled Off	12/31/2002	-2.11%	-0.40%	1.18%	-4.91%	N/A	-7.45%	4/26/2024
Bonds: Intermediate Government Bond									
NVIT Government Bond Fund - Class II { 6,9,10 }	Walled Off	11/8/1982	-1.99%	-3.16%	-0.45%	-4.79%	-6.45%	-6.00%	6/1/2020

Investment Choices			A. Non-standardized Performance: Average Annual Total Returns as of 06/30/2025			B. Standardized Performance: Average Annual Total Returns as off 06/30/2025			
Underlying Investment Option	Status	Inception Date	One Year	Five Years	10 Years or since Inception	One Year	Five Years	10 Years or since Inception	Inclusion Date
Bonds: Intermediate-term Bond									
LVIP JPMorgan Core Bond Fund - Service Class	Walled Off	8/16/2006	-1.30%	-2.23%	0.55%	-4.10%	N/A	-4.18%	4/28/2023
Bonds: World Bond									
PIMCO VIT International Bond Portfolio (Unhedged) - Advisor Class { 2,9 }	Walled Off	3/31/2009	4.41%	-2.56%	-0.29%	1.61%	-5.86%	-3.53%	5/1/2009
Specialty: Real Estate									
Fidelity® VIP Real Estate Portfolio - Service Class 2 { 5,7,8 }	Walled Off	11/6/2002	3.60%	3.87%	3.35%	0.80%	1.20%	0.73%	5/1/2013
Asset Allocation: Conservative Allocation									
Franklin VIPT Income VIP Fund - Class 2 { 4 }	Walled Off	1/24/1989	1.89%	7.33%	4.85%	-0.91%	4.83%	2.18%	5/1/2006
Asset Allocation: Target Date									
Fidelity® VIP Freedom Fund 2010 Portfolio(SM) - Service Class 2 { 8 }	Walled Off	4/26/2005	0.57%	2.48%	3.72%	-2.23%	-0.43%	1.01%	5/2/2005
Short-term Bonds: Short-Term Bond									
PIMCO VIT Low Duration Portfolio - Advisor Class { 4,9 }	Walled Off	3/31/2006	-1.51%	-0.66%	0.33%	-4.31%	-3.75%	-2.96%	5/1/2009

The expense ratios are as shown in the most recent prospectus. The difference between gross and net operating expenses reflects contractual fee waivers and/or expense reimbursements in place as of the most recent prospectus. The 12b-1 fees are included in the gross expenses.

