



Nationwide[®]

Corporate VULSM

Monthly Performance as of November 30, 2018

Understanding Risks

The following items outline some of the risks with the investment choices. For specific risks related to each investment, see the prospectus.

- 1 **Bond funds:** These funds have the same interest rate, inflation and credit risks associated with the underlying bonds owned by the fund.
- 2 **High-yield funds:** Funds that invest in high-yield securities are subject to greater credit risk and price fluctuations than funds that invest in higher-quality securities.
- 3 **Small-cap/Mid-cap/Emerging market funds:** Funds investing in stocks of smallcap, 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 **Non-diversified 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.
- 5 **Funds-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.
- 6 **Money market taxable funds:** These funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other federal government agency. Although they seek to preserve the value of your investment at \$1.00 per share, it's possible to lose money by investing in money market 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 **International 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 limited availability of information.
- 8 **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.
- 9 **Real estate funds:** Funds that focus on real estate investing are sensitive to economic and business cycles, changing demographic patterns and government actions.
- 10 Actual Inception Date is 9/30/1993. The earliest information available from the fund house reflects 12/31/1999. Inception calculation based on 12/31/1999 values.
- 11 These funds are not available as investment options to policies issues on or after December 31,2018.

Fund Abbreviations

AMT - Advisers Management Trust
IP - Investment Portfolios
IS - Insurance Series
LIT - Life Investment Trust
NVIT - Nationwide Variable Insurance Trust
UIF - Universal Institutional Funds
VA - Variable Account
VC - Variable Contract
VCT - Variable Contracts Trust
VI - Variable Insurance
VIF - Variable Investment Fund
VIP - Variable Insurance Portfolios (Ivy Funds)
VIP - Variable Insurance Product Trust (Fidelity)
VIP - Variable Insurance Products (Deutsche, Fidelity)
VIPT - Variable Insurance Product Trust (Delaware)
VIPT - Variable Insurance Products Trust (Franklin Templeton, Lincoln, Van Eck)
VIT - Variable Insurance Trust
VP - Variable Portfolios
VPS - Variable Products Series
VS - Variable Series
VT - Variable Trust
WIT - Worldwide Insurance Trust

Contract/Policy Numbers

All state variations of: NWLA-23

Please review the important disclosure information before investing. This performance report is authorized for existing client use only or for new or prospective clients only when preceded or accompanied by a prospectus, which describes the investment objectives, risks, charges, and expenses that may apply. The prospectus contains this and other important information about the investment company. To request a copy, contact your investment professional or write to Nationwide Life and Annuities Company, P.O. Box 182150, Columbus, OH 43218-2150. Please read the product and underlying fund prospectuses carefully before investing. Please contact your investment professional if you have additional questions relating to policy provisions or investment options.

The underlying investment options (hereafter often abbreviated as 'UIO') discussed in this brochure are only available as investment options in variable annuity contracts and variable life insurance policies issued by life insurance companies. They are not offered or made available directly to the general public. These portfolios contain different investments than similarly named mutual funds offered by the money manager. Investment results may result in higher or lower returns. The most recent version of this fund performance report can be obtained by calling 1-877-351-8808.

Corporate VULSM is underwritten by Nationwide Life and Annuity Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation, Member FINRA.

Corporate VULSM is a service mark of Nationwide Mutual Insurance Company.

The results shown represent past performance and should not be considered a representation of performance of investor experience of the funds in the future. Past performance cannot guarantee future results. Current performance may be lower or higher than the performance data quoted. The principal value and investment return of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost.

The primary purpose of any life insurance is to provide a death benefit. When evaluating the purchase of a variable life insurance product, you should be aware that variable products are long-term investment vehicles designed for retirement purposes and investing involves market risk, including possible loss of principal. Variable life products allow the contract holder to choose an appropriate amount of life insurance protection that has an additional cost associated with it. If sufficient premiums are not paid, there is the possibility that the policy may lapse. Care should be taken to ensure that variable life insurance products are suitable for you and your long-term life insurance need.

N/A: Certain underlying investment options (UIO) are less than 1, 3, 5 or 10 years old. Therefore such figures are not available for the underlying investment options.

UIO performance results, "net of Investment Management Fees ONLY", do not reflect any life insurance policy charges or the mortality & expense risk charge (M&E). UIO performance results, net of Investment Management Fees and the specified M&E Charge ONLY, also do not reflect other policy charges like deductions from premiums, administrative charge, cost of insurance (COI) or the surrender and lapse charges. If these results reflected the cost of insurance charge (COI), the returns would be significantly lower than what is reflected here.

"Fund Inception Date" is the date the underlying fund was established. Performance for UIOs includes hypothetical performance for periods before the UIO was available in the product, where applicable, applying contract charges to actual fund NAVs to determine the performance the UIO would have achieved inside the separate account.

** Numbers in these columns represent the total percentage change in the unit value for the period indicated. This is not an annual return

figure.

All Individuals selling these products must be licensed agents and/or registered representatives

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CORPORATE VUL
Monthly Performance as of November 30, 2018
Nationwide Life and Annuity Insurance

