



Nationwide[®]

Nationwide Innovator Corp Variable Universal Life

Monthly Performance as of July 31, 2024

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.

Fund Abbreviations

IP - Investment Portfolios
IS - Insurance Series
LIT - Life Investment Trust
NVIT - Nationwide Variable Insurance Trust
REIT - Real Estate Investment Trust
UIF - Universal Institutional Funds
VA - Variable Account (Oppenheimer)
VA - Variable Annuity (DFA)
VC - Variable Contract
VI - Variable Insurance
VIF - Variable Insurance Fund (Vanguard)
VIF - Variable Investment Fund (Dreyfus)
VIP - Variable Insurance Portfolios (Ivy Funds)
VIP - Variable Insurance Product Trust (Fidelity)
VIP - Variable Insurance Products (Fidelity)
VIPT - Variable Insurance Product Trust (Delaware)
VIPT - Variable Insurance Products Trust (Franklin Templeton, 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 financial 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 financial 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 other life insurance policy charges such as (but not limited to): mortality & expense risk (M&E), deductions from premiums, administrative, cost of insurance (COI), surrender or lapse charges. If these results reflected cost of insurance charges (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

Expected Fund Payments represents the annual revenue, reflected as a percentage of assets, that Nationwide reasonably expects to receive from a particular Fund for services Nationwide provides for the Fund. This amount is subject to change at any time and without advance notice from Nationwide. You may contact Nationwide at any time for an updated list of Expected Fund Payments for each Fund.

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Variable life insurance products are issued by Nationwide Life Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation, member FINRA.

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Monthly Performance as of July 31, 2024

Nationwide Life Insurance Company

These returns are net of Investment Management Fees ONLY

Underlying Investment Options	Fund Inception Date	Expected Fund Payments	Non-Annualized Percent Change**			Annualized Percent Change				
			Quarterly as of			1 Year	3 Years	5 Years	10 Years	Inception to
			Monthly	6/28/2024	YTD	7/31/23 to 7/31/2024	7/30/21 to 7/31/2024	7/31/19 to 7/31/2024	7/31/14 to 7/31/2024	
Diversified Emerging Mkts³										
American Funds Insurance Series(R) New World Fund - Class 2	06/17/99	0.25%	-0.41%	1.60%	6.37%	6.37%	-1.97%	6.13%	4.97%	7.61%
Fidelity(R) VIP Emerging Markets Portfolio - Service Class	01/23/08	0.30%	0.60%	6.40%	10.37%	7.81%	-2.11%	6.20%	5.44%	3.38%
MFS® VIT II Emerging Markets Equity Portfolio - Initial Class	06/04/96	0.25%	2.09%	5.10%	9.79%	6.93%	-2.66%	1.85%	2.06%	5.55%
Foreign Large Growth⁷										
NVIT NS Partners International Focused Growth Fund: Class I	03/24/08	0.35%	0.98%	-1.69%	5.92%	7.46%	-11.76%	4.59%	4.01%	4.20%
Foreign Large Blend⁷										
American Funds Insurance Series(R) International Fund - Class 2	05/01/90	0.25%	1.23%	0.64%	8.55%	7.62%	-1.04%	3.93%	4.08%	7.19%
Fidelity(R) VIP International Index Portfolio - Service Class	04/17/18	0.15%	2.61%	0.72%	8.17%	9.94%	1.83%	6.45%	N/A	4.27%
MFS® VIT II Research International Portfolio - Service Class	08/23/01	0.50%	3.21%	0.11%	8.18%	9.13%	0.90%	6.89%	4.66%	5.78%
NVIT International Index Fund - Class I	04/30/14	0.25%	2.79%	-0.36%	8.23%	11.00%	3.29%	7.22%	4.62%	4.50%
Vanguard® VIF International Portfolio	06/03/94	0.00%	1.39%	2.31%	9.01%	5.20%	-6.12%	8.75%	7.66%	7.53%
Vanguard® VIF Total International Stock Market Index Portfolio	09/07/17	0.00%	2.80%	0.80%	8.10%	9.87%	1.69%	6.74%	N/A	4.88%
Foreign Large Value⁷										
DFA Investment Dimensions Group - VA International Value Portfolio	10/03/95	0.00%	3.94%	-0.55%	10.36%	12.43%	8.74%	9.67%	4.90%	6.49%
MFS® VIT II International Intrinsic Value Portfolio - Service Class	08/23/01	0.50%	4.94%	-0.26%	11.97%	13.98%	1.02%	7.68%	7.57%	8.80%
NVIT Columbia Overseas Value Fund - Class X	10/16/20	0.21%	5.15%	1.09%	8.11%	12.12%	5.88%	8.30%	3.56%	11.94%
Foreign Small/Mid Value										
DFA Investment Dimensions Group - VA International Small Portfolio	10/03/95	0.00%	5.07%	-0.08%	8.25%	11.31%	0.72%	7.47%	5.35%	6.63%
World Stock⁷										
American Funds Insurance Series(R) Global Small Cap Fund - Class 2	04/30/98	0.25%	2.15%	-1.67%	2.62%	3.37%	-6.50%	4.77%	5.80%	8.34%
Invesco V.I. Global Fund: Series I	11/12/90	0.25%	-0.82%	2.61%	13.07%	18.93%	1.43%	10.79%	9.62%	10.06%
Small Growth³										
Allspring Variable Trust - VT Small Cap Growth Fund: Class 2	05/01/95	0.50%	1.61%	0.00%	12.09%	5.64%	-9.01%	5.62%	9.13%	7.23%
Legg Mason Partners ClearBridge Variable Small Cap Growth Portfolio	11/08/99	0.25%	4.66%	-4.55%	2.71%	0.58%	-7.27%	5.26%	8.74%	8.74%
MFS® VIT New Discovery Series - Service Class	04/28/00	0.50%	4.63%	-3.90%	7.33%	6.59%	-7.02%	6.02%	9.14%	6.68%
NVIT Invesco Small Cap Growth Fund: Class I	05/03/99	0.35%	2.49%	0.00%	13.85%	15.45%	-1.58%	8.59%	10.47%	7.85%
Vanguard® VIF Small Company Growth Portfolio	06/03/96	0.00%	4.87%	-3.37%	8.13%	8.99%	-1.24%	7.59%	9.43%	10.20%

Past performance does not guarantee future results.

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			Quarterly as of			1 Year	3 Years	5 Years	10 Years	Inception to
			Monthly	6/28/2024	YTD	7/31/23 to 7/31/2024	7/30/21 to 7/31/2024	7/31/19 to 7/31/2024	7/31/14 to 7/31/2024	
Small Blend³										
BNY Mellon IP Small Cap Stock Index Portfolio - Service Shares	05/01/02	0.35%	10.69%	-3.21%	9.52%	13.30%	3.38%	9.40%	9.33%	8.88%
Goldman Sachs VIT Small Cap Equity Insights Fund - Institutional Shares	02/13/98	0.25%	11.28%	-1.87%	18.89%	21.48%	6.36%	10.24%	9.96%	7.59%
Invesco V.I. Main Street Small Cap Fund: Series I	05/01/98	0.25%	7.78%	-3.76%	10.74%	14.15%	4.88%	11.95%	10.03%	8.85%
LVIP JPMorgan Small Cap Core Fund - Standard Class	01/03/95	0.25%	8.54%	-4.10%	14.29%	15.06%	2.83%	8.99%	8.60%	9.08%
NVIT Multi-Manager Small Cap Value Fund - Class I	10/31/97	0.35%	11.05%	-4.47%	10.93%	15.56%	6.69%	10.74%	8.12%	8.92%
NVIT Multi-Manager Small Company Fund - Class I	10/23/95	0.35%	8.55%	-3.29%	12.18%	16.82%	3.73%	11.46%	10.27%	10.49%
NVIT Small Cap Index Fund - Class Y	04/13/07	0.10%	10.00%	-3.30%	11.91%	13.95%	1.68%	8.73%	8.59%	7.36%
Small Value³										
DFA Investment Dimensions Group - VA U.S. Targeted Value Portfolio	10/03/95	0.00%	10.02%	-4.08%	9.82%	16.56%	11.19%	14.46%	9.95%	10.88%
Franklin VIP® Small Cap Value VIP Fund - Class 2	04/30/98	0.45%	11.83%	-3.18%	13.58%	16.29%	6.83%	10.96%	8.65%	8.24%
Macquarie VIP Small Cap Value Series - Service Class	05/01/00	0.50%	9.04%	-2.73%	12.48%	14.22%	5.69%	8.63%	7.79%	9.91%
Mid-Cap Growth³										
Invesco V.I. Discovery Mid Cap Growth Fund: Series I	08/15/86	0.25%	0.80%	-3.79%	12.55%	13.58%	-2.76%	8.92%	11.36%	9.70%
Janus Henderson Enterprise Portfolio: Service Shares	12/31/99	0.35%	5.77%	-2.93%	11.49%	13.30%	4.52%	9.96%	12.74%	5.71%
MFS® VIT Mid Cap Growth Series - Service Class	05/01/00	0.50%	1.38%	-2.80%	9.03%	15.09%	-0.77%	8.85%	11.73%	5.04%
T. Rowe Price Mid-Cap Growth Portfolio	12/31/96	0.25%	2.96%	-4.65%	6.49%	9.38%	0.51%	7.94%	10.85%	10.98%
Mid-Cap Blend³										
Calvert VP SRI Mid Cap Portfolio	07/16/91	0.25%	4.34%	-3.49%	7.62%	8.43%	-0.04%	5.59%	6.90%	7.83%
Fidelity(R) VIP Extended Market Index Portfolio - Service Class	04/17/18	0.15%	7.38%	-4.64%	9.66%	12.67%	2.77%	9.40%	N/A	8.40%
Fidelity(R) VIP Value Strategies Portfolio - Service Class	02/20/02	0.30%	6.17%	-5.38%	9.08%	14.63%	9.78%	14.03%	9.77%	9.02%
NVIT Mid Cap Index Fund - Class I	10/31/97	0.25%	5.76%	-3.53%	12.05%	14.94%	5.92%	10.81%	9.81%	9.60%
Vanguard® VIF Mid Cap Index Portfolio	02/09/99	0.00%	4.01%	-2.74%	9.07%	12.22%	3.00%	9.82%	9.68%	10.07%
Mid-Cap Value³										
AB VPS Discovery Value Portfolio - Class A	05/02/01	0.35%	7.77%	-4.32%	10.45%	15.15%	5.75%	10.13%	8.25%	9.82%
LVIP JPMorgan Mid Cap Value Fund - Standard Class	09/28/01	0.35%	6.28%	-4.95%	10.44%	14.56%	6.11%	9.35%	8.65%	10.30%
MFS® VIT Mid Cap Value Portfolio - Service Class	03/06/08	0.50%	6.24%	-2.66%	12.60%	15.93%	7.96%	11.05%	9.24%	9.42%
NVIT Victory Mid Cap Value Fund: Class I	03/24/08	0.35%	5.30%	-4.12%	8.88%	10.85%	6.90%	8.25%	8.03%	8.95%
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Large Growth										
NVIT Blueprint(SM) Aggressive Fund: Class I	03/27/08	0.35%	2.28%	1.34%	12.19%	17.29%	6.23%	10.47%	8.35%	7.54%
American Funds Insurance Series(R) Growth Fund - Class 2	02/08/84	0.25%	0.12%	3.16%	16.21%	24.07%	6.52%	18.34%	15.76%	13.16%
Fidelity(R) VIP Growth Portfolio - Service Class	10/09/86	0.30%	-1.74%	6.39%	21.19%	29.17%	9.87%	19.16%	16.23%	11.48%
MFS® VIT Growth Series - Service Class	04/28/00	0.50%	-1.81%	6.96%	21.93%	30.35%	5.94%	14.47%	14.73%	6.60%
Morgan Stanley VIF Growth Portfolio - Class I	01/02/97	0.35%	1.19%	-6.91%	2.10%	6.07%	-18.60%	6.06%	11.92%	9.64%
NVIT Calvert Equity Fund: Class I	03/24/08	0.20%	3.15%	-0.16%	8.89%	14.77%	2.96%	9.54%	9.27%	8.72%
NVIT Jacobs Levy Large Cap Growth Fund: Class I	03/24/08	0.25%	-3.12%	4.09%	13.18%	20.78%	15.55%	21.38%	16.35%	12.89%
T. Rowe Price All-Cap Opportunities Portfolio	03/31/94	0.25%	-0.56%	4.51%	17.94%	23.80%	7.17%	17.74%	16.25%	11.22%
T. Rowe Price Blue Chip Growth Fund	12/29/00	0.25%	-2.29%	9.45%	21.97%	30.69%	4.51%	13.38%	14.23%	8.95%
Vanguard® VIF Capital Growth Portfolio	12/03/02	0.00%	-1.80%	5.57%	13.17%	19.81%	8.38%	14.02%	13.29%	12.58%
Vanguard® VIF Growth Portfolio	06/07/93	0.00%	-0.68%	7.56%	20.79%	28.28%	4.99%	15.12%	14.55%	9.13%
Large Blend										
NVIT Investor Destinations Aggressive Fund - Class II	12/12/01	0.40%	2.26%	1.28%	10.97%	14.59%	3.54%	8.54%	7.56%	6.98%
American Funds Insurance Series(R) Growth-Income Fund - Class 2	02/08/84	0.25%	2.42%	3.19%	16.92%	24.80%	9.57%	13.35%	12.03%	11.34%
American Funds Insurance Series(R) Washington Mutual Investors Fund: Class 2	07/05/01	0.25%	2.88%	1.94%	14.54%	21.03%	10.51%	13.26%	10.66%	7.60%
BNY Mellon Stock Index Fund, Inc. - Initial Shares	09/29/89	0.20%	1.20%	4.20%	16.50%	21.80%	9.30%	14.68%	12.86%	10.18%
BNY Mellon VIF Appreciation Portfolio - Initial Shares	04/05/93	0.38%	0.61%	3.77%	11.20%	15.51%	5.65%	13.69%	11.88%	9.98%
Fidelity(R) VIP Contrafund(R) Portfolio - Service Class	01/03/95	0.30%	-1.36%	6.95%	23.27%	31.23%	9.64%	16.74%	13.33%	11.96%
Fidelity(R) VIP Index 500 Portfolio - Initial Class	08/27/92	0.05%	1.21%	4.26%	16.62%	22.04%	9.48%	14.87%	13.04%	10.42%
Fidelity(R) VIP Total Market Index Portfolio - Service Class	04/17/18	0.15%	1.79%	3.23%	15.62%	21.01%	8.04%	14.02%	N/A	13.02%
NVIT J.P. Morgan U.S. Equity Fund: Class Y	10/04/19	0.00%	1.58%	4.37%	17.89%	24.15%	10.04%	N/A	N/A	17.66%
Schwab(R) S&P 500 Index Portfolio	11/01/96	0.00%	1.22%	4.26%	16.66%	22.08%	9.56%	14.95%	13.05%	9.48%
Vanguard® VIF Equity Index Portfolio	04/29/91	0.00%	1.20%	4.24%	16.59%	21.97%	9.44%	14.83%	12.99%	10.47%
Vanguard® VIF Total Stock Market Index Portfolio	01/08/03	0.00%	1.82%	3.22%	15.63%	21.01%	7.86%	14.01%	12.39%	10.85%
Large Value										
AB VPS Relative Value Portfolio - Class A	01/14/91	0.35%	3.99%	-1.17%	13.08%	17.83%	8.32%	11.49%	10.33%	9.84%
DFA Investment Dimensions Group - VA U.S. Large Value Portfolio	01/12/95	0.00%	4.99%	-3.09%	13.18%	16.62%	8.21%	10.23%	8.77%	9.46%
Fidelity(R) VIP Equity-Income Portfolio - Service Class	10/09/86	0.30%	4.25%	0.22%	13.97%	17.62%	8.34%	11.66%	9.28%	9.34%
LVIP American Century Value Fund - Standard Class II	04/26/24	0.35%	5.52%	-2.90%	8.77%	11.68%	7.75%	10.41%	8.71%	N/A
MFS® VIT Value Series - Service Class	01/02/02	0.50%	5.22%	-2.13%	11.93%	15.37%	6.43%	9.45%	9.19%	8.29%

