

The Best of America[®] America's FUTURE Annuity[®]

Prospectus dated May 1, 2020

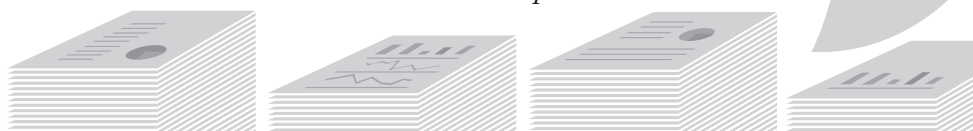
A Modified Single Premium Deferred Variable Annuity
Contract Issued by Nationwide Life Insurance Company
Through its Nationwide Variable Account - 9

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**Prospectus supplement dated September 28, 2020
to the following prospectus(es):**

BOA Achiever Annuity, America's Horizon Annuity, BOA IV, Nationwide Destination All American Gold, Compass All American Gold, Key All American Gold, M&T All American Gold, Wells Fargo Gold Variable Annuity, Nationwide Destination Architect 2.0, Nationwide Destination Future, Nationwide Destination Future NY, Nationwide Destination All American Gold 2.0, Nationwide Destination All American Gold NY 2.0, Nationwide Destination B, Nationwide Destination B 2.0, Nationwide Destination B NY 2.0, Nationwide Destination C, Nationwide Destination EV 2.0, Nationwide Destination EV NY 2.0, Nationwide Destination L, Nationwide Destination L 2.0, Nationwide Destination L NY 2.0, Nationwide Destination Navigator 2.0, Nationwide Destination Navigator NY 2.0, BOA Elite Venue Annuity, BOA America's Future Annuity II, BOA Future Venue Annuity, Nationwide Heritage Annuity, BOA America's Vision Annuity, Nationwide Destination Freedom+, America's marketFLEX Advisor Annuity, America's marketFLEX II Annuity, America's marketFlex Edge Annuity, BOA All American Annuity, M&T All American, BOA V, NEA Valuebuilder Select, BOA America's Future Annuity, Key Future, NEA Valuebuilder Future, America's Future Horizon Annuity, Nationwide Advisory Retirement Income Annuity, Nationwide Advisory Retirement Income Annuity New York, NEA Valuebuilder, Monument Advisor, and Monument Advisor New York prospectuses dated May 1, 2020

Monument Advisor Select and Monument Advisor Select New York prospectuses dated May 1, 2020, as amended August 20, 2020

America's marketFLEX Annuity, BOA America's Exclusive Annuity II, and The One Investor Annuity prospectuses dated May 1, 2016

BOA America's Income Annuity and BOA Advisor Variable Annuity prospectuses dated May 1, 2014

BOA Choice Venue Annuity II, Nationwide Income Architect Annuity, Nationwide Destination EV, Nationwide Destination Navigator, Nationwide Destination Navigator (New York), BOA Choice Annuity, and Key Choice prospectuses dated May 1, 2013

Schwab Income Choice Variable Annuity prospectus dated May 1, 2012

Schwab Custom Solutions Variable Annuity prospectus dated May 1, 2010

Nationwide Enterprise The Best of America Annuity and Market Street VIP/2 Annuity (NLAIC) prospectuses dated May 1, 2008

America's Vision Plus Annuity, America's Vision Annuity and BOA Exclusive Annuity prospectuses dated May 1, 2004

ElitePRO LTD and ElitePRO Classic prospectuses dated May 1, 2003

This supplement updates certain information contained in your prospectus. Please read it and keep it with your prospectus for future reference.

At a meeting on September 15, 2020, the Board of Trustees of Nationwide Variable Insurance Trust approved the termination of WEDGE Capital L.L.P. ("WEDGE"), as a subadviser to the Nationwide Variable Insurance Trust - NVIT Multi-Manager Mid-Cap Value Fund (the "Fund").

Effective on or about November 2, 2020 (the "Effective Date"), WEDGE will no longer serve as a subadviser to the Fund. American Century Investment Management, Inc. and Thompson, Siegel & Walmsley, LLC will continue to serve as the subadvisers to the Fund.

**Prospectus supplement dated September 9, 2020
to the following prospectus(es):**

BOA IV, BOA America's Vision Annuity, BOA V and BOA America's Future Annuity prospectuses
dated May 1, 2020

BOA America's Exclusive Annuity II prospectus dated May 1, 2016

This supplement updates certain information contained in your prospectus. Please read it and keep it with your prospectus for future reference.
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(1) The Board of Trustees of Nationwide Variable Insurance Trust (the "Board"), on behalf of NVIT Multi-Manager Large Cap Value Fund, approved the merger of the NVIT Multi-Manager Large Cap Value Fund (the "Target Fund") into the NVIT Mellon Dynamic U.S. Equity Income Fund (the "Surviving Fund"). The merger will be effective on or about September 11, 2020 (the "Effective Date").