These returns are net of Investment Management Fees ONLY											
Nationwide VL Separate Account-A	Fund			Non-Annualized			Annualized Percent Change				
				Percent Change**			1 Year	3 Years	5 Years	10 Years	Inception to
	Inception	Mgmt Fees	Net	Quarterly as of			11/30/17 to	11/30/15 to	11/29/13 to	11/28/08 to	
Underlying Investment Options	Date	& Expenses	Fees	Monthly	09/28/2018	YTD	11/30/2018	11/30/2018	11/30/2018	11/30/2018	11/30/2018
Diversified Emerging Mkts ³											
American Funds IS - New World Fnd - Class 2	06/17/99	1.01%	1.01%	2.15%	-1.24%	-10.33%	-8.78%	6.12%	1.97%	8.57%	7.51%
Fidelity VIP Emerging Markets Portfolio - Service Class	01/23/08	1.11%	1.11%	4.12%	-3.67%	-15.37%	-12.09%	8.17%	3.07%	9.22%	1.03%
Lazard Retirement Emerging Markets Equity Portfolio - Service Shares	11/04/97	1.38%	1.38%	3.16%	-1.70%	-15.53%	-12.11%	7.62%	-0.26%	8.25%	6.60%
Foreign Large Growth ⁷											
Invesco VI International Growth Fund - Series I Shares	05/05/93	0.94%	0.93%	1.02%	1.55%	-10.90%	-9.79%	2.41%	1.80%	8.26%	6.65%
Oppenheimer International Growth Fund/VA - Non-Service Shares	05/13/92	1.10%	1.00%	-0.93%	-2.86%	-15.45%	-14.46%	0.88%	0.70%	9.38%	6.62%
Foreign Large Blend ⁷											
American Funds IS - International Fnd - Class 2	05/01/90	0.79%	0.79%	1.95%	-1.99%	-8.75%	-7.23%	6.83%	3.46%	8.95%	7.66%
MFS(R) VIT Research International Portfolio - Service Class	08/23/01	1.25%	1.25%	-0.34%	1.11%	-9.45%	-7.81%	3.97%	1.06%	7.05%	5.17%
NVIT International Equity Fund - Class I	08/30/00	1.11%	1.10%	0.10%	0.25%	-10.28%	-8.45%	4.27%	2.40%	7.71%	3.04%
NVIT International Index Fund - Class I	04/30/14	0.43%	0.43%	0.11%	1.21%	-9.17%	-7.96%	3.95%	1.70%	7.27%	0.97%
Foreign Large Value ⁷											
AB VPS International Value Portfolio - Class A	05/10/01	0.86%	0.86%	-1.82%	0.00%	-16.66%	-15.68%	0.76%	0.32%	5.35%	4.39%
MFS VIT International Value Portfolio - Service Class	08/23/01	1.16%	1.15%	1.77%	2.39%	-5.25%	-4.04%	7.35%	6.28%	11.00%	8.89%
Templeton VIPT Foreign VIP Fund - Class 2	05/01/92	1.09%	1.08%	0.37%	0.62%	-10.66%	-8.53%	2.61%	-1.21%	6.58%	6.34%
World Stock ⁷											
American Funds Insurance Series Global Small Capitalization Fund - Class 2	04/30/98	0.99%	0.99%	1.68%	1.94%	-3.06%	-2.63%	6.63%	5.25%	12.52%	8.92%
Franklin VIPT Mutual Global Discovery VIP Fund - Class 2	11/08/96	1.21%	1.21%	0.22%	3.28%	-3.67%	-2.19%	4.57%	3.92%	8.83%	8.26%
Oppenheimer Global Securities Fund/VA - Non-Service Shares	11/12/90	0.78%	0.78%	0.78%	1.28%	-5.91%	-4.85%	8.20%	6.96%	12.83%	9.75%
Small Growth ³											
Legg Mason Partners ClearBridge Variable Small Cap Growth Portfolio	11/08/99	0.82%	0.82%	0.96%	10.64%	15.21%	15.83%	13.05%	9.40%	17.29%	9.31%
MFS(R) VIT New Discovery Series - Service Class	04/28/00	1.22%	1.19%	2.62%	5.58%	8.85%	9.55%	13.18%	7.38%	17.50%	6.02%
NVIT Multi-Manager Small Cap Growth Fund - Class I	05/03/99	1.06%	1.06%	0.78%	6.89%	4.12%	4.78%	10.69%	8.40%	14.93%	7.16%
Wells Fargo VT Small Cap Growth Fund - Class 2	05/01/95	1.20%	1.20%	0.56%	9.47%	15.44%	15.22%	14.75%	8.68%	16.95%	7.42%
Small Blend ³											
Dreyfus IP Small Cap Stock Index Portfolio - Service Shares	05/01/02	0.63%	0.60%	1.51%	4.57%	3.59%	3.03%	11.68%	8.80%	15.18%	9.05%
Goldman Sachs VIT Small Cap Equity Insights Fund - Institutional Shares	02/13/98	0.95%	0.81%	-0.50%	3.04%	2.42%	2.58%	10.16%	8.42%	15.04%	6.95%
JPMorgan Insurance Trust Small Cap Core Portfolio - Class 1	01/03/95	0.83%	0.83%	1.23%	2.82%	0.01%	-0.34%	9.49%	7.98%	14.43%	9.25%
NVIT Multi-Manager Small Cap Value Fund - Class I	10/31/97	1.05%	1.05%	1.26%	0.90%	-6.15%	-6.84%	6.84%	5.69%	13.47%	8.80%
NVIT Multi-Manager Small Company Fund - Class I	10/23/95	1.17%	1.15%	0.23%	4.03%	-1.06%	-1.20%	9.50%	7.00%	14.18%	10.25%
Oppenheimer Main Street Small Cap Fund(R)/VA - Non-Service Shares	05/01/98	0.82%	0.80%	1.53%	3.63%	2.45%	2.49%	9.63%	8.33%	15.69%	8.31%
Past performance does not guarantee future results.											
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Nationwide VL Separate Account-A	Fund			Non-Annualized			Annualized Percent Change					
				Percent Change**			1 Year	3 Years	5 Years	10 Years	Inception to	
	Inception	Mgmt Fees	Net	Quarterly as of			11/30/17 to	11/30/15 to	11/29/13 to	11/28/08 to		Inception to
Underlying Investment Options	Date	& Expenses	Fees	Monthly	09/28/2018	YTD	11/30/2018	11/30/2018	11/30/2018	11/30/2018	11/30/2018	
Small Value ³												
Delaware VIPT Small Cap Value Series - Service Class	05/01/00	1.08%	1.08%	2.58%	0.88%	-5.78%	-6.20%	8.82%	6.92%	13.93%	10.35%	
Franklin VIPT Small Cap Value VIP Fund - Class 2	04/30/98	0.92%	0.91%	3.29%	1.22%	-2.61%	-3.00%	9.87%	5.86%	13.52%	7.76%	
Putnam VT Small Cap Value Fund - Class IB	04/30/99	1.32%	1.32%	-1.83%	1.49%	-7.82%	-6.55%	6.36%	5.18%	13.14%	8.64%	
Mid-Cap Growth ³												
Invesco VI Mid Cap Growth Fund - Series I	09/25/00	1.00%	1.00%	0.57%	5.56%	4.51%	4.89%	7.99%	7.94%	14.92%	1.90%	
Ivy Variable Insurance Portfolios - Mid Cap Growth: Class II ¹¹	04/28/05	1.15%	1.10%	2.59%	8.45%	10.25%	10.89%	13.13%	8.96%	15.87%	10.82%	
Janus Henderson VIT Enterprise Portfolio: Service Shares	12/31/99	0.98%	0.98%	2.61%	7.30%	8.39%	8.59%	14.58%	13.14%	17.96%	3.91%	
Lincoln VIPT Baron Growth Opportunities Fund - Service Class	09/30/98	1.33%	1.18%	3.03%	7.10%	8.35%	8.49%	12.28%	8.29%	16.49%	11.56%	
MFS VIT - MFS Mid Cap Growth Series - Service Class	05/01/00	1.06%	1.06%	1.94%	7.57%	10.42%	9.81%	12.54%	11.56%	16.59%	3.19%	
NVIT Multi-Manager Mid Cap Growth Fund - Class I	03/24/08	0.87%	0.84%	1.43%	8.06%	3.88%	4.64%	11.11%	8.67%	13.65%	8.48%	
Wells Fargo VT Discovery Fund - Class 2	05/08/92	1.17%	1.16%	0.55%	8.27%	3.68%	4.93%	11.89%	7.99%	16.78%	10.11%	
Mid-Cap Blend ³												
Dreyfus IP MidCap Stock Portfolio - Initial Shares	04/30/98	0.87%	0.87%	2.74%	2.30%	-5.78%	-5.44%	6.45%	7.18%	14.68%	7.06%	
NVIT Mid Cap Index Fund - Class I	10/31/97	0.40%	0.40%	3.09%	3.77%	-0.06%	0.12%	10.07%	8.87%	15.13%	9.35%	
Mid-Cap Value ³												
AB VPS Small/Mid Cap Value Portfolio - Class A	05/02/01	0.82%	0.82%	2.71%	1.52%	-2.93%	-2.26%	9.08%	7.80%	15.35%	10.15%	
JPMorgan Insurance Trust Mid Cap Value Portfolio - Class 1	09/28/01	0.79%	0.78%	2.26%	3.83%	-1.86%	-1.44%	7.82%	8.00%	14.40%	10.57%	
NVIT Multi-Manager Mid Cap Value Fund - Class I	03/24/08	0.95%	0.94%	2.58%	3.52%	-2.50%	-1.63%	7.97%	8.73%	14.06%	9.32%	
Large Growth												
NVIT Cardinal(SM) Aggressive Fund - Class I	03/27/08	1.18%	1.07%	1.48%	3.25%	-3.67%	-2.50%	6.84%	5.67%	10.86%	5.92%	
American Funds IS - Growth Fund - Class 2	02/08/84	0.60%	0.60%	1.45%	5.68%	8.00%	8.91%	14.22%	12.55%	15.93%	12.43%	
Dreyfus VIF Growth & Income Portfolio - Initial Shares	05/02/94	0.90%	0.90%	1.35%	7.74%	4.76%	6.34%	10.54%	9.84%	14.18%	8.61%	
Fidelity VIP Growth Portfolio: Initial Class	10/09/86	0.64%	0.64%	1.55%	7.54%	8.66%	8.64%	13.94%	12.74%	15.96%	10.23%	
Ivy Variable Insurance Portfolios - Growth: Class II	07/13/87	0.99%	0.99%	1.63%	8.65%	10.98%	11.80%	12.67%	12.53%	14.76%	10.98%	
Morgan Stanley VI Growth Portfolio - Class I	01/02/97	0.81%	0.80%	1.28%	7.75%	16.33%	16.08%	17.72%	15.57%	20.72%	9.87%	
Neuberger Berman NVIT Socially Responsible Fund - Class I	03/24/08	0.82%	0.82%	3.51%	4.64%	4.52%	6.18%	10.37%	9.09%	13.82%	8.42%	
NVIT Multi-Manager Large Cap Growth Fund - Class I	03/24/08	0.83%	0.83%	1.54%	8.60%	6.47%	7.21%	11.66%	10.79%	14.12%	8.94%	
T. Rowe Price Blue Chip Growth Fund	12/29/00	0.85%	0.85%	3.15%	6.40%	11.27%	11.26%	14.97%	13.84%	18.17%	7.39%	
T. Rowe Price New America Growth Portfolio	03/31/94	0.85%	0.85%	1.75%	7.18%	9.88%	9.97%	13.60%	12.93%	17.70%	9.66%	
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Nationwide VL Separate Account-A				Non-Annualized Percent Change**			Annualized Percent Change							
				Quarterly as of			1 Year	3 Years	5 Years	10 Years				
Underlying Investment Options				Fund Inception Date	Mgmt Fees & Expenses	Net Fees	Monthly	09/28/2018	YTD	11/30/17 to 11/30/2018	11/30/15 to 11/30/2018	11/29/13 to 11/30/2018	11/28/08 to 11/30/2018	Inception to 11/30/2018
Large Blend														
NVIT Investor Destinations Aggressive Fund - Class II				12/12/01	0.89%	0.89%	1.58%	3.40%	-1.99%	-1.23%	7.46%	6.18%	11.00%	6.39%
Dreyfus Stock Index Fund Inc. - Initial Shares				09/29/89	0.27%	0.27%	2.04%	7.65%	4.87%	6.02%	11.89%	10.85%	14.06%	9.33%
Dreyfus VIF Appreciation Portfolio - Initial Shares				04/05/93	0.81%	0.81%	1.21%	5.11%	1.84%	3.87%	11.01%	8.57%	11.83%	9.00%
MFS(R) VIT Blended Research(R) Core Equity Portfolio - Service Class				08/23/01	0.71%	0.71%	1.20%	7.78%	2.00%	3.48%	9.47%	9.16%	13.55%	6.69%
Oppenheimer Main Street(R) Fund/VA - Non-Service Shares				07/05/95	0.80%	0.80%	2.24%	6.88%	2.11%	2.94%	9.44%	9.56%	13.75%	8.72%
Large Value														
AB VPS Growth & Income Portfolio - Class A				01/14/91	0.60%	0.60%	1.60%	8.22%	3.74%	5.28%	10.76%	9.36%	14.22%	9.62%
American Century VP Value Fund - Class I				05/01/96	0.97%	0.78%	1.46%	5.57%	0.67%	2.83%	8.61%	7.95%	11.62%	8.64%
Fidelity VIP Equity-Income Portfolio: Initial Class				10/09/86	0.56%	0.56%	2.41%	5.71%	0.69%	2.15%	9.76%	7.41%	12.49%	9.05%
Invesco VI Growth and Income Fund - Series I				12/23/96	0.76%	0.76%	1.80%	4.36%	-2.20%	-0.71%	9.13%	7.95%	11.94%	8.77%
MFS VIT Value Series - Service Class				01/02/02	0.98%	0.98%	3.45%	5.59%	-0.15%	1.02%	9.10%	8.37%	12.30%	7.78%
NVIT Multi-Manager Large Cap Value Fund - Class I				03/24/08	0.83%	0.79%	2.32%	4.84%	-1.24%	0.69%	8.33%	7.58%	12.05%	6.90%
T. Rowe Price Equity Income Portfolio - Class II				03/31/94	1.10%	1.10%	3.03%	3.90%	0.21%	0.64%	10.43%	6.98%	11.53%	9.09%
Emerging Markets Bond ³														
Morgan Stanley VI Emerging Markets Debt Portfolio - Class I				06/16/97	1.11%	1.11%	-0.71%	1.69%	-8.13%	-7.78%	2.99%	2.65%	7.14%	6.29%
World Bond ⁷														
PIMCO VIT - Global Bond Opportunities Portfolio (Unhedged): Administrative Class				01/10/02	0.96%	0.96%	-0.07%	-0.04%	-4.19%	-3.88%	2.69%	0.90%	4.65%	5.22%
PIMCO VIT - International Bond Portfolio (U.S. Dollar-Hedged): Administrative Class				02/16/99	0.93%	0.93%	-0.06%	0.01%	1.74%	1.54%	3.39%	4.36%	6.70%	5.18%
Templeton VIPT Global Bond VIP Fund - Class 1				01/24/89	0.60%	0.53%	0.68%	1.17%	2.97%	1.44%	1.93%	1.46%	5.99%	7.14%
High Yield Bond ²														
BlackRock High Yield VI Fund - Class I				04/20/82	0.79%	0.69%	-0.79%	2.23%	-0.13%	0.15%	5.65%	3.88%	11.18%	8.73%
Invesco VI High Yield Fund - Series I Shares				05/01/98	1.02%	1.01%	-0.77%	2.36%	-1.06%	-0.70%	4.34%	3.05%	10.33%	4.09%
PIMCO VIT High Yield Bond Portfolio: Admin Class				04/30/98	0.76%	0.76%	-0.49%	2.61%	-0.68%	-0.53%	5.44%	3.99%	10.03%	5.64%
Pioneer High Yield VCT Portfolio - Class I ¹¹				05/01/00	0.95%	0.95%	-0.91%	1.75%	-1.11%	-0.60%	5.62%	3.23%	10.90%	7.24%
Multisector Bond ¹														
Lord Abbett Series Bond Debenture Portfolio - Class VC				12/03/01	0.92%	0.92%	-0.50%	2.17%	-2.16%	-1.63%	5.52%	4.40%	9.50%	6.99%
Inflation-Protected Bond ¹														
American Century VP Inflation Protection Fund - Class I				05/07/04	0.47%	0.47%	0.10%	-0.05%	-2.76%	-1.62%	1.46%	1.13%	3.80%	3.53%
PIMCO VIT Real Return Portfolio - Administrative				09/30/99	1.04%	1.04%	0.30%	-0.73%	-2.46%	-1.57%	1.69%	0.97%	4.87%	5.48%
Long Government ⁸														
PIMCO VIT - Long-Term U.S. Government Portfolio: Administrative Class				04/30/99	0.77%	0.77%	1.75%	-2.75%	-7.04%	-5.48%	0.52%	4.03%	5.35%	6.46%
Past performance does not guarantee future results.														
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Nationwide VL Separate Account-A				Non-Annualized			Annualized Percent Change				
				Percent Change**			1 Year	3 Years	5 Years	10 Years	Inception to
Underlying Investment Options				Quarterly as of	11/30/17 to	11/30/15 to	11/29/13 to	11/28/08 to	Inception to		
	Fund Inception Date	Mgmt Fees & Expenses	Net Fees	Monthly	09/28/2018	YTD	11/30/2018	11/30/2018	11/30/2018	11/30/2018	11/30/2018
Intermediate-Term Bond ¹											
Federated Quality Bond Fund II - Primary Shares ¹¹	04/22/99	0.80%	0.74%	-0.19%	0.57%	-1.53%	-1.26%	1.77%	1.88%	5.33%	4.45%
Fidelity VIP Investment Grade Bond Portfolio - Service Class	12/30/88	0.51%	0.51%	0.41%	0.08%	-1.94%	-1.47%	1.92%	2.20%	4.87%	5.77%
Janus Henderson VIT Flexible Bond Portfolio: Service Shares	12/31/99	0.85%	0.85%	0.33%	0.16%	-2.30%	-2.02%	0.86%	1.51%	4.60%	4.93%
Lord Abbett Series Total Return Portfolio - Class VC	04/30/10	0.88%	0.69%	0.37%	0.24%	-2.10%	-1.67%	1.71%	2.19%	N/A	3.53%
MFS(R) VIT Total Return Bond Series - Service Class	04/28/00	0.79%	0.79%	0.25%	0.28%	-2.68%	-2.23%	1.55%	2.00%	4.77%	4.89%
NVIT Bond Index Fund - Class I	04/19/07	0.38%	0.38%	0.59%	-0.03%	-2.15%	-1.72%	0.92%	1.69%	3.35%	3.42%
Oppenheimer Total Return Bond Fund/VA - Non-Service Shares	04/03/85	0.87%	0.75%	0.27%	0.68%	-2.21%	-1.58%	1.66%	2.67%	5.62%	5.27%
PIMCO VIT Total Return Portfolio - Administrative	12/31/97	0.69%	0.69%	0.24%	0.10%	-1.73%	-1.21%	1.78%	1.90%	4.65%	5.14%
Intermediate Government ⁸											
Federated Fund for U.S. Government Securities II	03/28/94	0.85%	0.78%	0.78%	-0.39%	-1.36%	-1.18%	0.62%	1.31%	2.64%	4.22%
NVIT Government Bond Fund - Class I	11/08/82	0.71%	0.70%	0.77%	-0.40%	-1.80%	-1.42%	0.22%	0.92%	2.18%	6.17%
Short-Term Bond ¹											
Lord Abbett Series Short Duration Income Portfolio - Class VC	04/14/14	0.94%	0.85%	0.21%	0.51%	0.79%	0.91%	1.99%	N/A	N/A	1.56%
Neuberger Berman AMT Short Duration Bond Portfolio - Class I	09/10/84	0.86%	0.86%	0.19%	0.38%	0.44%	0.44%	0.79%	0.65%	2.99%	4.66%
NVIT Short Term Bond Fund - Class I	03/24/08	0.54%	0.54%	0.19%	0.53%	0.73%	0.87%	1.62%	1.17%	2.32%	1.99%
PIMCO VIT Low Duration Portfolio - Administrative	02/16/99	0.65%	0.65%	0.11%	0.30%	0.07%	0.16%	0.84%	0.71%	3.18%	3.49%
T.Rowe Price Limited Term Bond Portfolio	05/13/94	0.70%	0.70%	0.19%	0.34%	0.76%	0.89%	1.03%	0.80%	2.09%	3.69%
Money Market Taxable ⁶											
NVIT Government Money Market Fund - Class V	11/10/81	0.44%	0.44%	0.15%	0.39%	1.28%	1.35%	0.59%	0.36%	0.19%	4.04%
Bank Loan											
Eaton Vance VT Floating-Rate Income Fund - Initial Class	05/02/01	1.17%	1.17%	-0.96%	1.60%	2.45%	2.64%	4.58%	2.90%	7.15%	3.42%
Natural Resources ⁴											
VanEck VIP Trust Global Hard Assets Fund - Initial Class	09/01/89	1.09%	1.09%	-5.86%	-5.89%	-20.73%	-13.52%	-0.10%	-9.30%	1.55%	5.23%
Real Estate ⁹											
Fidelity VIP Real Estate Portfolio - Service Class	11/06/02	0.78%	0.78%	4.58%	0.38%	3.19%	3.12%	4.79%	8.95%	15.60%	10.61%
Ivy Variable Insurance Portfolios - Securian Real Estate Securities: Class II	05/03/04	1.31%	1.22%	4.83%	0.63%	1.98%	2.15%	4.68%	9.03%	13.27%	8.11%
NVIT Real Estate Fund - Class I	03/24/08	0.93%	0.92%	4.02%	0.64%	4.21%	4.59%	6.08%	8.26%	13.62%	5.98%
Global Real Estate ^{7,9}											
Morgan Stanley VI Global Real Estate Portfolio - Class II	04/28/06	1.64%	1.25%	3.62%	-0.57%	-1.50%	0.21%	3.78%	4.62%	11.10%	3.94%
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Nationwide VL Separate Account-A	Fund			Non-Annualized Percent Change**			Annualized Percent Change				
	Inception	Mgmt Fees	Net	Quarterly as of			1 Year	3 Years	5 Years	10 Years	Inception to
	Date	& Expenses	Fees	Monthly	09/28/2018	YTD	11/30/17 to 11/30/2018	11/30/15 to 11/30/2018	11/29/13 to 11/30/2018	11/28/08 to 11/30/2018	
Underlying Investment Options											
Technology ⁴											
Ivy Variable Insurance Portfolios - Science and Technology: Class II	04/04/97	1.15%	1.15%	0.48%	5.97%	4.75%	3.02%	10.77%	8.16%	16.58%	13.87%
Janus Henderson VIT Global Technology Portfolio: Service Shares	01/18/00	1.00%	1.00%	1.60%	5.94%	9.03%	9.21%	20.04%	16.58%	20.19%	2.99%
Asset Allocation ⁵											
American Funds Insurance Series Asset Allocation Fund - Class 2	08/01/89	0.54%	0.54%	1.35%	3.14%	0.18%	1.11%	7.66%	6.69%	10.94%	8.14%
Fidelity VIP Freedom Fund 2015 Portfolio - Service Class	04/26/05	0.66%	0.66%	0.86%	1.83%	-2.25%	-1.33%	5.43%	4.63%	8.68%	5.87%
Fidelity VIP Freedom Fund 2020 Portfolio - Service Class	04/26/05	0.68%	0.68%	0.91%	2.14%	-2.50%	-1.44%	5.85%	4.98%	9.49%	6.03%
Fidelity VIP Freedom Fund 2025 Portfolio - Service Class	04/26/05	0.70%	0.70%	1.01%	2.37%	-2.64%	-1.52%	6.21%	5.32%	10.28%	6.52%
Fidelity VIP Freedom Fund 2030 Portfolio - Service Class	04/26/05	0.75%	0.75%	1.09%	2.86%	-2.88%	-1.63%	7.10%	5.95%	10.85%	6.65%
Fidelity VIP Freedom Fund 2040 Portfolio - Service Class	04/08/09	0.78%	0.78%	1.22%	3.60%	-3.24%	-1.83%	7.79%	6.38%	N/A	12.36%
Janus Henderson VIT Balanced Portfolio: Service Shares ¹⁰	12/31/99	0.88%	0.88%	1.49%	4.90%	5.22%	6.15%	8.66%	7.47%	10.73%	6.21%
NVIT Cardinal(SM) Moderately Aggressive Fund - Class I	03/27/08	1.09%	0.99%	1.25%	3.15%	-3.25%	-2.17%	6.30%	5.29%	9.90%	5.70%
NVIT Cardinal(SM) Capital Appreciation Fund - Class I	03/27/08	1.04%	0.94%	1.20%	2.88%	-2.77%	-1.78%	5.81%	4.97%	9.22%	5.55%
NVIT Cardinal(SM) Moderate Fund - Class I	03/27/08	1.01%	0.91%	1.19%	2.48%	-2.65%	-1.68%	5.17%	4.50%	8.38%	5.23%
NVIT Cardinal(SM) Balanced Fund - Class I	03/27/08	0.98%	0.88%	0.87%	1.97%	-2.65%	-1.81%	4.42%	3.90%	7.50%	4.84%
NVIT Cardinal(SM) Moderately Conservative Fund - Class I	03/27/08	0.95%	0.85%	0.79%	1.84%	-2.08%	-1.26%	4.01%	3.53%	6.68%	4.50%
NVIT Cardinal(SM) Conservative Fund - Class I	03/27/08	0.88%	0.78%	0.61%	1.08%	-1.60%	-0.99%	2.73%	2.48%	4.85%	3.56%
NVIT Investor Destinations Moderately Aggressive Fund - Class II	12/12/01	0.84%	0.84%	1.29%	3.16%	-1.80%	-1.02%	6.79%	5.68%	9.88%	6.06%
NVIT Investor Destinations Moderate Fund - Class II	12/12/01	0.83%	0.83%	1.12%	2.44%	-1.48%	-0.84%	5.47%	4.83%	8.19%	5.38%
NVIT Investor Destinations Moderately Conservative Fund - Class II	12/12/01	0.81%	0.81%	0.76%	1.67%	-1.29%	-0.78%	4.07%	3.75%	6.36%	4.65%
NVIT Investor Destinations Conservative Fund - Class II	12/12/01	0.81%	0.81%	0.51%	0.81%	-1.00%	-0.62%	2.71%	2.65%	4.29%	3.66%
PIMCO VIT All Asset Portfolio - Administrative	04/30/03	1.43%	1.32%	0.79%	0.16%	-4.33%	-2.55%	6.48%	2.33%	7.05%	5.40%
T. Rowe Price Personal Strategy Balanced Portfolio	12/30/94	1.02%	0.90%	1.38%	1.95%	-1.11%	-0.61%	6.90%	5.67%	10.56%	8.35%
American Century VP Balanced - Class I	05/01/91	0.91%	0.78%	1.09%	3.84%	0.70%	1.38%	6.52%	5.86%	9.13%	6.98%
BlackRock Global Allocation V.I. Fund - Class II	11/24/03	1.01%	0.88%	1.29%	1.56%	-3.54%	-2.92%	4.15%	3.15%	6.98%	7.04%
Fidelity VIP Asset Manager Portfolio: Initial Class	09/01/89	0.63%	0.63%	0.69%	2.15%	-1.65%	-0.75%	4.53%	4.44%	8.91%	7.20%
Fidelity VIP Freedom Fund 2035 Portfolio - Service Class	04/08/09	0.78%	0.78%	1.21%	3.42%	-3.12%	-1.72%	7.76%	6.35%	N/A	12.21%
Fidelity VIP Freedom Fund 2045 Portfolio - Service Class	04/08/09	0.78%	0.78%	1.23%	3.61%	-3.21%	-1.81%	7.78%	6.37%	N/A	12.48%
Fidelity VIP Freedom Fund 2050 Portfolio - Service Class	04/08/09	0.78%	0.78%	1.21%	3.57%	-3.30%	-1.88%	7.76%	6.36%	N/A	12.61%
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Nationwide VL Separate Account-A Walled-Off & Closed Funds						Non-Annualized Percent Change**			Annualized Percent Change				
			Fund Inception	Mgmt Fees	Net				1 Year	3 Years	5 Years	10 Years	
	Status	Date	Date	& Expenses	Fees	Quarterly as of			11/30/17 to	11/30/15 to	11/29/13 to	11/28/08 to	Inception to
Underlying Investment Options	Status	Date	Date	& Expenses	Fees	Monthly	09/28/2018	YTD	11/30/2018	11/30/2018	11/30/2018	11/30/2018	11/30/2018
Diversified Emerging Mkts ³													
Delaware VIPT Emerging Markets - Service Class	Walled-Off	12/31/16	05/01/00	1.68%	1.66%	4.36%	-0.09%	-11.80%	-9.78%	10.88%	1.98%	9.52%	9.32%
NVIT Emerging Markets Fund - Class I	Walled-Off	12/31/12	08/30/00	1.24%	1.19%	4.39%	-2.74%	-14.58%	-12.13%	7.94%	0.46%	6.76%	4.95%
VanEck VIP Trust Emerging Markets Fund - Initial Class	Walled-Off	05/01/02	12/21/95	1.19%	1.19%	5.74%	-9.58%	-20.79%	-17.52%	4.46%	0.77%	12.16%	6.47%
Foreign Large Growth ⁷													
American Century VP International Fund - Class I	Walled-Off	05/01/05	05/01/94	1.35%	1.02%	-1.75%	-0.70%	-10.24%	-9.12%	3.15%	1.60%	8.27%	5.41%
Janus Henderson VIT Overseas Portfolio: Service Shares	Walled-Off	12/31/16	05/02/94	0.82%	0.82%	-0.40%	-0.33%	-10.45%	-9.23%	2.00%	-2.60%	6.31%	7.85%
Foreign Large Blend ⁷													
Fidelity VIP Overseas Portfolio: Initial Class	Walled-Off	12/31/07	01/28/87	0.80%	0.80%	-0.39%	1.78%	-9.76%	-8.35%	3.41%	1.86%	7.80%	5.68%
NVIT International Index Fund - Class II	Closed	05/01/14	04/28/06	0.66%	0.66%	0.11%	1.21%	-9.28%	-8.14%	3.73%	1.44%	6.98%	1.77%
Foreign Large Value ⁷													
Dreyfus VIF International Value Portfolio - Initial Shares	Walled-Off	12/31/16	04/30/96	1.37%	0.86%	-0.84%	1.45%	-11.51%	-10.19%	2.99%	-0.07%	5.06%	4.26%
Small Blend ³													
Invesco VI Small Cap Equity Fund - Series I Shares	Walled-Off	12/31/17	08/29/03	0.97%	0.97%	0.11%	2.65%	-2.87%	-3.35%	5.44%	4.28%	11.69%	8.19%
Royce Micro-Cap Portfolio	Walled-Off	12/31/16	12/27/96	1.47%	1.42%	-0.47%	2.71%	1.35%	0.46%	7.48%	1.53%	10.36%	9.59%
Mid-Cap Growth ³													
American Century VP Capital Appreciation - Class I	Walled-Off	04/25/14	11/20/87	1.01%	0.97%	0.58%	8.00%	3.77%	4.09%	8.50%	7.99%	13.97%	8.65%
Fidelity VIP Mid Cap Portfolio - Service Class	Walled-Off	12/31/17	12/28/98	0.73%	0.73%	0.42%	3.23%	-3.92%	-2.33%	7.66%	7.14%	13.57%	12.14%
Goldman Sachs VIT Growth Opportunities Fund - Service Shares	Walled-Off	12/31/16	01/09/06	1.26%	1.01%	1.52%	7.87%	3.90%	4.28%	9.43%	7.71%	15.28%	8.68%
Morgan Stanley VI Mid Cap Growth Portfolio - Class I	Walled-Off	03/31/11	10/18/99	1.17%	0.95%	0.26%	10.57%	21.60%	21.60%	15.38%	9.00%	15.96%	7.32%
Neuberger Berman - AMT Mid Cap Growth Portfolio - Class S	Closed	11/06/15	11/03/97	1.20%	1.11%	2.33%	7.47%	3.69%	3.77%	9.28%	8.56%	13.81%	8.89%
Neuberger Berman AMT Mid-Cap Growth Portfolio - I Class	Walled-Off	05/01/04	11/03/97	0.95%	0.95%	2.34%	7.49%	3.85%	3.96%	9.65%	8.88%	14.12%	9.11%
Oppenheimer Discovery Mid Cap Growth Fund/VA - Non-Service Shares	Walled-Off	02/01/03	08/15/86	0.86%	0.80%	0.83%	8.77%	2.84%	2.48%	10.14%	9.45%	15.62%	9.35%
T. Rowe Price Mid-Cap Growth Portfolio - Class II	Walled-Off	05/01/04	12/31/96	1.10%	1.10%	2.58%	7.36%	6.90%	6.67%	11.39%	11.83%	17.63%	11.11%
Wells Fargo VT Opportunity Fund - Class 2	Walled-Off	02/01/03	05/08/92	1.11%	1.00%	2.06%	5.15%	2.73%	4.38%	10.24%	8.90%	14.78%	10.92%
Mid-Cap Blend ³													
Fidelity VIP Value Strategies Portfolio - Service Class	Walled-Off	02/01/03	02/20/02	0.78%	0.78%	1.59%	1.76%	-7.19%	-5.99%	5.09%	5.13%	14.87%	7.36%
Invesco VI Mid Cap Core Equity Fund - Series I Shares	Walled-Off	12/31/15	09/10/01	0.99%	0.97%	1.37%	5.50%	-4.00%	-3.46%	6.35%	5.13%	9.78%	7.05%
Mid-Cap Value ³													
American Century VP Mid Cap Value Fund - Class I	Walled-Off	05/01/17	12/01/04	1.01%	0.85%	3.32%	3.20%	-2.44%	-1.20%	8.90%	9.40%	14.06%	N/A
Deutsche DWS Variable Series II - DWS Small Mid Cap Value VIP: Class B	Walled-Off	12/31/13	07/01/02	1.19%	1.16%	1.77%	1.71%	-5.56%	-6.86%	4.61%	5.57%	11.88%	8.70%
Goldman Sachs VIT Mid Cap Value Fund	Walled-Off	05/01/06	05/01/98	0.84%	0.84%	2.38%	3.47%	-0.89%	0.32%	6.32%	5.76%	12.51%	8.35%
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			Fund						1 Year	3 Years		5 Years		10 Years	
	Status	Inception	Mgmt Fees	Net					11/30/17 to	11/30/15 to		11/29/13 to		11/28/08 to	Inception to
Underlying Investment Options	Status	Date	Date	& Expenses	Fees	Quarterly as of			11/30/2018	11/30/2018		11/30/2018		11/30/2018	11/30/2018
						Monthly	09/28/2018	YTD							
Mid-Cap Value ³ Continued															
Janus Henderson VIT Mid Cap Value Portfolio: Service Shares	Walled-Off	12/31/16	12/31/02	0.95%	0.95%	2.83%	2.29%	-3.84%	-3.68%	7.86%	6.67%	11.19%	9.77%		
Lord Abbett Series Mid-Cap Stock Portfolio - Class VC	Walled-Off	12/31/10	09/15/99	1.16%	1.16%	1.61%	4.03%	-4.73%	-4.64%	4.71%	5.53%	11.72%	8.58%		
Neuberger Berman AMT Mid Cap Intrinsic Value Portfolio - I Class	Walled-Off	12/31/12	08/22/01	1.00%	1.00%	1.99%	2.56%	-2.91%	-0.57%	7.86%	6.98%	15.01%	8.17%		
Large Growth															
American Century VP Ultra Fund - Class I	Walled-Off	12/31/07	05/01/01	1.00%	0.83%	0.63%	9.00%	10.60%	10.83%	14.29%	13.01%	16.08%	6.71%		
Dreyfus Sustainable U.S. Equity Portfolio, Inc. - Initial Shares	Walled-Off	02/01/03	10/06/93	0.75%	0.70%	2.00%	9.38%	4.53%	4.53%	8.94%	8.42%	13.21%	7.95%		
Fidelity VIP Growth Opportunities Portfolio - Initial Class	Walled-Off	05/01/02	01/03/95	0.67%	0.67%	2.49%	9.00%	17.51%	19.13%	16.26%	14.13%	19.01%	8.76%		
Janus Henderson VIT Forty Portfolio: Service Shares	Walled-Off	12/31/14	05/01/97	1.06%	1.06%	1.65%	7.53%	9.76%	9.33%	12.71%	12.78%	15.65%	11.12%		
Nationwide Variable Insurance trust - NVIT Dynamic U.S. Growth Fund: Class I	Walled-Off	04/22/16	03/24/09	0.66%	0.61%	2.88%	8.77%	9.59%	10.48%	12.34%	11.37%	N/A	15.67%		
Neuberger Berman AMT Guardian Portfolio - I Class	Walled-Off	02/01/03	11/03/97	1.20%	1.20%	1.28%	7.28%	3.39%	4.75%	11.53%	8.57%	13.12%	7.98%		
Oppenheimer Capital Appreciation Fund/VA - Non-Service Shares	Walled-Off	12/31/12	04/03/85	0.84%	0.80%	0.83%	7.98%	3.62%	4.67%	8.16%	9.68%	13.80%	9.97%		
Large Blend															
BlackRock Advantage Large Cap Core V.I. Fund: Class II	Walled-Off	12/31/16	05/14/04	0.87%	0.74%	1.54%	7.26%	4.04%	4.87%	11.43%	10.19%	12.81%	8.46%		
Calvert VP S&P 500 Index Portfolio	Walled-Off	04/30/14	12/29/95	0.40%	0.28%	2.01%	7.63%	4.77%	5.90%	11.79%	10.72%	13.91%	8.44%		
Davis Variable Account Fund Inc. - Value Portfolio	Walled-Off	12/31/17	07/01/99	0.64%	0.64%	0.93%	2.89%	-4.32%	-2.04%	8.68%	7.74%	11.68%	5.67%		
Fidelity VIP Contrafund Portfolio: Initial Class	Walled-Off	12/31/09	01/03/95	0.62%	0.62%	1.58%	8.16%	2.36%	3.04%	9.74%	9.32%	13.84%	10.91%		
Neuberger Berman AMT Large Cap Value Portfolio - Class I	Walled-Off	12/31/12	03/22/94	1.12%	1.12%	3.47%	6.41%	7.38%	7.83%	13.60%	9.12%	14.33%	8.60%		
NVIT Nationwide Fund - Class I	Walled-Off	12/31/14	11/08/82	0.79%	0.79%	3.03%	8.16%	8.54%	8.74%	12.73%	10.97%	13.64%	10.25%		
Large Value															
American Century VP Income & Growth Fund - Class I	Walled-Off	02/01/03	10/30/97	0.71%	0.71%	1.84%	6.95%	2.28%	3.78%	11.24%	8.76%	12.72%	6.81%		
BlackRock NVIT Equity Dividend Fund	Walled-Off	02/01/03	10/31/97	0.94%	0.80%	1.38%	6.16%	1.50%	2.42%	10.78%	8.16%	13.26%	5.62%		
Deutsche DWS Variable Series II - DWS CROCI(R) U.S. VIP: Class B	Walled-Off	12/31/10	07/01/02	1.15%	1.06%	4.23%	4.57%	-0.65%	-0.95%	4.45%	3.95%	8.92%	5.70%		
Invesco VI Value Opportunities Fund - Series I	Walled-Off	12/31/08	09/10/01	0.98%	0.98%	2.09%	3.95%	-6.54%	-6.29%	6.83%	4.72%	11.85%	4.38%		
World Bond ⁷															
PIMCO VIT - International Bond Portfolio (unhedged): Administrative Class	Walled-Off	12/31/17	04/30/08	0.99%	0.99%	0.45%	-0.82%	-3.95%	-3.44%	3.20%	0.32%	3.04%	2.67%		
Templeton VIPT Global Bond VIP Fund - Class 2	Closed	05/01/14	01/24/89	0.85%	0.78%	0.65%	1.10%	2.67%	1.13%	1.68%	1.20%	5.72%	6.96%		
VanEck VIP Trust Unconstrained Emerging Markets Bond Fund - Initial Class	Walled-Off	05/01/02	09/01/89	1.57%	1.10%	-1.40%	1.54%	-6.62%	-5.56%	3.04%	-0.09%	2.10%	4.40%		
High Yield Bond ²															
Federated NVIT High Income Bond Fund - Class I	Walled-Off	12/31/12	10/31/97	0.91%	0.91%	-0.61%	2.43%	-0.47%	-0.18%	5.87%	3.99%	10.21%	5.64%		
Fidelity VIP High Income Portfolio: Initial Class	Walled-Off	02/01/03	09/19/85	0.67%	0.67%	-0.93%	2.23%	-0.93%	-0.73%	5.48%	3.53%	9.65%	6.96%		
Ivy Variable Insurance Portfolios - High Income: Class II	Walled-Off	12/31/17	07/13/87	0.91%	0.91%	-1.13%	1.97%	0.31%	1.10%	6.18%	3.58%	11.15%	7.37%		
Past performance does not guarantee future results.															
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These returns are net of Investment Management Fees ONLY																		
Nationwide VL Separate Account-A Walled-Off & Closed Funds						Non-Annualized Percent Change**			Annualized Percent Change									
						Quarterly as of			1 Year	3 Years	5 Years	10 Years						
Underlying Investment Options						Status	Date	Inception Date	Mgmt Fees & Expenses	Net Fees	Monthly	09/28/2018	YTD	11/30/17 to 11/30/2018	11/30/15 to 11/30/2018	11/29/13 to 11/30/2018	11/28/08 to 11/30/2018	Inception to 11/30/2018
Multisector Bond ¹																		
NVIT Multi Sector Bond Fund - Class I						Walled-Off	12/31/14	10/31/97	0.81%	0.81%	0.11%	0.57%	-2.92%	-2.34%	3.46%	2.48%	6.68%	4.46%
Intermediate-Term Bond ¹																		
American Funds Insurance Series Bond Fund - Class 2						Walled-Off	12/31/12	01/02/96	0.63%	0.63%	0.48%	0.19%	-2.20%	-1.83%	1.27%	1.81%	4.12%	4.20%
Money Market Taxable ⁶																		
NVIT Government Money Market Fund - Class I						Closed	10/21/02	11/10/81	0.49%	0.49%	0.15%	0.38%	1.23%	1.30%	0.55%	0.33%	0.18%	4.06%
Real Estate ⁹																		
Morgan Stanley VI U.S. Real Estate Portfolio - Class I						Walled-Off	12/31/07	03/03/97	0.97%	0.82%	4.48%	1.18%	2.54%	3.40%	4.78%	8.58%	13.35%	9.45%
Asset Allocation ⁵																		
Ivy Variable Insurance Portfolios - Asset Strategy: Class II						Walled-Off	12/31/17	05/01/95	1.01%	1.01%	1.34%	3.55%	-0.03%	1.31%	3.85%	0.67%	7.01%	8.73%
Oppenheimer Conservative Balanced Fund/VA - Non-Service Shares						Walled-Off	05/01/04	09/02/87	0.96%	0.67%	-0.07%	2.19%	-2.76%	-1.90%	3.41%	4.25%	8.03%	N/A
Past performance does not guarantee future results.																		
UJO performance results, "net of Investment Management Fees ONLY", do not reflect any life insurance policy charges or the mortality & expense risk charge (M&E). UJO performance results, net of Investment Management Fees and the specified M&E Charge ONLY, also do not reflect other policy charges like deductions from premiums, administrative charge, cost of insurance (COI) or the surrender and lapse charges. If these results reflected the cost of insurance charge (COI), the returns would be significantly lower than what is reflected here.																		