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Large Value Continued										
NVIT BNY Mellon Dynamic U.S. Equity Income: Class X	09/11/20	0.32%	4.33%	-1.75%	12.05%	14.66%	9.87%	12.57%	9.69%	18.78%
T. Rowe Price Equity Income Portfolio - Class II	03/31/94	0.50%	3.83%	-0.92%	11.81%	14.74%	7.91%	9.93%	8.43%	9.21%
Vanguard® VIF Diversified Value Portfolio	02/08/99	0.00%	3.22%	0.51%	12.75%	17.96%	8.67%	13.56%	10.00%	8.26%
Vanguard® VIF Equity Income Portfolio	06/07/93	0.00%	4.42%	-0.64%	11.77%	14.30%	8.81%	11.00%	10.23%	9.90%
Emerging Markets Bond ³										
Morgan Stanley VIF Emerging Markets Debt Portfolio - Class I	06/16/97	0.35%	1.99%	0.35%	7.18%	13.14%	-1.51%	0.41%	2.01%	5.54%
World Bond ⁷										
American Funds Insurance Series(R) Capital World Bond Fund: Class 2	10/04/06	0.25%	2.90%	-1.46%	-0.83%	2.76%	-5.61%	-1.67%	-0.18%	2.24%
PIMCO VIT Global Bond Opportunities Portfolio (Unhedged) - Administrative Class	01/10/02	0.35%	2.47%	-0.39%	0.82%	4.63%	-2.73%	0.37%	0.62%	4.14%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Administrative Class	02/16/99	0.35%	1.44%	0.04%	2.71%	8.06%	-0.34%	0.88%	2.72%	4.46%
Vanguard® VIF Global Bond Index Portfolio	09/07/17	0.00%	2.29%	-0.11%	1.65%	5.50%	-2.46%	0.01%	N/A	1.05%
High Yield Bond ²										
BlackRock High Yield VI Fund - Class I	04/20/82	0.15%	1.77%	1.35%	5.07%	11.18%	2.57%	4.64%	4.57%	8.29%
PIMCO VIT High Yield Portfolio - Administrative Class	04/30/98	0.35%	1.63%	1.25%	4.07%	10.24%	1.88%	3.50%	4.24%	5.42%
Vanguard® VIF High Yield Bond Portfolio	06/03/96	0.00%	1.69%	1.28%	3.86%	9.82%	1.97%	3.66%	4.35%	5.69%
Multisector Bond ¹										
Lord Abbett Series Bond Debenture Portfolio - Class VC	12/03/01	0.50%	1.51%	0.76%	4.26%	8.13%	-1.03%	1.80%	3.52%	6.03%
NVIT Amundi Multi Sector Bond Fund - Class I	10/31/97	0.35%	1.36%	1.97%	6.70%	10.71%	4.48%	4.98%	3.89%	4.70%
PIMCO VIT Income Portfolio - Institutional Class	04/29/16	0.20%	2.04%	0.52%	4.19%	8.30%	1.57%	N/A	N/A	0.72%
Inflation-Protected Bond ¹										
DFA Investment Dimensions Group - VIT Inflation-Protected Securities Portfolio - Institutional Class	05/29/15	0.00%	1.97%	0.99%	2.98%	4.58%	-1.84%	2.28%	N/A	2.30%
LVIP American Century Inflation Protection Fund - Standard Class II	04/26/24	0.15%	1.73%	0.73%	2.44%	4.05%	-2.00%	1.95%	1.85%	N/A
PIMCO VIT Real Return Portfolio - Administrative Class	09/30/99	0.35%	1.97%	0.84%	2.99%	4.84%	-1.64%	2.44%	1.91%	4.99%
Long Government ⁸										
PIMCO VIT Long-Term U.S. Government Portfolio - Administrative Class	04/30/99	0.35%	3.69%	-1.87%	-0.98%	0.45%	-10.05%	-3.40%	0.76%	4.87%
Intermediate Government ⁸										
American Funds Insurance Series(R) U.S. Government Securities Fund: Class 2	12/02/85	0.25%	2.39%	0.06%	1.30%	4.29%	-2.58%	0.50%	1.30%	4.79%
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Underlying Investment Options	Fund Inception Date	Expected Fund Payments	Non-Annualized Percent Change**			Annualized Percent Change				
			Quarterly as of			1 Year	3 Years	5 Years	10 Years	Inception to
			Monthly	6/28/2024	YTD	7/31/23 to 7/31/2024	7/30/21 to 7/31/2024	7/31/19 to 7/31/2024	7/31/14 to 7/31/2024	
Short-Term Bond ¹										
Lord Abbett Series Short Duration Income Portfolio - Class VC	04/14/14	0.50%	1.13%	1.14%	3.15%	6.21%	0.83%	1.58%	1.88%	1.86%
MFS(R) VIT III Limited Maturity Portfolio - Initial Class	03/06/08	0.25%	1.28%	1.20%	3.21%	6.80%	1.45%	2.16%	1.96%	2.03%
NVIT Loomis Short Term Bond Fund: Class I	03/24/08	0.25%	1.12%	1.13%	3.21%	6.87%	0.90%	1.46%	1.58%	1.95%
PIMCO VIT Low Duration Portfolio - Administrative Class	02/16/99	0.35%	1.19%	0.91%	2.67%	6.12%	0.22%	0.98%	1.11%	3.01%
Vanguard® VIF Short-Term Investment-Grade Portfolio	02/08/99	0.00%	1.59%	1.00%	3.18%	6.92%	0.74%	1.94%	2.11%	3.44%
Ultrashort Bond										
PIMCO VIT Short-Term Portfolio - Administrative Class	09/30/99	0.35%	0.33%	1.39%	3.52%	6.08%	3.00%	2.41%	2.14%	2.70%
Money Market Taxable ⁶										
NVIT Government Money Market Fund - Class V	11/10/81	0.35%	0.42%	1.24%	2.94%	5.12%	3.01%	1.98%	1.30%	3.77%
Bank Loan										
Fidelity(R) VIP Floating Rate High Income Portfolio - Initial Class	04/09/14	0.10%	0.69%	1.51%	4.54%	9.22%	5.96%	5.19%	4.37%	4.28%
MainStay VP Floating Rate Portfolio: Initial Class	05/02/05	0.10%	0.71%	1.67%	4.65%	9.40%	5.45%	4.65%	4.09%	4.06%
Natural Resources ⁴										
VanEck VIP Trust - VanEck VIP Global Resources Fund: Initial Class	09/01/89	0.35%	2.38%	1.61%	6.84%	0.88%	5.32%	10.44%	-1.31%	5.78%
Real Estate ⁹										
NVIT Real Estate Fund - Class I	03/24/08	0.25%	6.06%	-1.20%	6.78%	11.71%	-0.58%	4.95%	5.97%	6.22%
Vanguard® VIF Real Estate Index Portfolio	02/09/99	0.00%	7.73%	-1.90%	4.39%	10.41%	-1.67%	4.04%	6.02%	9.06%
Virtus VIF Duff & Phelps Real Estate Securities Series - Class I	04/30/13	0.25%	6.44%	1.14%	6.43%	10.84%	-0.05%	6.39%	7.12%	6.82%
Global Real Estate ^{7,9}										
MFS(R) VIT III Global Real Estate Portfolio - Initial Class	12/04/98	0.25%	5.67%	-3.84%	1.15%	6.64%	-3.92%	3.21%	5.43%	7.89%
Technology ⁴										
Janus Henderson Global Technology and Innovation Portfolio: Service Shares	01/18/00	0.35%	-3.09%	9.14%	23.23%	33.45%	6.69%	18.68%	18.98%	6.75%
Macquarie VIP Science and Technology Series - Service Class	04/04/97	0.50%	-4.02%	8.73%	20.18%	29.79%	5.05%	14.40%	12.87%	14.46%
Asset Allocation ⁵										
American Funds Insurance Series(R) Asset Allocation Fund - Class 2	08/01/89	0.25%	1.84%	2.29%	11.43%	16.93%	4.64%	8.86%	8.20%	8.31%
Fidelity(R) VIP Freedom Income Fund Portfolio(SM) - Service Class	04/26/05	0.30%	1.79%	1.00%	4.35%	7.24%	-0.21%	3.13%	3.47%	4.04%
Fidelity(R) VIP Freedom Fund 2015 Portfolio - Service Class	04/26/05	0.30%	1.90%	1.22%	6.42%	9.60%	0.74%	5.36%	5.43%	5.99%
Fidelity(R) VIP Freedom Fund 2020 Portfolio - Service Class	04/26/05	0.30%	1.96%	1.35%	7.56%	10.83%	1.27%	6.29%	6.07%	6.37%
Fidelity(R) VIP Freedom Fund 2025 Portfolio - Service Class	04/26/05	0.30%	1.94%	1.46%	8.44%	11.84%	1.71%	7.05%	6.60%	6.92%
Fidelity(R) VIP Freedom Fund 2030 Portfolio - Service Class	04/26/05	0.30%	1.96%	1.49%	9.24%	12.75%	2.22%	7.90%	7.34%	7.26%

