



**Nationwide<sup>®</sup>**

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**Future Executive VUL<sup>SM</sup>**

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**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  
VT - Variable Trust  
WIT - Worldwide Insurance Trust

**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 Insurance 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.

**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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Executive VUL

Monthly Performance as of November 30, 2018  
Nationwide Life Insurance Company

These returns are net of Investment Management Fees ONLY											
Underlying Investment Options	Fund Inception Date	Mgmt Fees & Expenses	Net Fees	Non-Annualized Percent Change**			Annualized Percent Change				
				Monthly	09/28/2018	YTD	1 Year	3 Years	5 Years	10 Years	Inception to
							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	
<b>Diversified Emerging Mkts <sup>3</sup></b>											
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%
<b>Foreign Large Growth <sup>7</sup></b>											
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%
<b>Foreign Large Blend <sup>7</sup></b>											
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%
<b>Foreign Large Value <sup>7</sup></b>											
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%
<b>World Stock <sup>7</sup></b>											
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%
<b>Small Growth <sup>3</sup></b>											
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%
<b>Small Blend <sup>3</sup></b>											
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%
<b>Past performance does not guarantee future results.</b>											
<p><b>UIO performance results, "net of Investment Management Fees ONLY", do not reflect any life insurance policy charges or the mortality &amp; expense risk charge (M&amp;E). UIO performance results, net of Investment Management Fees and the specified M&amp;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.</b></p>											

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Underlying Investment Options	Fund Inception Date	Mgmt Fees & Expenses	Net Fees	Non-Annualized Percent Change**			Annualized Percent Change					
				Monthly	09/28/2018	YTD	1 Year	3 Years	5 Years	10 Years	Inception to	
							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		
<b>Small Value <sup>3</sup></b>												
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%	
<b>Mid-Cap Growth <sup>3</sup></b>												
Ivy Variable Insurance Portfolios - Mid Cap Growth: Class II <sup>11</sup>	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%	
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%	
<b>Mid-Cap Blend <sup>3</sup></b>												
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%	
<b>Mid-Cap Value <sup>3</sup></b>												
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%	
<b>Large Growth</b>												
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%	
Fidelity VIP Growth Portfolio - Service Class	10/09/86	0.74%	0.74%	1.54%	7.50%	8.56%	8.53%	13.83%	12.63%	15.84%	10.16%	
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%	
<b>Large Blend</b>												
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%	
<p><b>Past performance does not guarantee future results.</b></p> <p><b>UIO performance results, "net of Investment Management Fees ONLY", do not reflect any life insurance policy charges or the mortality &amp; expense risk charge (M&amp;E). UIO performance results, net of Investment Management Fees and the specified M&amp;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.</b></p>												

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				Monthly	Quarterly as of		1 Year	3 Years	5 Years	10 Years	Inception to
					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	
<b>Large Blend Continued</b>											
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%
<b>Large Value</b>											
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 - Service Class	10/09/86	0.66%	0.66%	2.34%	5.70%	0.54%	2.06%	9.63%	7.29%	12.37%	8.98%
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%
<b>Emerging Markets Bond <sup>3</sup></b>											
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%
<b>World Bond <sup>7</sup></b>											
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%	3.64%	7.12%	7.52%
<b>High Yield Bond <sup>2</sup></b>											
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 <sup>11</sup>	05/01/00	0.95%	0.95%	-0.91%	1.75%	-1.11%	-0.60%	5.62%	3.23%	10.90%	7.24%
<b>Multisector Bond <sup>1</sup></b>											
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%
<b>Inflation-Protected Bond <sup>1</sup></b>											
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%	3.83%
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%
<b>Long Government <sup>8</sup></b>											
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%
<b>Intermediate-Term Bond <sup>1</sup></b>											
Federated Quality Bond Fund II - Primary Shares <sup>11</sup>	04/22/99	0.80%	0.74%	-0.19%	0.57%	-1.53%	-1.26%	1.77%	1.88%	5.33%	4.41%
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%
<b>Past performance does not guarantee future results.</b>											
<p><b>UIO performance results, "net of Investment Management Fees ONLY", do not reflect any life insurance policy charges or the mortality &amp; expense risk charge (M&amp;E). UIO performance results, net of Investment Management Fees and the specified M&amp;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.</b></p>											

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Underlying Investment Options	Fund Inception Date	Mgmt Fees & Expenses	Net Fees	Non-Annualized Percent Change**			Annualized Percent Change				
				Monthly	09/28/2018	YTD	1 Year	3 Years	5 Years	10 Years	Inception to
							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	
<b>Intermediate-Term Bond <sup>1</sup> Continued</b>											
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%
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%
<b>Intermediate Government <sup>8</sup></b>											
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%	6.25%
<b>Short-Term Bond <sup>1</sup></b>											
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%
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%	5.14%	2.35%
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%
<b>Money Market Taxable <sup>6</sup></b>											
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%
<b>Bank Loan</b>											
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%
<b>Natural Resources <sup>4</sup></b>											
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%
<b>Real Estate <sup>9</sup></b>											
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%
<b>Global Real Estate <sup>7,9</sup></b>											
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%
<b>Technology <sup>4</sup></b>											
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%
<b>Asset Allocation <sup>5</sup></b>											
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%
<b>Past performance does not guarantee future results.</b>											
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Underlying Investment Options	Fund Inception Date	Mgmt Fees & Expenses	Net Fees	Non-Annualized Percent Change**			Annualized Percent Change				
				Quarterly as of			1 Year	3 Years	5 Years	10 Years	Inception to
				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	
<b>Asset Allocation <sup>5</sup> Continued</b>											
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 <sup>10</sup>	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%
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 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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						Quarterly as of			1 Year	3 Years	5 Years	10 Years	Inception to
						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	
<b>Underlying Investment Options</b>													
<b>Diversified Emerging Mkts <sup>3</sup></b>													
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%
<b>Foreign Large Growth <sup>7</sup></b>													
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%
<b>Foreign Large Blend <sup>7</sup></b>													
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%
<b>Foreign Large Value <sup>7</sup></b>													
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%	4.27%
<b>Small Blend <sup>3</sup></b>													
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%	9.58%
<b>Mid-Cap Growth <sup>3</sup></b>													
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%
Invesco VI Mid Cap Growth Fund - Series I	Walled-Off	12/30/11	09/25/00	1.00%	1.00%	0.57%	5.56%	4.51%	4.89%	7.99%	7.94%	14.92%	1.90%
Lincoln VIPT Baron Growth Opportunities Fund - Service Class	Walled-Off	12/30/11	09/30/98	1.33%	1.18%	3.03%	7.10%	8.35%	8.49%	12.28%	8.29%	16.49%	11.56%
<b>Mid-Cap Blend <sup>3</sup></b>													
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%
<b>Mid-Cap Value <sup>3</sup></b>													
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%	9.64%
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%
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%
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%
<b>Large Growth</b>													
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%
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%
<b>Large Blend</b>													
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%
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%
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%
<b>Past performance does not guarantee future results.</b>													
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			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	11/30/2018	
<b>Underlying Investment Options</b>														
<b>Large Blend Continued</b>														
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%	
<b>World Bond <sup>7</sup></b>														
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%	
<b>High Yield Bond <sup>2</sup></b>														
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%	
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%	
<b>Multisector Bond <sup>1</sup></b>														
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%	
<b>Intermediate-Term Bond <sup>1</sup></b>														
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%	
<b>Asset Allocation <sup>5</sup></b>														
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%	
<p><b>Past performance does not guarantee future results.</b></p> <p><b>UIO performance results, "net of Investment Management Fees ONLY", do not reflect any life insurance policy charges or the mortality &amp; expense risk charge (M&amp;E). UIO performance results, net of Investment Management Fees and the specified M&amp;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.</b></p>														