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These returns are net of Investment Management Fees and a 0.40% M&E Charge ONLY											
Nationwide VL Separate Account-A	Fund			Non-Annualized			Annualized Percent Change				
				Percent Change**			1 Year	3 Years	5 Years	10 Years	Inception to
	Inception	Mgmt Fees	Net	Quarterly as of			11/30/17 to	11/30/15 to	11/29/13 to	11/28/08 to	
Underlying Investment Options	Date	& Expenses	Fees	Monthly	09/28/2018	YTD	11/30/2018	11/30/2018	11/30/2018	11/30/2018	11/30/2018
Diversified Emerging Mkts ³											
American Funds IS - New World Fnd - Class 2	06/17/99	1.01%	1.01%	2.12%	-1.34%	-10.66%	-9.14%	5.69%	1.57%	8.14%	7.08%
Fidelity VIP Emerging Markets Portfolio - Service Class	01/23/08	1.11%	1.11%	4.08%	-3.77%	-15.69%	-12.45%	7.74%	2.65%	8.78%	0.63%
Lazard Retirement Emerging Markets Equity Portfolio - Service Shares	11/04/97	1.38%	1.38%	3.13%	-1.80%	-15.84%	-12.46%	7.19%	-0.66%	7.82%	6.18%
Foreign Large Growth ⁷											
Invesco VI International Growth Fund - Series I Shares	05/05/93	0.94%	0.93%	0.99%	1.45%	-11.23%	-10.15%	2.00%	1.39%	7.83%	6.22%
Oppenheimer International Growth Fund/VA - Non-Service Shares	05/13/92	1.10%	1.00%	-0.96%	-2.95%	-15.76%	-14.80%	0.47%	0.29%	8.94%	6.19%
Foreign Large Blend ⁷											
American Funds IS - International Fnd - Class 2	05/01/90	0.79%	0.79%	1.92%	-2.09%	-9.08%	-7.61%	6.40%	3.05%	8.51%	7.23%
MFS(R) VIT Research International Portfolio - Service Class	08/23/01	1.25%	1.25%	-0.37%	1.01%	-9.78%	-8.17%	3.55%	0.65%	6.62%	4.75%
NVIT International Equity Fund - Class I	08/30/00	1.11%	1.10%	0.06%	0.15%	-10.61%	-8.81%	3.85%	1.99%	7.28%	2.63%
NVIT International Index Fund - Class I	04/30/14	0.43%	0.43%	0.07%	1.11%	-9.51%	-8.33%	3.53%	1.29%	6.84%	0.56%
Foreign Large Value ⁷											
AB VPS International Value Portfolio - Class A	05/10/01	0.86%	0.86%	-1.85%	-0.10%	-16.96%	-16.02%	0.35%	-0.08%	4.93%	3.97%
MFS VIT International Value Portfolio - Service Class	08/23/01	1.16%	1.15%	1.74%	2.29%	-5.59%	-4.42%	6.92%	5.86%	10.56%	8.46%
Templeton VIPT Foreign VIP Fund - Class 2	05/01/92	1.09%	1.08%	0.34%	0.52%	-10.99%	-8.90%	2.20%	-1.60%	6.15%	5.92%
World Stock ⁷											
American Funds Insurance Series Global Small Capitalization Fund - Class 2	04/30/98	0.99%	0.99%	1.65%	1.84%	-3.42%	-3.02%	6.21%	4.83%	12.07%	8.49%
Franklin VIPT Mutual Global Discovery VIP Fund - Class 2	11/08/96	1.21%	1.21%	0.19%	3.18%	-4.03%	-2.58%	4.15%	3.51%	8.40%	7.83%
Oppenheimer Global Securities Fund/VA - Non-Service Shares	11/12/90	0.78%	0.78%	0.75%	1.18%	-6.26%	-5.23%	7.77%	6.53%	12.38%	9.24%
Small Growth ³											
Legg Mason Partners ClearBridge Variable Small Cap Growth Portfolio	11/08/99	0.82%	0.82%	0.92%	10.53%	14.79%	15.37%	12.59%	8.96%	16.82%	8.87%
MFS(R) VIT New Discovery Series - Service Class	04/28/00	1.22%	1.19%	2.59%	5.47%	8.45%	9.12%	12.73%	6.95%	17.03%	5.59%
NVIT Multi-Manager Small Cap Growth Fund - Class I	05/03/99	1.06%	1.06%	0.75%	6.78%	3.74%	4.36%	10.25%	7.97%	14.47%	6.72%
Wells Fargo VT Small Cap Growth Fund - Class 2	05/01/95	1.20%	1.20%	0.53%	9.36%	15.02%	14.76%	14.29%	8.25%	16.48%	6.99%
Small Blend ³											
Dreyfus IP Small Cap Stock Index Portfolio - Service Shares	05/01/02	0.63%	0.60%	1.47%	4.46%	3.21%	2.61%	11.24%	8.36%	14.72%	8.61%
Goldman Sachs VIT Small Cap Equity Insights Fund - Institutional Shares	02/13/98	0.95%	0.81%	-0.53%	2.93%	2.04%	2.17%	9.72%	7.99%	14.59%	6.53%
JPMorgan Insurance Trust Small Cap Core Portfolio - Class 1	01/03/95	0.83%	0.83%	1.19%	2.72%	-0.36%	-0.74%	9.05%	7.55%	13.98%	8.81%
NVIT Multi-Manager Small Cap Value Fund - Class I	10/31/97	1.05%	1.05%	1.23%	0.80%	-6.50%	-7.21%	6.42%	5.26%	13.01%	8.33%
NVIT Multi-Manager Small Company Fund - Class I	10/23/95	1.17%	1.15%	0.20%	3.93%	-1.43%	-1.59%	9.06%	6.57%	13.72%	9.76%
Oppenheimer Main Street Small Cap Fund(R)/VA - Non-Service Shares	05/01/98	0.82%	0.80%	1.49%	3.52%	2.07%	2.08%	9.19%	7.90%	15.23%	7.88%
Past performance does not guarantee future results.											
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These returns are net of Investment Management Fees and a 0.40% M&E Charge ONLY														
Nationwide VL Separate Account-A				Non-Annualized Percent Change**			Annualized Percent Change							
				Quarterly as of			1 Year	3 Years	5 Years	10 Years				
Underlying Investment Options				Inception	Mgmt Fees	Net	11/30/17 to	11/30/15 to	11/29/13 to	11/28/08 to	Inception to			
				Date	& Expenses	Fees	11/30/2018	11/30/2018	11/30/2018	11/30/2018	11/30/2018			
							Monthly	09/28/2018	YTD					
Small Value ³														
Delaware VIPT Small Cap Value Series - Service Class				05/01/00	1.08%	1.08%	2.55%	0.78%	-6.12%	-6.57%	8.39%	6.49%	13.48%	9.91%
Franklin VIPT Small Cap Value VIP Fund - Class 2				04/30/98	0.92%	0.91%	3.26%	1.12%	-2.97%	-3.39%	9.43%	5.44%	13.07%	7.33%
Putnam VT Small Cap Value Fund - Class IB				04/30/99	1.32%	1.32%	-1.86%	1.39%	-8.16%	-6.92%	5.94%	4.76%	12.69%	8.21%
Mid-Cap Growth ³														
Invesco VI Mid Cap Growth Fund - Series I				09/25/00	1.00%	1.00%	0.54%	5.46%	4.13%	4.47%	7.56%	7.51%	13.91%	1.22%
Ivy Variable Insurance Portfolios - Mid Cap Growth: Class II ¹¹				04/28/05	1.15%	1.10%	2.56%	8.34%	9.85%	10.45%	12.67%	8.52%	15.41%	10.38%
Janus Henderson VIT Enterprise Portfolio: Service Shares				12/31/99	0.98%	0.98%	2.58%	7.20%	8.00%	8.16%	14.13%	12.69%	17.49%	3.50%
Lincoln VIPT Baron Growth Opportunities Fund - Service Class				09/30/98	1.33%	1.18%	2.99%	6.99%	7.95%	8.06%	11.83%	7.86%	16.02%	11.11%
MFS VIT - MFS Mid Cap Growth Series - Service Class				05/01/00	1.06%	1.06%	1.91%	7.46%	10.01%	9.37%	12.09%	11.12%	16.12%	2.77%
NVIT Multi-Manager Mid Cap Growth Fund - Class I				03/24/08	0.87%	0.84%	1.40%	7.95%	3.50%	4.23%	10.67%	8.24%	13.19%	8.05%
Wells Fargo VT Discovery Fund - Class 2				05/08/92	1.17%	1.16%	0.52%	8.16%	3.29%	4.51%	11.44%	7.56%	16.31%	9.60%
Mid-Cap Blend ³														
Dreyfus IP MidCap Stock Portfolio - Initial Shares				04/30/98	0.87%	0.87%	2.71%	2.20%	-6.13%	-5.82%	6.02%	6.75%	14.23%	6.63%
NVIT Mid Cap Index Fund - Class I				10/31/97	0.40%	0.40%	3.06%	3.66%	-0.43%	-0.28%	9.63%	8.43%	14.67%	8.87%
Mid-Cap Value ³														
AB VPS Small/Mid Cap Value Portfolio - Class A				05/02/01	0.82%	0.82%	2.67%	1.42%	-3.29%	-2.65%	8.65%	7.37%	14.89%	9.71%
JPMorgan Insurance Trust Mid Cap Value Portfolio - Class 1				09/28/01	0.79%	0.78%	2.23%	3.72%	-2.22%	-1.83%	7.39%	7.57%	13.95%	10.13%
NVIT Multi-Manager Mid Cap Value Fund - Class I				03/24/08	0.95%	0.94%	2.55%	3.41%	-2.85%	-2.02%	7.54%	8.29%	13.61%	8.89%
Large Growth														
NVIT Cardinal(SM) Aggressive Fund - Class I				03/27/08	1.18%	1.07%	1.44%	3.14%	-4.02%	-2.89%	6.42%	5.25%	10.41%	5.49%
American Funds IS - Growth Fund - Class 2				02/08/84	0.60%	0.60%	1.42%	5.57%	7.60%	8.47%	13.77%	12.10%	15.46%	11.99%
Dreyfus VIF Growth & Income Portfolio - Initial Shares				05/02/94	0.90%	0.90%	1.31%	7.63%	4.38%	5.92%	10.09%	9.40%	13.72%	8.19%
Fidelity VIP Growth Portfolio: Initial Class				10/09/86	0.64%	0.64%	1.52%	7.43%	8.27%	8.21%	13.49%	12.29%	15.49%	9.79%
Ivy Variable Insurance Portfolios - Growth: Class II				07/13/87	0.99%	0.99%	1.60%	8.54%	10.57%	11.36%	12.22%	12.08%	14.30%	10.53%
Morgan Stanley VI Growth Portfolio - Class I				01/02/97	0.81%	0.80%	1.24%	7.64%	15.90%	15.62%	17.25%	15.11%	20.24%	9.43%
Neuberger Berman NVIT Socially Responsible Fund - Class I				03/24/08	0.82%	0.82%	3.48%	4.53%	4.14%	5.76%	9.93%	8.65%	13.37%	7.99%
NVIT Multi-Manager Large Cap Growth Fund - Class I				03/24/08	0.83%	0.83%	1.51%	8.50%	6.07%	6.78%	11.22%	10.35%	13.67%	8.50%
T. Rowe Price Blue Chip Growth Fund				12/29/00	0.85%	0.85%	3.11%	6.29%	10.87%	10.82%	14.51%	13.39%	17.70%	6.96%
T. Rowe Price New America Growth Portfolio				03/31/94	0.85%	0.85%	1.72%	7.08%	9.48%	9.53%	13.15%	12.48%	17.23%	9.22%
Past performance does not guarantee future results.														
<p>UIO performance results, "net of Investment Management Fees ONLY", do not reflect any life insurance policy charges or the mortality & expense risk charge (M&E). UIO performance results, net of Investment Management Fees and the specified M&E Charge ONLY, also do not reflect other policy charges like deductions from premiums, administrative charge, cost of insurance (COI) or the surrender and lapse charges. If these results reflected the cost of insurance charge (COI), the returns would be significantly lower than what is reflected here.</p>														