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			Quarterly as of			1 Year	3 Years	5 Years	10 Years	Inception to
			Monthly	6/28/2024	YTD	7/31/23 to 7/31/2024	7/30/21 to 7/31/2024	7/31/19 to 7/31/2024	7/31/14 to 7/31/2024	
Asset Allocation ⁵ Continued										
Fidelity(R) VIP Freedom Fund 2040 Portfolio - Service Class	04/08/09	0.30%	1.81%	2.04%	12.44%	16.22%	4.36%	10.73%	8.95%	11.94%
Janus Henderson Balanced Portfolio: Service Shares ¹⁰	12/31/99	0.35%	0.32%	3.05%	10.65%	14.78%	3.77%	8.65%	8.42%	6.91%
NVIT Blueprint(SM) Moderately Aggressive Fund: Class I	03/27/08	0.33%	2.32%	1.17%	11.01%	15.96%	5.27%	9.43%	7.66%	7.09%
NVIT Blueprint(SM) Capital Appreciation Fund: Class I	03/27/08	0.33%	2.34%	1.23%	10.05%	14.79%	4.24%	8.26%	6.91%	6.62%
NVIT Blueprint(SM) Moderate Fund: Class I	03/27/08	0.32%	2.12%	1.20%	8.88%	13.44%	3.62%	7.27%	6.21%	6.11%
NVIT Blueprint(SM) Balanced Fund: Class I	03/27/08	0.31%	2.20%	0.94%	7.66%	12.08%	2.69%	6.06%	5.33%	5.48%
NVIT Blueprint(SM) Moderately Conservative Fund: Class I	03/27/08	0.31%	2.12%	0.89%	6.46%	10.74%	1.91%	5.09%	4.63%	4.94%
NVIT Blueprint(SM) Conservative Fund: Class I	03/27/08	0.29%	2.16%	0.66%	4.51%	8.39%	0.33%	2.99%	3.09%	3.65%
NVIT Investor Destinations Moderately Aggressive Fund - Class II	12/12/01	0.40%	2.15%	1.24%	9.78%	13.46%	2.90%	7.65%	6.89%	6.54%
NVIT Investor Destinations Moderate Fund - Class II	12/12/01	0.40%	2.08%	1.11%	7.86%	11.34%	1.86%	5.85%	5.58%	5.62%
NVIT Investor Destinations Moderately Conservative Fund - Class II	12/12/01	0.40%	2.10%	0.74%	5.54%	8.73%	0.63%	3.97%	4.11%	4.64%
NVIT Investor Destinations Conservative Fund - Class II	12/12/01	0.40%	1.98%	0.52%	3.72%	6.78%	-0.45%	2.11%	2.65%	3.46%
PIMCO VIT All Asset Portfolio - Administrative Class	04/30/03	0.35%	2.48%	-0.14%	4.20%	6.22%	0.45%	5.34%	3.86%	5.52%
T. Rowe Price Moderate Allocation Portfolio	12/30/94	0.25%	1.80%	1.34%	8.57%	12.70%	1.26%	6.34%	6.35%	8.13%
BlackRock Global Allocation VI Fund - Class II	11/24/03	0.40%	1.07%	0.88%	7.37%	10.85%	0.56%	6.91%	5.20%	7.06%
Vanguard® VIF Balanced Portfolio	05/23/91	0.00%	1.58%	2.59%	9.94%	14.51%	4.39%	8.78%	8.35%	9.33%
DFA Investment Dimensions Group - VA Global Moderate Allocation Portfolio: Institutional Class	04/08/13	0.00%	2.23%	1.32%	9.55%	13.30%	4.88%	8.57%	6.71%	7.26%
Fidelity(R) VIP Freedom Fund 2035 Portfolio - Service Class	04/08/09	0.30%	1.91%	1.72%	10.65%	14.33%	3.21%	9.43%	8.30%	11.42%
Fidelity(R) VIP Freedom Fund 2045 Portfolio - Service Class	04/08/09	0.30%	1.78%	2.16%	13.05%	16.96%	4.71%	10.96%	9.06%	12.09%
Fidelity(R) VIP Freedom Fund 2050 Portfolio - Service Class	04/08/09	0.30%	1.78%	2.14%	13.05%	16.92%	4.71%	10.95%	9.05%	12.17%
Fidelity(R) VIP Freedom Fund 2055 Portfolio - Service Class	04/11/19	0.30%	1.79%	2.13%	13.01%	16.90%	4.72%	10.95%	N/A	10.85%
Fidelity(R) VIP Freedom Fund 2060 Portfolio - Service Class	04/11/19	0.30%	1.75%	2.16%	13.04%	16.94%	4.72%	10.97%	N/A	10.87%
Fidelity(R) VIP Freedom Fund 2065 Portfolio - Service Class	04/11/19	0.30%	1.76%	2.17%	13.04%	16.91%	4.70%	10.95%	N/A	10.85%
Intermediate Core Bond ¹										
Fidelity(R) VIP Bond Index Portfolio - Service Class	04/19/18	0.15%	2.30%	0.10%	1.61%	4.75%	-2.90%	-0.09%	N/A	1.19%
Fidelity(R) VIP Investment Grade Bond Portfolio - Service Class	12/30/88	0.30%	2.38%	0.28%	2.13%	5.51%	-2.27%	0.92%	2.07%	5.20%
NVIT Bond Index Fund - Class I	04/19/07	0.25%	2.30%	0.11%	1.63%	4.69%	-2.95%	-0.15%	1.26%	2.65%
Vanguard® VIF Total Bond Market Index Portfolio	04/29/91	0.00%	2.34%	0.10%	1.63%	5.09%	-2.74%	0.12%	1.50%	4.67%
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Underlying Investment Options	Fund Inception Date	Expected Fund Payments	Non-Annualized Percent Change**			Annualized Percent Change				
			Monthly	Quarterly as of		1 Year	3 Years	5 Years	10 Years	Inception to
				6/28/2024	YTD	7/31/23 to 7/31/2024	7/30/21 to 7/31/2024	7/31/19 to 7/31/2024	7/31/14 to 7/31/2024	
Intermediate Core-Plus Bond ¹										
Lord Abbett Series Total Return Portfolio - Class VC	04/30/10	0.50%	2.32%	0.28%	2.39%	6.07%	-2.46%	0.36%	1.62%	2.79%
MFS® VIT Total Return Bond Series - Service Class	04/28/00	0.50%	2.27%	0.35%	2.27%	6.01%	-2.38%	0.57%	1.78%	4.22%
PIMCO VIT Total Return Portfolio - Administrative Class	12/31/97	0.35%	2.47%	0.40%	2.82%	6.38%	-2.61%	0.44%	1.72%	4.39%

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Walled-Off & Closed Funds	Fund	Expected	Fund	Inception	Fund	Non-Annualized			Annualized Percent Change							
						Status	Date	Payments	Percent Change**			1 Year	3 Years	5 Years	10 Years	Inception to
									Quarterly as of	7/31/23 to	7/30/21 to	7/31/19 to	7/31/14 to			
Underlying Investment Options	Status	Date	Date	Date	Payments	Monthly	6/28/2024	YTD	7/31/2024	7/31/2024	7/31/2024	7/31/2024	7/31/2024			
Diversified Emerging Mkts ³																
Lazard Retirement Emerging Markets Equity Portfolio - Service Shares	Walled-Off	12/31/21	11/04/97	0.50%	0.89%	0.89%	5.68%	9.12%	13.10%	3.98%	5.22%	1.96%	6.33%			
Foreign Large Growth ⁷																
Invesco Oppenheimer V.I. International Growth Fund: Series I	Walled-Off	12/31/23	05/13/92	0.25%	1.92%	1.92%	-1.42%	4.95%	7.80%	-2.46%	6.38%	4.52%	6.80%			
Invesco V.I. EQV International Equity Fund: Series I Shares	Walled-Off	12/31/22	05/05/93	0.35%	1.80%	1.80%	-1.66%	4.55%	7.57%	0.61%	5.63%	4.34%	6.77%			
Foreign Large Blend ⁷																
NVIT International Equity Fund - Class I	Walled-Off	12/31/20	08/30/00	0.35%	2.35%	2.35%	3.12%	13.30%	17.67%	5.99%	9.56%	5.52%	4.44%			
Foreign Large Value ⁷																
AB VPS International Value Portfolio - Class A	Walled-Off	12/31/20	05/10/01	0.35%	4.01%	4.01%	-1.28%	8.72%	5.69%	3.12%	6.35%	2.86%	4.60%			
Templeton VIPT Foreign VIP Fund - Class 2	Walled-Off	12/31/21	05/01/92	0.45%	3.71%	3.71%	0.14%	6.56%	8.54%	5.04%	5.97%	1.79%	6.07%			
World Stock ⁷																
Franklin VIP® Mutual Global Discovery VIP Fund - Class 2	Walled-Off	12/31/21	11/08/96	0.45%	3.73%	3.73%	-2.86%	7.29%	12.67%	8.20%	8.52%	6.19%	8.35%			
Mid-Cap Growth ³																
Allspring VT Discovery SMID Cap Growth Fund - Class 2	Walled-Off	12/31/20	05/08/92	0.35%	1.80%	1.80%	-1.81%	10.46%	11.22%	-8.48%	4.76%	9.08%	9.83%			
NVIT Allspring Discovery Fund: Class I	Walled-Off	12/31/23	03/24/08	0.27%	1.76%	1.76%	-1.73%	10.53%	11.41%	-8.19%	5.12%	9.03%	8.41%			
Mid-Cap Blend ³																
BNY Mellon IP MidCap Stock Portfolio - Initial Shares	Walled-Off	12/31/21	05/01/98	0.38%	6.17%	6.17%	-5.62%	11.14%	15.21%	5.98%	10.06%	8.12%	7.54%			
Large Growth																
Macquarie VIP Growth Series - Service Class	Walled-Off	12/31/21	07/13/87	0.50%	0.60%	0.60%	5.36%	16.25%	23.60%	8.47%	16.49%	15.29%	11.95%			
Large Blend																
DFA Investment Dimensions Group - VA Equity Allocation Portfolio - Institutional Class	Walled-Off	12/31/22	07/10/17	0.00%	3.69%	3.69%	1.11%	12.97%	17.51%	7.43%	12.20%	N/A	10.62%			
Invesco V.I. Main Street Fund: Series I	Walled-Off	12/31/23	07/05/95	0.25%	1.18%	1.18%	3.57%	17.73%	21.16%	7.70%	12.54%	11.32%	9.56%			
MFS® VIT II Blended Research® Core Equity Portfolio - Service Class	Walled-Off	12/31/21	08/23/01	0.50%	1.13%	1.13%	4.18%	19.30%	26.07%	11.43%	15.82%	12.24%	8.70%			
Large Value																
Invesco VI Growth and Income Fund - Series I	Walled-Off	12/31/21	12/23/96	0.35%	4.83%	4.83%	-2.54%	12.83%	17.28%	8.73%	10.74%	9.01%	9.08%			
World Bond ⁷																
DFA Investment Dimensions Group - VA Global Bond Portfolio	Walled-Off	12/31/22	01/12/95	0.00%	0.50%	0.50%	1.32%	3.19%	5.55%	-0.15%	0.52%	1.45%	4.05%			
Templeton Global Bond VIP Fund - Class 1	Walled-Off	12/31/22	01/24/89	0.20%	3.12%	3.12%	-3.70%	-5.01%	-3.37%	-2.79%	-3.80%	-1.24%	5.51%			
High Yield Bond ²																
Invesco VI High Yield Fund - Series I Shares	Walled-Off	12/31/20	05/01/98	0.35%	1.87%	1.87%	1.26%	4.69%	9.73%	1.80%	2.94%	3.34%	4.07%			