Nationwide Destination® Future

Investment Choices	Expense Ratio			As of 06/30/2025	
Underlying Investment Option	Gross	Net	12b-1	Fee Waiver	Fee Waiver Expiration Date
Large Cap Stocks: Large-Cap Blend					
Fidelity® VIP Growth & Income Portfolio - Service Class 2	0.74	0.74	0.25	N/A	N/A
NVIT American Funds Growth-Income Fund - Class II	1.06	0.91	0.25	*	5/1/2026
NVIT BNY Mellon Dynamic U.S. Core Fund - Class II	0.91	0.87	0.25	*	4/30/2026
NVIT Investor Destinations Aggressive Fund - Class II { 8,10 }	0.92	0.92	0.25	N/A	N/A
NVIT J.P. Morgan U.S. Equity Fund - Class II	0.94	0.94	0.25	N/A	N/A
NVIT Managed American Funds Growth-Income Fund - Class II { 8 }	1.00	1.00	0.25	N/A	N/A
NVIT S&P 500 Index Fund - Class II	0.56	0.49	0.25	*	4/30/2026
Victory Pioneer Fund VCT Portfolio - Class II	1.05	1.05	0.25	N/A	N/A
Large Cap Stocks: Large-Cap Growth					
AB VPS Large Cap Growth Portfolio - Class B	0.90	0.90	0.25	N/A	N/A
CVT Nasdaq 100 Index Portfolio - Class F	0.83	0.73	0.25	*	5/1/2026
Fidelity® VIP Growth Portfolio - Service Class 2	0.81	0.81	0.25	N/A	N/A
NVIT American Funds Growth Fund - Class II	1.13	0.98	0.25	*	5/1/2026
NVIT GQG US Quality Equity Fund - Class II	1.07	0.86	0.25	*	4/30/2026
NVIT Jacobs Levy Large Cap Growth Fund - Class II	0.96	0.95	0.25	*	4/30/2026
NVIT NASDAQ-100 Index Fund - Class II	N/A	N/A	N/A	N/A	N/A
Putnam VT Sustainable Leaders Fund - Class IB	0.88	0.88	0.25	N/A	N/A
Large Cap Stocks: Large-Cap Value					
AB VPS Relative Value Portfolio - Class A	0.61	0.61	N/A	*	5/1/2026
American Funds Insurance Series® Washington Mutual Investors Fund - Class 4	0.90	0.75	0.25	*	5/1/2026
NVIT BlackRock Equity Dividend Fund - Class II	1.09	1.05	0.25	*	4/30/2026
NVIT BNY Mellon Dynamic U.S. Equity Income - Class Z { 3 }	1.00	0.88	0.25	*	4/30/2026
Putnam VT Large Cap Value Fund - Class IB	0.80	0.80	0.25	N/A	N/A
Mid Cap Stocks: Mid-Cap Blend					
NVIT Mid Cap Index Fund - Class II { 1,3,6 }	0.62	0.62	0.25	N/A	N/A
Mid Cap Stocks: Mid-Cap Growth					
Janus Henderson VIT Enterprise Portfolio - Service Shares { 3 }	0.97	0.97	0.25	N/A	N/A
NVIT Allspring Discovery Fund - Class II { 3 }	1.13	1.08	0.25	*	4/30/2026
T. Rowe Price Mid-Cap Growth Portfolio - Class II { 3 }	1.08	1.08	0.25	N/A	N/A
Mid Cap Stocks: Mid-Cap Value					
Fidelity® VIP Value Strategies Portfolio - Service Class 2 { 3,8 }	0.84	0.84	0.25	N/A	N/A
MFS® VIT III Mid Cap Value Portfolio - Service Class { 3 }	1.05	1.04	0.25	*	4/30/2026