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Nationwide VL Separate Account-A				Non-Annualized Percent Change**			Annualized Percent Change							
				Quarterly as of			1 Year	3 Years	5 Years	10 Years				
Underlying Investment Options				Inception	Mgmt Fees	Net	11/30/17 to	11/30/15 to	11/29/13 to	11/28/08 to	Inception to			
				Date	& Expenses	Fees	11/30/2018	11/30/2018	11/30/2018	11/30/2018	11/30/2018			
Large Blend														
NVIT Investor Destinations Aggressive Fund - Class II				12/12/01	0.89%	0.89%	1.54%	3.30%	-2.35%	-1.62%	7.03%	5.76%	10.55%	5.96%
Dreyfus Stock Index Fund Inc. - Initial Shares				09/29/89	0.27%	0.27%	2.00%	7.54%	4.48%	5.60%	11.45%	10.41%	13.60%	8.78%
Dreyfus VIF Appreciation Portfolio - Initial Shares				04/05/93	0.81%	0.81%	1.18%	5.01%	1.47%	3.46%	10.56%	8.13%	11.38%	8.50%
MFS(R) VIT Blended Research(R) Core Equity Portfolio - Service Class				08/23/01	0.71%	0.71%	1.17%	7.67%	1.62%	3.07%	9.03%	8.72%	13.10%	6.26%
Oppenheimer Main Street(R) Fund/VA - Non-Service Shares				07/05/95	0.80%	0.80%	2.20%	6.77%	1.74%	2.53%	9.01%	9.12%	13.29%	8.24%
Large Value														
AB VPS Growth & Income Portfolio - Class A				01/14/91	0.60%	0.60%	1.56%	8.11%	3.36%	4.86%	10.31%	8.92%	13.76%	9.18%
American Century VP Value Fund - Class I				05/01/96	0.97%	0.78%	1.42%	5.46%	0.30%	2.42%	8.18%	7.52%	11.18%	8.16%
Fidelity VIP Equity-Income Portfolio: Initial Class				10/09/86	0.56%	0.56%	2.38%	5.61%	0.32%	1.75%	9.32%	6.98%	12.04%	8.53%
Invesco VI Growth and Income Fund - Series I				12/23/96	0.76%	0.76%	1.77%	4.26%	-2.56%	-1.11%	8.70%	7.52%	11.49%	8.34%
MFS VIT Value Series - Service Class				01/02/02	0.98%	0.98%	3.42%	5.49%	-0.52%	0.62%	8.67%	7.94%	11.85%	7.35%
NVIT Multi-Manager Large Cap Value Fund - Class I				03/24/08	0.83%	0.79%	2.29%	4.73%	-1.60%	0.29%	7.89%	7.15%	11.60%	6.47%
T. Rowe Price Equity Income Portfolio - Class II				03/31/94	1.10%	1.10%	3.00%	3.79%	-0.16%	0.24%	9.99%	6.55%	11.09%	8.66%
Emerging Markets Bond ³														
Morgan Stanley VI Emerging Markets Debt Portfolio - Class I				06/16/97	1.11%	1.11%	-0.74%	1.59%	-8.46%	-8.15%	2.58%	2.24%	6.71%	5.83%
World Bond ⁷														
PIMCO VIT - Global Bond Opportunities Portfolio (Unhedged): Administrative Class				01/10/02	0.96%	0.96%	-0.11%	-0.14%	-4.54%	-4.26%	2.28%	0.50%	4.23%	4.80%
PIMCO VIT - International Bond Portfolio (U.S. Dollar-Hedged): Administrative Class				02/16/99	0.93%	0.93%	-0.09%	-0.09%	1.36%	1.14%	2.98%	3.94%	6.28%	4.77%
Templeton VIPT Global Bond VIP Fund - Class 1				01/24/89	0.60%	0.53%	0.65%	1.07%	2.59%	1.03%	1.52%	1.05%	5.57%	6.71%
High Yield Bond ²														
BlackRock High Yield VI Fund - Class I				04/20/82	0.79%	0.69%	-0.82%	2.13%	-0.50%	-0.25%	5.22%	3.47%	10.74%	8.29%
Invesco VI High Yield Fund - Series I Shares				05/01/98	1.02%	1.01%	-0.80%	2.25%	-1.42%	-1.10%	3.92%	2.64%	9.89%	3.68%
PIMCO VIT High Yield Bond Portfolio: Admin Class				04/30/98	0.76%	0.76%	-0.52%	2.50%	-1.05%	-0.93%	5.01%	3.58%	9.59%	5.22%
Pioneer High Yield VCT Portfolio - Class I ¹¹				05/01/00	0.95%	0.95%	-0.94%	1.65%	-1.47%	-1.00%	5.20%	2.82%	10.46%	6.82%
Multisector Bond ¹														
Lord Abbett Series Bond Debenture Portfolio - Class VC				12/03/01	0.92%	0.92%	-0.53%	2.07%	-2.52%	-2.03%	5.10%	3.98%	9.07%	6.57%
Inflation-Protected Bond ¹														
American Century VP Inflation Protection Fund - Class I				05/07/04	0.47%	0.47%	0.07%	-0.15%	-3.12%	-2.02%	1.06%	0.73%	3.39%	3.12%
PIMCO VIT Real Return Portfolio - Administrative				09/30/99	1.04%	1.04%	0.26%	-0.83%	-2.82%	-1.96%	1.28%	0.57%	4.45%	5.06%
Long Government ⁸														
PIMCO VIT - Long-Term U.S. Government Portfolio: Administrative Class				04/30/99	0.77%	0.77%	1.72%	-2.84%	-7.39%	-5.86%	0.12%	3.62%	4.93%	6.03%
<p>Past performance does not guarantee future results.</p> <p>UIO performance results, "net of Investment Management Fees ONLY", do not reflect any life insurance policy charges or the mortality & expense risk charge (M&E). UIO performance results, net of Investment Management Fees and the specified M&E Charge ONLY, also do not reflect other policy charges like deductions from premiums, administrative charge, cost of insurance (COI) or the surrender and lapse charges. If these results reflected the cost of insurance charge (COI), the returns would be significantly lower than what is reflected here.</p>														