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						Status	Date	Payments	Percent Change**			1 Year	3 Years	5 Years	10 Years	Inception to
									Quarterly as of	7/31/23 to	7/30/21 to	7/31/19 to	7/31/14 to			
Underlying Investment Options	Status	Date	Date	Date	Payments	Monthly	6/28/2024	YTD	7/31/2024	7/31/2024	7/31/2024	7/31/2024	7/31/2024			
Intermediate Government ⁸																
Federated Hermes Fund for U.S. Government Securities II	Walled-Off	12/31/23	03/28/94	0.25%	0.25%	2.47%	0.00%	1.36%	4.26%	-3.04%	-0.71%	0.71%	3.51%			
NVIT Government Bond Fund - Class I	Walled-Off	12/31/22	11/08/82	0.35%	0.35%	2.45%	0.11%	1.69%	4.67%	-2.80%	-0.35%	0.68%	5.49%			
Short-Term Bond ¹																
DFA Investment Dimensions Group - VA Short-Term Fixed Portfolio	Walled-Off	12/31/22	10/03/95	0.00%	0.00%	0.48%	1.38%	3.29%	5.67%	2.27%	1.65%	1.35%	2.55%			
Bank Loan																
Eaton Vance VT Floating-Rate Income Fund - Initial Class	Walled-Off	12/31/23	05/02/01	0.50%	0.50%	0.68%	1.56%	4.25%	8.63%	4.58%	3.93%	3.51%	3.54%			
Real Estate ⁹																
Fidelity(R) VIP Real Estate Portfolio - Service Class	Walled-Off	12/31/23	11/06/02	0.30%	0.30%	7.99%	-1.54%	5.13%	10.28%	-2.44%	2.47%	4.70%	8.75%			
Global Real Estate ^{7,9}																
Morgan Stanley VIF Global Real Estate Portfolio - Class II	Walled-Off	12/31/21	04/28/06	0.50%	0.50%	5.61%	-1.59%	4.35%	9.73%	-4.06%	-0.98%	1.01%	2.63%			