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Underlying Investment Options	Fund Inception Date	Mgmt Fees & Expenses	Net Fees	Non-Annualized Percent Change**			Annualized Percent Change				
				Monthly	09/28/2018	YTD	1 Year	3 Years	5 Years	10 Years	Inception to
							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	
<b>Diversified Emerging Mkts <sup>3</sup></b>											
American Funds IS - New World Fnd - Class 2	06/17/99	1.01%	1.01%	2.13%	-1.30%	-10.54%	-9.01%	5.85%	1.72%	8.30%	7.24%
Fidelity VIP Emerging Markets Portfolio - Service Class	01/23/08	1.11%	1.11%	4.10%	-3.73%	-15.57%	-12.31%	7.90%	2.81%	8.94%	0.78%
Lazard Retirement Emerging Markets Equity Portfolio - Service Shares	11/04/97	1.38%	1.38%	3.14%	-1.76%	-15.73%	-12.33%	7.36%	-0.51%	7.98%	6.34%
<b>Foreign Large Growth <sup>7</sup></b>											
Invesco VI International Growth Fund - Series I Shares	05/05/93	0.94%	0.93%	1.00%	1.49%	-11.11%	-10.02%	2.15%	1.54%	7.99%	6.38%
Oppenheimer International Growth Fund/VA - Non-Service Shares	05/13/92	1.10%	1.00%	-0.95%	-2.92%	-15.64%	-14.67%	0.63%	0.44%	9.11%	6.35%
<b>Foreign Large Blend <sup>7</sup></b>											
American Funds IS - International Fnd - Class 2	05/01/90	0.79%	0.79%	1.93%	-2.05%	-8.96%	-7.47%	6.56%	3.20%	8.67%	7.39%
MFS(R) VIT Research International Portfolio - Service Class	08/23/01	1.25%	1.25%	-0.36%	1.04%	-9.66%	-8.04%	3.71%	0.80%	6.78%	4.90%
NVIT International Equity Fund - Class I	08/30/00	1.11%	1.10%	0.08%	0.18%	-10.48%	-8.68%	4.01%	2.14%	7.44%	2.79%
NVIT International Index Fund - Class I	04/30/14	0.43%	0.43%	0.09%	1.14%	-9.38%	-8.19%	3.69%	1.44%	7.00%	0.71%
<b>Foreign Large Value <sup>7</sup></b>											
AB VPS International Value Portfolio - Class A	05/10/01	0.86%	0.86%	-1.84%	-0.07%	-16.85%	-15.89%	0.50%	0.07%	5.09%	4.13%
MFS VIT International Value Portfolio - Service Class	08/23/01	1.16%	1.15%	1.75%	2.33%	-5.46%	-4.28%	7.08%	6.02%	10.72%	8.62%
Templeton VIPT Foreign VIP Fund - Class 2	05/01/92	1.09%	1.08%	0.35%	0.56%	-10.87%	-8.76%	2.36%	-1.46%	6.31%	6.08%
<b>World Stock <sup>7</sup></b>											
American Funds Insurance Series Global Small Capitalization Fund - Class 2	04/30/98	0.99%	0.99%	1.66%	1.88%	-3.28%	-2.87%	6.37%	4.99%	12.24%	8.65%
Franklin VIPT Mutual Global Discovery VIP Fund - Class 2	11/08/96	1.21%	1.21%	0.20%	3.22%	-3.90%	-2.44%	4.30%	3.66%	8.56%	8.00%
Oppenheimer Global Securities Fund/VA - Non-Service Shares	11/12/90	0.78%	0.78%	0.76%	1.21%	-6.13%	-5.09%	7.93%	6.69%	12.55%	9.48%
<b>Small Growth <sup>3</sup></b>											
Legg Mason Partners ClearBridge Variable Small Cap Growth Portfolio	11/08/99	0.82%	0.82%	0.94%	10.57%	14.95%	15.54%	12.76%	9.13%	17.00%	9.04%
MFS(R) VIT New Discovery Series - Service Class	04/28/00	1.22%	1.19%	2.60%	5.51%	8.60%	9.28%	12.90%	7.11%	17.20%	5.75%
NVIT Multi-Manager Small Cap Growth Fund - Class I	05/03/99	1.06%	1.06%	0.76%	6.82%	3.88%	4.51%	10.42%	8.13%	14.64%	6.90%
Wells Fargo VT Small Cap Growth Fund - Class 2	05/01/95	1.20%	1.20%	0.54%	9.40%	15.18%	14.93%	14.46%	8.41%	16.66%	7.15%
<b>Small Blend <sup>3</sup></b>											
Dreyfus IP Small Cap Stock Index Portfolio - Service Shares	05/01/02	0.63%	0.60%	1.49%	4.50%	3.35%	2.77%	11.40%	8.53%	14.90%	8.77%
Goldman Sachs VIT Small Cap Equity Insights Fund - Institutional Shares	02/13/98	0.95%	0.81%	-0.52%	2.97%	2.18%	2.33%	9.88%	8.15%	14.76%	6.69%
JPMorgan Insurance Trust Small Cap Core Portfolio - Class 1	01/03/95	0.83%	0.83%	1.20%	2.76%	-0.22%	-0.59%	9.22%	7.71%	14.15%	8.98%
NVIT Multi-Manager Small Cap Value Fund - Class I	10/31/97	1.05%	1.05%	1.24%	0.84%	-6.37%	-7.07%	6.57%	5.42%	13.18%	8.53%
NVIT Multi-Manager Small Company Fund - Class I	10/23/95	1.17%	1.15%	0.21%	3.97%	-1.29%	-1.44%	9.23%	6.73%	13.89%	9.97%
Oppenheimer Main Street Small Cap Fund(R)/VA - Non-Service Shares	05/01/98	0.82%	0.80%	1.51%	3.56%	2.21%	2.23%	9.36%	8.06%	15.40%	8.04%
<b>Past performance does not guarantee future results.</b>											
<p><b>UIO performance results, "net of Investment Management Fees ONLY", do not reflect any life insurance policy charges or the mortality &amp; expense risk charge (M&amp;E). UIO performance results, net of Investment Management Fees and the specified M&amp;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.</b></p>											

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These returns are net of Investment Management Fees and a 0.25% M&E Charge ONLY												
Underlying Investment Options	Fund Inception Date	Mgmt Fees & Expenses	Net Fees	Non-Annualized Percent Change**			Annualized Percent Change					
				Monthly	09/28/2018	YTD	1 Year	3 Years	5 Years	10 Years	Inception to	
							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		
<b>Small Value <sup>3</sup></b>												
Delaware VIPT Small Cap Value Series - Service Class	05/01/00	1.08%	1.08%	2.56%	0.82%	-5.99%	-6.43%	8.55%	6.65%	13.65%	10.08%	
Franklin VIPT Small Cap Value VIP Fund - Class 2	04/30/98	0.92%	0.91%	3.27%	1.16%	-2.84%	-3.25%	9.60%	5.59%	13.24%	7.49%	
Putnam VT Small Cap Value Fund - Class IB	04/30/99	1.32%	1.32%	-1.85%	1.43%	-8.03%	-6.78%	6.10%	4.92%	12.86%	8.37%	
<b>Mid-Cap Growth <sup>3</sup></b>												
Ivy Variable Insurance Portfolios - Mid Cap Growth: Class II <sup>11</sup>	04/28/05	1.15%	1.10%	2.57%	8.38%	10.00%	10.61%	12.84%	8.68%	15.58%	10.54%	
Janus Henderson VIT Enterprise Portfolio: Service Shares	12/31/99	0.98%	0.98%	2.59%	7.24%	8.15%	8.32%	14.30%	12.86%	17.66%	3.65%	
MFS VIT - MFS Mid Cap Growth Series - Service Class	05/01/00	1.06%	1.06%	1.92%	7.50%	10.16%	9.53%	12.25%	11.29%	16.30%	2.93%	
NVIT Multi-Manager Mid Cap Growth Fund - Class I	03/24/08	0.87%	0.84%	1.41%	7.99%	3.64%	4.38%	10.84%	8.40%	13.36%	8.21%	
Wells Fargo VT Discovery Fund - Class 2	05/08/92	1.17%	1.16%	0.53%	8.20%	3.44%	4.67%	11.61%	7.72%	16.49%	9.84%	
<b>Mid-Cap Blend <sup>3</sup></b>												
Dreyfus IP MidCap Stock Portfolio - Initial Shares	04/30/98	0.87%	0.87%	2.72%	2.23%	-6.00%	-5.68%	6.18%	6.91%	14.40%	6.79%	
NVIT Mid Cap Index Fund - Class I	10/31/97	0.40%	0.40%	3.07%	3.70%	-0.29%	-0.13%	9.80%	8.60%	14.84%	9.08%	
<b>Mid-Cap Value <sup>3</sup></b>												
AB VPS Small/Mid Cap Value Portfolio - Class A	05/02/01	0.82%	0.82%	2.69%	1.46%	-3.16%	-2.50%	8.81%	7.54%	15.07%	9.87%	
JPMorgan Insurance Trust Mid Cap Value Portfolio - Class 1	09/28/01	0.79%	0.78%	2.24%	3.76%	-2.08%	-1.69%	7.55%	7.74%	14.12%	10.30%	
NVIT Multi-Manager Mid Cap Value Fund - Class I	03/24/08	0.95%	0.94%	2.56%	3.45%	-2.72%	-1.88%	7.70%	8.45%	13.78%	9.05%	
<b>Large Growth</b>												
NVIT Cardinal(SM) Aggressive Fund - Class I	03/27/08	1.18%	1.07%	1.46%	3.18%	-3.89%	-2.75%	6.58%	5.41%	10.58%	5.65%	
American Funds IS - Growth Fund - Class 2	02/08/84	0.60%	0.60%	1.43%	5.61%	7.75%	8.63%	13.94%	12.27%	15.64%	12.15%	
Fidelity VIP Growth Portfolio - Service Class	10/09/86	0.74%	0.74%	1.52%	7.43%	8.31%	8.26%	13.54%	12.35%	15.55%	9.88%	
Ivy Variable Insurance Portfolios - Growth: Class II	07/13/87	0.99%	0.99%	1.61%	8.58%	10.72%	11.52%	12.39%	12.25%	14.47%	10.70%	
Morgan Stanley VI Growth Portfolio - Class I	01/02/97	0.81%	0.80%	1.25%	7.68%	16.06%	15.79%	17.43%	15.28%	20.42%	9.60%	
Neuberger Berman NVIT Socially Responsible Fund - Class I	03/24/08	0.82%	0.82%	3.49%	4.57%	4.28%	5.92%	10.09%	8.82%	13.54%	8.15%	
NVIT Multi-Manager Large Cap Growth Fund - Class I	03/24/08	0.83%	0.83%	1.52%	8.54%	6.22%	6.94%	11.39%	10.52%	13.84%	8.66%	
T. Rowe Price Blue Chip Growth Fund	12/29/00	0.85%	0.85%	3.13%	6.33%	11.02%	10.99%	14.69%	13.56%	17.87%	7.12%	
T. Rowe Price New America Growth Portfolio	03/31/94	0.85%	0.85%	1.73%	7.12%	9.63%	9.69%	13.32%	12.65%	17.41%	9.39%	
<b>Large Blend</b>												
NVIT Investor Destinations Aggressive Fund - Class II	12/12/01	0.89%	0.89%	1.56%	3.33%	-2.22%	-1.47%	7.19%	5.92%	10.72%	6.12%	
Dreyfus Stock Index Fund Inc. - Initial Shares	09/29/89	0.27%	0.27%	2.02%	7.58%	4.63%	5.76%	11.61%	10.57%	13.77%	9.06%	
Dreyfus VIF Appreciation Portfolio - Initial Shares	04/05/93	0.81%	0.81%	1.19%	5.05%	1.61%	3.62%	10.73%	8.30%	11.55%	8.73%	
MFS(R) VIT Blended Research(R) Core Equity Portfolio - Service Class	08/23/01	0.71%	0.71%	1.18%	7.71%	1.76%	3.22%	9.20%	8.88%	13.27%	6.42%	
<p><b>Past performance does not guarantee future results.</b></p> <p><b>UIO performance results, "net of Investment Management Fees ONLY", do not reflect any life insurance policy charges or the mortality &amp; expense risk charge (M&amp;E). UIO performance results, net of Investment Management Fees and the specified M&amp;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.</b></p>												