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These returns are net of Investment Management Fees and a 0.40% M&E Charge ONLY														
Nationwide VL Separate Account-A				Non-Annualized			Annualized Percent Change							
				Percent Change**			1 Year	3 Years	5 Years	10 Years	Inception to			
Underlying Investment Options				Fund Inception Date	Mgmt Fees & Expenses	Net Fees	Quarterly as of Monthly	09/28/2018	YTD	11/30/17 to 11/30/2018	11/30/15 to 11/30/2018	11/29/13 to 11/30/2018	11/28/08 to 11/30/2018	Inception to 11/30/2018
Intermediate-Term Bond ¹														
Federated Quality Bond Fund II - Primary Shares ¹¹				04/22/99	0.80%	0.74%	-0.22%	0.47%	-1.89%	-1.65%	1.36%	1.47%	4.91%	4.03%
Fidelity VIP Investment Grade Bond Portfolio - Service Class				12/30/88	0.51%	0.51%	0.38%	-0.02%	-2.30%	-1.86%	1.51%	1.79%	4.45%	5.35%
Janus Henderson VIT Flexible Bond Portfolio: Service Shares				12/31/99	0.85%	0.85%	0.29%	0.06%	-2.66%	-2.41%	0.46%	1.11%	4.19%	4.52%
Lord Abbett Series Total Return Portfolio - Class VC				04/30/10	0.88%	0.69%	0.34%	0.14%	-2.46%	-2.06%	1.31%	1.78%	N/A	3.12%
MFS(R) VIT Total Return Bond Series - Service Class				04/28/00	0.79%	0.79%	0.21%	0.18%	-3.04%	-2.62%	1.14%	1.59%	4.35%	4.47%
NVIT Bond Index Fund - Class I				04/19/07	0.38%	0.38%	0.56%	-0.13%	-2.51%	-2.11%	0.51%	1.29%	2.94%	3.01%
Oppenheimer Total Return Bond Fund/VA - Non-Service Shares				04/03/85	0.87%	0.75%	0.24%	0.58%	-2.57%	-1.98%	1.26%	2.26%	5.20%	4.73%
PIMCO VIT Total Return Portfolio - Administrative				12/31/97	0.69%	0.69%	0.21%	0.00%	-2.09%	-1.61%	1.37%	1.49%	4.23%	4.72%
Intermediate Government ⁸														
Federated Fund for U.S. Government Securities II				03/28/94	0.85%	0.78%	0.75%	-0.49%	-1.72%	-1.57%	0.22%	0.91%	2.23%	3.80%
NVIT Government Bond Fund - Class I				11/08/82	0.71%	0.70%	0.73%	-0.50%	-2.16%	-1.82%	-0.18%	0.51%	1.77%	5.72%
Short-Term Bond ¹														
Lord Abbett Series Short Duration Income Portfolio - Class VC				04/14/14	0.94%	0.85%	0.17%	0.41%	0.41%	0.50%	1.58%	N/A	N/A	1.15%
Neuberger Berman AMT Short Duration Bond Portfolio - Class I				09/10/84	0.86%	0.86%	0.16%	0.28%	0.07%	0.04%	0.38%	0.25%	2.58%	4.25%
NVIT Short Term Bond Fund - Class I				03/24/08	0.54%	0.54%	0.16%	0.43%	0.36%	0.46%	1.21%	0.77%	1.91%	1.58%
PIMCO VIT Low Duration Portfolio - Administrative				02/16/99	0.65%	0.65%	0.07%	0.20%	-0.30%	-0.24%	0.44%	0.31%	2.76%	3.07%
T.Rowe Price Limited Term Bond Portfolio				05/13/94	0.70%	0.70%	0.16%	0.24%	0.39%	0.49%	0.62%	0.40%	1.68%	3.28%
Money Market Taxable ⁶														
NVIT Government Money Market Fund - Class V				11/10/81	0.44%	0.44%	0.12%	0.29%	0.91%	0.94%	0.19%	-0.05%	-0.21%	3.63%
Bank Loan														
Eaton Vance VT Floating-Rate Income Fund - Initial Class				05/02/01	1.17%	1.17%	-0.99%	1.50%	2.08%	2.22%	4.16%	2.49%	6.72%	3.00%
Natural Resources ⁴														
VanEck VIP Trust Global Hard Assets Fund - Initial Class				09/01/89	1.09%	1.09%	-5.89%	-5.99%	-21.03%	-13.86%	-0.50%	-9.67%	1.14%	4.73%
Real Estate ⁹														
Fidelity VIP Real Estate Portfolio - Service Class				11/06/02	0.78%	0.78%	4.54%	0.28%	2.81%	2.71%	4.37%	8.51%	15.14%	10.17%
Ivy Variable Insurance Portfolios - Securian Real Estate Securities: Class II				05/03/04	1.31%	1.22%	4.80%	0.52%	1.60%	1.74%	4.26%	8.59%	12.81%	7.68%
NVIT Real Estate Fund - Class I				03/24/08	0.93%	0.92%	3.98%	0.54%	3.82%	4.17%	5.66%	7.83%	13.16%	5.55%
Global Real Estate ^{7,9}														
Morgan Stanley VI Global Real Estate Portfolio - Class II				04/28/06	1.64%	1.25%	3.59%	-0.67%	-1.87%	-0.19%	3.36%	4.20%	10.66%	3.52%
Past performance does not guarantee future results.														
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Nationwide VL Separate Account-A	Fund			Non-Annualized			Annualized Percent Change				
				Percent Change**			1 Year	3 Years	5 Years	10 Years	Inception to
	Inception	Mgmt Fees	Net	Quarterly as of			11/30/17 to	11/30/15 to	11/29/13 to	11/28/08 to	
Underlying Investment Options	Date	& Expenses	Fees	Monthly	09/28/2018	YTD	11/30/2018	11/30/2018	11/30/2018	11/30/2018	11/30/2018
Technology ⁴											
Ivy Variable Insurance Portfolios - Science and Technology: Class II	04/04/97	1.15%	1.15%	0.45%	5.86%	4.37%	2.61%	10.32%	7.72%	16.12%	13.42%
Janus Henderson VIT Global Technology Portfolio: Service Shares	01/18/00	1.00%	1.00%	1.56%	5.84%	8.62%	8.78%	19.56%	16.12%	19.71%	2.57%
Asset Allocation ⁵											
American Funds Insurance Series Asset Allocation Fund - Class 2	08/01/89	0.54%	0.54%	1.32%	3.03%	-0.19%	0.71%	7.23%	6.26%	10.50%	7.71%
Fidelity VIP Freedom Fund 2015 Portfolio - Service Class	04/26/05	0.66%	0.66%	0.83%	1.73%	-2.61%	-1.72%	5.01%	4.22%	8.25%	5.44%
Fidelity VIP Freedom Fund 2020 Portfolio - Service Class	04/26/05	0.68%	0.68%	0.88%	2.04%	-2.86%	-1.83%	5.42%	4.56%	9.05%	5.61%
Fidelity VIP Freedom Fund 2025 Portfolio - Service Class	04/26/05	0.70%	0.70%	0.98%	2.27%	-3.00%	-1.91%	5.79%	4.90%	9.83%	6.10%
Fidelity VIP Freedom Fund 2030 Portfolio - Service Class	04/26/05	0.75%	0.75%	1.06%	2.76%	-3.23%	-2.03%	6.67%	5.52%	10.40%	6.23%
Fidelity VIP Freedom Fund 2040 Portfolio - Service Class	04/08/09	0.78%	0.78%	1.19%	3.50%	-3.60%	-2.22%	7.36%	5.95%	N/A	11.91%
Janus Henderson VIT Balanced Portfolio: Service Shares ¹⁰	12/31/99	0.88%	0.88%	1.46%	4.80%	4.84%	5.73%	8.23%	7.04%	10.29%	5.78%
NVIT Cardinal(SM) Moderately Aggressive Fund - Class I	03/27/08	1.09%	0.99%	1.22%	3.05%	-3.61%	-2.56%	5.87%	4.87%	9.46%	5.28%
NVIT Cardinal(SM) Capital Appreciation Fund - Class I	03/27/08	1.04%	0.94%	1.16%	2.77%	-3.12%	-2.17%	5.38%	4.55%	8.79%	5.13%
NVIT Cardinal(SM) Moderate Fund - Class I	03/27/08	1.01%	0.91%	1.15%	2.38%	-3.00%	-2.07%	4.75%	4.08%	7.95%	4.81%
NVIT Cardinal(SM) Balanced Fund - Class I	03/27/08	0.98%	0.88%	0.83%	1.87%	-3.01%	-2.21%	4.00%	3.48%	7.08%	4.42%
NVIT Cardinal(SM) Moderately Conservative Fund - Class I	03/27/08	0.95%	0.85%	0.76%	1.73%	-2.44%	-1.66%	3.59%	3.11%	6.26%	4.08%
NVIT Cardinal(SM) Conservative Fund - Class I	03/27/08	0.88%	0.78%	0.57%	0.98%	-1.96%	-1.38%	2.32%	2.07%	4.43%	3.15%
NVIT Investor Destinations Moderately Aggressive Fund - Class II	12/12/01	0.84%	0.84%	1.26%	3.06%	-2.16%	-1.41%	6.36%	5.26%	9.44%	5.63%
NVIT Investor Destinations Moderate Fund - Class II	12/12/01	0.83%	0.83%	1.08%	2.34%	-1.84%	-1.24%	5.05%	4.41%	7.75%	4.96%
NVIT Investor Destinations Moderately Conservative Fund - Class II	12/12/01	0.81%	0.81%	0.73%	1.57%	-1.66%	-1.18%	3.66%	3.34%	5.94%	4.24%
NVIT Investor Destinations Conservative Fund - Class II	12/12/01	0.81%	0.81%	0.48%	0.71%	-1.37%	-1.02%	2.30%	2.24%	3.88%	3.25%
PIMCO VIT All Asset Portfolio - Administrative	04/30/03	1.43%	1.32%	0.76%	0.06%	-4.69%	-2.94%	6.06%	1.92%	6.62%	4.98%
T. Rowe Price Personal Strategy Balanced Portfolio	12/30/94	1.02%	0.90%	1.34%	1.85%	-1.48%	-1.01%	6.47%	5.25%	10.11%	7.92%
American Century VP Balanced - Class I	05/01/91	0.91%	0.78%	1.05%	3.74%	0.33%	0.97%	6.10%	5.44%	8.70%	6.55%
BlackRock Global Allocation V.I. Fund - Class II	11/24/03	1.01%	0.88%	1.26%	1.46%	-3.90%	-3.31%	3.73%	2.74%	6.56%	6.61%
Fidelity VIP Asset Manager Portfolio: Initial Class	09/01/89	0.63%	0.63%	0.66%	2.05%	-2.01%	-1.15%	4.11%	4.03%	8.47%	6.78%
Fidelity VIP Freedom Fund 2035 Portfolio - Service Class	04/08/09	0.78%	0.78%	1.17%	3.32%	-3.48%	-2.11%	7.33%	5.93%	N/A	11.77%
Fidelity VIP Freedom Fund 2045 Portfolio - Service Class	04/08/09	0.78%	0.78%	1.19%	3.50%	-3.56%	-2.20%	7.35%	5.95%	N/A	12.03%
Fidelity VIP Freedom Fund 2050 Portfolio - Service Class	04/08/09	0.78%	0.78%	1.18%	3.47%	-3.65%	-2.27%	7.33%	5.94%	N/A	12.16%
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Nationwide VL Separate Account-A Walled-Off & Closed Funds						Non-Annualized Percent Change**			Annualized Percent Change					
						Quarterly as of			1 Year	3 Years	5 Years	10 Years		
Underlying Investment Options						Monthly	09/28/2018	YTD	11/30/17 to 11/30/2018	11/30/15 to 11/30/2018	11/29/13 to 11/30/2018	11/28/08 to 11/30/2018	Inception to 11/30/2018	
Status	Date	Fund Inception Date	Mgmt Fees & Expenses	Net Fees										
Diversified Emerging Mkts ³														
Delaware VIPT Emerging Markets - Service Class	Walled-Off	12/31/16	05/01/00	1.68%	1.66%	4.33%	-0.19%	-12.13%	-10.14%	10.43%	1.57%	9.08%	8.88%	
NVIT Emerging Markets Fund - Class I	Walled-Off	12/31/12	08/30/00	1.24%	1.19%	4.35%	-2.83%	-14.89%	-12.49%	7.51%	0.05%	6.33%	4.53%	
VanEck VIP Trust Emerging Markets Fund - Initial Class	Walled-Off	05/01/02	12/21/95	1.19%	1.19%	5.70%	-9.67%	-21.08%	-17.85%	4.05%	0.36%	11.71%	5.99%	
Foreign Large Growth ⁷														
American Century VP International Fund - Class I	Walled-Off	05/01/05	05/01/94	1.35%	1.02%	-1.78%	-0.80%	-10.57%	-9.49%	2.74%	1.20%	7.84%	4.99%	
Janus Henderson VIT Overseas Portfolio: Service Shares	Walled-Off	12/31/16	05/02/94	0.82%	0.82%	-0.44%	-0.43%	-10.77%	-9.59%	1.60%	-2.99%	5.89%	7.42%	
Foreign Large Blend ⁷														
Fidelity VIP Overseas Portfolio: Initial Class	Walled-Off	12/31/07	01/28/87	0.80%	0.80%	-0.42%	1.68%	-10.09%	-8.71%	2.99%	1.45%	7.37%	5.26%	
NVIT International Index Fund - Class II	Closed	05/01/14	04/28/06	0.66%	0.66%	0.07%	1.11%	-9.61%	-8.50%	3.32%	1.04%	6.55%	1.36%	
Foreign Large Value ⁷														
Dreyfus VIF International Value Portfolio - Initial Shares	Walled-Off	12/31/16	04/30/96	1.37%	0.86%	-0.87%	1.35%	-11.84%	-10.55%	2.58%	-0.47%	4.64%	3.85%	
Small Blend ³														
Invesco VI Small Cap Equity Fund - Series I Shares	Walled-Off	12/31/17	08/29/03	0.97%	0.97%	0.08%	2.55%	-3.23%	-3.74%	5.02%	3.86%	11.25%	7.76%	
Royce Micro-Cap Portfolio	Walled-Off	12/31/16	12/27/96	1.47%	1.42%	-0.51%	2.61%	0.98%	0.05%	7.05%	1.12%	9.92%	9.15%	
Mid-Cap Growth ³														
American Century VP Capital Appreciation - Class I	Walled-Off	04/25/14	11/20/87	1.01%	0.97%	0.55%	7.89%	3.39%	3.67%	8.07%	7.56%	13.52%	8.13%	
Fidelity VIP Mid Cap Portfolio - Service Class	Walled-Off	12/31/17	12/28/98	0.73%	0.73%	0.38%	3.13%	-4.28%	-2.72%	7.23%	6.71%	13.12%	11.69%	
Goldman Sachs VIT Growth Opportunities Fund - Service Shares	Walled-Off	12/31/16	01/09/06	1.26%	1.01%	1.49%	7.77%	3.51%	3.86%	8.99%	7.28%	14.82%	8.25%	
Morgan Stanley VI Mid Cap Growth Portfolio - Class I	Walled-Off	03/31/11	10/18/99	1.17%	0.95%	0.22%	10.46%	21.15%	21.12%	14.92%	8.57%	15.50%	6.88%	
Neuberger Berman - AMT Mid Cap Growth Portfolio - Class S	Closed	11/06/15	11/03/97	1.20%	1.11%	2.30%	7.36%	3.31%	3.36%	8.84%	8.12%	13.36%	8.46%	
Neuberger Berman AMT Mid-Cap Growth Portfolio - I Class	Walled-Off	05/01/04	11/03/97	0.95%	0.95%	2.30%	7.39%	3.47%	3.55%	9.21%	8.45%	13.67%	8.65%	
Oppenheimer Discovery Mid Cap Growth Fund/VA - Non-Service Shares	Walled-Off	02/01/03	08/15/86	0.86%	0.80%	0.80%	8.67%	2.46%	2.08%	9.70%	9.02%	15.16%	8.82%	
T. Rowe Price Mid-Cap Growth Portfolio - Class II	Walled-Off	05/01/04	12/31/96	1.10%	1.10%	2.55%	7.25%	6.50%	6.25%	10.95%	11.39%	17.16%	10.67%	
Wells Fargo VT Opportunity Fund - Class 2	Walled-Off	02/01/03	05/08/92	1.11%	1.00%	2.03%	5.05%	2.35%	3.97%	9.80%	8.47%	14.32%	10.41%	
Mid-Cap Blend ³														
Fidelity VIP Value Strategies Portfolio - Service Class	Walled-Off	02/01/03	02/20/02	0.78%	0.78%	1.56%	1.66%	-7.53%	-6.37%	4.67%	4.71%	14.41%	6.93%	
Invesco VI Mid Cap Core Equity Fund - Series I Shares	Walled-Off	12/31/15	09/10/01	0.99%	0.97%	1.33%	5.40%	-4.35%	-3.85%	5.92%	4.71%	9.34%	6.62%	
Mid-Cap Value ³														
American Century VP Mid Cap Value Fund - Class I	Walled-Off	05/01/17	12/01/04	1.01%	0.85%	3.28%	3.10%	-2.80%	-1.59%	8.47%	8.96%	13.60%	N/A	
Deutsche DWS Variable Series II - DWS Small Mid Cap Value VIP: Class B	Walled-Off	12/31/13	07/01/02	1.19%	1.16%	1.74%	1.61%	-5.90%	-7.23%	4.19%	5.14%	11.43%	8.26%	
Goldman Sachs VIT Mid Cap Value Fund	Walled-Off	05/01/06	05/01/98	0.84%	0.84%	2.35%	3.37%	-1.25%	-0.08%	5.90%	5.34%	12.06%	7.91%	
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Nationwide VL Separate Account-A Walled-Off & Closed Funds							Non-Annualized Percent Change**			Annualized Percent Change				
							Quarterly as of			1 Year	3 Years	5 Years	10 Years	
Underlying Investment Options							Monthly	09/28/2018	YTD	11/30/17 to 11/30/2018	11/30/15 to 11/30/2018	11/29/13 to 11/30/2018	11/28/08 to 11/30/2018	Inception to 11/30/2018
Status	Date	Fund Inception Date	Mgmt Fees & Expenses	Net Fees										
Mid-Cap Value ³ Continued														
Janus Henderson VIT Mid Cap Value Portfolio: Service Shares	Walled-Off	12/31/16	12/31/02	0.95%	0.95%	2.79%	2.19%	-4.19%	-4.07%	7.43%	6.24%	10.74%	9.33%	
Lord Abbett Series Mid-Cap Stock Portfolio - Class VC	Walled-Off	12/31/10	09/15/99	1.16%	1.16%	1.58%	3.93%	-5.08%	-5.02%	4.29%	5.11%	11.27%	8.15%	
Neuberger Berman AMT Mid Cap Intrinsic Value Portfolio - I Class	Walled-Off	12/31/12	08/22/01	1.00%	1.00%	1.95%	2.46%	-3.27%	-0.97%	7.43%	6.55%	14.55%	7.74%	
Large Growth														
American Century VP Ultra Fund - Class I	Walled-Off	12/31/07	05/01/01	1.00%	0.83%	0.60%	8.89%	10.20%	10.39%	13.83%	12.56%	15.62%	6.29%	
Dreyfus Sustainable U.S. Equity Portfolio, Inc. - Initial Shares	Walled-Off	02/01/03	10/06/93	0.75%	0.70%	1.97%	9.27%	4.14%	4.11%	8.51%	7.99%	12.75%	7.46%	
Fidelity VIP Growth Opportunities Portfolio - Initial Class	Walled-Off	05/01/02	01/03/95	0.67%	0.67%	2.46%	8.89%	17.08%	18.65%	15.79%	13.67%	18.54%	8.32%	
Janus Henderson VIT Forty Portfolio: Service Shares	Walled-Off	12/31/14	05/01/97	1.06%	1.06%	1.61%	7.43%	9.36%	8.89%	12.26%	12.33%	15.19%	10.68%	
Nationwide Variable Insurance trust - NVIT Dynamic U.S. Growth Fund: Class I	Walled-Off	04/22/16	03/24/09	0.66%	0.61%	2.84%	8.66%	9.19%	10.04%	11.89%	10.92%	N/A	15.21%	
Neuberger Berman AMT Guardian Portfolio - I Class	Walled-Off	02/01/03	11/03/97	1.20%	1.20%	1.25%	7.18%	3.01%	4.34%	11.09%	8.13%	12.67%	7.52%	
Oppenheimer Capital Appreciation Fund/VA - Non-Service Shares	Walled-Off	12/31/12	04/03/85	0.84%	0.80%	0.80%	7.88%	3.24%	4.26%	7.73%	9.24%	13.35%	9.43%	
Large Blend														
BlackRock Advantage Large Cap Core V.I. Fund: Class II	Walled-Off	12/31/16	05/14/04	0.87%	0.74%	1.51%	7.15%	3.66%	4.45%	10.98%	9.75%	12.35%	8.02%	
Calvert VP S&P 500 Index Portfolio	Walled-Off	04/30/14	12/29/95	0.40%	0.28%	1.98%	7.52%	4.39%	5.48%	11.34%	10.28%	13.46%	8.00%	
Davis Variable Account Fund Inc. - Value Portfolio	Walled-Off	12/31/17	07/01/99	0.64%	0.64%	0.90%	2.79%	-4.67%	-2.44%	8.25%	7.31%	11.23%	5.25%	
Fidelity VIP Contrafund Portfolio: Initial Class	Walled-Off	12/31/09	01/03/95	0.62%	0.62%	1.55%	8.06%	1.98%	2.63%	9.30%	8.89%	13.39%	10.41%	
Neuberger Berman AMT Large Cap Value Portfolio - Class I	Walled-Off	12/31/12	03/22/94	1.12%	1.12%	3.43%	6.30%	6.98%	7.40%	13.14%	8.69%	13.87%	8.11%	
NVIT Nationwide Fund - Class I	Walled-Off	12/31/14	11/08/82	0.79%	0.79%	3.00%	8.06%	8.14%	8.31%	12.28%	10.52%	13.18%	9.70%	
Large Value														
American Century VP Income & Growth Fund - Class I	Walled-Off	02/01/03	10/30/97	0.71%	0.71%	1.81%	6.84%	1.90%	3.37%	10.80%	8.33%	12.27%	6.35%	
BlackRock NVIT Equity Dividend Fund	Walled-Off	02/01/03	10/31/97	0.94%	0.80%	1.34%	6.06%	1.13%	2.01%	10.34%	7.73%	12.81%	5.19%	
Deutsche DWS Variable Series II - DWS CROCI(R) U.S. VIP: Class B	Walled-Off	12/31/10	07/01/02	1.15%	1.06%	4.20%	4.47%	-1.02%	-1.35%	4.03%	3.54%	8.49%	5.28%	
Invesco VI Value Opportunities Fund - Series I	Walled-Off	12/31/08	09/10/01	0.98%	0.98%	2.05%	3.85%	-6.88%	-6.67%	6.41%	4.31%	11.40%	3.96%	
World Bond ⁷														
PIMCO VIT - International Bond Portfolio (unhedged): Administrative Class	Walled-Off	12/31/17	04/30/08	0.99%	0.99%	0.41%	-0.92%	-4.30%	-3.83%	2.79%	-0.08%	2.63%	2.26%	
Templeton VIPT Global Bond VIP Fund - Class 2	Closed	05/01/14	01/24/89	0.85%	0.78%	0.62%	1.00%	2.29%	0.73%	1.27%	0.80%	5.30%	6.53%	
VanEck VIP Trust Unconstrained Emerging Markets Bond Fund - Initial Class	Walled-Off	05/01/02	09/01/89	1.57%	1.10%	-1.44%	1.44%	-6.96%	-5.94%	2.63%	-0.49%	1.69%	3.98%	
High Yield Bond ²														
Federated NVIT High Income Bond Fund - Class I	Walled-Off	12/31/12	10/31/97	0.91%	0.91%	-0.64%	2.33%	-0.84%	-0.58%	5.45%	3.58%	9.77%	5.21%	
Fidelity VIP High Income Portfolio: Initial Class	Walled-Off	02/01/03	09/19/85	0.67%	0.67%	-0.96%	2.13%	-1.30%	-1.13%	5.06%	3.11%	9.21%	6.51%	
Ivy Variable Insurance Portfolios - High Income: Class II	Walled-Off	12/31/17	07/13/87	0.91%	0.91%	-1.16%	1.87%	-0.06%	0.70%	5.76%	3.17%	10.71%	6.95%	
Past performance does not guarantee future results.														
UIO performance results, "net of Investment Management Fees ONLY", do not reflect any life insurance policy charges or the mortality & expense risk charge (M&E). UIO performance results, net of Investment Management Fees and the specified M&E Charge ONLY, also do not reflect other policy charges like deductions from premiums, administrative charge, cost of insurance (COI) or the surrender and lapse charges. If these results reflected the cost of insurance charge (COI), the returns would be significantly lower than what is reflected here.														