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Underlying Investment Options									
Diversified Emerging Mkts³									
American Funds Insurance Series(R) New World Fund - Class 2	23.58%	4.92%	-22.10%	16.00%	10.76%	-2.75%	6.30%	4.88%	7.65%
Fidelity(R) VIP Emerging Markets Portfolio - Service Class	31.17%	-2.28%	-20.26%	9.61%	13.74%	-4.65%	5.79%	5.38%	3.36%
MFS® VIT II Emerging Markets Equity Portfolio - Initial Class	10.57%	-6.75%	-19.72%	10.90%	9.29%	-5.22%	1.06%	1.84%	5.49%
Foreign Large Growth⁷									
NVIT NS Partners International Focused Growth Fund: Class I	51.04%	-1.08%	-37.93%	15.67%	7.38%	-12.01%	4.18%	3.66%	4.16%
Foreign Large Blend⁷									
American Funds Insurance Series(R) International Fund - Class 2	13.97%	-1.50%	-20.79%	15.84%	10.54%	-2.51%	3.41%	3.75%	7.17%
Fidelity(R) VIP International Index Portfolio - Service Class	10.60%	7.65%	-16.13%	16.04%	11.20%	0.48%	5.53%	N/A	3.90%
MFS® VIT II Research International Portfolio - Service Class	12.71%	11.27%	-17.80%	12.83%	7.81%	0.23%	5.86%	4.08%	5.65%
NVIT International Index Fund - Class I	7.53%	10.84%	-14.29%	17.58%	10.93%	2.65%	6.17%	4.08%	4.25%
Vanguard® VIF Total International Stock Market Index Portfolio	11.18%	8.53%	-16.01%	15.54%	11.00%	0.35%	5.74%	N/A	4.52%
Vanguard® VIF International Portfolio	57.58%	-1.54%	-30.12%	14.65%	8.85%	-7.19%	8.15%	7.34%	7.50%
Foreign Large Value⁷									
DFA Investment Dimensions Group - VA International Value Portfolio	-1.76%	18.11%	-3.46%	17.86%	13.20%	7.11%	8.09%	4.24%	6.36%
MFS® VIT II International Intrinsic Value Portfolio - Service Class	20.21%	10.28%	-23.75%	17.37%	11.32%	0.17%	6.35%	6.77%	8.61%
NVIT Columbia Overseas Value Fund - Class X	5.18%	10.58%	-5.86%	15.67%	11.04%	3.98%	6.46%	2.75%	10.72%
Foreign Small/Mid Value									
DFA Investment Dimensions Group - VA International Small Portfolio	9.41%	14.56%	-17.64%	14.11%	10.38%	-0.38%	6.05%	4.49%	6.46%
World Stock⁷									
American Funds Insurance Series(R) Global Small Cap Fund - Class 2	29.72%	6.74%	-29.55%	16.17%	4.75%	-7.45%	4.50%	5.11%	8.28%
Invesco V.I. Global Fund: Series I	27.64%	15.49%	-31.76%	34.73%	24.56%	2.71%	10.88%	9.41%	10.12%
Small Growth³									
Allspring Variable Trust - VT Small Cap Growth Fund: Class 2	57.78%	7.64%	-34.42%	4.11%	5.35%	-9.45%	5.28%	8.31%	7.19%
Legg Mason Partners ClearBridge Variable Small Cap Growth Portfolio	43.26%	12.61%	-28.85%	8.40%	-1.14%	-8.93%	4.93%	7.81%	8.57%
MFS® VIT New Discovery Series - Service Class	45.58%	1.57%	-29.99%	14.25%	5.82%	-8.50%	5.49%	7.87%	6.50%
NVIT Invesco Small Cap Growth Fund: Class I	40.89%	10.31%	-30.37%	17.47%	15.11%	-2.29%	8.56%	9.49%	7.77%
Vanguard® VIF Small Company Growth Portfolio	23.18%	14.22%	-25.35%	19.65%	7.12%	-2.93%	6.77%	8.30%	10.04%
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Small Blend³									
BNY Mellon IP Small Cap Stock Index Portfolio - Service Shares	10.64%	26.14%	-16.65%	15.39%	7.94%	-0.88%	7.43%	7.62%	8.42%
Goldman Sachs VIT Small Cap Equity Insights Fund - Institutional Shares	8.58%	23.79%	-19.38%	19.28%	15.24%	1.36%	8.19%	8.11%	7.18%
Invesco V.I. Main Street Small Cap Fund: Series I	19.93%	22.55%	-15.83%	18.13%	10.99%	2.02%	10.39%	8.75%	8.57%
LVIP JPMorgan Small Cap Core Fund - Standard Class	13.69%	21.38%	-19.35%	13.10%	11.94%	-0.88%	7.21%	7.03%	8.81%
NVIT Small Cap Index Fund - Class Y	19.71%	14.54%	-20.46%	16.69%	9.84%	-2.69%	6.80%	6.88%	6.80%
NVIT Multi-Manager Small Cap Value Fund - Class I	5.15%	32.04%	-12.91%	17.45%	10.66%	2.80%	8.30%	6.37%	8.52%
NVIT Multi-Manager Small Company Fund - Class I	22.69%	30.84%	-18.77%	13.99%	13.65%	0.50%	9.93%	8.76%	10.21%
Small Value³									
DFA Investment Dimensions Group - VA U.S. Targeted Value Portfolio	3.98%	39.68%	-4.21%	20.03%	13.47%	7.05%	12.44%	8.35%	10.55%
Franklin VIP® Small Cap Value VIP Fund - Class 2	5.19%	25.37%	-10.06%	12.75%	8.69%	2.43%	8.91%	6.73%	7.81%
Macquarie VIP Small Cap Value Series - Service Class	-2.18%	34.01%	-12.36%	9.10%	10.67%	2.14%	7.13%	6.39%	9.56%
Mid-Cap Growth³									
Invesco V.I. Discovery Mid Cap Growth Fund: Series I	40.69%	19.10%	-30.98%	13.15%	14.26%	-1.68%	9.39%	10.93%	9.70%
Janus Henderson Enterprise Portfolio: Service Shares	19.18%	16.54%	-16.15%	17.78%	10.03%	3.53%	9.10%	11.85%	5.49%
MFS® VIT Mid Cap Growth Series - Service Class	36.12%	13.88%	-28.79%	20.97%	15.46%	0.09%	8.83%	11.42%	5.00%
T. Rowe Price Mid-Cap Growth Portfolio	23.80%	14.85%	-22.58%	19.96%	9.96%	0.20%	7.63%	10.20%	10.89%
Mid-Cap Blend³									
Calvert VP SRI Mid Cap Portfolio	12.25%	15.03%	-19.49%	11.64%	6.53%	-1.15%	5.34%	6.03%	7.71%
Fidelity(R) VIP Extended Market Index Portfolio - Service Class	16.37%	21.16%	-18.22%	17.34%	10.37%	-0.18%	8.08%	N/A	7.28%
Fidelity(R) VIP Value Strategies Portfolio - Service Class	8.18%	33.48%	-7.19%	20.77%	15.27%	7.35%	12.93%	8.91%	8.77%
NVIT Mid Cap Index Fund - Class I	13.11%	24.26%	-13.40%	16.06%	13.11%	4.08%	9.82%	8.71%	9.40%
Vanguard® VIF Mid Cap Index Portfolio	18.07%	24.36%	-18.82%	15.83%	11.69%	2.09%	9.25%	8.97%	9.94%
Mid-Cap Value³									
AB VPS Discovery Value Portfolio - Class A	3.37%	35.95%	-15.63%	17.18%	12.32%	2.77%	8.45%	6.95%	9.50%
LVIP JPMorgan Mid Cap Value Fund - Standard Class	0.37%	29.88%	-8.16%	10.91%	11.01%	4.12%	8.12%	7.62%	10.04%
MFS® VIT Mid Cap Value Portfolio - Service Class	3.67%	30.60%	-9.00%	12.39%	12.54%	5.98%	9.89%	8.18%	9.06%
NVIT Victory Mid Cap Value Fund: Class I	-1.07%	24.20%	-2.59%	8.82%	8.89%	5.19%	7.52%	7.29%	8.65%
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Large Growth									
American Funds Insurance Series(R) Growth Fund - Class 2	52.08%	21.99%	-29.94%	38.48%	28.73%	6.77%	18.56%	15.45%	13.19%
Fidelity(R) VIP Growth Portfolio - Service Class	43.75%	23.08%	-24.52%	36.09%	36.30%	11.16%	19.84%	16.15%	11.56%
MFS® VIT Growth Series - Service Class	31.54%	23.24%	-31.80%	35.51%	35.86%	7.84%	15.32%	14.85%	6.70%
Morgan Stanley VIF Growth Portfolio - Class I	117.31%	0.10%	-60.07%	48.66%	13.96%	-18.93%	5.97%	11.66%	9.62%
NVIT Calvert Equity Fund: Class I	13.36%	26.81%	-22.92%	20.59%	14.00%	3.27%	9.33%	8.67%	8.56%
NVIT Jacobs Levy Large Cap Growth Fund: Class I	30.09%	40.45%	-12.49%	35.36%	29.97%	17.91%	22.52%	16.63%	13.18%
T. Rowe Price Blue Chip Growth Fund	34.28%	17.62%	-38.50%	49.29%	38.07%	6.20%	14.24%	14.50%	9.09%
T. Rowe Price All-Cap Opportunities Portfolio	44.37%	20.80%	-21.51%	28.96%	29.73%	8.17%	18.29%	16.24%	11.27%
Vanguard® VIF Growth Portfolio	43.09%	17.86%	-33.37%	40.13%	33.59%	6.32%	15.61%	14.45%	9.18%
Vanguard® VIF Capital Growth Portfolio	17.47%	21.54%	-15.48%	27.98%	26.14%	8.94%	14.94%	13.39%	12.73%
NVIT Blueprint(SM) Aggressive Fund: Class I	12.74%	20.19%	-15.23%	19.74%	18.33%	5.63%	10.02%	7.86%	7.43%
Large Blend									
American Funds Insurance Series(R) Growth-Income Fund - Class 2	13.55%	24.10%	-16.49%	26.14%	25.55%	9.35%	13.00%	11.64%	11.30%
American Funds Insurance Series(R) Washington Mutual Investors Fund: Class 2	8.68%	27.78%	-8.45%	17.29%	21.29%	9.92%	12.69%	10.24%	7.49%
BNY Mellon Stock Index Fund, Inc. - Initial Shares	18.01%	28.41%	-18.32%	25.93%	24.20%	9.71%	14.73%	12.57%	10.16%
BNY Mellon VIF Appreciation Portfolio - Initial Shares	23.69%	27.13%	-18.06%	20.97%	17.41%	6.68%	14.08%	11.53%	9.99%
Fidelity(R) VIP Total Market Index Portfolio - Service Class	20.20%	25.55%	-19.33%	25.94%	23.09%	8.04%	13.95%	N/A	12.89%
Fidelity(R) VIP Contrafund(R) Portfolio - Service Class	30.43%	27.71%	-26.38%	33.34%	37.79%	11.24%	17.45%	13.28%	12.04%
Fidelity(R) VIP Index 500 Portfolio - Initial Class	18.24%	28.58%	-18.21%	26.19%	24.44%	9.90%	14.92%	12.75%	10.41%
NVIT J.P. Morgan U.S. Equity Fund: Class Y	26.52%	28.58%	-18.96%	27.32%	26.43%	10.64%	N/A	N/A	17.60%
Schwab(R) S&P 500 Index Portfolio	18.28%	28.67%	-18.12%	26.22%	24.50%	9.98%	14.99%	12.76%	9.47%
Vanguard® VIF Equity Index Portfolio	18.20%	28.55%	-18.23%	26.11%	24.37%	9.85%	14.88%	12.70%	10.46%
Vanguard® VIF Total Stock Market Index Portfolio	20.55%	25.64%	-19.59%	25.95%	23.12%	7.82%	13.94%	11.97%	10.80%
NVIT Investor Destinations Aggressive Fund - Class II	12.82%	15.50%	-18.89%	19.38%	15.41%	2.99%	8.08%	7.03%	6.90%
Large Value									
AB VPS Relative Value Portfolio - Class A	2.72%	28.16%	-4.19%	12.03%	17.49%	7.68%	10.77%	9.79%	9.74%
DFA Investment Dimensions Group - VA U.S. Large Value Portfolio	-1.37%	27.04%	-4.88%	10.92%	15.85%	6.36%	9.39%	8.14%	9.31%
Fidelity(R) VIP Equity-Income Portfolio - Service Class	6.55%	24.83%	-5.09%	10.53%	16.36%	7.09%	10.85%	8.62%	9.24%
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Underlying Investment Options									
Large Value Continued									
LVIP American Century Value Fund - Standard Class II	0.98%	24.51%	0.54%	9.10%	9.20%	5.86%	9.44%	7.96%	N/A
MFS® VIT Value Series - Service Class	3.22%	25.16%	-6.14%	7.63%	12.46%	5.46%	8.75%	8.42%	8.07%
NVIT BNY Mellon Dynamic U.S. Equity Income: Class X	1.51%	34.71%	-1.02%	9.00%	14.03%	8.76%	11.83%	9.05%	17.91%
T. Rowe Price Equity Income Portfolio - Class II	0.96%	25.22%	-3.59%	9.31%	15.05%	6.33%	9.38%	7.75%	9.10%
Vanguard® VIF Diversified Value Portfolio	11.78%	30.47%	-11.49%	20.13%	19.31%	7.95%	13.12%	9.42%	8.15%
Vanguard® VIF Equity Income Portfolio	3.25%	25.33%	-0.66%	8.10%	14.20%	7.61%	10.12%	9.48%	9.78%
Emerging Markets Bond³									
Morgan Stanley VIF Emerging Markets Debt Portfolio - Class I	5.55%	-2.02%	-18.74%	11.84%	12.71%	-1.98%	0.25%	1.82%	5.48%
World Bond⁷									
American Funds Insurance Series(R) Capital World Bond Fund: Class 2	9.90%	-4.92%	-17.69%	6.14%	0.80%	-6.12%	-2.28%	-0.56%	2.09%
PIMCO VIT Global Bond Opportunities Portfolio (Unhedged) - Administrative Class	10.11%	-4.16%	-11.01%	5.26%	3.17%	-3.40%	-0.29%	0.33%	4.05%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Administrative Class	5.55%	-1.95%	-10.16%	9.02%	6.95%	-0.48%	0.78%	2.66%	4.42%
Vanguard® VIF Global Bond Index Portfolio	6.67%	-1.84%	-13.13%	6.52%	3.09%	-2.79%	-0.32%	N/A	0.72%
High Yield Bond²									
BlackRock High Yield VI Fund - Class I	7.27%	5.34%	-10.35%	13.21%	10.66%	2.06%	4.42%	4.25%	8.26%
PIMCO VIT High Yield Portfolio - Administrative Class	5.72%	3.65%	-10.29%	12.24%	9.76%	1.46%	3.28%	3.91%	5.37%
Vanguard® VIF High Yield Bond Portfolio	5.67%	3.68%	-9.36%	11.67%	9.25%	1.62%	3.42%	4.05%	5.64%
Multisector Bond¹									
Lord Abbett Series Bond Debenture Portfolio - Class VC	7.30%	3.28%	-12.80%	6.55%	7.44%	-1.45%	1.63%	3.21%	5.98%
NVIT Amundi Multi Sector Bond Fund - Class I	4.06%	5.24%	-2.30%	8.70%	11.07%	4.04%	4.94%	3.68%	4.66%
PIMCO VIT Income Portfolio - Institutional Class	N/A	N/A	-7.65%	8.42%	7.14%	0.95%	N/A	N/A	0.48%
Inflation-Protected Bond¹									
DFA Investment Dimensions Group - VIT Inflation-Protected Securities Portfolio - Institutional Class	11.72%	5.58%	-12.45%	4.02%	2.89%	-1.44%	1.95%	N/A	2.10%
LVIP American Century Inflation Protection Fund - Standard Class II	9.80%	6.61%	-12.86%	3.60%	2.28%	-1.73%	1.70%	1.68%	N/A
PIMCO VIT Real Return Portfolio - Administrative Class	11.72%	5.55%	-11.89%	3.69%	3.06%	-1.46%	2.10%	1.71%	4.93%
Long Government⁸									
PIMCO VIT Long-Term U.S. Government Portfolio - Administrative Class	17.38%	-4.78%	-28.88%	3.99%	-5.23%	-10.11%	-4.05%	0.45%	4.73%
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Underlying Investment Options									
Intermediate Government⁸									
American Funds Insurance Series(R) U.S. Government Securities Fund: Class 2	9.80%	-0.62%	-10.95%	2.89%	1.64%	-2.98%	-0.05%	1.03%	4.74%
Short-Term Bond¹									
Lord Abbett Series Short Duration Income Portfolio - Class VC	3.13%	0.63%	-5.06%	5.05%	5.68%	0.48%	1.38%	1.74%	1.76%
MFS(R) VIT III Limited Maturity Portfolio - Initial Class	4.34%	0.16%	-4.14%	6.08%	6.10%	1.09%	1.92%	1.83%	1.96%
NVIT Loomis Short Term Bond Fund: Class I	3.20%	-0.44%	-5.39%	5.95%	6.35%	0.59%	1.22%	1.46%	1.89%
PIMCO VIT Low Duration Portfolio - Administrative Class	2.99%	-0.93%	-5.75%	4.98%	5.49%	-0.13%	0.71%	0.94%	2.98%
Vanguard® VIF Short-Term Investment-Grade Portfolio	5.49%	-0.45%	-5.72%	6.16%	5.88%	0.33%	1.64%	1.93%	3.39%
Ultrashort Bond									
PIMCO VIT Short-Term Portfolio - Administrative Class	2.24%	-0.06%	-0.17%	5.91%	6.43%	2.83%	2.45%	2.11%	2.70%
Money Market Taxable⁶									
NVIT Government Money Market Fund - Class V	0.26%	0.00%	1.33%	4.80%	5.10%	2.87%	1.93%	1.26%	3.77%
Bank Loan									
Fidelity(R) VIP Floating Rate High Income Portfolio - Initial Class	2.82%	5.21%	-0.52%	12.17%	9.67%	5.65%	5.23%	4.29%	4.24%
MainStay VP Floating Rate Portfolio: Initial Class	2.45%	3.72%	-1.25%	11.86%	9.86%	5.17%	4.65%	4.02%	4.04%
Natural Resources⁴									
VanEck VIP Trust - VanEck VIP Global Resources Fund: Initial Class	19.11%	18.92%	8.39%	-3.58%	6.27%	2.82%	8.96%	-1.85%	5.72%
Real Estate⁹									
NVIT Real Estate Fund - Class I	-5.39%	46.75%	-28.52%	12.88%	7.66%	-0.93%	4.20%	5.29%	5.86%
Vanguard® VIF Real Estate Index Portfolio	-4.85%	40.21%	-26.30%	11.70%	4.62%	-2.68%	2.82%	5.24%	8.77%
Virtus VIF Duff & Phelps Real Estate Securities Series - Class I	-1.33%	46.87%	-25.90%	11.31%	6.07%	-0.26%	5.27%	6.42%	6.28%
Global Real Estate^{7,9}									
MFS(R) VIT III Global Real Estate Portfolio - Initial Class	1.49%	30.12%	-26.94%	11.46%	3.92%	-4.20%	2.05%	4.87%	7.68%
Technology⁴									
Janus Henderson Global Technology and Innovation Portfolio: Service Shares	50.73%	17.75%	-37.12%	54.27%	42.20%	8.45%	20.00%	19.12%	6.91%
Macquarie VIP Science and Technology Series - Service Class	35.36%	15.17%	-31.84%	39.06%	38.96%	7.05%	15.81%	12.83%	14.68%
<p>Past performance does not guarantee future results.</p> <p>UIO performance results, "net of Investment Management Fees ONLY", do not reflect other life insurance policy charges such as (but not limited to): mortality & expense risk (M&E), deductions from premiums, administrative, cost of insurance (COI), surrender or lapse charges. If these results reflected cost of insurance charge (COI), the returns would be significantly lower than what is reflected here.</p>									