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These returns are net of Investment Management Fees and a 0.25% M&E Charge ONLY											
Underlying Investment Options	Fund Inception Date	Mgmt Fees & Expenses	Net Fees	Non-Annualized Percent Change**			Annualized Percent Change				
				Monthly	Quarterly as of		1 Year	3 Years	5 Years	10 Years	Inception to
					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	
<b>Large Blend Continued</b>											
Oppenheimer Main Street(R) Fund/VA - Non-Service Shares	07/05/95	0.80%	0.80%	2.21%	6.81%	1.88%	2.69%	9.17%	9.28%	13.46%	8.45%
<b>Large Value</b>											
AB VPS Growth & Income Portfolio - Class A	01/14/91	0.60%	0.60%	1.58%	8.15%	3.50%	5.02%	10.48%	9.08%	13.93%	9.35%
American Century VP Value Fund - Class I	05/01/96	0.97%	0.78%	1.44%	5.50%	0.44%	2.57%	8.34%	7.68%	11.35%	8.37%
Fidelity VIP Equity-Income Portfolio - Service Class	10/09/86	0.66%	0.66%	2.32%	5.64%	0.31%	1.80%	9.36%	7.02%	12.09%	8.71%
Invesco VI Growth and Income Fund - Series I	12/23/96	0.76%	0.76%	1.78%	4.30%	-2.43%	-0.96%	8.86%	7.68%	11.66%	8.50%
MFS VIT Value Series - Service Class	01/02/02	0.98%	0.98%	3.43%	5.53%	-0.38%	0.77%	8.83%	8.10%	12.01%	7.51%
NVIT Multi-Manager Large Cap Value Fund - Class I	03/24/08	0.83%	0.79%	2.30%	4.77%	-1.46%	0.44%	8.05%	7.31%	11.77%	6.63%
T. Rowe Price Equity Income Portfolio - Class II	03/31/94	1.10%	1.10%	3.01%	3.83%	-0.02%	0.39%	10.16%	6.71%	11.25%	8.82%
<b>Emerging Markets Bond <sup>3</sup></b>											
Morgan Stanley VI Emerging Markets Debt Portfolio - Class I	06/16/97	1.11%	1.11%	-0.73%	1.63%	-8.34%	-8.01%	2.73%	2.39%	6.87%	6.03%
<b>World Bond <sup>7</sup></b>											
PIMCO VIT - Global Bond Opportunities Portfolio (Unhedged): Administrative Class	01/10/02	0.96%	0.96%	-0.09%	-0.11%	-4.41%	-4.12%	2.43%	0.65%	4.39%	4.96%
PIMCO VIT - International Bond Portfolio (U.S. Dollar-Hedged): Administrative Class	02/16/99	0.93%	0.93%	-0.08%	-0.05%	1.50%	1.29%	3.13%	4.10%	6.44%	4.92%
Templeton VIPT Global Bond VIP Fund - Class 1	01/24/89	0.60%	0.53%	0.66%	1.11%	2.74%	1.18%	1.68%	1.20%	5.73%	6.87%
<b>High Yield Bond <sup>2</sup></b>											
BlackRock High Yield VI Fund - Class I	04/20/82	0.79%	0.69%	-0.81%	2.17%	-0.36%	-0.10%	5.38%	3.62%	10.91%	8.46%
Invesco VI High Yield Fund - Series I Shares	05/01/98	1.02%	1.01%	-0.79%	2.29%	-1.29%	-0.95%	4.08%	2.80%	10.05%	3.83%
PIMCO VIT High Yield Bond Portfolio: Admin Class	04/30/98	0.76%	0.76%	-0.51%	2.54%	-0.91%	-0.78%	5.17%	3.73%	9.75%	5.38%
Pioneer High Yield VCT Portfolio - Class I <sup>11</sup>	05/01/00	0.95%	0.95%	-0.93%	1.68%	-1.33%	-0.85%	5.36%	2.97%	10.62%	6.98%
<b>Multisector Bond <sup>1</sup></b>											
Lord Abbett Series Bond Debenture Portfolio - Class VC	12/03/01	0.92%	0.92%	-0.52%	2.11%	-2.39%	-1.88%	5.26%	4.14%	9.23%	6.73%
<b>Inflation-Protected Bond <sup>1</sup></b>											
American Century VP Inflation Protection Fund - Class I	05/07/04	0.47%	0.47%	0.08%	-0.11%	-2.99%	-1.87%	1.21%	0.88%	3.54%	3.28%
PIMCO VIT Real Return Portfolio - Administrative	09/30/99	1.04%	1.04%	0.27%	-0.79%	-2.69%	-1.81%	1.43%	0.72%	4.61%	5.21%
<b>Long Government <sup>8</sup></b>											
PIMCO VIT - Long-Term U.S. Government Portfolio: Administrative Class	04/30/99	0.77%	0.77%	1.73%	-2.81%	-7.26%	-5.72%	0.27%	3.77%	5.09%	6.19%
<b>Intermediate-Term Bond <sup>1</sup></b>											
Federated Quality Bond Fund II - Primary Shares <sup>11</sup>	04/22/99	0.80%	0.74%	-0.21%	0.51%	-1.75%	-1.50%	1.52%	1.62%	5.06%	4.15%
Fidelity VIP Investment Grade Bond Portfolio - Service Class	12/30/88	0.51%	0.51%	0.39%	0.02%	-2.17%	-1.71%	1.66%	1.94%	4.60%	5.50%
Janus Henderson VIT Flexible Bond Portfolio: Service Shares	12/31/99	0.85%	0.85%	0.31%	0.10%	-2.53%	-2.26%	0.61%	1.26%	4.34%	4.67%
<b>Past performance does not guarantee future results.</b>											
<p><b>UIO performance results, "net of Investment Management Fees ONLY", do not reflect any life insurance policy charges or the mortality &amp; expense risk charge (M&amp;E). UIO performance results, net of Investment Management Fees and the specified M&amp;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.</b></p>											