As of the Effective Date, the following changes apply to the contract:

- the Target Fund will no longer be available to receive transfers or new purchase payments;
- the Target Fund will transfer all or substantially all of its assets to the Surviving Fund in exchange for shares of the Surviving Fund; and
- the Surviving Fund will assume all liabilities of the Target Fund.

Accordingly, the following changes apply to the prospectus:

(1) Appendix A: Underlying Mutual Funds is amended to add the following:

Nationwide Variable Insurance Trust - NVIT Mellon Dynamic U.S. Equity Income: Class X

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Mellon Investments Corporation
Investment Objective: The fund seeks capital appreciation, and secondarily current income.

Nationwide Variable Insurance Trust - NVIT Mellon Dynamic U.S. Equity Income: Class Z

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Mellon Investments Corporation
Investment Objective: The fund seeks capital appreciation, and secondarily current income.

(2) All references in the prospectus to the Target Fund are deleted and replaced with the Surviving Fund.

(3) Appendix A: Underlying Mutual Funds is amended to remove the following underlying mutual funds as investment options under the contract:

Nationwide Variable Insurance Trust - NVIT Mellon Dynamic U.S. Equity Income: Class I (formerly, Nationwide Variable Insurance Trust - American Century NVIT Multi Cap Value Fund: Class I)

This underlying mutual fund is no longer available to receive transfers or new purchase payments effective September 11, 2020

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Mellon Investments Corporation
Investment Objective: The Fund seeks capital appreciation, and secondarily current income.

Nationwide Variable Insurance Trust - NVIT Mellon Dynamic U.S. Equity Income: Class Z

This underlying mutual fund is no longer available to receive transfers or new purchase payments effective September 11, 2020

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Mellon Investments Corporation
Investment Objective: The fund seeks capital appreciation, and secondarily current income.

(2) The Board of Trustees of Nationwide Variable Insurance Trust (the "Board"), on behalf of NVIT Multi-Manager International Value Fund, approved the merger of the NVIT Multi-Manager International Value Fund (the "Target Fund") into the NVIT Columbia Overseas Value Fund (the "Surviving Fund"). The merger will be effective on or about October 16, 2020 (the "Effective Date").

As of the Effective Date, the following changes apply to the contract:

- the Target Fund will no longer be available to receive transfers or new purchase payments;
- the Target Fund will transfer all or substantially all of its assets to the Surviving Fund in exchange for shares of the Surviving Fund; and
- the Surviving Fund will assume all liabilities of the Target Fund.

Accordingly, the following changes apply to the prospectus:

- (1) Appendix A: Underlying Mutual Funds is amended to add the following:

Nationwide Variable Insurance Trust - NVIT Columbia Overseas Value Fund: Class X

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Columbia Management Investment Advisers, LLC
Investment Objective: The fund seeks to maximize total return consisting of capital appreciation and/or current income.

- (2) All references in the prospectus to the Target Fund are deleted and replaced with the Surviving Fund.
- (3) Appendix A: Underlying Mutual Funds is amended to remove the following underlying mutual fund as an investment option under the contract:

Nationwide Variable Insurance Trust - NVIT Columbia Overseas Value Fund: Class I (formerly, Nationwide Variable Insurance Trust - Templeton NVIT International Value Fund: Class I)

This underlying mutual fund is no longer available to receive transfers or new purchase payments effective October 16, 2020

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Columbia Management Investment Advisers, LLC
Investment Objective: The Fund seeks to maximize total return consisting of capital appreciation and/or current income.

(3) The Board of Trustees of Nationwide Variable Insurance Trust (the "Board"), on behalf of NVIT DFA Capital Appreciation Fund, approved the merger of the NVIT DFA Capital Appreciation Fund (the "Target Fund") into the NVIT Investor Destinations Capital Appreciation Fund (the "Surviving Fund"). The merger will be effective on or about October 23, 2020 (the "Effective Date").

As of the Effective Date, the following changes apply to the contract:

- the Target Fund will no longer be available to receive transfers or new purchase payments;
- the Target Fund will transfer all or substantially all of its assets to the Surviving Fund in exchange for shares of the Surviving Fund; and
- the Surviving Fund will assume all liabilities of the Target Fund.

All references in the prospectus to the Target Fund are deleted and replaced with the Surviving Fund.