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					6/30/2023 to 6/28/2024	6/30/2021 to 6/28/2024	6/28/2019 to 6/28/2024	6/30/2014 to 6/28/2024	
Asset Allocation⁵									
DFA Investment Dimensions Group - VA Global Moderate Allocation Portfolio: Institutional Class	11.29%	14.20%	-10.96%	14.72%	13.84%	4.31%	8.16%	6.29%	7.11%
Fidelity(R) VIP Freedom Fund 2055 Portfolio - Service Class	19.11%	17.72%	-18.36%	19.40%	18.25%	4.27%	10.56%	N/A	10.65%
Fidelity(R) VIP Freedom Fund 2060 Portfolio - Service Class	19.22%	17.62%	-18.27%	19.30%	18.30%	4.29%	10.58%	N/A	10.68%
Fidelity(R) VIP Freedom Fund 2065 Portfolio - Service Class	19.16%	17.77%	-18.32%	19.29%	18.30%	4.29%	10.56%	N/A	10.66%
Fidelity(R) VIP Freedom Fund 2035 Portfolio - Service Class	18.15%	15.32%	-17.75%	16.71%	14.85%	2.76%	9.03%	7.90%	11.35%
Fidelity(R) VIP Freedom Fund 2045 Portfolio - Service Class	19.18%	17.69%	-18.30%	19.33%	18.27%	4.29%	10.57%	8.67%	12.03%
Fidelity(R) VIP Freedom Fund 2050 Portfolio - Service Class	19.17%	17.73%	-18.35%	19.36%	18.29%	4.29%	10.57%	8.67%	12.11%
American Funds Insurance Series(R) Asset Allocation Fund - Class 2	12.46%	15.10%	-13.40%	14.27%	16.98%	4.23%	8.69%	7.79%	8.28%
Fidelity(R) VIP Freedom Income Fund Portfolio(SM) - Service Class	10.38%	3.17%	-12.06%	7.81%	6.03%	-0.57%	2.80%	3.22%	3.96%
Fidelity(R) VIP Freedom Fund 2015 Portfolio - Service Class	13.62%	7.59%	-14.66%	10.86%	8.90%	0.35%	4.98%	5.10%	5.91%
Fidelity(R) VIP Freedom Fund 2020 Portfolio - Service Class	14.92%	9.47%	-15.83%	12.34%	10.40%	0.83%	5.91%	5.71%	6.29%
Fidelity(R) VIP Freedom Fund 2025 Portfolio - Service Class	15.83%	10.71%	-16.51%	13.48%	11.59%	1.29%	6.65%	6.23%	6.85%
Fidelity(R) VIP Freedom Fund 2030 Portfolio - Service Class	16.76%	12.24%	-16.94%	14.56%	12.75%	1.79%	7.50%	6.95%	7.18%
Fidelity(R) VIP Freedom Fund 2040 Portfolio - Service Class	19.16%	17.68%	-18.30%	18.77%	17.38%	3.92%	10.34%	8.56%	11.88%
Janus Henderson Balanced Portfolio: Service Shares ¹⁰	14.03%	16.91%	-16.62%	15.13%	16.60%	4.51%	8.90%	8.28%	6.92%
NVIT Blueprint(SM) Moderately Aggressive Fund: Class I	12.36%	18.12%	-15.01%	18.07%	16.53%	4.69%	9.00%	7.20%	6.97%
NVIT Blueprint(SM) Capital Appreciation Fund: Class I	11.67%	15.75%	-14.95%	16.45%	14.96%	3.67%	7.82%	6.49%	6.51%
NVIT Blueprint(SM) Moderate Fund: Class I	10.77%	13.64%	-14.08%	14.95%	13.48%	3.12%	6.88%	5.83%	6.00%
NVIT Blueprint(SM) Balanced Fund: Class I	9.71%	11.12%	-13.60%	13.40%	11.63%	2.17%	5.66%	4.98%	5.37%
NVIT Blueprint(SM) Moderately Conservative Fund: Class I	9.15%	9.23%	-13.05%	11.88%	10.04%	1.46%	4.69%	4.32%	4.83%
NVIT Blueprint(SM) Conservative Fund: Class I	7.69%	4.49%	-11.97%	8.91%	7.04%	-0.15%	2.59%	2.83%	3.54%
NVIT Investor Destinations Moderately Aggressive Fund - Class II	12.33%	13.63%	-18.28%	17.93%	13.89%	2.38%	7.21%	6.43%	6.46%
NVIT Investor Destinations Moderate Fund - Class II	10.34%	10.31%	-16.55%	14.72%	11.19%	1.42%	5.43%	5.19%	5.55%
NVIT Investor Destinations Moderately Conservative Fund - Class II	8.55%	6.71%	-14.39%	11.25%	7.95%	0.19%	3.53%	3.78%	4.56%
NVIT Investor Destinations Conservative Fund - Class II	6.71%	2.75%	-12.19%	8.03%	5.39%	-0.82%	1.71%	2.39%	3.38%
PIMCO VIT All Asset Portfolio - Administrative Class	8.01%	16.23%	-11.84%	8.14%	6.00%	-0.20%	4.73%	3.53%	5.42%
T. Rowe Price Moderate Allocation Portfolio	14.54%	10.06%	-18.31%	15.35%	13.13%	0.88%	6.02%	6.05%	8.09%
BlackRock Global Allocation VI Fund - Class II	20.80%	6.55%	-15.99%	12.60%	11.77%	0.17%	6.62%	4.98%	7.04%
<p>Past performance does not guarantee future results.</p> <p>UIO performance results, "net of Investment Management Fees ONLY", do not reflect other life insurance policy charges such as (but not limited to): mortality & expense risk (M&E), deductions from premiums, administrative, cost of insurance (COI), surrender or lapse charges. If these results reflected cost of insurance charge (COI), the returns would be significantly lower than what is reflected here.</p>									

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					6/30/2023 to 6/28/2024	6/30/2021 to 6/28/2024	6/28/2019 to 6/28/2024	6/30/2014 to 6/28/2024	
Asset Allocation ⁵ Continued									
Vanguard® VIF Balanced Portfolio	10.68%	19.02%	-14.30%	14.33%	14.93%	4.68%	8.68%	8.07%	9.30%
Intermediate Core Bond ¹									
Fidelity(R) VIP Bond Index Portfolio - Service Class	7.53%	-2.05%	-13.27%	5.23%	2.39%	-3.29%	-0.51%	N/A	0.83%
Fidelity(R) VIP Investment Grade Bond Portfolio - Service Class	9.25%	-0.72%	-13.03%	6.12%	3.05%	-2.66%	0.51%	1.80%	5.14%
NVIT Bond Index Fund - Class I	7.20%	-2.08%	-13.39%	5.19%	2.22%	-3.36%	-0.56%	1.00%	2.52%
Vanguard® VIF Total Bond Market Index Portfolio	7.58%	-1.72%	-13.21%	5.58%	2.59%	-3.12%	-0.29%	1.24%	4.61%
Intermediate Core-Plus Bond ¹									
Lord Abbett Series Total Return Portfolio - Class VC	7.43%	-0.24%	-14.05%	6.34%	3.88%	-2.90%	-0.03%	1.36%	2.64%
MFS® VIT Total Return Bond Series - Service Class	8.17%	-1.07%	-14.18%	7.13%	4.02%	-2.78%	0.20%	1.52%	4.13%
PIMCO VIT Total Return Portfolio - Administrative Class	8.64%	-1.26%	-14.30%	5.94%	4.21%	-3.09%	-0.05%	1.42%	4.31%
<p>Past performance does not guarantee future results.</p> <p>UIO performance results, "net of Investment Management Fees ONLY", do not reflect other life insurance policy charges such as (but not limited to): mortality & expense risk (M&E), deductions from premiums, administrative, cost of insurance (COI), surrender or lapse charges. If these results reflected cost of insurance charge (COI), the returns would be significantly lower than what is reflected here.</p>									

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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	Date	2020	2021	2022	2023	6/30/2023 to 6/28/2024	6/30/2021 to 6/28/2024	6/28/2019 to 6/28/2024	6/30/2014 to 6/28/2024	6/28/2024
Diversified Emerging Mkts ³											
Lazard Retirement Emerging Markets Equity Portfolio - Service Shares	Walled-Off	12/31/21	-1.27%	5.47%	-15.12%	22.27%	16.80%	2.27%	4.58%	1.97%	6.32%
Foreign Large Growth ⁷											
Invesco V.I. EQV International Equity Fund: Series I Shares	Walled-Off	12/31/22	14.00%	5.89%	-18.31%	18.15%	7.09%	-0.44%	5.12%	3.97%	6.73%
Invesco Oppenheimer V.I. International Growth Fund: Series I	Walled-Off	12/31/23	21.50%	10.22%	-27.13%	21.06%	7.95%	-2.15%	5.88%	3.86%	6.76%
Foreign Large Blend ⁷											
NVIT International Equity Fund - Class I	Walled-Off	12/31/20	7.95%	12.66%	-14.12%	21.70%	19.46%	4.58%	8.49%	5.19%	4.35%
Foreign Large Value ⁷											
AB VPS International Value Portfolio - Class A	Walled-Off	12/31/20	2.47%	11.08%	-13.61%	15.15%	6.47%	1.72%	4.95%	2.13%	4.44%
Templeton VIPT Foreign VIP Fund - Class 2	Walled-Off	12/31/21	-1.16%	4.16%	-7.61%	20.76%	10.01%	2.97%	4.52%	1.24%	5.97%
World Stock ⁷											
Franklin VIP® Mutual Global Discovery VIP Fund - Class 2	Walled-Off	12/31/21	-4.46%	19.13%	-4.75%	20.31%	12.15%	6.85%	7.91%	5.59%	8.24%
Mid-Cap Growth ³											
Allspring VT Discovery SMID Cap Growth Fund - Class 2	Walled-Off	12/31/20	62.65%	-5.04%	-37.85%	20.14%	10.61%	-8.90%	5.01%	8.45%	9.79%
NVIT Allspring Discovery Fund: Class I	Walled-Off	12/31/23	60.90%	-4.70%	-37.61%	20.58%	10.91%	-8.57%	5.37%	8.44%	8.34%
Mid-Cap Blend ³											
BNY Mellon IP MidCap Stock Portfolio - Initial Shares	Walled-Off	12/31/21	8.11%	25.88%	-14.08%	18.31%	13.29%	4.29%	8.97%	7.11%	7.32%
Large Growth											
Macquarie VIP Growth Series - Service Class	Walled-Off	12/31/21	30.55%	30.03%	-27.19%	37.92%	25.27%	9.47%	16.77%	15.17%	11.96%
Large Blend											
DFA Investment Dimensions Group - VA Equity Allocation Portfolio - Institutional Class	Walled-Off	12/31/22	12.16%	24.37%	-13.68%	20.14%	18.14%	6.31%	11.45%	N/A	10.18%
Invesco V.I. Main Street Fund: Series I	Walled-Off	12/31/23	13.94%	27.57%	-20.13%	23.22%	22.09%	7.93%	12.63%	11.03%	9.54%
MFS® VIT II Blended Research® Core Equity Portfolio - Service Class	Walled-Off	12/31/21	15.06%	29.18%	-16.20%	28.20%	28.72%	11.77%	15.99%	12.06%	8.68%
Large Value											
Invesco VI Growth and Income Fund - Series I	Walled-Off	12/31/21	2.09%	28.51%	-5.75%	12.66%	15.99%	7.10%	10.09%	8.34%	8.93%
World Bond ⁷											
DFA Investment Dimensions Group - VA Global Bond Portfolio	Walled-Off	12/31/22	1.46%	-1.04%	-6.33%	5.05%	5.56%	-0.04%	0.50%	1.37%	4.05%
Templeton Global Bond VIP Fund - Class 1	Walled-Off	12/31/22	-5.07%	-4.62%	-4.85%	3.19%	-4.43%	-3.96%	-4.10%	-1.55%	5.43%
Past performance does not guarantee future results.											
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Underlying Investment Options	Status	Date	2020	2021	2022	2023	6/30/2023 to 6/28/2024	6/30/2021 to 6/28/2024	6/28/2019 to 6/28/2024	6/30/2014 to 6/28/2024	6/28/2024	
High Yield Bond ²												
Invesco VI High Yield Fund - Series I Shares	Walled-Off	12/31/20	3.32%	4.38%	-9.55%	10.18%	9.34%	1.23%	2.67%	2.97%	4.01%	
Intermediate Government ⁸												
Federated Hermes Fund for U.S. Government Securities II	Walled-Off	12/31/23	5.21%	-2.04%	-12.55%	4.19%	1.63%	-3.58%	-1.15%	0.43%	3.43%	
NVIT Government Bond Fund - Class I	Walled-Off	12/31/22	6.08%	-2.08%	-12.55%	4.70%	1.85%	-3.24%	-0.83%	0.43%	5.44%	
Short-Term Bond ¹												
DFA Investment Dimensions Group - VA Short-Term Fixed Portfolio	Walled-Off	12/31/22	0.60%	-0.19%	-1.16%	4.98%	5.57%	2.11%	1.59%	1.31%	2.54%	
Bank Loan												
Eaton Vance VT Floating-Rate Income Fund - Initial Class	Walled-Off	12/31/23	2.00%	3.63%	-2.74%	11.21%	9.28%	4.28%	3.92%	3.44%	3.53%	
Real Estate ⁹												
Fidelity(R) VIP Real Estate Portfolio - Service Class	Walled-Off	12/31/23	-6.61%	38.86%	-27.62%	11.09%	3.68%	-3.19%	1.27%	3.93%	8.40%	
Global Real Estate ^{7,9}												
Morgan Stanley VIF Global Real Estate Portfolio - Class II	Walled-Off	12/31/21	-14.85%	23.83%	-26.20%	10.47%	7.15%	-4.87%	-2.27%	0.50%	2.33%	
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Expense Summary