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Underlying Investment Options	Fund Inception Date	Mgmt Fees & Expenses	Net Fees	Non-Annualized Percent Change**			Annualized Percent Change				
				Quarterly as of Monthly	09/28/2018	YTD	1 Year	3 Years	5 Years	10 Years	Inception to 11/30/2018
							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	
<b>Intermediate-Term Bond <sup>1</sup> Continued</b>											
Lord Abbett Series Total Return Portfolio - Class VC	04/30/10	0.88%	0.69%	0.35%	0.18%	-2.33%	-1.92%	1.46%	1.93%	N/A	3.27%
MFS(R) VIT Total Return Bond Series - Service Class	04/28/00	0.79%	0.79%	0.22%	0.21%	-2.90%	-2.47%	1.30%	1.74%	4.51%	4.63%
NVIT Bond Index Fund - Class I	04/19/07	0.38%	0.38%	0.57%	-0.10%	-2.37%	-1.97%	0.66%	1.44%	3.09%	3.16%
PIMCO VIT Total Return Portfolio - Administrative	12/31/97	0.69%	0.69%	0.22%	0.04%	-1.95%	-1.46%	1.53%	1.64%	4.39%	4.88%
<b>Intermediate Government <sup>8</sup></b>											
Federated Fund for U.S. Government Securities II	03/28/94	0.85%	0.78%	0.76%	-0.45%	-1.59%	-1.42%	0.37%	1.06%	2.38%	3.96%
NVIT Government Bond Fund - Class I	11/08/82	0.71%	0.70%	0.75%	-0.46%	-2.02%	-1.67%	-0.03%	0.67%	1.92%	5.98%
<b>Short-Term Bond <sup>1</sup></b>											
Lord Abbett Series Short Duration Income Portfolio - Class VC	04/14/14	0.94%	0.85%	0.19%	0.44%	0.55%	0.66%	1.73%	N/A	N/A	1.30%
NVIT Short Term Bond Fund - Class I	03/24/08	0.54%	0.54%	0.17%	0.47%	0.50%	0.62%	1.37%	0.92%	2.06%	1.73%
PIMCO VIT Low Duration Portfolio - Administrative	02/16/99	0.65%	0.65%	0.09%	0.24%	-0.16%	-0.09%	0.59%	0.46%	2.92%	3.23%
T.Rowe Price Limited Term Bond Portfolio	05/13/94	0.70%	0.70%	0.17%	0.27%	0.53%	0.64%	0.77%	0.55%	1.83%	3.43%
<b>Money Market Taxable <sup>6</sup></b>											
NVIT Government Money Market Fund - Class V	11/10/81	0.44%	0.44%	0.13%	0.33%	1.05%	1.10%	0.34%	0.10%	-0.06%	3.79%
<b>Bank Loan</b>											
Eaton Vance VT Floating-Rate Income Fund - Initial Class	05/02/01	1.17%	1.17%	-0.98%	1.54%	2.22%	2.38%	4.32%	2.64%	6.88%	3.16%
<b>Natural Resources <sup>4</sup></b>											
VanEck VIP Trust Global Hard Assets Fund - Initial Class	09/01/89	1.09%	1.09%	-5.88%	-5.95%	-20.92%	-13.73%	-0.35%	-9.53%	1.29%	4.96%
<b>Real Estate <sup>9</sup></b>											
Fidelity VIP Real Estate Portfolio - Service Class	11/06/02	0.78%	0.78%	4.56%	0.32%	2.95%	2.87%	4.53%	8.68%	15.31%	10.33%
Ivy Variable Insurance Portfolios - Securian Real Estate Securities: Class II	05/03/04	1.31%	1.22%	4.81%	0.56%	1.74%	1.90%	4.41%	8.76%	12.98%	7.84%
NVIT Real Estate Fund - Class I	03/24/08	0.93%	0.92%	4.00%	0.57%	3.97%	4.33%	5.82%	7.99%	13.33%	5.71%
<b>Global Real Estate <sup>7,9</sup></b>											
Morgan Stanley VI Global Real Estate Portfolio - Class II	04/28/06	1.64%	1.25%	3.60%	-0.63%	-1.73%	-0.04%	3.52%	4.36%	10.82%	3.68%
<b>Technology <sup>4</sup></b>											
Ivy Variable Insurance Portfolios - Science and Technology: Class II	04/04/97	1.15%	1.15%	0.46%	5.90%	4.51%	2.76%	10.49%	7.89%	16.29%	13.59%
Janus Henderson VIT Global Technology Portfolio: Service Shares	01/18/00	1.00%	1.00%	1.58%	5.88%	8.77%	8.94%	19.74%	16.29%	19.88%	2.74%
<b>Asset Allocation <sup>5</sup></b>											
American Funds Insurance Series Asset Allocation Fund - Class 2	08/01/89	0.54%	0.54%	1.33%	3.07%	-0.05%	0.86%	7.39%	6.42%	10.67%	7.87%
Fidelity VIP Freedom Fund 2015 Portfolio - Service Class	04/26/05	0.66%	0.66%	0.84%	1.77%	-2.47%	-1.57%	5.17%	4.37%	8.41%	5.60%
Fidelity VIP Freedom Fund 2020 Portfolio - Service Class	04/26/05	0.68%	0.68%	0.89%	2.08%	-2.72%	-1.68%	5.58%	4.72%	9.21%	5.77%
<b>Past performance does not guarantee future results.</b>											
<p><b>UIO performance results, "net of Investment Management Fees ONLY", do not reflect any life insurance policy charges or the mortality &amp; expense risk charge (M&amp;E). UIO performance results, net of Investment Management Fees and the specified M&amp;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.</b></p>											

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These returns are net of Investment Management Fees and a 0.25% M&E Charge ONLY

Underlying Investment Options	Fund Inception Date	Mgmt Fees & Expenses	Net Fees	Non-Annualized Percent Change**			Annualized Percent Change				
				Quarterly as of			1 Year	3 Years	5 Years	10 Years	Inception to
				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	
<b>Asset Allocation <sup>5</sup> Continued</b>											
Fidelity VIP Freedom Fund 2025 Portfolio - Service Class	04/26/05	0.70%	0.70%	0.99%	2.31%	-2.87%	-1.77%	5.94%	5.06%	10.00%	6.26%
Fidelity VIP Freedom Fund 2030 Portfolio - Service Class	04/26/05	0.75%	0.75%	1.07%	2.80%	-3.10%	-1.88%	6.83%	5.68%	10.57%	6.39%
Fidelity VIP Freedom Fund 2040 Portfolio - Service Class	04/08/09	0.78%	0.78%	1.20%	3.54%	-3.46%	-2.08%	7.52%	6.11%	N/A	12.08%
Janus Henderson VIT Balanced Portfolio: Service Shares <sup>10</sup>	12/31/99	0.88%	0.88%	1.47%	4.84%	4.98%	5.89%	8.39%	7.21%	10.45%	5.94%
NVIT Cardinal(SM) Moderately Aggressive Fund - Class I	03/27/08	1.09%	0.99%	1.23%	3.08%	-3.48%	-2.42%	6.03%	5.03%	11.47%	8.89%
NVIT Cardinal(SM) Capital Appreciation Fund - Class I	03/27/08	1.04%	0.94%	1.18%	2.81%	-2.99%	-2.02%	5.54%	4.71%	8.95%	5.29%
NVIT Cardinal(SM) Moderate Fund - Class I	03/27/08	1.01%	0.91%	1.17%	2.42%	-2.87%	-1.92%	4.91%	4.24%	8.11%	4.97%
NVIT Cardinal(SM) Balanced Fund - Class I	03/27/08	0.98%	0.88%	0.85%	1.90%	-2.88%	-2.06%	4.16%	3.64%	7.24%	4.58%
NVIT Cardinal(SM) Moderately Conservative Fund - Class I	03/27/08	0.95%	0.85%	0.77%	1.77%	-2.30%	-1.51%	3.75%	3.27%	6.42%	4.24%
NVIT Cardinal(SM) Conservative Fund - Class I	03/27/08	0.88%	0.78%	0.59%	1.01%	-1.83%	-1.24%	2.47%	2.22%	4.59%	3.30%
NVIT Investor Destinations Moderately Aggressive Fund - Class II	12/12/01	0.84%	0.84%	1.27%	3.09%	-2.03%	-1.26%	6.52%	5.41%	9.61%	5.79%
NVIT Investor Destinations Moderate Fund - Class II	12/12/01	0.83%	0.83%	1.10%	2.38%	-1.71%	-1.09%	5.21%	4.57%	7.92%	5.12%
NVIT Investor Destinations Moderately Conservative Fund - Class II	12/12/01	0.81%	0.81%	0.74%	1.61%	-1.52%	-1.03%	3.81%	3.49%	6.09%	4.39%
NVIT Investor Destinations Conservative Fund - Class II	12/12/01	0.81%	0.81%	0.49%	0.75%	-1.23%	-0.87%	2.46%	2.40%	4.03%	3.40%
PIMCO VIT All Asset Portfolio - Administrative	04/30/03	1.43%	1.32%	0.77%	0.09%	-4.55%	-2.80%	6.22%	2.07%	6.78%	5.13%
T. Rowe Price Personal Strategy Balanced Portfolio	12/30/94	1.02%	0.90%	1.36%	1.89%	-1.34%	-0.86%	6.63%	5.41%	10.28%	8.08%
BlackRock Global Allocation V.I. Fund - Class II	11/24/03	1.01%	0.88%	1.27%	1.50%	-3.76%	-3.17%	3.89%	2.89%	6.72%	6.77%
Fidelity VIP Freedom Fund 2035 Portfolio - Service Class	04/08/09	0.78%	0.78%	1.19%	3.36%	-3.34%	-1.96%	7.49%	6.08%	N/A	11.93%
Fidelity VIP Freedom Fund 2045 Portfolio - Service Class	04/08/09	0.78%	0.78%	1.21%	3.54%	-3.43%	-2.06%	7.51%	6.11%	N/A	12.20%
Fidelity VIP Freedom Fund 2050 Portfolio - Service Class	04/08/09	0.78%	0.78%	1.19%	3.51%	-3.52%	-2.13%	7.49%	6.10%	N/A	12.33%
<p><b>Past performance does not guarantee future results.</b>  <b>UIO performance results, "net of Investment Management Fees ONLY", do not reflect any life insurance policy charges or the mortality &amp; expense risk charge (M&amp;E). UIO performance results, net of Investment Management Fees and the specified M&amp;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.</b></p>											