(4) The Board of Trustees of Nationwide Variable Insurance Trust (the "Board"), on behalf of NVIT DFA Moderate Fund, approved the merger of the NVIT DFA Moderate Fund (the "Target Fund") into the NVIT Investor Destinations Moderate Fund (the "Surviving Fund"). The merger will be effective on or about October 23, 2020 (the "Effective Date").

As of the Effective Date, the following changes apply to the contract:

- the Target Fund will no longer be available to receive transfers or new purchase payments;
- the Target Fund will transfer all or substantially all of its assets to the Surviving Fund in exchange for shares of the Surviving Fund; and
- the Surviving Fund will assume all liabilities of the Target Fund.

All references in the prospectus to the Target Fund are deleted and replaced with the Surviving Fund.

**Prospectus supplement dated August 21, 2020
to the following prospectus(es):**

BOA America's Future Annuity prospectus dated May 1, 2020

This supplement updates certain information contained in your prospectus. Please read it and keep it with your prospectus for future reference.

1. The following section of the prospectus is deleted in its entirety and replaced with the following:

The Total Annual Mutual Fund Operating Expenses table, which shows the minimum and maximum total operating expenses, as of December 31, 2019, charged by the underlying mutual funds that a contract owner may periodically pay while the contract owner is in force. More detail concerning each mutual fund's fees and expenses is contained in the mutual fund's prospectus.

Total Annual Mutual Fund Operating Expenses		
	Minimum	Maximum
Total Annual Mutual Fund Operating Expenses (expenses that are deducted from the mutual fund assets, including management fees, distribution (12b-1) fees, and other expenses)	0.27%	8.41%

2. The following section of the prospectus is deleted in its entirety and replaced with the following:

Example

This Example is intended to help Contract Owners compare the cost of investing in the contract with the cost of investing in other variable annuity contracts. These costs include Contract Owner transaction expenses, contract fees, Variable Account annual expenses, and underlying mutual fund fees and expenses. The Example does not reflect premium taxes which, if reflected, would result in higher expenses.

The Example assumes:

- a \$10,000 investment in the contract for the time periods indicated;
- a 5% return each year;
- the maximum and the minimum fees and expenses of any of the underlying mutual funds;
- the seven year CDSC schedule; and
- the total Variable Account charges associated with the most expensive combination of optional benefits (3.95%).

For those contracts that do not elect the most expensive combination of optional benefits, the expenses would be lower.

	If you surrender your contract at the end of the applicable time period				If you annuitize your contract at the end of the applicable time period				If you do not surrender your contract			
	1 Yr.	3 Yrs.	5 Yrs.	10 Yrs.	1 Yr.	3 Yrs.	5 Yrs.	10 Yrs.	1 Yr.	3 Yrs.	5 Yrs.	10 Yrs.
Maximum Total Underlying Mutual Fund Operating Expenses (8.41%)	\$1,998	\$4,091	\$5,833	\$9,184	*	\$3,591	\$5,533	\$9,184	\$1,298	\$3,591	\$5,533	\$9,184
Minimum Total Underlying Mutual Fund Operating Expenses (0.27%)	\$1,143	\$1,837	\$2,541	\$4,546	*	\$1,337	\$2,241	\$4,546	\$ 443	\$1,337	\$2,241	\$4,546

* The contracts sold under this prospectus do not permit annuitization during the first two Contract Years.

**Prospectus supplement dated August 3, 2020
to the following prospectus(es):**

BOA IV, BOA America's Vision Annuity, America's marketFLEX Advisor Annuity, America's marketFLEX II Annuity, America's marketFlex Edge Annuity, BOA V, NEA Valuebuilder Select, BOA America's Future Annuity, Key Future, NEA Valuebuilder Future, America's Future Horizon Annuity, NEA Valuebuilder, Monument Advisor, Monument Advisor Select, Monument Advisor New York, Monument Advisor Select New York, BOA FVPUL, BOA CVUL Future (NWL), BAE Future Corporate FVPUL, BOA Next Generation FVPUL, BOA ChoiceLife FVPUL, NLIC Options Plus and NLIC Options Premier prospectuses dated May 1, 2020

America's marketFLEX Annuity and BOA America's Exclusive Annuity II prospectuses dated May 1, 2016

BOA America's Income Annuity and BOA Advisor Variable Annuity prospectuses dated May 1, 2014
BOA Choice Annuity and Key Choice prospectuses dated May 1, 2013

BOA Last Survivorship II, BOA ChoiceLife Survivorship, BOA ChoiceLife Survivorship II, Next Generation Survivorship Life, BOA Protection Survivorship Life and BOA ChoiceLife Protection Survivorship prospectuses dated May 1, 2009