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Underlying Investment Options	Expense Ratio*			Fee Waiver	
	Gross	Net	12b-1	Fee Waiver***	Expiration Date
Diversified Emerging Mkts³					
American Funds Insurance Series(R) New World Fund - Class 2	0.89	0.82	0.25	0.70	5/1/2025
Fidelity(R) VIP Emerging Markets Portfolio - Service Class	0.99	0.99	0.10	0.00	
MFS® VIT II Emerging Markets Equity Portfolio - Initial Class	1.50	1.23	0.00	0.27	4/30/2025
Foreign Large Growth⁷					
NVIT NS Partners International Focused Growth Fund: Class I	1.10	0.98	0.00	0.12	4/30/2025
Foreign Large Blend⁷					
American Funds Insurance Series(R) International Fund - Class 2	0.78	0.78	0.25	0.00	
Fidelity(R) VIP International Index Portfolio - Service Class	0.27	0.27	0.10	0.00	
MFS® VIT II Research International Portfolio - Service Class	1.21	1.14	0.25	0.70	4/30/2025
NVIT International Index Fund - Class I	0.46	0.46	0.00	0.00	
Vanguard® VIF International Portfolio	0.33	0.33	0.00	0.00	
Vanguard® VIF Total International Stock Market Index Portfolio	0.11	0.11	0.00	0.00	
Foreign Large Value⁷					
DFA Investment Dimensions Group - VA International Value Portfolio	0.27	0.27	0.00	0.00	
MFS® VIT II International Intrinsic Value Portfolio - Service Class	1.16	1.14	0.25	0.20	4/30/2025
NVIT Columbia Overseas Value Fund - Class X	0.88	0.88	0.00	0.00	
Foreign Small/Mid Value					
DFA Investment Dimensions Group - VA International Small Portfolio	0.40	0.40	0.00	0.00	
World Stock⁷					
American Funds Insurance Series(R) Global Small Cap Fund - Class 2	0.95	0.91	0.25	0.40	5/1/2025
Invesco V.I. Global Fund: Series I	0.82	0.82	0.00	0.00	
Small Growth³					
Allspring Variable Trust - VT Small Cap Growth Fund: Class 2	1.17	1.17	0.25	0.00	
Legg Mason Partners ClearBridge Variable Small Cap Growth Portfolio	0.80	0.80	0.00	0.00	
MFS® VIT New Discovery Series - Service Class	1.19	1.12	0.25	0.70	4/30/2025
NVIT Invesco Small Cap Growth Fund: Class I	1.90	1.90	0.00	0.00	
Vanguard® VIF Small Company Growth Portfolio	0.29	0.29	0.00	0.00	
<p>* If applicable, the difference between gross and net operating expenses reflects contractual waivers. Please see the Fund's most recent prospectus for more details.</p> <p>*** Waiver cannot be terminated and will remain in effect until shareholder approval to cancel, terminate or change, unless otherwise noted.</p>					

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Underlying Investment Options	Expense Ratio*			Fee Waiver	
	Gross	Net	12b-1	Fee Waiver***	Expiration Date
Small Blend ³					
BNY Mellon IP Small Cap Stock Index Portfolio - Service Shares	0.61	0.60	0.25	0.10	5/1/2025
Goldman Sachs VIT Small Cap Equity Insights Fund - Institutional Shares	1.12	1.70	0.25	0.50	4/29/2025
Invesco V.I. Main Street Small Cap Fund: Series I	0.88	0.88	0.00	0.00	
LVIP JPMorgan Small Cap Core Fund - Standard Class	0.78	0.78	0.00	0.00	
NVIT Multi-Manager Small Cap Value Fund - Class I	1.10	1.60	0.00	0.40	4/30/2025
NVIT Multi-Manager Small Company Fund - Class I	1.70	1.50	0.00	0.20	4/30/2025
NVIT Small Cap Index Fund - Class Y	0.27	0.27	0.00	0.00	
Small Value ³					
DFA Investment Dimensions Group - VA U.S. Targeted Value Portfolio	0.29	0.29	0.00	0.00	
Franklin VIP® Small Cap Value VIP Fund - Class 2	0.92	0.91	0.25	0.10	
Macquarie VIP Small Cap Value Series - Service Class	1.80	1.80	0.30	0.00	
Mid-Cap Growth ³					
Invesco V.I. Discovery Mid Cap Growth Fund: Series I	0.87	0.87	0.00	0.00	
Janus Henderson Enterprise Portfolio: Service Shares	0.97	0.97	0.25	0.00	
MFS® VIT Mid Cap Growth Series - Service Class	1.60	1.50	0.25	0.10	4/30/2025
T. Rowe Price Mid-Cap Growth Portfolio	0.84	0.84	0.00	0.00	
Mid-Cap Blend ³					
Calvert VP SRI Mid Cap Portfolio	1.40	0.99	0.00	0.50	5/1/2025
Fidelity(R) VIP Extended Market Index Portfolio - Service Class	0.23	0.23	0.10	0.00	
Fidelity(R) VIP Value Strategies Portfolio - Service Class	0.70	0.70	0.10	0.00	
NVIT Mid Cap Index Fund - Class I	0.41	0.41	0.00	0.00	
Vanguard® VIF Mid Cap Index Portfolio	0.17	0.17	0.00	0.00	
Mid-Cap Value ³					
AB VPS Discovery Value Portfolio - Class A	0.81	0.81	0.25	0.00	
LVIP JPMorgan Mid Cap Value Fund - Standard Class	0.74	0.74	0.00	0.00	
MFS® VIT Mid Cap Value Portfolio - Service Class	1.60	1.50	0.25	0.10	4/30/2025
NVIT Victory Mid Cap Value Fund: Class I	0.99	0.93	0.00	0.60	4/30/2025
* If applicable, the difference between gross and net operating expenses reflects contractual waivers. Please see the Fund's most recent prospectus for more details.					
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Underlying Investment Options	Expense Ratio*			Fee Waiver	
	Gross	Net	12b-1	Fee Waiver***	Expiration Date
Large Growth					
NVIT Blueprint(SM) Aggressive Fund: Class I	1.10	1.00	0.00	0.10	4/30/2025
American Funds Insurance Series(R) Growth Fund - Class 2	0.59	0.59	0.25	0.00	
Fidelity(R) VIP Growth Portfolio - Service Class	0.68	0.68	0.10	0.00	
MFS® VIT Growth Series - Service Class	0.99	0.98	0.25	0.10	4/30/2025
Morgan Stanley VIF Growth Portfolio - Class I	0.78	0.57	0.00	0.21	4/30/2025
NVIT Calvert Equity Fund: Class I	0.84	0.78	0.00	0.60	4/30/2025
NVIT Jacobs Levy Large Cap Growth Fund: Class I	0.72	0.70	0.00	0.20	4/30/2025
T. Rowe Price All-Cap Opportunities Portfolio	0.85	0.80	0.00	0.50	
T. Rowe Price Blue Chip Growth Fund	0.76	0.75	0.00	0.10	
Vanguard® VIF Capital Growth Portfolio	0.34	0.34	0.00	0.00	
Vanguard® VIF Growth Portfolio	0.33	0.33	0.00	0.00	
Large Blend					
NVIT Investor Destinations Aggressive Fund - Class II	0.91	0.91	0.25	0.00	
American Funds Insurance Series(R) Growth-Income Fund - Class 2	0.53	0.53	0.25	0.00	
American Funds Insurance Series(R) Washington Mutual Investors Fund: Class 2	0.66	0.52	0.25	0.14	5/1/2025
BNY Mellon Stock Index Fund, Inc. - Initial Shares	0.27	0.27	0.00	0.00	
BNY Mellon VIF Appreciation Portfolio - Initial Shares	0.85	0.85	0.00	0.00	
Fidelity(R) VIP Contrafund(R) Portfolio - Service Class	0.66	0.66	0.10	0.00	
Fidelity(R) VIP Index 500 Portfolio - Initial Class	0.11	0.11	0.00	0.00	
Fidelity(R) VIP Total Market Index Portfolio - Service Class	0.22	0.22	0.10	0.00	
NVIT J.P. Morgan U.S. Equity Fund: Class Y	0.53	0.44	0.00	0.90	4/30/2025
Schwab(R) S&P 500 Index Portfolio	0.30	0.30	0.00	0.00	
Vanguard® VIF Equity Index Portfolio	0.14	0.14	0.00	0.00	
Vanguard® VIF Total Stock Market Index Portfolio	0.13	0.13	0.00	0.00	
Large Value					
AB VPS Relative Value Portfolio - Class A	0.62	0.61	0.00	0.10	5/1/2025
DFA Investment Dimensions Group - VA U.S. Large Value Portfolio	0.21	0.21	0.00	0.00	
Fidelity(R) VIP Equity-Income Portfolio - Service Class	0.57	0.57	0.10	0.00	
LVIP American Century Value Fund - Standard Class II	0.74	0.71	0.00	0.30	4/30/2026
MFS® VIT Value Series - Service Class	0.97	0.94	0.25	0.30	4/30/2025
* If applicable, the difference between gross and net operating expenses reflects contractual waivers. Please see the Fund's most recent prospectus for more details.					
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Expense Summary

Nationwide Life Insurance Company

Underlying Investment Options	Expense Ratio*			Fee Waiver	
	Gross	Net	12b-1	Fee Waiver***	Expiration Date
Large Value Continued					
NVIT BNY Mellon Dynamic U.S. Equity Income: Class X	0.75	0.75	0.00	0.00	
T. Rowe Price Equity Income Portfolio - Class II	0.99	0.99	0.25	0.00	
Vanguard® VIF Diversified Value Portfolio	0.29	0.29	0.00	0.00	
Vanguard® VIF Equity Income Portfolio	0.29	0.29	0.00	0.00	
Emerging Markets Bond ³					
Morgan Stanley VIF Emerging Markets Debt Portfolio - Class I	1.32	1.10	0.00	0.22	4/30/2025
World Bond ⁷					
American Funds Insurance Series(R) Capital World Bond Fund: Class 2	0.73	0.73	0.25	0.00	
PIMCO VIT Global Bond Opportunities Portfolio (Unhedged) - Administrative Class	1.10	1.10	0.15	0.00	
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Administrative Class	1.10	1.10	0.15	0.00	
Vanguard® VIF Global Bond Index Portfolio	0.13	0.13	0.00	0.00	
High Yield Bond ²					
BlackRock High Yield VI Fund - Class I	0.66	0.57	0.00	0.90	6/30/2025
PIMCO VIT High Yield Portfolio - Administrative Class	0.76	0.76	0.15	0.00	
Vanguard® VIF High Yield Bond Portfolio	0.24	0.24	0.00	0.00	
Multisector Bond ¹					
Lord Abbett Series Bond Debenture Portfolio - Class VC	0.96	0.96	0.00	0.00	
NVIT Amundi Multi Sector Bond Fund - Class I	0.80	0.80	0.00	0.00	
PIMCO VIT Income Portfolio - Institutional Class	0.67	0.67			
Inflation-Protected Bond ¹					
DFA Investment Dimensions Group - VIT Inflation-Protected Securities Portfolio - Institutional Class	0.11	0.11	0.00	0.00	
LVIP American Century Inflation Protection Fund - Standard Class II	0.55	0.52	0.00	0.30	4/30/2026
PIMCO VIT Real Return Portfolio - Administrative Class	0.77	0.77	0.15	0.00	
Long Government ⁸					
PIMCO VIT Long-Term U.S. Government Portfolio - Administrative Class	2.50	2.50	0.15	0.00	
Intermediate Government ⁸					
American Funds Insurance Series(R) U.S. Government Securities Fund: Class 2	0.58	0.51	0.25	0.70	5/1/2025
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Nationwide Life Insurance Company