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						Monthly	Quarterly as of		1 Year	3 Years	5 Years	10 Years	Inception to 11/30/2018
							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	
<b>Underlying Investment Options</b>													
<b>Diversified Emerging Mkts <sup>3</sup></b>													
Delaware VIPT Emerging Markets - Service Class	Walled-Off	12/31/16	05/01/00	1.68%	1.66%	4.34%	-0.15%	-12.01%	-10.00%	10.60%	1.72%	9.25%	9.05%
NVIT Emerging Markets Fund - Class I	Walled-Off	12/31/12	08/30/00	1.24%	1.19%	4.37%	-2.80%	-14.77%	-12.35%	7.67%	0.20%	6.49%	4.69%
<b>Foreign Large Growth <sup>7</sup></b>													
Janus Henderson VIT Overseas Portfolio: Service Shares	Walled-Off	12/31/16	05/02/94	0.82%	0.82%	-0.42%	-0.39%	-10.65%	-9.46%	1.75%	-2.85%	6.05%	7.58%
<b>Foreign Large Blend <sup>7</sup></b>													
NVIT International Index Fund - Class II	Closed	05/01/14	04/28/06	0.66%	0.66%	0.09%	1.15%	-9.49%	-8.37%	3.47%	1.19%	6.71%	1.51%
<b>Foreign Large Value <sup>7</sup></b>													
Dreyfus VIF International Value Portfolio - Initial Shares	Walled-Off	12/31/16	04/30/96	1.37%	0.86%	-0.86%	1.39%	-11.71%	-10.42%	2.74%	-0.32%	4.80%	4.01%
<b>Small Blend <sup>3</sup></b>													
Invesco VI Small Cap Equity Fund - Series I Shares	Walled-Off	12/31/17	08/29/03	0.97%	0.97%	0.09%	2.59%	-3.10%	-3.60%	5.18%	4.02%	11.41%	7.92%
Royce Micro-Cap Portfolio	Walled-Off	12/31/16	12/27/96	1.47%	1.42%	-0.49%	2.64%	1.12%	0.20%	7.21%	1.27%	10.08%	9.30%
<b>Mid-Cap Growth <sup>3</sup></b>													
American Century VP Capital Appreciation - Class I	Walled-Off	04/25/14	11/20/87	1.01%	0.97%	0.56%	7.93%	3.53%	3.83%	8.23%	7.72%	13.69%	8.38%
Fidelity VIP Mid Cap Portfolio - Service Class	Walled-Off	12/31/17	12/28/98	0.73%	0.73%	0.40%	3.17%	-4.15%	-2.57%	7.39%	6.87%	13.29%	11.86%
Goldman Sachs VIT Growth Opportunities Fund - Service Shares	Walled-Off	12/31/16	01/09/06	1.26%	1.01%	1.50%	7.81%	3.66%	4.02%	9.15%	7.44%	14.99%	8.41%
Invesco VI Mid Cap Growth Fund - Series I	Walled-Off	12/30/11	09/25/00	1.00%	1.00%	0.55%	5.50%	4.27%	4.62%	7.72%	7.67%	14.64%	1.65%
Lincoln VIPT Baron Growth Opportunities Fund - Service Class	Walled-Off	12/30/11	09/30/98	1.33%	1.18%	3.01%	7.03%	8.10%	8.22%	11.99%	8.02%	16.20%	N/A
<b>Mid-Cap Blend <sup>3</sup></b>													
Invesco VI Mid Cap Core Equity Fund - Series I Shares	Walled-Off	12/31/15	09/10/01	0.99%	0.97%	1.34%	5.44%	-4.22%	-3.70%	6.08%	4.86%	9.50%	6.78%
<b>Mid-Cap Value <sup>3</sup></b>													
American Century VP Mid Cap Value Fund - Class I	Walled-Off	05/01/17	12/01/04	1.01%	0.85%	3.30%	3.13%	-2.67%	-1.44%	8.63%	9.13%	13.78%	9.37%
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%	1.75%	1.65%	-5.77%	-7.09%	4.35%	5.30%	11.60%	8.43%
Janus Henderson VIT Mid Cap Value Portfolio: Service Shares	Walled-Off	12/31/16	12/31/02	0.95%	0.95%	2.81%	2.22%	-4.06%	-3.92%	7.60%	6.40%	10.91%	9.49%
Neuberger Berman AMT Mid Cap Intrinsic Value Portfolio - I Class	Walled-Off	12/31/12	08/22/01	1.00%	1.00%	1.96%	2.50%	-3.13%	-0.82%	7.59%	6.71%	14.72%	7.90%
<b>Large Growth</b>													
Janus Henderson VIT Forty Portfolio: Service Shares	Walled-Off	12/31/14	05/01/97	1.06%	1.06%	1.63%	7.47%	9.51%	9.05%	12.42%	12.50%	15.37%	10.84%
Oppenheimer Capital Appreciation Fund/VA - Non-Service Shares	Walled-Off	12/31/12	04/03/85	0.84%	0.80%	0.81%	7.92%	3.38%	4.41%	7.89%	9.40%	13.52%	9.70%
<b>Large Blend</b>													
BlackRock Advantage Large Cap Core V.I. Fund: Class II	Walled-Off	12/31/16	05/14/04	0.87%	0.74%	1.52%	7.19%	3.80%	4.61%	11.15%	9.92%	12.52%	8.19%
Davis Variable Account Fund Inc. - Value Portfolio	Walled-Off	12/31/17	07/01/99	0.64%	0.64%	0.91%	2.83%	-4.54%	-2.29%	8.41%	7.47%	11.40%	5.41%
Neuberger Berman AMT Large Cap Value Portfolio - Class I	Walled-Off	12/31/12	03/22/94	1.12%	1.12%	3.45%	6.34%	7.13%	7.56%	13.31%	8.85%	14.04%	8.33%
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Walled-Off & Closed Funds	Status	Date	Fund Inception Date	Mgmt Fees & Expenses	Net Fees	Non-Annualized Percent Change**			Annualized Percent Change					
						Quarterly as of			1 Year	3 Years	5 Years	10 Years	Inception to	
						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		
<b>Underlying Investment Options</b>														
<b>Large Blend Continued</b>														
NVIT Nationwide Fund - Class I	Walled-Off	12/31/14	11/08/82	0.79%	0.79%	3.01%	8.10%	8.29%	8.47%	12.45%	10.69%	13.35%	9.97%	
<b>World Bond <sup>7</sup></b>														
PIMCO VIT - International Bond Portfolio (unhedged): Administrative Class	Walled-Off	12/31/17	04/30/08	0.99%	0.99%	0.43%	-0.88%	-4.17%	-3.68%	2.94%	0.07%	2.78%	2.41%	
Templeton VIPT Global Bond VIP Fund - Class 2	Closed	05/01/14	01/24/89	0.85%	0.78%	0.63%	1.04%	2.43%	0.88%	1.43%	0.95%	5.46%	6.69%	
<b>High Yield Bond <sup>2</sup></b>														
Federated NVIT High Income Bond Fund - Class I	Walled-Off	12/31/12	10/31/97	0.91%	0.91%	-0.63%	2.37%	-0.70%	-0.43%	5.61%	3.73%	9.93%	5.37%	
Ivy Variable Insurance Portfolios - High Income: Class II	Walled-Off	12/31/17	07/13/87	0.91%	0.91%	-1.15%	1.90%	0.08%	0.85%	5.92%	3.32%	10.87%	7.11%	
<b>Multisector Bond <sup>1</sup></b>														
NVIT Multi Sector Bond Fund - Class I	Walled-Off	12/31/14	10/31/97	0.81%	0.81%	0.09%	0.51%	-3.15%	-2.58%	3.20%	2.23%	6.41%	4.20%	
<b>Intermediate-Term Bond <sup>1</sup></b>														
American Funds Insurance Series Bond Fund - Class 2	Walled-Off	12/31/12	01/02/96	0.63%	0.63%	0.46%	0.13%	-2.42%	-2.07%	1.02%	1.56%	3.86%	3.94%	
<b>Asset Allocation <sup>5</sup></b>														
Ivy Variable Insurance Portfolios - Asset Strategy: Class II	Walled-Off	12/31/17	05/01/95	1.01%	1.01%	1.32%	3.49%	-0.26%	1.06%	3.59%	0.42%	6.74%	8.46%	
<p><b>Past performance does not guarantee future results.</b></p> <p><b>UIO performance results, "net of Investment Management Fees ONLY", do not reflect any life insurance policy charges or the mortality &amp; expense risk charge (M&amp;E). UIO performance results, net of Investment Management Fees and the specified M&amp;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.</b></p>														