CORPORATE VUL
Monthly Performance as of November 30, 2018
Nationwide Life and Annuity Insurance

These returns are net of Investment Management Fees and a 0.40% M&E Charge ONLY																		
Nationwide VL Separate Account-A Walled-Off & Closed Funds						Non-Annualized Percent Change**			Annualized Percent Change									
						Quarterly as of			1 Year	3 Years	5 Years	10 Years						
Underlying Investment Options						Status	Date	Fund Inception Date	Mgmt Fees & Expenses	Net Fees	Monthly	09/28/2018	YTD	11/30/17 to 11/30/2018	11/30/15 to 11/30/2018	11/29/13 to 11/30/2018	11/28/08 to 11/30/2018	Inception to 11/30/2018
Multisector Bond ¹																		
NVIT Multi Sector Bond Fund - Class I						Walled-Off	12/31/14	10/31/97	0.81%	0.81%	0.08%	0.47%	-3.28%	-2.73%	3.05%	2.07%	6.25%	4.01%
Intermediate-Term Bond ¹																		
American Funds Insurance Series Bond Fund - Class 2						Walled-Off	12/31/12	01/02/96	0.63%	0.63%	0.45%	0.09%	-2.56%	-2.22%	0.87%	1.41%	3.70%	3.78%
Money Market Taxable ⁶																		
NVIT Government Money Market Fund - Class I						Closed	10/21/02	11/10/81	0.49%	0.49%	0.11%	0.28%	0.86%	0.89%	0.15%	-0.07%	-0.22%	3.53%
Real Estate ⁹																		
Morgan Stanley VI U.S. Real Estate Portfolio - Class I						Walled-Off	12/31/07	03/03/97	0.97%	0.82%	4.45%	1.08%	2.17%	2.99%	4.36%	8.15%	12.90%	9.01%
Asset Allocation ⁵																		
Ivy Variable Insurance Portfolios - Asset Strategy: Class II						Walled-Off	12/31/17	05/01/95	1.01%	1.01%	1.31%	3.45%	-0.40%	0.91%	3.44%	0.27%	6.58%	8.29%
Oppenheimer Conservative Balanced Fund/VA - Non-Service Shares						Walled-Off	05/01/04	09/02/87	0.96%	0.67%	-0.10%	2.09%	-3.12%	-2.29%	3.00%	3.84%	7.60%	N/A
Past performance does not guarantee future results.																		
UJO performance results, "net of Investment Management Fees ONLY", do not reflect any life insurance policy charges or the mortality & expense risk charge (M&E). UJO performance results, net of Investment Management Fees and the specified M&E Charge ONLY, also do not reflect other policy charges like deductions from premiums, administrative charge, cost of insurance (COI) or the surrender and lapse charges. If these results reflected the cost of insurance charge (COI), the returns would be significantly lower than what is reflected here.																		

CORPORATE VUL
Calendar Year and Most Recent Quarter Performance
Nationwide Life and Annuity Insurance

Current Quarterly Fixed Account Rate 3.15%
Effective October 1, 2018

These returns are net of Investment Management Fees and a 0.40% M&E Charge ONLY									
Nationwide VL Separate Account-A	Annual Percent Change January 1 to December 31				Annualized Percent Change to Most Recent Quarter				
	2014	2015	2016	2017	1 Year 09/29/2017 to 09/28/2018	3 Years 09/30/2015 to 09/28/2018	5 Years 09/30/2013 to 09/28/2018	10 Years 09/30/2008 to 09/28/2018	Inception to 09/28/2018
Underlying Investment Options									
Diversified Emerging Mkts ³									
American Funds IS - New World Fnd - Class 2	-8.24%	-3.53%	4.84%	28.93%	-0.87%	10.51%	3.35%	5.54%	7.46%
Fidelity VIP Emerging Markets Portfolio - Service Class	0.96%	-10.51%	2.72%	46.60%	-2.95%	12.00%	4.77%	4.64%	1.22%
Lazard Retirement Emerging Markets Equity Portfolio - Service Shares	-5.02%	-20.37%	20.30%	27.32%	-8.68%	9.51%	0.25%	3.34%	6.35%
Foreign Large Growth ⁷									
Invesco VI International Growth Fund - Series I Shares	-0.07%	-2.73%	-0.85%	22.51%	-1.67%	6.88%	3.55%	5.67%	6.57%
Oppenheimer International Growth Fund/VA - Non-Service Shares	-7.59%	3.02%	-2.51%	25.79%	-2.51%	6.70%	3.13%	6.94%	6.69%
Foreign Large Blend ⁷									
American Funds IS - International Fnd - Class 2	-3.04%	-4.91%	3.12%	31.62%	2.22%	10.74%	5.65%	6.00%	7.54%
MFS(R) VIT Research International Portfolio - Service Class	-7.53%	-2.59%	-1.31%	27.39%	4.23%	8.55%	3.08%	4.41%	5.37%
NVIT International Equity Fund - Class I	-0.85%	-3.44%	0.47%	26.94%	0.94%	8.69%	4.68%	4.92%	3.14%
NVIT International Index Fund - Class I	-6.14%	-1.35%	0.52%	24.39%	1.92%	8.38%	3.74%	4.58%	2.48%
Foreign Large Value ⁷									
AB VPS International Value Portfolio - Class A	-6.59%	2.18%	-0.90%	24.92%	-3.79%	6.85%	3.24%	2.12%	4.72%
MFS VIT International Value Portfolio - Service Class	0.73%	5.90%	3.43%	26.31%	7.31%	11.69%	8.18%	9.10%	8.99%
Templeton VIPT Foreign VIP Fund - Class 2	-11.49%	-6.87%	6.75%	16.23%	-1.12%	6.77%	0.99%	4.10%	6.28%
World Stock ⁷									
American Funds Insurance Series Global Small Capitalization Fund - Class 2	1.72%	-0.13%	1.69%	25.39%	11.52%	11.18%	7.74%	8.40%	9.06%
Franklin VIPT Mutual Global Discovery VIP Fund - Class 2	5.29%	-4.03%	11.73%	8.17%	2.29%	8.34%	5.95%	7.36%	8.17%
Oppenheimer Global Securities Fund/VA - Non-Service Shares	1.88%	3.53%	-0.32%	36.12%	10.33%	13.75%	9.64%	10.02%	9.66%
Small Growth ³									
Legg Mason Partners ClearBridge Variable Small Cap Growth Portfolio	3.66%	-4.76%	5.38%	23.77%	38.68%	22.57%	12.74%	13.97%	9.71%
MFS(R) VIT New Discovery Series - Service Class	-7.86%	-2.54%	8.37%	25.83%	28.03%	18.73%	9.65%	13.45%	6.24%
NVIT Multi-Manager Small Cap Growth Fund - Class I	2.40%	0.35%	7.87%	24.43%	23.22%	17.50%	11.90%	11.95%	7.46%
Wells Fargo VT Small Cap Growth Fund - Class 2	-2.27%	-3.27%	7.32%	25.36%	34.26%	21.34%	11.84%	13.12%	7.59%
Small Blend ³									
Dreyfus IP Small Cap Stock Index Portfolio - Service Shares	4.70%	-2.72%	25.23%	11.96%	17.97%	18.20%	12.23%	11.90%	9.35%
Goldman Sachs VIT Small Cap Equity Insights Fund - Institutional Shares	6.50%	-2.52%	22.71%	11.12%	17.60%	17.41%	11.84%	11.73%	7.15%
JPMorgan Insurance Trust Small Cap Core Portfolio - Class 1	9.16%	-5.66%	19.74%	14.77%	14.19%	16.38%	11.52%	11.08%	9.36%
NVIT Multi-Manager Small Cap Value Fund - Class I	6.59%	-6.40%	25.43%	8.63%	5.99%	13.04%	8.98%	10.20%	8.91%
Past performance does not guarantee future results.									
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CORPORATE VUL
Calendar Year and Most Recent Quarter Performance
Nationwide Life and Annuity Insurance