Investment Choices	Expense Ratio			As of 06/30/2025	
Underlying Investment Option	Gross	Net	12b-1	Fee Waiver	Fee Waiver Expiration Date
NVIT Victory Mid Cap Value Fund - Class II { 3 }	1.08	0.96	0.25	*	4/30/2026
Small Cap Stocks: Small-Cap Blend					
Invesco V.I. Main Street Small Cap Fund - Series II { 3 }	1.11	1.11	0.25	N/A	N/A
NVIT Multi-Manager Small Company Fund - Class II { 3,10 }	1.31	1.29	0.25	*	4/30/2026
NVIT Small Cap Index Fund - Class II { 3 }	0.65	0.58	0.25	*	4/30/2026
Small Cap Stocks: Small-Cap Growth					
Legg Mason Partners ClearBridge Variable Small Cap Growth Portfolio - Class II { 3 }	1.05	1.05	0.25	N/A	N/A
MFS® VIT New Discovery Series - Service Class { 3 }	1.20	1.12	0.25	*	4/30/2026
NVIT Invesco Small Cap Growth Fund - Class II { 3 }	1.33	1.33	0.25	N/A	N/A
Small Cap Stocks: Small-Cap Value					
Macquarie VIP Small Cap Value Series - Service Class { 3 }	1.04	1.04	0.30	N/A	N/A
NVIT Multi-Manager Small Cap Value Fund - Class II { 3,10 }	1.35	1.31	0.25	*	4/30/2026
International Stocks: Emerging Markets					
American Funds Insurance Series® New World Fund - Class 4 { 2,5 }	1.14	1.07	0.25	*	5/1/2026
Fidelity® VIP Emerging Markets Portfolio - Service Class 2 { 2 }	1.13	1.13	0.25	N/A	N/A
NVIT Fidelity Institutional AM(R) Emerging Markets Fund - Class I { 2,5,10 }	1.26	1.12	N/A	*	4/30/2027
International Stocks: Foreign Large Blend					
Janus Henderson VIT Overseas Portfolio - Service Shares { 2 }	1.13	1.13	0.25	N/A	N/A
NVIT International Equity Fund - Class II { 2,10 }	1.37	1.23	0.25	*	4/30/2026
NVIT International Index Fund - Class II { 2,10 }	0.68	0.68	0.25	N/A	N/A
Putnam VT International Equity Fund - Class IB { 2 }	1.08	1.08	0.25	N/A	N/A
International Stocks: Foreign Large Growth					
MFS® VIT II International Growth Portfolio - Service Class { 2 }	1.24	1.13	0.25	*	4/30/2026
NVIT NS Partners International Focused Growth Fund: Class II { 2,10 }	1.35	1.23	0.25	*	4/30/2026
International Stocks: Foreign Large Value					
NVIT Putnam International Value Fund - Class Z { 2 }	1.10	1.06	0.25	*	4/30/2027
International Stocks: World Stock					
American Funds Insurance Series® Global Small Cap Fund - Class 4 { 2,3 }	1.20	1.15	0.25	*	5/1/2026
Janus Henderson Global Sustainable Equity Portfolio - Institutional Shares { 2 }	2.46	0.74	N/A	*	4/30/2026
Janus Henderson VIT Global Research Portfolio - Service Shares { 2 }	0.97	0.97	0.25	N/A	N/A
NVIT American Funds Global Growth Fund - Class II { 2 }	1.30	1.05	0.25	*	5/1/2026
NVIT Fidelity Institutional AM(R) Worldwide Fund - Class II { 2 }	N/A	N/A	N/A	N/A	N/A
NVIT iShares Global Equity ETF Fund - Class II { 2,8 }	0.79	0.73	0.25	*	4/30/2026
Bonds: Emerging Markets Bond					
PIMCO VIT Emerging Markets Bond Portfolio - Advisor Class { 2,5,9 }	1.38	1.38	0.25	N/A	N/A
Bonds: Floating Rate Bond					
Fidelity® VIP Floating Rate High Income Portfolio - Initial Class { 4,5,6,9 }	0.73	0.73	N/A	N/A	N/A

Investment Choices	Expense Ratio			As of 06/30/2025	
Underlying Investment Option	Gross	Net	12b-1	Fee Waiver	Fee Waiver Expiration Date
Bonds: High Yield Bond					
American Funds Insurance Series® American High-Income Trust - Class 4 { 4,9 }	0.95	0.83	0.25	*	5/1/2026
BlackRock High Yield VI Fund - Class III { 4,9 }	0.89	0.78	0.25	*	6/30/2026
Columbia VP High Yield Bond Fund - Class 2 { 4,9 }	1.04	0.89	0.25	*	4/30/2026
NVIT Loomis Short Term High Yield Fund - Class I { 4,9 }	0.99	0.87	N/A	*	4/30/2026
Bonds: Inflation-Protected Bond					
NVIT J.P. Morgan Inflation Managed Fund - Class II { 6,9 }	N/A	N/A	N/A	N/A	N/A
PIMCO VIT Real Return Portfolio - Advisor Class { 4,6,9 }	1.17	1.17	0.25	N/A	N/A
Bonds: Intermediate Government Bond					
American Funds Insurance Series® U.S. Government Securities Fund - Class 2 { 6,9 }	0.58	0.51	0.25	*	5/1/2025
Bonds: Intermediate-term Bond					
BlackRock Total Return VI Fund - Class III { 9 }	0.85	0.77	0.25	*	6/30/2026
Fidelity® VIP Investment Grade Bond Portfolio - Service Class 2 { 9 }	0.63	0.63	0.25	N/A	N/A
Janus Henderson VIT Flexible Bond Portfolio - Service Shares { 9 }	0.88	0.82	0.25	*	4/30/2026
Lord Abbett Series Total Return Portfolio - Class VC { 9 }	0.71	0.71	N/A	N/A	N/A
MFS® VIT Total Return Bond Series - Service Class { 9 }	0.79	0.78	0.25	*	4/30/2026
NVIT American Funds Bond Fund - Class II { 9 }	1.16	0.86	0.25	*	5/1/2026
NVIT DoubleLine Total Return Tactical Fund - Class II { 9 }	1.23	1.00	0.25	*	4/30/2026
NVIT iShares Fixed Income ETF Fund - Class II { 8,9 }	0.80	0.72	0.25	*	4/30/2026
NVIT Loomis Core Bond Fund - Class II { 9 }	0.84	0.84	0.25	N/A	N/A
Bonds: Multisector Bond					
NVIT Strategic Income Fund: Class I { 2,4,9 }	0.81	0.81	N/A	N/A	N/A
PIMCO VIT Income Portfolio - Advisor Class { 2,4,9 }	1.16	1.16	0.25	N/A	N/A
Bonds: World Bond					
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class { 2,5,9 }	1.11	1.11	0.25	N/A	N/A
Cash: Cash					
NVIT Government Money Market Fund - Class II { 1,6 } 7-day current yield: 2.83%****	0.72	0.72	0.25	N/A	N/A
Specialty: Commodities					
PIMCO VIT CommodityRealReturn® Strategy Portfolio - Advisor Class { 5 }	2.54	2.38	0.25	*	**
Specialty: Convertibles					
NYLI VP MacKay Convertible Portfolio - Service 2 Class { 9 }	0.93	0.93	0.25	N/A	N/A
Specialty: Equity Sector					
Columbia VP Seligman Global Technology - Class 2 { 3,5 }	1.40	1.18	0.25	*	4/30/2026
Fidelity® VIP Energy Portfolio - Service Class 2 { 5,10 }	0.85	0.85	0.25	N/A	N/A
Janus Henderson VIT Global Technology and Innovation Portfolio - Service Shares { 2,5 }	0.97	0.97	0.25	N/A	N/A
MFS® VIT Utilities Series - Service Class { 5 }	1.05	1.04	0.25	*	4/30/2026