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Underlying Investment Options	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
<b>Diversified Emerging Mkts <sup>3</sup></b>									
American Funds IS - New World Fnd - Class 2	-8.10%	-3.39%	5.00%	29.12%	-0.72%	10.68%	3.51%	5.69%	7.62%
Fidelity VIP Emerging Markets Portfolio - Service Class	1.11%	-10.37%	2.87%	46.82%	-2.81%	12.17%	4.93%	4.80%	1.37%
Lazard Retirement Emerging Markets Equity Portfolio - Service Shares	-4.87%	-20.25%	20.48%	27.51%	-8.55%	9.67%	0.40%	3.49%	6.51%
<b>Foreign Large Growth <sup>7</sup></b>									
Invesco VI International Growth Fund - Series I Shares	0.08%	-2.59%	-0.70%	22.70%	-1.53%	7.04%	3.70%	5.83%	6.73%
Oppenheimer International Growth Fund/VA - Non-Service Shares	-7.45%	3.17%	-2.36%	25.98%	-2.37%	6.86%	3.29%	7.10%	6.85%
<b>Foreign Large Blend <sup>7</sup></b>									
American Funds IS - International Fnd - Class 2	-2.90%	-4.76%	3.27%	31.82%	2.38%	10.90%	5.80%	6.16%	7.70%
MFS(R) VIT Research International Portfolio - Service Class	-7.39%	-2.44%	-1.16%	27.58%	4.39%	8.71%	3.24%	4.57%	5.53%
NVIT International Equity Fund - Class I	-0.70%	-3.30%	0.62%	27.13%	1.09%	8.85%	4.84%	5.08%	3.30%
NVIT International Index Fund - Class I	-6.00%	-1.21%	0.67%	24.57%	2.07%	8.54%	3.90%	4.74%	2.64%
<b>Foreign Large Value <sup>7</sup></b>									
AB VPS International Value Portfolio - Class A	-6.45%	2.33%	-0.75%	25.11%	-3.64%	7.01%	3.40%	2.28%	4.88%
MFS VIT International Value Portfolio - Service Class	0.88%	6.05%	3.58%	26.50%	7.47%	11.86%	8.34%	9.27%	9.16%
Templeton VIPT Foreign VIP Fund - Class 2	-11.35%	-6.73%	6.91%	16.40%	-0.98%	6.93%	1.14%	4.26%	6.44%
<b>World Stock <sup>7</sup></b>									
American Funds Insurance Series Global Small Capitalization Fund - Class 2	1.87%	0.02%	1.84%	25.58%	11.69%	11.35%	7.90%	8.56%	9.23%
Franklin VIPT Mutual Global Discovery VIP Fund - Class 2	5.44%	-3.89%	11.90%	8.33%	2.45%	8.50%	6.11%	7.52%	8.33%
Oppenheimer Global Securities Fund/VA - Non-Service Shares	2.04%	3.68%	-0.17%	36.32%	10.49%	13.92%	9.80%	10.18%	9.90%
<b>Small Growth <sup>3</sup></b>									
Legg Mason Partners ClearBridge Variable Small Cap Growth Portfolio	3.82%	-4.61%	5.54%	23.96%	38.89%	22.76%	12.90%	14.14%	9.87%
MFS(R) VIT New Discovery Series - Service Class	-7.72%	-2.39%	8.53%	26.02%	28.22%	18.90%	9.82%	13.62%	6.40%
NVIT Multi-Manager Small Cap Growth Fund - Class I	2.55%	0.50%	8.04%	24.61%	23.41%	17.67%	12.07%	12.12%	7.64%
Wells Fargo VT Small Cap Growth Fund - Class 2	-2.12%	-3.12%	7.48%	25.54%	34.46%	21.52%	12.01%	13.29%	7.75%
<b>Small Blend <sup>3</sup></b>									
Dreyfus IP Small Cap Stock Index Portfolio - Service Shares	4.86%	-2.57%	25.41%	12.12%	18.15%	18.38%	12.40%	12.07%	9.51%
Goldman Sachs VIT Small Cap Equity Insights Fund - Institutional Shares	6.66%	-2.37%	22.89%	11.29%	17.78%	17.58%	12.01%	11.90%	7.31%
JPMorgan Insurance Trust Small Cap Core Portfolio - Class 1	9.32%	-5.52%	19.91%	14.94%	14.36%	16.55%	11.69%	11.25%	9.53%
NVIT Multi-Manager Small Cap Value Fund - Class I	6.75%	-6.26%	25.62%	8.79%	6.15%	13.20%	9.15%	10.37%	9.10%
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<b>Small Blend <sup>3</sup> Continued</b>									
NVIT Multi-Manager Small Company Fund - Class I	0.56%	-1.88%	22.53%	13.20%	13.61%	15.55%	10.19%	11.24%	10.53%
Oppenheimer Main Street Small Cap Fund(R)/VA - Non-Service Shares	11.65%	-6.13%	17.76%	13.87%	13.67%	15.60%	10.89%	12.00%	8.58%
<b>Small Value <sup>3</sup></b>									
Delaware VIPT Small Cap Value Series - Service Class	5.35%	-6.70%	30.76%	11.48%	7.41%	14.95%	9.86%	10.95%	10.68%
Franklin VIPT Small Cap Value VIP Fund - Class 2	0.32%	-7.62%	29.86%	10.38%	9.30%	15.15%	8.51%	9.74%	7.88%
Putnam VT Small Cap Value Fund - Class IB	3.18%	-4.48%	27.18%	7.60%	7.17%	13.29%	8.86%	9.84%	9.14%
<b>Mid-Cap Growth <sup>3</sup></b>									
Ivy Variable Insurance Portfolios - Mid Cap Growth: Class II <sup>11</sup>	7.60%	-6.01%	5.85%	26.58%	29.04%	18.47%	11.80%	13.52%	11.44%
Janus Henderson VIT Enterprise Portfolio: Service Shares	11.96%	3.51%	11.82%	26.77%	21.34%	19.59%	15.35%	13.78%	4.02%
MFS VIT - MFS Mid Cap Growth Series - Service Class	8.29%	4.17%	4.36%	26.36%	25.88%	18.22%	14.27%	12.04%	3.43%
NVIT Multi-Manager Mid Cap Growth Fund - Class I	3.78%	-0.43%	6.20%	27.42%	23.31%	16.48%	11.82%	11.53%	9.48%
Wells Fargo VT Discovery Fund - Class 2	0.10%	-1.71%	7.38%	28.81%	23.59%	17.86%	11.38%	13.45%	10.40%
<b>Mid-Cap Blend <sup>3</sup></b>									
Dreyfus IP MidCap Stock Portfolio - Initial Shares	11.81%	-2.53%	15.18%	15.09%	8.70%	11.26%	9.89%	11.30%	7.20%
NVIT Mid Cap Index Fund - Class I	9.15%	-2.78%	19.99%	15.49%	13.49%	14.96%	11.22%	11.74%	9.52%
<b>Mid-Cap Value <sup>3</sup></b>									
AB VPS Small/Mid Cap Value Portfolio - Class A	8.93%	-5.72%	24.78%	12.87%	10.19%	14.14%	10.39%	11.43%	10.42%
JPMorgan Insurance Trust Mid Cap Value Portfolio - Class 1	14.82%	-2.90%	14.41%	13.48%	8.30%	11.55%	10.18%	11.38%	10.76%
NVIT Multi-Manager Mid Cap Value Fund - Class I	16.86%	-2.99%	17.43%	13.66%	8.01%	12.10%	11.00%	11.28%	9.78%
<b>Large Growth</b>									
American Funds IS - Growth Fund - Class 2	8.24%	6.59%	9.21%	27.97%	22.85%	20.43%	15.11%	12.72%	12.45%
Fidelity VIP Growth Portfolio - Service Class	10.91%	6.79%	0.46%	34.67%	24.05%	20.08%	15.36%	12.95%	10.23%
Ivy Variable Insurance Portfolios - Growth: Class II	11.53%	6.90%	0.97%	29.02%	26.99%	18.81%	15.83%	12.61%	11.04%
Morgan Stanley VI Growth Portfolio - Class I	6.09%	11.96%	-1.88%	42.79%	37.85%	25.26%	19.22%	17.49%	10.18%
Neuberger Berman NVIT Socially Responsible Fund - Class I	10.33%	-0.57%	9.84%	18.32%	14.74%	14.38%	11.16%	10.57%	8.73%
NVIT Multi-Manager Large Cap Growth Fund - Class I	10.16%	3.18%	1.94%	29.88%	23.66%	17.60%	14.03%	11.64%	9.65%
T. Rowe Price New America Growth Portfolio	9.06%	8.33%	1.06%	34.09%	26.22%	20.80%	16.00%	14.41%	9.78%
T. Rowe Price Blue Chip Growth Fund	8.89%	10.77%	0.53%	35.83%	26.65%	21.13%	17.06%	15.06%	7.58%
NVIT Cardinal(SM) Aggressive Fund - Class I	4.21%	-1.82%	8.06%	19.69%	8.05%	11.33%	8.06%	8.35%	6.44%
<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 &amp; expense risk charge (M&amp;E). UIO performance results, net of Investment Management Fees and the specified M&amp;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	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
<b>Large Blend</b>									
Dreyfus Stock Index Fund Inc. - Initial Shares	13.14%	0.85%	11.43%	21.24%	17.34%	16.73%	13.38%	11.43%	9.31%
Dreyfus VIF Appreciation Portfolio - Initial Shares	7.82%	-2.71%	7.63%	27.01%	14.10%	15.13%	10.61%	9.90%	8.98%
MFS(R) VIT Blended Research(R) Core Equity Portfolio - Service Class	12.00%	0.62%	7.91%	20.17%	15.57%	14.30%	12.33%	11.10%	6.88%
Oppenheimer Main Street(R) Fund/VA - Non-Service Shares	10.43%	3.07%	11.34%	16.62%	8.75%	13.94%	11.74%	10.75%	8.73%
NVIT Investor Destinations Aggressive Fund - Class II	4.72%	-1.25%	9.19%	18.13%	8.45%	11.66%	8.31%	8.32%	6.55%
<b>Large Value</b>									
AB VPS Growth & Income Portfolio - Class A	9.27%	1.45%	11.02%	18.63%	13.83%	14.72%	11.48%	11.02%	9.55%
American Century VP Value Fund - Class I	12.80%	-4.12%	20.18%	8.48%	9.46%	13.03%	10.02%	9.65%	8.65%
Fidelity VIP Equity-Income Portfolio - Service Class	8.38%	-4.33%	17.61%	12.52%	7.82%	12.50%	8.67%	9.10%	8.85%
Invesco VI Growth and Income Fund - Series I	10.00%	-3.30%	19.40%	14.03%	7.52%	13.61%	10.10%	9.52%	8.83%
MFS VIT Value Series - Service Class	9.93%	-1.18%	13.49%	17.06%	6.19%	12.38%	10.04%	9.53%	7.70%
NVIT Multi-Manager Large Cap Value Fund - Class I	10.24%	-3.39%	16.06%	14.25%	9.90%	13.04%	10.00%	9.54%	7.28%
T. Rowe Price Equity Income Portfolio - Class II	6.84%	-7.34%	18.56%	15.44%	8.32%	14.14%	8.67%	8.67%	9.01%
<b>Emerging Markets Bond <sup>3</sup></b>									
Morgan Stanley VI Emerging Markets Debt Portfolio - Class I	2.67%	-1.36%	10.28%	9.44%	-4.87%	5.06%	3.06%	5.55%	6.24%
<b>World Bond <sup>7</sup></b>									
PIMCO VIT - Global Bond Opportunities Portfolio (Unhedged): Administrative Class	2.00%	-4.28%	3.79%	8.36%	-1.86%	2.51%	0.78%	4.07%	5.13%
PIMCO VIT - International Bond Portfolio (U.S. Dollar-Hedged): Administrative Class	10.89%	0.04%	6.22%	2.51%	2.21%	3.56%	4.37%	6.13%	4.96%
Templeton VIPT Global Bond VIP Fund - Class 1	1.87%	-4.34%	2.95%	1.90%	-1.45%	2.39%	1.00%	5.33%	6.83%
<b>High Yield Bond <sup>2</sup></b>									
BlackRock High Yield VI Fund - Class I	2.63%	-3.84%	12.64%	7.07%	2.76%	6.63%	4.78%	8.17%	8.58%
Invesco VI High Yield Fund - Series I Shares	1.47%	-3.41%	10.94%	6.03%	1.73%	5.76%	3.98%	7.29%	4.00%
PIMCO VIT High Yield Bond Portfolio: Admin Class	3.09%	-1.92%	12.22%	6.38%	1.57%	6.42%	4.72%	7.82%	5.55%
Pioneer High Yield VCT Portfolio - Class I <sup>11</sup>	-0.17%	-4.18%	13.96%	6.99%	2.41%	6.84%	4.10%	7.62%	7.21%
<b>Multisector Bond <sup>1</sup></b>									
Lord Abbett Series Bond Debenture Portfolio - Class VC	4.09%	-1.78%	11.85%	8.94%	2.41%	6.77%	5.38%	7.90%	7.00%
<b>Inflation-Protected Bond <sup>1</sup></b>									
American Century VP Inflation Protection Fund - Class I	3.32%	-2.52%	4.44%	3.67%	0.33%	2.10%	1.15%	3.00%	3.44%
PIMCO VIT Real Return Portfolio - Administrative	2.83%	-2.95%	4.92%	3.40%	-0.03%	2.02%	0.89%	3.42%	5.34%
<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 &amp; expense risk charge (M&amp;E). UIO performance results, net of Investment Management Fees and the specified M&amp;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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<b>Long Government</b> <sup>8</sup>										
PIMCO VIT - Long-Term U.S. Government Portfolio: Administrative Class	23.70%	-1.65%	0.43%	8.69%	-4.14%	0.22%	3.72%	5.79%	6.31%	
<b>Intermediate-Term Bond</b> <sup>1</sup>										
Federated Quality Bond Fund II - Primary Shares <sup>11</sup>	3.53%	-0.49%	3.57%	3.78%	-1.12%	1.74%	2.06%	4.65%	4.22%	
Fidelity VIP Investment Grade Bond Portfolio - Service Class	5.49%	-0.95%	4.37%	3.90%	-1.31%	2.01%	2.17%	4.17%	5.55%	
Janus Henderson VIT Flexible Bond Portfolio: Service Shares	4.43%	-0.31%	1.97%	3.10%	-1.78%	0.72%	1.58%	4.48%	4.75%	
Lord Abbett Series Total Return Portfolio - Class VC	5.81%	-0.90%	4.00%	3.61%	-1.44%	1.63%	2.21%	N/A	3.40%	
MFS(R) VIT Total Return Bond Series - Service Class	5.36%	-0.83%	3.75%	3.92%	-1.60%	1.57%	2.08%	4.24%	4.72%	
NVIT Bond Index Fund - Class I	5.59%	-0.11%	2.01%	2.86%	-1.86%	0.67%	1.58%	3.20%	3.24%	
PIMCO VIT Total Return Portfolio - Administrative	4.01%	0.18%	2.43%	4.66%	-1.82%	1.80%	1.85%	4.49%	4.93%	
<b>Intermediate Government</b> <sup>8</sup>										
Federated Fund for U.S. Government Securities II	4.36%	0.27%	1.35%	1.67%	-1.89%	0.12%	1.08%	2.34%	3.98%	
NVIT Government Bond Fund - Class I	4.31%	-0.36%	0.49%	1.83%	-2.04%	-0.24%	0.63%	2.12%	6.01%	
<b>Short-Term Bond</b> <sup>1</sup>										
Lord Abbett Series Short Duration Income Portfolio - Class VC	N/A	0.33%	3.21%	1.93%	0.59%	1.73%	N/A	N/A	1.35%	
NVIT Short Term Bond Fund - Class I	0.52%	-0.33%	2.49%	1.70%	0.42%	1.37%	1.02%	1.88%	1.75%	
PIMCO VIT Low Duration Portfolio - Administrative	0.60%	0.06%	1.15%	1.10%	-0.45%	0.71%	0.62%	2.68%	3.25%	
T.Rowe Price Limited Term Bond Portfolio	0.39%	0.05%	1.11%	0.81%	0.09%	0.57%	0.52%	1.68%	3.44%	
<b>Money Market Taxable</b> <sup>6</sup>										
NVIT Government Money Market Fund - Class V	-0.25%	-0.25%	-0.22%	0.22%	0.91%	0.24%	0.04%	-0.07%	3.80%	
<b>Bank Loan</b>										
Eaton Vance VT Floating-Rate Income Fund - Initial Class	0.32%	-1.24%	8.67%	3.18%	4.07%	4.34%	3.06%	4.70%	3.25%	
<b>Natural Resources</b> <sup>4</sup>										
VanEck VIP Trust Global Hard Assets Fund - Initial Class	-19.30%	-33.61%	43.35%	-1.94%	0.52%	7.05%	-6.24%	-0.70%	5.59%	
<b>Real Estate</b> <sup>9</sup>										
Fidelity VIP Real Estate Portfolio - Service Class	29.66%	3.35%	5.37%	3.72%	3.50%	6.14%	8.17%	7.55%	10.37%	
Ivy Variable Insurance Portfolios - Securian Real Estate Securities: Class II	29.84%	4.52%	4.01%	5.12%	2.15%	5.54%	8.18%	6.30%	7.82%	
NVIT Real Estate Fund - Class I	28.56%	-5.59%	7.08%	6.23%	4.37%	6.87%	7.27%	6.60%	5.63%	
<b>Global Real Estate</b> <sup>7,9</sup>										
Morgan Stanley VI Global Real Estate Portfolio - Class II	13.57%	-1.66%	2.86%	9.43%	3.86%	4.85%	4.37%	6.15%	3.82%	
<p><b>Past performance does not guarantee future results.</b></p> <p><b>UIO performance results, "net of Investment Management Fees ONLY", do not reflect any life insurance policy charges or the mortality &amp; expense risk charge (M&amp;E). UIO performance results, net of Investment Management Fees and the specified M&amp;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.</b></p>										