Nationwide Enterprise The Best of America Annuity, BOA MSPVL, BOA MSPVL II (BOA MSPVL Future), BOA Protection FVPUL, BOA ChoiceLife Protection FVPUL, Survivor Options Premier (NLIC), Options Elite (NLIC), Survivor Options Elite (NLIC), BOA CVUL Future (NLAIC), BOA CVUL (NLAIC), Survivor Options Premier (NLAIC), Options Premier (NLAIC) and Options Elite (NLAIC) prospectuses dated May 1, 2008

America's Vision Plus Annuity, America's Vision Annuity and BOA Exclusive Annuity prospectuses dated May 1, 2004

ElitePRO LTD and ElitePRO Classic prospectuses dated May 1, 2003

BOA InvestCare, BOA SPVL, BOA Multiple Pay, BOA Last Survivor FVPUL, Multi-Flex FVPUL and Options VL (NLAIC) prospectuses dated May 1, 2002

Survivor Options Plus (NLIC), Special Product (NLIC) and Survivor Options VL (NLAIC) prospectuses dated May 1, 2000

This supplement updates certain information contained in your prospectus. Please read it and keep it with your prospectus for future reference.

The following disclosure changes are made to the prospectus:

The prospectus offers the following underlying mutual fund as an investment option under the contract.

Effective on or about September 25, 2020, the name of the investment option is updated as indicated below:

CURRENT NAME	UPDATED NAME
American Century Variable Portfolios, Inc. - American Century VP Income & Growth Fund: Class I	American Century Variable Portfolios, Inc. - American Century VP Disciplined Core Value Fund: Class I

**Prospectus supplement dated May 27, 2020
to the following prospectus(es):**

Nationwide Destination Future and Nationwide Destination Future NY dated May 15, 2020

Nationwide Destination Income Annuity, Soloist, BOA Achiever Annuity, America's Horizon Annuity, BOA IV, Nationwide Destination All American Gold, Compass All American Gold, Key All American Gold, M&T All American Gold, Wells Fargo Gold Variable Annuity, Nationwide Destination Architect 2.0, Nationwide Destination All American Gold 2.0, Nationwide Destination All American Gold NY 2.0, Nationwide Destination B, Nationwide Destination B 2.0, Nationwide Destination B NY 2.0, Nationwide Destination C, Nationwide Destination EV 2.0, Nationwide Destination EV NY 2.0, Nationwide Destination L, Nationwide Destination L 2.0, Nationwide Destination L NY 2.0, Nationwide Destination Navigator 2.0, Nationwide Destination Navigator NY 2.0, BOA Elite Venue Annuity, BOA America's Future Annuity II, BOA Future Venue Annuity, Nationwide Heritage Annuity, BOA America's Vision Annuity, Nationwide Destination Freedom+, America's marketFLEX Advisor Annuity, America's marketFLEX II Annuity, America's marketFlex Edge Annuity, BOA All American Annuity, Compass All American, M&T All American, Sun Trust All American, BOA V, NEA Valuebuilder Select, BOA America's Future Annuity, Key Future, NEA Valuebuilder Future, Waddell & Reed Advisors Select Plus Annuity, America's Future Horizon Annuity, The BB&T Future Annuity, Waddell & Reed Advisors Select Preferred, Nationwide Advisory Retirement Income Annuity New York, Nationwide Advisory Retirement Income Annuity, NEA Valuebuilder, Monument Advisor, Monument Advisor Select, Monument Advisor New York, and Monument Advisor Select New York dated May 1, 2020

<p>This supplement updates certain information contained in your prospectus. Please read it and keep it with your prospectus for future reference.</p>

The following disclosure changes are made to the prospectus:

Risks Associated with COVID-19

In March 2020, the World Health Organization declared the COVID-19 outbreak a pandemic, which has resulted in market volatility and general economic uncertainty. To address disruptions in connection with the COVID-19 pandemic, Nationwide has implemented business continuity plans so that it can continue to provide products and services to its customers. While these efforts have been successful to date, Nationwide continues to be subject to certain risks that could negatively impact its operations, including system failures, mail delivery delays, unavailability of critical personnel due to illness or other reasons related to the pandemic, and disruptions to service providers.

Significant market volatility and negative investment returns in the market resulting from the COVID-19 pandemic could have a negative impact on returns of the underlying mutual funds in which the Separate Account invests. Additionally, prolonged current economic conditions and consumer behavior related to COVID-19 could affect the amount of sales and profitability of Nationwide's businesses and could have a negative impact on its financial condition and operations.

While we are confident in our ability to manage the financial risks related to COVID-19, the extent and duration of the risks related to the COVID-19 pandemic are unknown at this time. It is possible these risks could impact Nationwide's financial strength and claims-paying ability. There are many factors beyond Nationwide's control that cannot be mitigated or foreseen that could have a negative impact on Nationwide and the operation of the contract. Nationwide continues to monitor the economic situation and its business operations closely.