Investment Choices	Expense Ratio			As of 06/30/2025	
Underlying Investment Option	Gross	Net	12b-1	Fee Waiver	Fee Waiver Expiration Date
NVIT J.P. Morgan Digital Evolution Strategy Fund - Class II { 5 }	N/A	N/A	N/A	N/A	N/A
T. Rowe Price Health Sciences Portfolio - Class II { 5 }	1.11	1.11	0.25	N/A	N/A
VanEck VIP Trust Global Gold Fund - Class S { 5 }	1.58	1.45	0.25	*	5/1/2026
Specialty: Natural Resources					
VanEck VIP Global Resources Fund - Class S { 2,3,5 }	1.30	1.30	0.25	N/A	N/A
Specialty: Real Estate					
MFS® VIT III Global Real Estate Portfolio - Service Class { 7 }	1.28	1.15	0.25	*	4/30/2026
Virtus VIT Duff & Phelps Real Estate Securities Series - Class A { 5,7 }	1.16	1.10	0.25	*	4/30/2026
Asset Allocation: Aggressive Allocation					
NVIT Blueprint(R) Aggressive Fund - Class II { 8 }	1.33	1.07	0.25	*	4/30/2026
NVIT Blueprint(R) Moderately Aggressive Fund - Class II { 8 }	1.27	1.01	0.25	*	4/30/2026
NVIT Investor Destinations Moderately Aggressive Fund - Class II { 8,10 }	0.91	0.91	0.25	N/A	N/A
Asset Allocation: Conservative Allocation					
NVIT Blueprint(R) Balanced Fund - Class II { 8 }	1.19	0.93	0.25	*	4/30/2026
NVIT Blueprint(R) Conservative Fund - Class II { 8 }	1.11	0.85	0.25	*	4/30/2026
NVIT Blueprint(R) Moderately Conservative Fund - Class II { 8 }	1.16	0.90	0.25	*	4/30/2026
NVIT Investor Destinations Balanced Fund - Class II { 8,10 }	0.88	0.88	0.25	N/A	N/A
NVIT Investor Destinations Conservative Fund - Class II { 8,10 }	0.87	0.87	0.25	N/A	N/A
NVIT Investor Destinations Managed Growth & Income Fund - Class II { 8 }	0.91	0.86	0.25	*	4/30/2026
NVIT Investor Destinations Moderately Conservative Fund - Class II { 8,10 }	0.87	0.87	0.25	N/A	N/A
Asset Allocation: Moderate Allocation					
BlackRock 60/40 Target Allocation ETF VI - Class III { 2,5 }	0.79	0.57	0.25	*	6/30/2026
Calvert VP SRI Balanced Portfolio - Class F { 3 }	0.89	0.89	0.25	N/A	N/A
Fidelity® VIP Balanced Portfolio - Service Class 2 { 10 }	0.67	0.67	0.25	N/A	N/A
Janus Henderson VIT Balanced Portfolio - Service Shares	0.87	0.87	0.25	N/A	N/A
NVIT American Funds Asset Allocation Fund - Class II { 2,3 }	1.07	0.92	0.25	*	5/1/2026
NVIT Blueprint(R) Capital Appreciation Fund - Class II { 8 }	1.24	0.98	0.25	*	4/30/2026
NVIT Blueprint(R) Managed Growth Fund - Class II { 8 }	1.24	1.00	0.25	*	4/30/2026
NVIT Blueprint(R) Moderate Fund - Class II { 8 }	1.22	0.96	0.25	*	4/30/2026
NVIT Investor Destinations Capital Appreciation Fund - Class II { 8,10 }	0.89	0.89	0.25	N/A	N/A
NVIT Investor Destinations Managed Growth Fund - Class II { 8 }	0.90	0.87	0.25	*	4/30/2026
NVIT Investor Destinations Moderate Fund - Class II { 8,10 }	0.88	0.88	0.25	N/A	N/A
NVIT Managed American Funds Asset Allocation Fund - Class II { 8 }	0.93	0.93	0.25	N/A	N/A
Putnam VT George Putnam Balanced Fund - Class IB	0.90	0.90	0.25	N/A	N/A
Asset Allocation: Tactical Allocation					
NVIT Blueprint(R) Managed Growth & Income Fund - Class II { 8 }	1.21	1.00	0.25	*	4/30/2026
PIMCO VIT All Asset Portfolio - Advisor Class { 2,8 }	2.44	2.37	0.25	*	5/1/2026