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	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
<b>Technology <sup>4</sup></b>									
Ivy Variable Insurance Portfolios - Science and Technology: Class II	2.65%	-3.12%	1.29%	31.79%	19.24%	17.94%	11.67%	14.12%	14.22%
Janus Henderson VIT Global Technology Portfolio: Service Shares	9.07%	4.38%	13.57%	44.55%	29.57%	28.87%	20.05%	16.74%	3.32%
<b>Asset Allocation <sup>5</sup></b>									
Fidelity VIP Freedom Fund 2035 Portfolio - Service Class	4.60%	-0.65%	6.44%	22.93%	8.03%	12.37%	8.56%	N/A	12.95%
Fidelity VIP Freedom Fund 2045 Portfolio - Service Class	4.57%	-0.61%	6.47%	23.11%	8.26%	12.50%	8.69%	N/A	13.25%
Fidelity VIP Freedom Fund 2050 Portfolio - Service Class	4.55%	-0.63%	6.49%	23.16%	8.26%	12.49%	8.69%	N/A	13.39%
American Funds Insurance Series Asset Allocation Fund - Class 2	5.13%	1.15%	9.14%	15.94%	7.09%	11.41%	8.37%	8.90%	8.06%
Fidelity VIP Freedom Fund 2015 Portfolio - Service Class	4.37%	-0.68%	5.55%	14.65%	4.06%	8.05%	5.84%	6.86%	5.97%
Fidelity VIP Freedom Fund 2020 Portfolio - Service Class	4.40%	-0.62%	5.78%	16.18%	4.77%	8.82%	6.35%	7.25%	6.18%
Fidelity VIP Freedom Fund 2025 Portfolio - Service Class	4.72%	-0.61%	5.85%	17.54%	5.37%	9.54%	6.96%	7.93%	6.72%
Fidelity VIP Freedom Fund 2030 Portfolio - Service Class	4.60%	-0.58%	6.25%	20.52%	6.65%	11.13%	7.86%	8.26%	6.92%
Fidelity VIP Freedom Fund 2040 Portfolio - Service Class	4.57%	-0.60%	6.48%	23.11%	8.31%	12.50%	8.67%	N/A	13.13%
Janus Henderson VIT Balanced Portfolio: Service Shares <sup>10</sup>	7.97%	0.16%	4.06%	17.84%	13.25%	11.27%	8.76%	9.44%	6.15%
NVIT Cardinal(SM) Moderately Aggressive Fund - Class I	4.40%	-1.67%	7.42%	17.86%	7.21%	10.26%	7.36%	10.87%	9.68%
NVIT Cardinal(SM) Capital Appreciation Fund - Class I	4.44%	-1.39%	7.05%	15.72%	6.26%	9.21%	6.78%	7.36%	5.91%
NVIT Cardinal(SM) Moderate Fund - Class I	4.40%	-1.22%	6.55%	13.77%	5.14%	7.99%	6.02%	6.75%	5.51%
NVIT Cardinal(SM) Balanced Fund - Class I	4.20%	-1.30%	6.02%	11.73%	3.87%	6.77%	5.17%	6.12%	5.05%
NVIT Cardinal(SM) Moderately Conservative Fund - Class I	3.91%	-1.13%	5.73%	9.80%	3.18%	5.80%	4.49%	5.52%	4.62%
NVIT Cardinal(SM) Conservative Fund - Class I	3.16%	-0.90%	4.55%	6.09%	1.14%	3.55%	2.91%	4.08%	3.52%
NVIT Investor Destinations Moderately Aggressive Fund - Class II	4.69%	-0.98%	8.21%	16.39%	7.58%	10.46%	7.53%	7.70%	6.18%
NVIT Investor Destinations Moderate Fund - Class II	4.92%	-0.58%	6.88%	12.65%	5.42%	8.05%	6.16%	6.55%	5.41%
NVIT Investor Destinations Moderately Conservative Fund - Class II	4.48%	-0.28%	5.44%	8.94%	3.47%	5.69%	4.58%	5.25%	4.60%
NVIT Investor Destinations Conservative Fund - Class II	3.63%	0.01%	4.00%	5.42%	1.44%	3.42%	2.98%	3.65%	3.52%
PIMCO VIT All Asset Portfolio - Administrative	0.22%	-9.21%	12.65%	13.26%	0.60%	7.58%	2.79%	5.16%	5.35%
T. Rowe Price Personal Strategy Balanced Portfolio	4.94%	-0.30%	6.19%	17.12%	5.81%	9.63%	7.14%	8.28%	8.31%
BlackRock Global Allocation V.I. Fund - Class II	1.71%	-1.12%	3.70%	13.46%	2.18%	6.46%	4.37%	5.73%	7.11%
<b>Past performance does not guarantee future results.</b>									
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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	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
<b>Diversified Emerging Mkts <sup>3</sup></b>											
Delaware VIPT Emerging Markets - Service Class	Walled-Off	12/31/16	-8.49%	-14.99%	13.40%	39.88%	-6.62%	14.73%	2.84%	5.23%	9.28%
NVIT Emerging Markets Fund - Class I	Walled-Off	12/31/12	-5.74%	-16.20%	7.45%	41.15%	-5.34%	10.57%	1.83%	2.35%	4.98%
<b>Foreign Large Growth <sup>7</sup></b>											
Janus Henderson VIT Overseas Portfolio: Service Shares	Walled-Off	12/31/16	-12.32%	-9.03%	-6.94%	30.48%	2.25%	8.16%	0.54%	3.07%	8.06%
<b>Foreign Large Blend <sup>7</sup></b>											
NVIT International Index Fund - Class II	Closed	05/01/14	-6.36%	-1.50%	0.50%	24.25%	1.90%	8.29%	3.62%	4.47%	2.21%
<b>Foreign Large Value <sup>7</sup></b>											
Dreyfus VIF International Value Portfolio - Initial Shares	Walled-Off	12/31/16	-9.55%	-2.96%	-1.69%	28.20%	2.36%	8.52%	2.66%	3.49%	4.54%
<b>Small Blend <sup>3</sup></b>											
Invesco VI Small Cap Equity Fund - Series I Shares	Walled-Off	12/31/17	2.11%	-5.75%	11.79%	13.77%	11.49%	11.97%	7.53%	9.11%	8.75%
Royce Micro-Cap Portfolio	Walled-Off	12/31/16	-3.82%	-12.68%	19.41%	4.92%	11.54%	13.89%	4.89%	6.86%	9.94%
<b>Mid-Cap Growth <sup>3</sup></b>											
American Century VP Capital Appreciation - Class I	Walled-Off	04/25/14	7.87%	1.68%	2.97%	21.49%	18.89%	13.28%	10.42%	11.09%	8.73%
Fidelity VIP Mid Cap Portfolio - Service Class	Walled-Off	12/31/17	5.93%	-1.75%	11.83%	20.40%	12.55%	13.66%	10.35%	10.89%	12.54%
Goldman Sachs VIT Growth Opportunities Fund - Service Shares	Walled-Off	12/31/16	10.82%	-5.44%	1.17%	26.60%	18.18%	13.76%	10.07%	11.60%	9.18%
Invesco VI Mid Cap Growth Fund - Series I	Walled-Off	12/30/11	7.77%	0.95%	0.50%	22.19%	18.58%	13.49%	10.61%	11.74%	2.16%
Lincoln VIPT Baron Growth Opportunities Fund - Service Class	Walled-Off	12/30/11	4.59%	-5.01%	5.31%	26.92%	23.92%	17.11%	11.18%	12.98%	N/A
<b>Mid-Cap Blend <sup>3</sup></b>											
Invesco VI Mid Cap Core Equity Fund - Series I Shares	Walled-Off	12/31/15	4.17%	-4.27%	13.15%	14.63%	6.45%	10.12%	7.10%	7.31%	7.28%
<b>Mid-Cap Value <sup>3</sup></b>											
American Century VP Mid Cap Value Fund - Class I	Walled-Off	05/01/17	16.13%	-1.68%	22.55%	11.42%	6.92%	13.36%	11.46%	11.50%	9.87%
Deutsche DWS Variable Series II - DWS Small Mid Cap Value VIP: Class B	Walled-Off	12/31/13	4.83%	-2.46%	16.18%	9.86%	3.99%	10.16%	8.12%	9.02%	9.03%
Janus Henderson VIT Mid Cap Value Portfolio: Service Shares	Walled-Off	12/31/16	8.17%	-3.93%	18.47%	13.35%	6.35%	12.12%	8.62%	8.76%	9.97%
Neuberger Berman AMT Mid Cap Intrinsic Value Portfolio - I Class	Walled-Off	12/31/12	13.55%	-8.57%	15.88%	16.44%	7.51%	12.05%	9.44%	11.13%	8.45%
<b>Large Growth</b>											
Janus Henderson VIT Forty Portfolio: Service Shares	Walled-Off	12/31/14	8.20%	11.66%	1.69%	29.67%	24.07%	19.18%	16.00%	12.70%	11.38%
Oppenheimer Capital Appreciation Fund/VA - Non-Service Shares	Walled-Off	12/31/12	15.12%	3.28%	-2.45%	26.52%	19.46%	14.69%	12.89%	10.58%	10.04%
<b>Past performance does not guarantee future results.</b>											
<p><b>UIO performance results, "net of Investment Management Fees ONLY", do not reflect any life insurance policy charges or the mortality &amp; expense risk charge (M&amp;E). UIO performance results, net of Investment Management Fees and the specified M&amp;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.</b></p>											