Current Quarterly Fixed Account Rate 3.15%
Effective October 1, 2018

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Nationwide VL Separate Account-A	Annual Percent Change January 1 to December 31				Annualized Percent Change to Most Recent Quarter				
	2014	2015	2016	2017	1 Year 09/29/2017 to 09/28/2018	3 Years 09/30/2015 to 09/28/2018	5 Years 09/30/2013 to 09/28/2018	10 Years 09/30/2008 to 09/28/2018	Inception to 09/28/2018
Underlying Investment Options									
Small Blend ³ Continued									
NVIT Multi-Manager Small Company Fund - Class I	0.41%	-2.03%	22.34%	13.04%	13.44%	15.38%	10.03%	11.07%	10.32%
Oppenheimer Main Street Small Cap Fund(R)/VA - Non-Service Shares	11.49%	-6.27%	17.58%	13.70%	13.50%	15.42%	10.73%	11.83%	8.42%
Small Value ³									
Delaware VIPT Small Cap Value Series - Service Class	5.20%	-6.84%	30.56%	11.31%	7.24%	14.78%	9.69%	10.78%	10.51%
Franklin VIPT Small Cap Value VIP Fund - Class 2	0.17%	-7.76%	29.67%	10.21%	9.13%	14.98%	8.35%	9.57%	7.72%
Putnam VT Small Cap Value Fund - Class IB	3.02%	-4.62%	26.99%	7.44%	7.01%	13.12%	8.70%	9.68%	8.98%
Mid-Cap Growth ³									
Invesco VI Mid Cap Growth Fund - Series I	7.61%	0.80%	0.35%	22.00%	18.41%	13.32%	10.44%	11.03%	1.73%
Ivy Variable Insurance Portfolios - Mid Cap Growth: Class II ¹¹	7.44%	-6.16%	5.69%	26.39%	28.85%	18.29%	11.63%	13.35%	11.27%
Janus Henderson VIT Enterprise Portfolio: Service Shares	11.79%	3.35%	11.66%	26.58%	21.15%	19.41%	15.17%	13.61%	3.87%
Lincoln VIPT Baron Growth Opportunities Fund - Service Class	4.44%	-5.15%	5.15%	26.73%	23.73%	16.93%	11.01%	12.81%	11.69%
MFS VIT - MFS Mid Cap Growth Series - Service Class	8.13%	4.02%	4.20%	26.17%	25.69%	18.04%	14.10%	11.87%	3.27%
NVIT Multi-Manager Mid Cap Growth Fund - Class I	3.62%	-0.58%	6.04%	27.23%	23.12%	16.30%	11.65%	11.36%	9.32%
Wells Fargo VT Discovery Fund - Class 2	-0.05%	-1.86%	7.22%	28.62%	23.41%	17.68%	11.21%	13.28%	10.16%
Mid-Cap Blend ³									
Dreyfus IP MidCap Stock Portfolio - Initial Shares	11.64%	-2.68%	15.01%	14.92%	8.54%	11.10%	9.73%	11.13%	7.04%
NVIT Mid Cap Index Fund - Class I	8.98%	-2.92%	19.81%	15.32%	13.32%	14.78%	11.06%	11.57%	9.31%
Mid-Cap Value ³									
AB VPS Small/Mid Cap Value Portfolio - Class A	8.76%	-5.86%	24.59%	12.70%	10.02%	13.97%	10.22%	11.26%	10.26%
JPMorgan Insurance Trust Mid Cap Value Portfolio - Class 1	14.65%	-3.04%	14.24%	13.31%	8.13%	11.39%	10.01%	11.21%	10.59%
NVIT Multi-Manager Mid Cap Value Fund - Class I	16.68%	-3.14%	17.25%	13.49%	7.85%	11.93%	10.83%	11.11%	9.62%
Large Growth									
American Funds IS - Growth Fund - Class 2	8.08%	6.43%	9.05%	27.78%	22.67%	20.25%	14.94%	12.55%	12.28%
Dreyfus VIF Growth & Income Portfolio - Initial Shares	9.64%	1.18%	9.59%	19.23%	20.28%	16.16%	12.61%	11.43%	8.58%
Fidelity VIP Growth Portfolio: Initial Class	10.85%	6.75%	0.40%	34.60%	23.99%	20.02%	15.30%	12.90%	10.14%
Ivy Variable Insurance Portfolios - Growth: Class II	11.36%	6.74%	0.82%	28.82%	26.80%	18.63%	15.65%	12.45%	10.87%
Morgan Stanley VI Growth Portfolio - Class I	5.94%	11.79%	-2.03%	42.58%	37.64%	25.07%	19.04%	17.31%	10.02%
Neuberger Berman NVIT Socially Responsible Fund - Class I	10.16%	-0.72%	9.67%	18.15%	14.57%	14.21%	10.99%	10.41%	8.56%
NVIT Multi-Manager Large Cap Growth Fund - Class I	9.99%	3.02%	1.78%	29.68%	23.47%	17.42%	13.86%	11.47%	9.48%
<p>Past performance does not guarantee future results.</p> <p>UIO performance results, "net of Investment Management Fees ONLY", do not reflect any life insurance policy charges or the mortality & expense risk charge (M&E). UIO performance results, net of Investment Management Fees and the specified M&E Charge ONLY, also do not reflect other policy charges like deductions from premiums, administrative charge, cost of insurance (COI) or the surrender and lapse charges. If these results reflected the cost of insurance charge (COI), the returns would be significantly lower than what is reflected here.</p>									

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Underlying Investment Options									
Large Growth Continued									
T. Rowe Price New America Growth Portfolio	8.90%	8.17%	0.90%	33.89%	26.03%	20.61%	15.82%	14.24%	9.62%
T. Rowe Price Blue Chip Growth Fund	8.73%	10.61%	0.38%	35.63%	26.46%	20.95%	16.89%	14.89%	7.42%
NVIT Cardinal(SM) Aggressive Fund - Class I	4.06%	-1.97%	7.89%	19.52%	7.88%	11.16%	7.90%	8.18%	6.28%
Large Blend									
Dreyfus Stock Index Fund Inc. - Initial Shares	12.97%	0.70%	11.26%	21.05%	17.17%	16.55%	13.21%	11.27%	9.03%
Dreyfus VIF Appreciation Portfolio - Initial Shares	7.66%	-2.86%	7.47%	26.82%	13.92%	14.96%	10.44%	9.74%	8.75%
MFS(R) VIT Blended Research(R) Core Equity Portfolio - Service Class	11.83%	0.47%	7.74%	19.99%	15.40%	14.13%	12.17%	10.93%	6.72%
Oppenheimer Main Street(R) Fund/VA - Non-Service Shares	10.26%	2.92%	11.17%	16.44%	8.58%	13.77%	11.57%	10.58%	8.52%
NVIT Investor Destinations Aggressive Fund - Class II	4.57%	-1.39%	9.03%	17.96%	8.28%	11.50%	8.15%	8.16%	6.39%
Large Value									
AB VPS Growth & Income Portfolio - Class A	9.10%	1.30%	10.86%	18.45%	13.66%	14.54%	11.31%	10.85%	9.38%
American Century VP Value Fund - Class I	12.63%	-4.27%	20.00%	8.31%	9.30%	12.86%	9.85%	9.49%	8.44%
Fidelity VIP Equity-Income Portfolio: Initial Class	8.28%	-4.35%	17.55%	12.44%	7.77%	12.44%	8.61%	9.04%	8.66%
Invesco VI Growth and Income Fund - Series I	9.84%	-3.45%	19.22%	13.86%	7.35%	13.44%	9.94%	9.36%	8.66%
MFS VIT Value Series - Service Class	9.76%	-1.33%	13.32%	16.88%	6.03%	12.21%	9.88%	9.36%	7.54%
NVIT Multi-Manager Large Cap Value Fund - Class I	10.08%	-3.54%	15.89%	14.08%	9.74%	12.87%	9.83%	9.37%	7.12%
T. Rowe Price Equity Income Portfolio - Class II	6.68%	-7.48%	18.38%	15.27%	8.16%	13.97%	8.50%	8.51%	8.85%
Emerging Markets Bond ³									
Morgan Stanley VI Emerging Markets Debt Portfolio - Class I	2.52%	-1.51%	10.11%	9.27%	-5.01%	4.90%	2.90%	5.39%	6.04%
World Bond ⁷									
PIMCO VIT - Global Bond Opportunities Portfolio (Unhedged): Administrative Class	1.85%	-4.42%	3.63%	8.20%	-2.01%	2.36%	0.63%	3.91%	4.97%
PIMCO VIT - International Bond Portfolio (U.S. Dollar-Hedged): Administrative Class	10.72%	-0.11%	6.06%	2.35%	2.06%	3.40%	4.22%	5.97%	4.80%
Templeton VIPT Global Bond VIP Fund - Class 1	1.71%	-4.48%	2.80%	1.75%	-1.60%	2.24%	0.85%	5.17%	6.67%
High Yield Bond ²									
BlackRock High Yield VI Fund - Class I	2.48%	-3.99%	12.47%	6.91%	2.61%	6.47%	4.62%	8.01%	8.41%
Invesco VI High Yield Fund - Series I Shares	1.32%	-3.55%	10.77%	5.88%	1.58%	5.60%	3.83%	7.13%	3.85%
PIMCO VIT High Yield Bond Portfolio: Admin Class	2.94%	-2.06%	12.05%	6.22%	1.42%	6.27%	4.57%	7.66%	5.39%
Pioneer High Yield VCT Portfolio - Class I ¹¹	-0.32%	-4.32%	13.79%	6.83%	2.25%	6.68%	3.94%	7.46%	7.05%
<p>Past performance does not guarantee future results.</p> <p>UIO performance results, "net of Investment Management Fees ONLY", do not reflect any life insurance policy charges or the mortality & expense risk charge (M&E). UIO performance results, net of Investment Management Fees and the specified M&E Charge ONLY, also do not reflect other policy charges like deductions from premiums, administrative charge, cost of insurance (COI) or the surrender and lapse charges. If these results reflected the cost of insurance charge (COI), the returns would be significantly lower than what is reflected here.</p>									

CORPORATE VUL
Calendar Year and Most Recent Quarter Performance
Nationwide Life and Annuity Insurance