CARES Act

The CARES Act was enacted on March 27, 2020. The CARES Act made numerous changes to the Internal Revenue Code effective January 1, 2020, including the following:

- Waiving the 2020 minimum distribution requirement (RMD) from defined contribution plans and IRAs, including the 2019 RMD taken in 2020 for those individuals turning 70½ in 2019.
- Relief for coronavirus-related distributions and loans from qualified plans and IRAs, which includes an exception from the 10% penalty for early distribution and an exemption from the 20% mandatory withholding requirement.

Along with the passage of the CARES Act, the IRS extended the deadline to make a 2019 IRA or Roth IRA contribution to July 15, 2020 in order to coincide with the extended deadline for filing an individual's income tax return.

The Best of America® America's FUTURE Annuity®

Individual Modified Single Premium Deferred Variable Annuity Contracts

Issued by

Nationwide Life Insurance Company

through its

Nationwide Variable Account-9

The date of this prospectus is May 1, 2020.

This prospectus contains basic information about the contracts that should be understood before investing. Read this prospectus carefully and keep it for future reference. The contract described in this prospectus is no longer available for purchase.

Variable annuities are complex investment products with unique benefits and advantages that may be particularly useful in meeting long-term savings and retirement needs. There are costs and charges associated with these benefits and advantages - costs and charges that are different, or do not exist at all, within other investment products. With help from financial professionals, investors are encouraged to compare and contrast the costs and benefits of the variable annuity described in this prospectus against those of other investment products, especially other variable annuity and variable life insurance products offered by Nationwide and its affiliates. Nationwide offers a wide array of such products, many with different charges, benefit features, and investment options. This process of comparison and analysis should aid in determining whether the purchase of the contract described in this prospectus is consistent with the purchaser's investment objectives, risk tolerance, investment time horizon, marital status, tax situation, and other personal characteristics and needs.

The Statement of Additional Information (dated May 1, 2020), which contains additional information about the contracts and the Variable Account, has been filed with the SEC and is incorporated herein by reference. The table of contents for the Statement of Additional Information is on page 64. To obtain free copies of the Statement of Additional Information or to make any other service requests, contact Nationwide by one of the methods described in Contacting the Service Center.

The SEC maintains a web site (www.sec.gov) that contains the prospectus, the Statement of Additional Information, material incorporated by reference, and other information.

Variable annuities are not insured by the Federal Deposit Insurance Corporation or any other federal government agency, and are not deposits of, guaranteed by, or insured by the depository institution where offered or any of its affiliates. Variable annuity contracts involve investment risk and may lose value. These securities have not been approved or disapproved by the SEC, nor has the SEC passed upon the accuracy or adequacy of the prospectus. Any representation to the contrary is a criminal offense.

This contract contains features that apply credits to the Contract Value. The benefit of the credits may be more than offset by the additional fees that the Contract Owner will pay in connection with the credits. A contract without credits may cost less. Additionally, with respect to the Extra Value Option, the cost of electing the option and the recapture of the credits (in the event of a withdrawal) could exceed any benefit of receiving the Extra Value Option credits.

The Sub-Accounts offered through this contract invest in the underlying mutual funds listed below. For a complete list of underlying mutual funds, including underlying mutual funds available prior to the date of this prospectus, refer to *Appendix A: Underlying Mutual Fund Information*. For more information on the underlying mutual funds, refer to the prospectus for the underlying mutual fund. **To obtain free copies of prospectuses for the underlying mutual funds, Contract Owners can contact Nationwide using any of the methods described in *Contacting the Service Center*.**

- AllianceBernstein Variable Products Series Fund, Inc. - AB VPS Dynamic Asset Allocation Portfolio: Class B
- AllianceBernstein Variable Products Series Fund, Inc. - AB VPS International Value Portfolio: Class B
- AllianceBernstein Variable Products Series Fund, Inc. - AB VPS Small/Mid Cap Value Portfolio: Class B
- American Century Variable Portfolios II, Inc. - American Century VP Inflation Protection Fund: Class II
- American Century Variable Portfolios, Inc. - American Century VP Income & Growth Fund: Class I
- American Century Variable Portfolios, Inc. - American Century VP Mid Cap Value Fund: Class I
- American Century Variable Portfolios, Inc. - American Century VP Value Fund: Class II