# FUTURE

VUL

## Calendar Year and Most Recent Quarter Performance Nationwide Life Insurance Company

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

These returns are net of Investment Management Fees and a 0.25% M&E Charge ONLY

Walled-Off & Closed Funds	Underlying Investment Options	Status	Date	Annual Percent Change January 1 to December 31				Annualized Percent Change to Most Recent Quarter				
				2014	2015	2016	2017	1 Year	3 Years	5 Years	10 Years	Inception to
								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
<b>Large Blend</b>												
	BlackRock Advantage Large Cap Core V.I. Fund: Class II	Walled-Off	12/31/16	11.91%	0.09%	10.13%	21.77%	17.33%	16.69%	13.25%	10.38%	8.78%
	Davis Variable Account Fund Inc. - Value Portfolio	Walled-Off	12/31/17	5.79%	1.34%	11.60%	22.32%	11.96%	14.83%	10.97%	9.22%	5.96%
	Neuberger Berman AMT Large Cap Value Portfolio - Class I	Walled-Off	12/31/12	9.58%	-12.02%	27.05%	13.08%	10.41%	15.39%	9.88%	8.87%	8.31%
	NVIT Nationwide Fund - Class I	Walled-Off	12/31/14	11.87%	0.68%	11.11%	20.22%	18.42%	16.54%	12.87%	10.29%	10.11%
<b>World Bond <sup>7</sup></b>												
	PIMCO VIT - International Bond Portfolio (unhedged): Administrative Class	Walled-Off	12/31/17	0.15%	-7.31%	2.75%	10.57%	-1.77%	3.48%	0.37%	3.26%	2.63%
	Templeton VIPT Global Bond VIP Fund - Class 2	Closed	05/01/14	1.58%	-4.54%	2.68%	1.67%	-1.67%	2.13%	0.75%	5.06%	6.65%
<b>High Yield Bond <sup>2</sup></b>												
	Federated NVIT High Income Bond Fund - Class I	Walled-Off	12/31/12	2.29%	-2.85%	13.87%	6.49%	1.56%	6.68%	4.79%	7.27%	5.54%
	Ivy Variable Insurance Portfolios - High Income: Class II	Walled-Off	12/31/17	1.65%	-6.74%	15.90%	6.41%	3.87%	6.85%	4.56%	8.74%	7.26%
<b>Multisector Bond <sup>1</sup></b>												
	NVIT Multi Sector Bond Fund - Class I	Walled-Off	12/31/14	3.62%	-3.13%	8.38%	6.07%	-1.36%	3.87%	2.61%	5.69%	4.29%
<b>Intermediate-Term Bond <sup>1</sup></b>												
	American Funds Insurance Series Bond Fund - Class 2	Walled-Off	12/31/12	5.02%	0.02%	2.69%	3.41%	-1.79%	1.18%	1.75%	3.16%	3.99%
<b>Asset Allocation <sup>5</sup></b>												
	Ivy Variable Insurance Portfolios - Asset Strategy: Class II	Walled-Off	12/31/17	-5.50%	-8.57%	-2.81%	17.98%	9.87%	7.41%	2.66%	5.78%	8.76%
<p><b>Past performance does not guarantee future results.</b></p> <p><b>UIO performance results, "net of Investment Management Fees ONLY", do not reflect any life insurance policy charges or the mortality &amp; expense risk charge (M&amp;E). UIO performance results, net of Investment Management Fees and the specified M&amp;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.</b></p>												