Underlying Investment Options	Expense Ratio*			Fee Waiver	
	Gross	Net	12b-1	Fee Waiver***	Expiration Date
Short-Term Bond ¹					
Lord Abbett Series Short Duration Income Portfolio - Class VC	0.85	0.85	0.00	0.00	
MFS(R) VIT III Limited Maturity Portfolio - Initial Class	0.46	0.45	0.00	0.10	4/30/2025
NVIT Loomis Short Term Bond Fund: Class I	0.55	0.55	0.00	0.00	
PIMCO VIT Low Duration Portfolio - Administrative Class	0.69	0.69	0.15	0.00	
Vanguard® VIF Short-Term Investment-Grade Portfolio	0.14	0.14	0.00	0.00	
Ultrashort Bond					
PIMCO VIT Short-Term Portfolio - Administrative Class	0.61	0.61	0.15	0.00	
Money Market Taxable ⁶					
NVIT Government Money Market Fund - Class V	0.42	0.42	0.00	0.00	
Bank Loan					
Fidelity(R) VIP Floating Rate High Income Portfolio - Initial Class	0.75	0.75	0.00	0.00	
MainStay VP Floating Rate Portfolio: Initial Class	0.64	0.64	0.00	0.00	
Natural Resources ⁴					
VanEck VIP Trust - VanEck VIP Global Resources Fund: Initial Class	1.12	1.12	0.00	0.00	
Real Estate ⁹					
NVIT Real Estate Fund - Class I	0.93	0.92	0.00	0.10	4/30/2025
Vanguard® VIF Real Estate Index Portfolio	0.26	0.26	0.00	0.00	
Virtus VIF Duff & Phelps Real Estate Securities Series - Class I	0.92	0.85	0.00	0.70	4/30/2025
Global Real Estate ^{7,9}					
MFS(R) VIT III Global Real Estate Portfolio - Initial Class	1.01	0.90		0.11	4/30/2025
Technology ⁴					
Janus Henderson Global Technology and Innovation Portfolio: Service Shares	0.97	0.97	0.25	0.00	
Macquarie VIP Science and Technology Series - Service Class	1.15	1.15	0.25	0.00	
Asset Allocation ⁵					
American Funds Insurance Series(R) Asset Allocation Fund - Class 2	0.55	0.55	0.25	0.00	
Fidelity(R) VIP Freedom Income Fund Portfolio(SM) - Service Class	0.47	0.47	0.10	0.00	
Fidelity(R) VIP Freedom Fund 2015 Portfolio - Service Class	0.53	0.53	0.10	0.00	
Fidelity(R) VIP Freedom Fund 2020 Portfolio - Service Class	0.57	0.57	0.10	0.00	
Fidelity(R) VIP Freedom Fund 2025 Portfolio - Service Class	0.59	0.59	0.10	0.00	
Fidelity(R) VIP Freedom Fund 2030 Portfolio - Service Class	0.62	0.62	0.10	0.00	
<p>* If applicable, the difference between gross and net operating expenses reflects contractual waivers. Please see the Fund's most recent prospectus for more details.</p> <p>*** Waiver cannot be terminated and will remain in effect until shareholder approval to cancel, terminate or change, unless otherwise noted.</p>					

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Nationwide Life Insurance Company

Underlying Investment Options	Expense Ratio*			Fee Waiver	
	Gross	Net	12b-1	Fee Waiver***	Expiration Date
Asset Allocation⁵ Continued					
Fidelity(R) VIP Freedom Fund 2040 Portfolio - Service Class	0.71	0.71	0.10	0.00	
Janus Henderson Balanced Portfolio: Service Shares	0.87	0.87	0.25		
NVIT Blueprint(SM) Moderately Aggressive Fund: Class I	1.50	0.95	0.00	0.10	9/30/2025
NVIT Blueprint(SM) Capital Appreciation Fund: Class I	1.10	0.91	0.00	0.10	9/30/2025
NVIT Blueprint(SM) Moderate Fund: Class I	0.98	0.88	0.00	0.10	4/30/2025
NVIT Blueprint(SM) Balanced Fund: Class I	0.96	0.86	0.00	0.10	4/30/2025
NVIT Blueprint(SM) Moderately Conservative Fund: Class I	0.92	0.82	0.00	0.10	4/30/2025
NVIT Blueprint(SM) Conservative Fund: Class I	0.87	0.77	0.00	0.10	4/30/2025
NVIT Investor Destinations Moderately Aggressive Fund - Class II	0.88	0.88	0.25	0.00	
NVIT Investor Destinations Moderate Fund - Class II	0.86	0.86	0.25	0.00	
NVIT Investor Destinations Moderately Conservative Fund - Class II	0.85	0.85	0.25	0.00	
NVIT Investor Destinations Conservative Fund - Class II	0.86	0.86	0.25	0.00	
PIMCO VIT All Asset Portfolio - Administrative Class	1.65	1.54	0.15	0.90	5/1/2025
T. Rowe Price Moderate Allocation Portfolio	1.50	0.85	0.00	0.20	
BlackRock Global Allocation VI Fund - Class II	1.60	0.92	0.15	0.14	6/30/2025
Vanguard® VIF Balanced Portfolio	0.21	0.21	0.00	0.00	
DFA Investment Dimensions Group - VA Global Moderate Allocation Portfolio: Institutional Class	0.44	0.28	0.00	0.16	2/28/2025
Fidelity(R) VIP Freedom Fund 2035 Portfolio - Service Class	0.67	0.67	0.10	0.00	
Fidelity(R) VIP Freedom Fund 2045 Portfolio - Service Class	0.72	0.72	0.10	0.00	
Fidelity(R) VIP Freedom Fund 2050 Portfolio - Service Class	0.72	0.72	0.10	0.00	
Fidelity(R) VIP Freedom Fund 2055 Portfolio - Service Class	0.72	0.72	0.10	0.00	
Fidelity(R) VIP Freedom Fund 2060 Portfolio - Service Class	0.72	0.72	0.10	0.00	
Fidelity(R) VIP Freedom Fund 2065 Portfolio - Service Class	0.72	0.72	0.10	0.00	
Intermediate Core Bond¹					
Fidelity(R) VIP Bond Index Portfolio - Service Class	0.24	0.24	0.10	0.00	
Fidelity(R) VIP Investment Grade Bond Portfolio - Service Class	0.48	0.48	0.10	0.00	
NVIT Bond Index Fund - Class I	0.38	0.38	0.00	0.00	
Vanguard® VIF Total Bond Market Index Portfolio	0.14	0.14	0.00	0.00	
<p>* If applicable, the difference between gross and net operating expenses reflects contractual waivers. Please see the Fund's most recent prospectus for more details.</p> <p>*** Waiver cannot be terminated and will remain in effect until shareholder approval to cancel, terminate or change, unless otherwise noted.</p>					

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Expense Summary

Nationwide Life Insurance Company

Underlying Investment Options	Expense Ratio*			Fee Waiver	
	Gross	Net	12b-1	Fee Waiver***	Expiration Date
Intermediate Core-Plus Bond¹					
Lord Abbett Series Total Return Portfolio - Class VC	0.71	0.71	0.00	0.00	
MFS® VIT Total Return Bond Series - Service Class	0.79	0.78	0.25	0.10	4/30/2025
PIMCO VIT Total Return Portfolio - Administrative Class	0.67	0.67	0.15	0.00	
<p>* If applicable, the difference between gross and net operating expenses reflects contractual waivers. Please see the Fund's most recent prospectus for more details.</p> <p>*** Waiver cannot be terminated and will remain in effect until shareholder approval to cancel, terminate or change, unless otherwise noted.</p>					

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Nationwide Life Insurance Company

Walled-Off & Closed Funds								
Underlying Investment Options	Status	Date	Expense Ratio*			Fee Waiver		Expiration Date
			Gross	Net	12b-1	Fee Waiver***		
Diversified Emerging Mkts³								
Lazard Retirement Emerging Markets Equity Portfolio - Service Shares	Walled-Off	12/31/21	1.42	1.42	0.25	0.00		
Foreign Large Growth⁷								
Invesco Oppenheimer V.I. International Growth Fund: Series I	Walled-Off	12/31/23	1.17	1.00	0.00	0.17		4/30/2025
Invesco V.I. EQV International Equity Fund: Series I Shares	Walled-Off	12/31/22	0.90	0.90	0.00	0.00		
Foreign Large Blend⁷								
NVIT International Equity Fund - Class I	Walled-Off	12/31/20	1.12	0.98	0.00	0.14		4/30/2025
Foreign Large Value⁷								
AB VPS International Value Portfolio - Class A	Walled-Off	12/31/20	0.90	0.90	0.00	0.00		
Templeton VIPT Foreign VIP Fund - Class 2	Walled-Off	12/31/21	1.90	1.70	0.25	0.10		
World Stock⁷								
Franklin VIP® Mutual Global Discovery VIP Fund - Class 2	Walled-Off	12/31/21	1.15	1.15	0.25	0.00		
Mid-Cap Growth³								
Allspring VT Discovery SMID Cap Growth Fund - Class 2	Walled-Off	12/31/20	1.17	1.15	0.25	0.20		4/30/2025
NVIT Allspring Discovery Fund: Class I	Walled-Off	12/31/23	0.87	0.83	0.00	0.40		4/30/2025
Mid-Cap Blend³								
BNY Mellon IP MidCap Stock Portfolio - Initial Shares	Walled-Off	12/31/21	0.87	0.80	0.00	0.70		5/1/2025
Large Growth								
Macquarie VIP Growth Series - Service Class	Walled-Off	12/31/21	1.00	1.00	0.25	0.00		
Large Blend								
DFA Investment Dimensions Group - VA Equity Allocation Portfolio - Institutional Cla	Walled-Off	12/31/22	0.49	0.31	0.00	0.18		2/28/2025
Invesco V.I. Main Street Fund: Series I	Walled-Off	12/31/23	0.87	0.80	0.00	0.70		4/30/2025
MFS® VIT II Blended Research® Core Equity Portfolio - Service Class	Walled-Off	12/31/21	0.69	0.68	0.25	0.10		4/30/2025
Large Value								
Invesco VI Growth and Income Fund - Series I	Walled-Off	12/31/21	0.75	0.75	0.00	0.00		
World Bond⁷								
DFA Investment Dimensions Group - VA Global Bond Portfolio	Walled-Off	12/31/22	0.21	0.21	0.00	0.00		
Templeton Global Bond VIP Fund - Class 1	Walled-Off	12/31/22	0.52	0.50	0.00	0.10		
High Yield Bond²								
Invesco VI High Yield Fund - Series I Shares	Walled-Off	12/31/20	0.90	0.90	0.00	0.00		
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Nationwide Life Insurance Company

Walled-Off & Closed Funds								
Underlying Investment Options	Status	Status		Expense Ratio*			Fee Waiver	
			Date	Gross	Net	12b-1	Fee Waiver***	Expiration Date
Intermediate Government ⁸								
Federated Hermes Fund for U.S. Government Securities II	Walled-Off		12/31/23	0.93	0.78	0.00	0.15	5/1/2025
NVIT Government Bond Fund - Class I	Walled-Off		12/31/22	0.70	0.69	0.00	0.10	4/30/2025
Short-Term Bond ¹								
DFA Investment Dimensions Group - VA Short-Term Fixed Portfolio	Walled-Off		12/31/22	0.12	0.12	0.00	0.00	
Bank Loan								
Eaton Vance VT Floating-Rate Income Fund - Initial Class	Walled-Off		12/31/23	1.17	1.17	0.25	0.00	
Real Estate ⁹								
Fidelity(R) VIP Real Estate Portfolio - Service Class	Walled-Off		12/31/23	0.70	0.70	0.10	0.00	
Global Real Estate ^{7,9}								
Morgan Stanley VIF Global Real Estate Portfolio - Class II	Walled-Off		12/31/21	1.74	1.10	0.25	0.64	4/30/2025
<p>* If applicable, the difference between gross and net operating expenses reflects contractual waivers. Please see the Fund's most recent prospectus for more details.</p> <p>*** Waiver cannot be terminated and will remain in effect until shareholder approval to cancel, terminate or change, unless otherwise noted.</p>								

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Expense Summary (Continued)

For more information about the available investment options including all charges and expenses, please consult a fund prospectus. Fund prospectuses and additional information relating to your retirement plan can be obtained by contacting Nationwide at 1-877-677-3678 or visiting www.nrsforu.com. Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. The fund prospectus contains this and other important information. Read the prospectus carefully before investing.

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

12b-1 Fees - The maximum annual charge deducted from fund assets to pay for distribution and marketing costs. These fees are included in the gross fund expense.

Fee Waiver - Waiver of part of the fund operating and management fees.

Fee Waiver Expiration Date - This indicates when the fee waiver is set to expire.

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

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

Third-party information has been obtained and is based on sources Nationwide Funds Group deems to be reliable.

Nationwide offers a variety of investment options to public sector retirement plans through variable annuity contracts, trust or custodial accounts. Nationwide may receive payments from mutual funds or their affiliates in connection with those investment options. For more detail about the payments Nationwide receives, please visit www.nrsforu.com.