- BlackRock Variable Series Funds II, Inc. - BlackRock High Yield V.I. Fund: Class III
- BlackRock Variable Series Funds II, Inc. - BlackRock Total Return V.I. Fund: Class III
- BlackRock Variable Series Funds, Inc. - BlackRock Equity Dividend V.I. Fund: Class III
- BlackRock Variable Series Funds, Inc. - BlackRock Global Allocation V.I. Fund: Class III
- BNY Mellon Investment Portfolios - MidCap Stock Portfolio: Service Shares
- BNY Mellon Investment Portfolios - Small Cap Stock Index Portfolio: Service Shares
- BNY Mellon Stock Index Fund, Inc.: Initial Shares
- BNY Mellon Sustainable U.S. Equity Portfolio, Inc.: Initial Shares
- BNY Mellon Variable Investment Fund - Appreciation Portfolio: Initial Shares
- Columbia Funds Variable Series Trust II - Columbia VP High Yield Bond Fund: Class 2
- Delaware VIP Trust - Delaware VIP Small Cap Value Series: Service Class
- Eaton Vance Variable Trust - Eaton Vance VT Floating-Rate Income Fund: Initial Class
- Federated Hermes Insurance Series - Federated Hermes Quality Bond Fund II: Primary Shares
- Fidelity Variable Insurance Products - Emerging Markets Portfolio: Service Class 2
- Fidelity Variable Insurance Products Fund - Fidelity VIP Freedom Fund 2010 Portfolio: Service Class
- Fidelity Variable Insurance Products Fund - Fidelity VIP Freedom Fund 2020 Portfolio: Service Class
- Fidelity Variable Insurance Products Fund - Fidelity VIP Freedom Fund 2030 Portfolio: Service Class
- Fidelity Variable Insurance Products Fund - VIP Balanced Portfolio: Service Class 2
- Fidelity Variable Insurance Products Fund - VIP Contrafund® Portfolio: Service Class 2
- Fidelity Variable Insurance Products Fund - VIP Energy Portfolio: Service Class 2
- Fidelity Variable Insurance Products Fund - VIP Equity-Income Portfolio: Service Class
- Fidelity Variable Insurance Products Fund - VIP Growth & Income Portfolio: Service Class 2
- Fidelity Variable Insurance Products Fund - VIP Growth Portfolio: Service Class
- Fidelity Variable Insurance Products Fund - VIP High Income Portfolio: Service Class
- Fidelity Variable Insurance Products Fund - VIP Investment Grade Bond Portfolio: Service Class
- Fidelity Variable Insurance Products Fund - VIP Mid Cap Portfolio: Service Class
- Fidelity Variable Insurance Products Fund - VIP Overseas Portfolio: Service Class
- Fidelity Variable Insurance Products Fund - VIP Real Estate Portfolio: Service Class 2
- Fidelity Variable Insurance Products Fund - VIP Value Strategies Portfolio: Service Class
- Franklin Templeton Variable Insurance Products Trust - Franklin Allocation VIP Fund: Class 2
- Franklin Templeton Variable Insurance Products Trust - Franklin Income VIP Fund: Class 2
- Franklin Templeton Variable Insurance Products Trust - Franklin Small Cap Value VIP Fund: Class 2
- Franklin Templeton Variable Insurance Products Trust - Templeton Developing Markets VIP Fund: Class 2
- Franklin Templeton Variable Insurance Products Trust - Templeton Foreign VIP Fund: Class 2
- Franklin Templeton Variable Insurance Products Trust - Templeton Global Bond VIP Fund: Class 2
- Goldman Sachs Variable Insurance Trust - Goldman Sachs Global Trends Allocation Fund: Service Shares
- Goldman Sachs Variable Insurance Trust - Goldman Sachs Multi-Strategy Alternatives Portfolio: Service Shares
- Guggenheim Variable Funds - Multi-Hedge Strategies
- Invesco - Invesco V.I. American Franchise Fund: Series II Shares
- Invesco - Invesco V.I. Mid Cap Core Equity Fund: Series II Shares
- Invesco Oppenheimer V.I. Discovery Mid Cap Growth Fund: Series I
- Invesco Oppenheimer V.I. Discovery Mid Cap Growth Fund: Series II
- Invesco Oppenheimer V.I. Global Fund: Series I
- Invesco Oppenheimer V.I. Global Strategic Income Fund: Series I
- Invesco Oppenheimer V.I. International Growth Fund: Series II
- Invesco Oppenheimer V.I. Main Street Fund: Series I
- Invesco Oppenheimer V.I. Main Street Small Cap Fund: Series I
- Ivy Variable Insurance Portfolios - Asset Strategy: Class II
- Ivy Variable Insurance Portfolios - High Income: Class II
- Ivy Variable Insurance Portfolios - Mid Cap Growth: Class II
- Janus Aspen Series - Janus Henderson Flexible Bond Portfolio: Service Shares
- Janus Aspen Series - Janus Henderson Forty Portfolio: Service Shares
- Janus Aspen Series - Janus Henderson Global Technology and Innovation Portfolio: Service Shares
- Janus Aspen Series - Janus Henderson Overseas Portfolio: Service Shares
- JPMorgan Insurance Trust - JPMorgan Insurance Trust Mid Cap Value Portfolio: Class 1
- Lazard Retirement Series, Inc. - Lazard Retirement Emerging Markets Equity Portfolio: Service Shares
- Lord Abbett Series Fund, Inc. - Total Return Portfolio: Class VC
- MFS® Variable Insurance Trust - MFS New Discovery Series: Service Class
- MFS® Variable Insurance Trust - MFS Value Series: Service Class
- MFS® Variable Insurance Trust II - MFS International Growth Portfolio: Service Class
- MFS® Variable Insurance Trust II - MFS International Intrinsic Value Portfolio: Service Class
- MFS® Variable Insurance Trust II - MFS Research International Portfolio: Service Class
- MFS® Variable Insurance Trust III - MFS Mid Cap Value Portfolio: Service Class
- Morgan Stanley Variable Insurance Fund, Inc. - Core Plus Fixed Income Portfolio: Class I
- Morgan Stanley Variable Insurance Fund, Inc. - Emerging Markets Debt Portfolio: Class I
- Morgan Stanley Variable Insurance Fund, Inc. - Global Infrastructure Portfolio: Class II
- Mutual Fund and Variable Insurance Trust - Rational Insider Buying VA Fund
- Nationwide Variable Insurance Trust - American Funds NVIT Asset Allocation Fund: Class II
- Nationwide Variable Insurance Trust - American Funds NVIT Bond Fund: Class II
- Nationwide Variable Insurance Trust - American Funds NVIT Global Growth Fund: Class II