Current Quarterly Fixed Account Rate 3.15%
Effective October 1, 2018

These returns are net of Investment Management Fees and a 0.40% M&E Charge ONLY									
Nationwide VL Separate Account-A	Annual Percent Change January 1 to December 31				Annualized Percent Change to Most Recent Quarter				
	2014	2015	2016	2017	1 Year 09/29/2017 to 09/28/2018	3 Years 09/30/2015 to 09/28/2018	5 Years 09/30/2013 to 09/28/2018	10 Years 09/30/2008 to 09/28/2018	Inception to 09/28/2018
Underlying Investment Options									
Multisector Bond ¹									
Lord Abbett Series Bond Debenture Portfolio - Class VC	3.93%	-1.92%	11.69%	8.78%	2.26%	6.61%	5.22%	7.74%	6.84%
Inflation-Protected Bond ¹									
American Century VP Inflation Protection Fund - Class I	3.17%	-2.67%	4.29%	3.51%	0.18%	1.94%	1.00%	2.85%	3.29%
PIMCO VIT Real Return Portfolio - Administrative	2.68%	-3.09%	4.77%	3.25%	-0.18%	1.87%	0.73%	3.27%	5.18%
Long Government ⁸									
PIMCO VIT - Long-Term U.S. Government Portfolio: Administrative Class	23.51%	-1.80%	0.28%	8.53%	-4.28%	0.07%	3.56%	5.63%	6.15%
Intermediate-Term Bond ¹									
Federated Quality Bond Fund II - Primary Shares ¹¹	3.38%	-0.64%	3.41%	3.62%	-1.27%	1.59%	1.91%	4.49%	4.10%
Fidelity VIP Investment Grade Bond Portfolio - Service Class	5.33%	-1.10%	4.21%	3.74%	-1.46%	1.86%	2.02%	4.01%	5.40%
Janus Henderson VIT Flexible Bond Portfolio: Service Shares	4.28%	-0.46%	1.81%	2.94%	-1.92%	0.57%	1.43%	4.33%	4.60%
Lord Abbett Series Total Return Portfolio - Class VC	5.66%	-1.05%	3.85%	3.45%	-1.58%	1.47%	2.05%	N/A	3.25%
MFS(R) VIT Total Return Bond Series - Service Class	5.20%	-0.98%	3.60%	3.77%	-1.75%	1.42%	1.93%	4.08%	4.56%
NVIT Bond Index Fund - Class I	5.44%	-0.26%	1.85%	2.71%	-2.01%	0.52%	1.42%	3.04%	3.08%
Oppenheimer Total Return Bond Fund/VA - Non-Service Shares	6.84%	0.56%	2.86%	4.17%	-1.31%	1.57%	2.61%	1.27%	4.78%
PIMCO VIT Total Return Portfolio - Administrative	3.85%	0.03%	2.28%	4.50%	-1.97%	1.64%	1.70%	4.33%	4.77%
Intermediate Government ⁸									
Federated Fund for U.S. Government Securities II	4.20%	0.12%	1.20%	1.52%	-2.04%	-0.03%	0.92%	2.19%	3.82%
NVIT Government Bond Fund - Class I	4.15%	-0.51%	0.34%	1.68%	-2.18%	-0.39%	0.48%	1.96%	5.74%
Short-Term Bond ¹									
Lord Abbett Series Short Duration Income Portfolio - Class VC	N/A	0.18%	3.06%	1.78%	0.44%	1.58%	N/A	N/A	1.20%
Neuberger Berman AMT Short Duration Bond Portfolio - Class I	0.21%	-0.22%	0.82%	0.49%	-0.36%	0.30%	0.27%	1.43%	4.27%
NVIT Short Term Bond Fund - Class I	0.37%	-0.48%	2.34%	1.55%	0.27%	1.22%	0.86%	1.73%	1.60%
PIMCO VIT Low Duration Portfolio - Administrative	0.45%	-0.09%	1.00%	0.95%	-0.60%	0.56%	0.47%	2.53%	3.09%
T.Rowe Price Limited Term Bond Portfolio	0.23%	-0.10%	0.96%	0.65%	-0.06%	0.42%	0.37%	1.52%	3.29%
Money Market Taxable ⁶									
NVIT Government Money Market Fund - Class V	-0.40%	-0.40%	-0.37%	0.07%	0.76%	0.09%	-0.11%	-0.22%	3.64%
Bank Loan									
Eaton Vance VT Floating-Rate Income Fund - Initial Class	0.17%	-1.39%	8.51%	3.03%	3.91%	4.18%	2.90%	4.54%	3.10%
Past performance does not guarantee future results.									
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Underlying Investment Options									
Natural Resources ⁴									
VanEck VIP Trust Global Hard Assets Fund - Initial Class	-19.43%	-33.71%	43.14%	-2.09%	0.37%	6.89%	-6.38%	-0.85%	5.35%
Real Estate ⁹									
Fidelity VIP Real Estate Portfolio - Service Class	29.47%	3.20%	5.21%	3.57%	3.35%	5.98%	8.01%	7.39%	10.20%
Ivy Variable Insurance Portfolios - Securian Real Estate Securities: Class II	29.65%	4.37%	3.85%	4.97%	2.00%	5.39%	8.02%	6.14%	7.66%
NVIT Real Estate Fund - Class I	28.37%	-5.74%	6.92%	6.07%	4.22%	6.71%	7.11%	6.44%	5.47%
Global Real Estate ^{7,9}									
Morgan Stanley VI Global Real Estate Portfolio - Class II	13.40%	-1.81%	2.71%	9.27%	3.71%	4.69%	4.22%	5.99%	3.66%
Technology ⁴									
Ivy Variable Insurance Portfolios - Science and Technology: Class II	2.50%	-3.27%	1.14%	31.59%	19.06%	17.76%	11.50%	13.94%	14.05%
Janus Henderson VIT Global Technology Portfolio: Service Shares	8.91%	4.23%	13.40%	44.34%	29.38%	28.67%	19.87%	16.56%	3.15%
Asset Allocation ⁵									
Fidelity VIP Asset Manager Portfolio: Initial Class	5.41%	-0.26%	2.66%	13.65%	5.56%	7.02%	5.71%	6.94%	6.98%
Fidelity VIP Freedom Fund 2035 Portfolio - Service Class	4.45%	-0.80%	6.28%	22.75%	7.87%	12.20%	8.40%	N/A	12.78%
Fidelity VIP Freedom Fund 2045 Portfolio - Service Class	4.42%	-0.76%	6.31%	22.93%	8.10%	12.33%	8.53%	N/A	13.08%
Fidelity VIP Freedom Fund 2050 Portfolio - Service Class	4.40%	-0.78%	6.33%	22.97%	8.10%	12.33%	8.53%	N/A	13.22%
American Funds Insurance Series Asset Allocation Fund - Class 2	4.98%	0.99%	8.97%	15.77%	6.93%	11.25%	8.21%	8.73%	7.90%
Fidelity VIP Freedom Fund 2015 Portfolio - Service Class	4.21%	-0.83%	5.39%	14.48%	3.91%	7.88%	5.68%	6.70%	5.81%
Fidelity VIP Freedom Fund 2020 Portfolio - Service Class	4.25%	-0.76%	5.62%	16.01%	4.61%	8.65%	6.19%	7.09%	6.02%
Fidelity VIP Freedom Fund 2025 Portfolio - Service Class	4.56%	-0.76%	5.69%	17.37%	5.21%	9.37%	6.80%	7.77%	6.56%
Fidelity VIP Freedom Fund 2030 Portfolio - Service Class	4.44%	-0.73%	6.10%	20.34%	6.49%	10.97%	7.70%	8.10%	6.76%
Fidelity VIP Freedom Fund 2040 Portfolio - Service Class	4.41%	-0.75%	6.32%	22.93%	8.14%	12.33%	8.51%	N/A	12.96%
Janus Henderson VIT Balanced Portfolio: Service Shares ¹⁰	7.81%	0.01%	3.91%	17.66%	13.08%	11.11%	8.60%	9.27%	5.99%
NVIT Cardinal(SM) Moderately Aggressive Fund - Class I	4.24%	-1.82%	7.26%	17.69%	7.05%	10.10%	7.20%	7.64%	5.99%
NVIT Cardinal(SM) Capital Appreciation Fund - Class I	4.29%	-1.54%	6.89%	15.55%	6.11%	9.05%	6.62%	7.20%	5.75%
NVIT Cardinal(SM) Moderate Fund - Class I	4.24%	-1.37%	6.39%	13.60%	4.98%	7.83%	5.86%	6.59%	5.35%
NVIT Cardinal(SM) Balanced Fund - Class I	4.05%	-1.45%	5.86%	11.56%	3.71%	6.61%	5.01%	5.97%	4.89%
NVIT Cardinal(SM) Moderately Conservative Fund - Class I	3.76%	-1.27%	5.57%	9.64%	3.02%	5.64%	4.33%	5.36%	4.46%
NVIT Cardinal(SM) Conservative Fund - Class I	3.01%	-1.05%	4.40%	5.93%	0.99%	3.40%	2.76%	3.93%	3.37%
NVIT Investor Destinations Moderately Aggressive Fund - Class II	4.54%	-1.13%	8.05%	16.21%	7.42%	10.30%	7.37%	7.54%	6.02%
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Nationwide VL Separate Account-A	Annual Percent Change January 1 to December 31				Annualized Percent Change to Most Recent Quarter				
	2014	2015	2016	2017	1 Year 09/29/2017 to 09/28/2018	3 Years 09/30/2015 to 09/28/2018	5 Years 09/30/2013 to 09/28/2018	10 Years 09/30/2008 to 09/28/2018	Inception to 09/28/2018
Underlying Investment Options									
Asset Allocation ⁵ Continued									
NVIT Investor Destinations Moderate Fund - Class II	4.76%	-0.73%	6.72%	12.48%	5.26%	7.89%	6.00%	6.40%	5.25%
NVIT Investor Destinations Moderately Conservative Fund - Class II	4.32%	-0.43%	5.28%	8.78%	3.32%	5.53%	4.43%	5.10%	4.45%
NVIT Investor Destinations Conservative Fund - Class II	3.48%	-0.14%	3.85%	5.26%	1.29%	3.26%	2.83%	3.49%	3.37%
PIMCO VIT All Asset Portfolio - Administrative	0.07%	-9.35%	12.48%	13.09%	0.45%	7.42%	2.64%	5.00%	5.20%
T. Rowe Price Personal Strategy Balanced Portfolio	4.78%	-0.45%	6.03%	16.94%	5.65%	9.46%	6.98%	8.12%	8.15%
American Century VP Balanced - Class I	9.41%	-2.96%	6.57%	13.46%	9.13%	9.10%	7.46%	7.55%	6.77%
BlackRock Global Allocation V.I. Fund - Class II	1.56%	-1.26%	3.54%	13.29%	2.03%	6.31%	4.21%	5.57%	6.95%
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Nationwide VL Separate Account-A		Annual Percent Change				Annualized Percent Change to Most Recent Quarter					
Walled-Off & Closed Funds		January 1 to December 31				1 Year	3 Years	5 Years	10 Years	Inception to	
Underlying Investment Options	Status	Date	2014	2015	2016	2017	09/29/2017 to 09/28/2018	09/30/2015 to 09/28/2018	09/30/2013 to 09/28/2018	09/30/2008 to 09/28/2018	09/28/2018
Diversified Emerging Mkts ³											
Delaware VIPT Emerging Markets - Service Class	Walled-Off	12/31/16	-8.63%	-15.12%	13.23%	39.67%	-6.76%	14.56%	2.68%	5.07%	9.12%
NVIT Emerging Markets Fund - Class I	Walled-Off	12/31/12	-5.88%	-16.33%	7.29%	40.94%	-5.48%	10.41%	1.68%	2.20%	4.81%
VanEck VIP Trust Emerging Markets Fund - Initial Class	Walled-Off	05/01/02	-0.81%	-14.34%	-0.30%	50.43%	-10.16%	7.78%	2.58%	7.03%	6.25%
Foreign Large Growth ⁷											
American Century VP International Fund - Class I	Walled-Off	05/01/05	-5.88%	0.36%	-5.87%	30.68%	4.77%	8.65%	4.62%	5.90%	5.55%
Janus Henderson VIT Overseas Portfolio: Service Shares	Walled-Off	12/31/16	-12.45%	-9.17%	-7.08%	30.28%	2.09%	8.00%	0.39%	2.92%	7.90%
Foreign Large Blend ⁷											
Fidelity VIP Overseas Portfolio: Initial Class	Walled-Off	12/31/07	-8.44%	3.21%	-5.44%	29.77%	3.01%	8.71%	4.60%	5.28%	5.63%
NVIT International Index Fund - Class II	Closed	05/01/14	-6.50%	-1.65%	0.35%	24.06%	1.75%	8.13%	3.47%	4.31%	2.06%
Foreign Large Value ⁷											
Dreyfus VIF International Value Portfolio - Initial Shares	Walled-Off	12/31/16	-9.68%	-3.11%	-1.84%	28.01%	2.20%	8.36%	2.50%	3.33%	4.37%
Small Blend ³											
Invesco VI Small Cap Equity Fund - Series I Shares	Walled-Off	12/31/17	1.95%	-5.90%	11.62%	13.60%	11.32%	11.81%	7.37%	8.95%	8.58%
Royce Micro-Cap Portfolio	Walled-Off	12/31/16	-3.96%	-12.81%	19.23%	4.77%	11.38%	13.72%	4.73%	6.70%	9.79%
Mid-Cap Growth ³											
American Century VP Capital Appreciation - Class I	Walled-Off	04/25/14	7.71%	1.52%	2.82%	21.31%	18.71%	13.11%	10.26%	10.92%	8.47%
Fidelity VIP Mid Cap Portfolio - Service Class	Walled-Off	12/31/17	5.77%	-1.89%	11.67%	20.22%	12.38%	13.49%	10.18%	10.72%	12.37%
Goldman Sachs VIT Growth Opportunities Fund - Service Shares	Walled-Off	12/31/16	10.66%	-5.58%	1.02%	26.41%	18.01%	13.59%	9.90%	11.43%	9.01%
Morgan Stanley VI Mid Cap Growth Portfolio - Class I	Walled-Off	03/31/11	1.56%	-6.27%	-9.14%	38.21%	42.83%	20.14%	11.64%	12.90%	7.52%
Neuberger Berman AMT Mid-Cap Growth Portfolio - I Class	Walled-Off	05/01/04	7.15%	0.87%	3.98%	24.79%	22.21%	14.16%	11.55%	11.53%	9.24%
Neuberger Berman - AMT Mid Cap Growth Portfolio - Class S	Closed	11/06/15	6.88%	0.59%	3.75%	24.07%	21.98%	13.79%	11.21%	11.23%	9.05%
Oppenheimer Discovery Mid Cap Growth Fund/VA - Non-Service Shares	Walled-Off	02/01/03	5.36%	6.18%	1.93%	28.28%	22.84%	16.14%	12.58%	11.67%	9.26%
T. Rowe Price Mid-Cap Growth Portfolio - Class II	Walled-Off	05/01/04	12.37%	5.85%	5.61%	23.95%	16.92%	15.50%	13.44%	13.72%	11.02%
Wells Fargo VT Opportunity Fund - Class 2	Walled-Off	02/01/03	9.98%	-3.47%	11.78%	19.96%	15.03%	14.54%	10.93%	10.76%	10.70%
Mid-Cap Blend ³											
Fidelity VIP Value Strategies Portfolio - Service Class	Walled-Off	02/01/03	6.27%	-3.44%	9.04%	18.74%	5.69%	10.35%	7.90%	10.05%	7.55%
Invesco VI Mid Cap Core Equity Fund - Series I Shares	Walled-Off	12/31/15	4.02%	-4.41%	12.98%	14.46%	6.29%	9.96%	6.94%	7.15%	7.12%
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Nationwide VL Separate Account-A Walled-Off & Closed Funds		Annual Percent Change				Annualized Percent Change to Most Recent Quarter					
		January 1 to December 31				1 Year	3 Years	5 Years	10 Years	Inception to	
Underlying Investment Options	Status	Date	2014	2015	2016	2017	09/29/2017 to 09/28/2018	09/30/2015 to 09/28/2018	09/30/2013 to 09/28/2018	09/30/2008 to 09/28/2018	09/28/2018
Mid-Cap Value ³											
American Century VP Mid Cap Value Fund - Class I	Walled-Off	05/01/17	15.96%	-1.83%	22.37%	11.25%	6.76%	13.19%	11.29%	11.34%	N/A
Deutsche DWS Variable Series II - DWS Small Mid Cap Value VIP: Class B	Walled-Off	12/31/13	4.67%	-2.60%	16.01%	9.69%	3.84%	10.00%	7.96%	8.85%	8.87%
Goldman Sachs VIT Mid Cap Value Fund	Walled-Off	05/01/06	13.12%	-9.60%	13.08%	10.63%	8.65%	9.45%	7.38%	9.24%	8.24%
Janus Henderson VIT Mid Cap Value Portfolio: Service Shares	Walled-Off	12/31/16	8.01%	-4.07%	18.29%	13.18%	6.19%	11.95%	8.46%	8.60%	9.81%
Lord Abbett Series Mid-Cap Stock Portfolio - Class VC	Walled-Off	12/31/10	11.08%	-4.17%	15.93%	6.41%	5.44%	9.26%	7.99%	9.01%	8.68%
Neuberger Berman AMT Mid Cap Intrinsic Value Portfolio - I Class	Walled-Off	12/31/12	13.38%	-8.70%	15.71%	16.27%	7.35%	11.88%	9.27%	10.97%	8.28%
Large Growth											
American Century VP Ultra Fund - Class I	Walled-Off	12/31/07	9.56%	5.85%	4.03%	31.70%	28.29%	20.53%	16.08%	13.80%	6.89%
Dreyfus Sustainable U.S. Equity Portfolio, Inc. - Initial Shares	Walled-Off	02/01/03	13.00%	-3.58%	9.93%	14.87%	12.08%	13.22%	10.45%	10.42%	7.72%
Fidelity VIP Growth Opportunities Portfolio - Initial Class	Walled-Off	05/01/02	11.75%	5.19%	-0.06%	33.98%	35.05%	22.81%	16.31%	16.06%	8.75%
Janus Henderson VIT Forty Portfolio: Service Shares	Walled-Off	12/31/14	8.03%	11.49%	1.54%	29.48%	23.88%	19.01%	15.82%	12.53%	11.21%
Nationwide Variable Insurance trust - NVIT Dynamic U.S. Growth Fund: Class I	Walled-Off	04/22/16	8.37%	4.67%	3.22%	26.80%	25.13%	17.62%	13.99%	N/A	16.30%
Neuberger Berman AMT Guardian Portfolio - I Class	Walled-Off	02/01/03	8.59%	-5.35%	8.30%	24.91%	18.46%	16.30%	11.13%	10.18%	7.97%
Oppenheimer Capital Appreciation Fund/VA - Non-Service Shares	Walled-Off	12/31/12	14.95%	3.13%	-2.59%	26.33%	19.28%	14.52%	12.73%	10.41%	9.77%
Large Blend											
BlackRock Advantage Large Cap Core V.I. Fund: Class II	Walled-Off	12/31/16	11.74%	-0.06%	9.97%	21.59%	17.16%	16.52%	13.08%	10.21%	8.62%
Calvert VP S&P 500 Index Portfolio	Walled-Off	04/30/14	12.76%	0.57%	11.13%	20.98%	17.05%	16.45%	13.08%	11.14%	8.31%
Davis Variable Account Fund Inc. - Value Portfolio	Walled-Off	12/31/17	5.64%	1.19%	11.44%	22.14%	11.80%	14.66%	10.81%	9.06%	5.80%
Fidelity VIP Contrafund Portfolio: Initial Class	Walled-Off	12/31/09	11.50%	0.27%	7.58%	21.39%	16.47%	15.77%	12.32%	11.24%	10.90%
Neuberger Berman AMT Large Cap Value Portfolio - Class I	Walled-Off	12/31/12	9.41%	-12.16%	26.86%	12.91%	10.24%	15.22%	9.71%	8.71%	8.08%
NVIT Nationwide Fund - Class I	Walled-Off	12/31/14	11.70%	0.53%	10.95%	20.04%	18.24%	16.36%	12.70%	10.12%	9.84%
Large Value											
American Century VP Income & Growth Fund - Class I	Walled-Off	02/01/03	12.05%	-6.00%	13.03%	20.01%	15.69%	15.89%	11.49%	10.18%	6.72%
BlackRock NVIT Equity Dividend Fund	Walled-Off	02/01/03	8.73%	-6.67%	17.42%	17.53%	10.95%	15.00%	10.31%	9.91%	5.44%
Deutsche DWS Variable Series II - DWS CROCI(R) U.S. VIP: Class B	Walled-Off	12/31/10	9.92%	-7.54%	-5.00%	21.96%	7.34%	6.94%	5.80%	6.06%	5.57%
Invesco VI Value Opportunities Fund - Series I	Walled-Off	12/31/08	6.19%	-10.76%	17.86%	16.97%	5.70%	11.97%	7.78%	8.02%	4.46%
Past performance does not guarantee future results.											
UIO performance results, "net of Investment Management Fees ONLY", do not reflect any life insurance policy charges or the mortality & expense risk charge (M&E). UIO performance results, net of Investment Management Fees and the specified M&E Charge ONLY, also do not reflect other policy charges like deductions from premiums, administrative charge, cost of insurance (COI) or the surrender and lapse charges. If these results reflected the cost of insurance charge (COI), the returns would be significantly lower than what is reflected here.											

CORPORATE VUL
Calendar Year and Most Recent Quarter Performance
Nationwide Life and Annuity Insurance

Current Quarterly Fixed Account Rate 3.15%
Effective October 1, 2018

These returns are net of Investment Management Fees and a 0.40% M&E Charge ONLY												
Nationwide VL Separate Account-A		Annual Percent Change				Annualized Percent Change to Most Recent Quarter						
Walled-Off & Closed Funds		January 1 to December 31				1 Year	3 Years	5 Years	10 Years		Inception to	
Underlying Investment Options	Status	Date	2014	2015	2016	2017	09/29/2017 to 09/28/2018	09/30/2015 to 09/28/2018	09/30/2013 to 09/28/2018	09/30/2008 to 09/28/2018	09/28/2018	
World Bond ⁷												
PIMCO VIT - International Bond Portfolio (unhedged): Administrative Class	Walled-Off	12/31/17	0.00%	-7.45%	2.60%	10.40%	-1.92%	3.32%	0.22%	3.10%	2.47%	
Templeton VIPT Global Bond VIP Fund - Class 2	Closed	05/01/14	1.43%	-4.69%	2.53%	1.52%	-1.82%	1.98%	0.60%	4.90%	6.49%	
VanEck VIP Trust Unconstrained Emerging Markets Bond Fund - Initial Class	Walled-Off	05/01/02	1.78%	-13.43%	6.00%	11.80%	-4.93%	4.46%	0.22%	1.65%	4.09%	
High Yield Bond ²												
Federated NVIT High Income Bond Fund - Class I	Walled-Off	12/31/12	2.14%	-3.00%	13.70%	6.33%	1.41%	6.52%	4.63%	7.11%	5.37%	
Fidelity VIP High Income Portfolio: Initial Class	Walled-Off	02/01/03	0.75%	-4.01%	14.15%	6.51%	1.64%	6.23%	4.27%	6.85%	6.64%	
Ivy Variable Insurance Portfolios - High Income: Class II	Walled-Off	12/31/17	1.50%	-6.88%	15.72%	6.25%	3.71%	6.69%	4.40%	8.57%	7.09%	
Multisector Bond ¹												
NVIT Multi Sector Bond Fund - Class I	Walled-Off	12/31/14	3.47%	-3.28%	8.21%	5.91%	-1.51%	3.71%	2.46%	5.54%	4.11%	
Intermediate-Term Bond ¹												
American Funds Insurance Series Bond Fund - Class 2	Walled-Off	12/31/12	4.86%	-0.13%	2.53%	3.25%	-1.93%	1.03%	1.60%	3.00%	3.84%	
Money Market Taxable ⁶												
NVIT Government Money Market Fund - Class I	Closed	10/21/02	-0.40%	-0.40%	-0.39%	0.02%	0.71%	0.05%	-0.13%	-0.23%	3.54%	
Real Estate ⁹												
Morgan Stanley VI U.S. Real Estate Portfolio - Class I	Walled-Off	12/31/07	29.20%	1.76%	6.39%	2.70%	5.02%	5.62%	7.80%	6.35%	9.04%	
Asset Allocation ⁵												
Ivy Variable Insurance Portfolios - Asset Strategy: Class II	Walled-Off	12/31/17	-5.64%	-8.71%	-2.96%	17.80%	9.70%	7.25%	2.51%	5.62%	8.60%	
Oppenheimer Conservative Balanced Fund/VA - Non-Service Shares	Walled-Off	05/01/04	7.77%	0.43%	4.84%	8.82%	2.58%	5.37%	5.27%	4.15%	N/A	
Past performance does not guarantee future results.												
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