Investment Choices	Expense Ratio			As of 06/30/2025	
Underlying Investment Option	Gross	Net	12b-1	Fee Waiver	Fee Waiver Expiration Date
Asset Allocation: World Allocation					
American Funds Insurance Series® Capital Income Builder® - Class 4 { 2 }	0.91	0.78	0.25	*	5/1/2026
American Funds Insurance Series® Global Balanced Fund - Class 4 { 2 }	1.03	1.01	0.25	*	5/1/2026
BlackRock Global Allocation VI Fund - Class III { 2 }	1.16	1.02	0.25	*	6/30/2026
NVIT BlackRock Managed Global Allocation Fund - Class II { 2,8 }	2.01	1.17	0.25	*	4/30/2026
Short-term Bonds: Short-Term Bond					
Lord Abbett Series Short Duration Income Portfolio - Class VC { 9 }	0.84	0.84	N/A	N/A	N/A
MFS® VIT III Limited Maturity Portfolio - Service Class { 9 }	0.74	0.73	0.25	*	4/30/2026
NVIT Loomis Short Term Bond Fund - Class II { 9 }	0.80	0.80	0.25	N/A	N/A
Short-term Bonds: Ultrashort Bond					
PIMCO VIT Short-Term Portfolio - Advisor Class { 4,9 }	0.76	0.76	0.25	N/A	N/A

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* If applicable, the difference between gross and net operating expenses reflects contractual waivers. Please see the Fund's most recent prospectus for more details.

** Waiver cannot be terminated and will remain in effect for as long as PIMCO's contract with its Cayman subsidiary (the PIMCO Cayman Commodity Portfolio I Ltd.) is in place.



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.

Finding solutions that fit

Your financial professional is a personal resource with the knowledge and commitment to help you determine how to best meet your investment and 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.



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