- Nationwide Variable Insurance Trust - American Funds NVIT Growth Fund: Class II
- Nationwide Variable Insurance Trust - American Funds NVIT Growth-Income Fund: Class II
- Nationwide Variable Insurance Trust - Amundi NVIT Multi Sector Bond Fund: Class I
- Nationwide Variable Insurance Trust - BlackRock NVIT Equity Dividend Fund: Class I
- Nationwide Variable Insurance Trust - BlackRock NVIT Managed Global Allocation Fund: Class II
- Nationwide Variable Insurance Trust - DoubleLine NVIT Total Return Tactical Fund: Class II
- Nationwide Variable Insurance Trust - Federated NVIT High Income Bond Fund: Class I
- Nationwide Variable Insurance Trust - Neuberger Berman NVIT Multi Cap Opportunities Fund: Class I
- Nationwide Variable Insurance Trust - Neuberger Berman NVIT Multi Cap Opportunities Fund: Class II
- Nationwide Variable Insurance Trust - NVIT AllianzGI International Growth Fund: Class I
- Nationwide Variable Insurance Trust - NVIT AQR Large Cap Defensive Style Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Aggressive Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Balanced Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Capital Appreciation Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Conservative Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Managed Growth & Income Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Managed Growth Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderate Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderately Aggressive Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderately Conservative Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Columbia Overseas Value Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Core Bond Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Core Plus Bond Fund: Class II
- Nationwide Variable Insurance Trust - NVIT DFA Capital Appreciation Fund: Class II
- Nationwide Variable Insurance Trust - NVIT DFA Moderate Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Emerging Markets Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Government Bond Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Government Money Market Fund: Class I
- Nationwide Variable Insurance Trust - NVIT International Equity Fund: Class I
- Nationwide Variable Insurance Trust - NVIT International Index Fund: Class VIII
- Nationwide Variable Insurance Trust - NVIT Investor Destinations Aggressive Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Investor Destinations Balanced Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Investor Destinations Capital Appreciation Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Investor Destinations Conservative Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Investor Destinations Managed Growth & Income Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Investor Destinations Managed Growth Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderate Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderately Aggressive Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderately Conservative Fund: Class II
- Nationwide Variable Insurance Trust - NVIT iShares® Fixed Income ETF Fund: Class II
- Nationwide Variable Insurance Trust - NVIT iShares® Global Equity ETF Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Jacobs Levy Large Cap Growth Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Managed American Funds Asset Allocation Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Managed American Funds Growth-Income Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Mellon Dynamic U.S. Core Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Mellon Dynamic U.S. Equity Income: Class I
- Nationwide Variable Insurance Trust - NVIT Mid Cap Index Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Multi-Manager International Value Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Multi-Manager Large Cap Value Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Multi-Manager Large Cap Value Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Multi-Manager Mid Cap Value Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Cap Growth Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Cap Value Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Company Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Newton Sustainable U.S. Equity Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Real Estate Fund: Class I
- Nationwide Variable Insurance Trust - NVIT S&P 500® Index Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Short Term Bond Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Small Cap Index Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Wells Fargo Discovery Fund: Class I
- Neuberger Berman Advisers Management Trust - Mid Cap Growth Portfolio: Class S
- Neuberger Berman Advisers Management Trust - Short Duration Bond Portfolio: Class I
- Neuberger Berman Advisers Management Trust - Sustainable Equity Portfolio: Class I
- PIMCO Variable Insurance Trust - All Asset Portfolio: Advisor Class
- PIMCO Variable Insurance Trust - Emerging Markets Bond Portfolio: Advisor Class
- PIMCO Variable Insurance Trust - International Bond Portfolio (Unhedged): Advisor Class
- PIMCO Variable Insurance Trust - Low Duration Portfolio: Advisor Class
- PIMCO Variable Insurance Trust - Short-Term Portfolio: Advisor Class
- PIMCO Variable Insurance Trust - Total Return Portfolio: Advisor Class
- Putnam Variable Trust - Putnam VT Equity Income Fund: Class IB

- Putnam Variable Trust - Putnam VT International Equity Fund: Class IB
- Putnam Variable Trust - Putnam VT International Value Fund: Class IB
- T. Rowe Price Equity Series, Inc. - T. Rowe Price Health Sciences Portfolio: II
- VanEck VIP Trust - VanEck VIP Emerging Markets Fund: Initial Class
- VanEck VIP Trust - VanEck VIP Global Hard Assets Fund: Class S
- VanEck VIP Trust - VanEck VIP Global Hard Assets Fund: Initial Class
- Virtus Variable Insurance Trust - Virtus Duff & Phelps Real Estate Securities Series: Class A
- Wells Fargo Variable Trust - VT Small Cap Growth Fund: Class 2

Purchase payments not allocated to the underlying mutual funds may be allocated to the Fixed Account and/or the Guaranteed Term Options.

Beginning on January 1, 2021, as permitted by regulations adopted by the SEC, Nationwide may discontinue mailing paper copies of shareholder reports for underlying mutual funds available under the contract unless the Contract Owner specifically requests that paper copies continue to be delivered. Instead, the shareholder reports will be made available on a website. Nationwide will notify Contract Owners by mail each time a shareholder report is posted and will provide a website link to access the report. Instructions for requesting paper copies will also be included in the notice.

Contracts where the Contract Owner already elected to receive shareholder reports electronically will not be affected by this change and no action is required. To elect to receive shareholder reports and other communications from Nationwide electronically, contact the Service Center (see *Contacting the Service Center*).

Contract Owners may elect to receive all future shareholder reports in paper free of charge. To do so, Contract Owners should contact the Service Center to inform Nationwide that paper copies of shareholder reports should continue to be delivered. Any election to receive shareholder reports in paper will apply to all underlying funds available under the contract.

Glossary of Special Terms

Accumulation Unit – An accounting unit of measure used to calculate the Contract Value allocated to the Variable Account before the Annuitization Date.

Annuitant – The person(s) whose length of life determines how long annuity payments are paid.

Annuitization Date – The date on which annuity payments begin.

Annuity Commencement Date – The date on which annuity payments are scheduled to begin.

Annuity Unit – An accounting unit of measure used to calculate the value of variable annuity payments.

Charitable Remainder Trust – A trust meeting the requirements of Section 664 of the Internal Revenue Code.

Co-Annuitant – The person designated by the Contract Owner to receive the benefit associated with the Spousal Protection Feature.

Contingent Annuitant – The individual who becomes the Annuitant if the Annuitant dies before the Annuitization Date.

Contract Anniversary – Each recurring one-year anniversary of the date the contract was issued.

Contract Owner(s) – The person(s) who owns all rights under the contract.

Contract Value – The value of all Accumulation Units in a contract plus any amount held in the Fixed Account, the GTOs, and the collateral fixed account.

Contract Year – Each year the contract is in force beginning with the date the contract is issued.

Daily Net Assets – A figure that is calculated at the end of each Valuation Date and represents the sum of all the Contract Owners' interests in the Sub-Accounts after the deduction of underlying mutual fund expenses.

ERISA – The Employee Retirement Income Security Act of 1974, as amended.

Fixed Account – An investment option that is funded by Nationwide's General Account. Amounts allocated to the Fixed Account will receive periodic interest subject to a guaranteed minimum crediting rate.

General Account – All assets of Nationwide other than those of the Variable Account or in other separate accounts of Nationwide.

Guaranteed Term Options ("GTOs") – Investment options that provide a guaranteed fixed interest rate paid over specific term duration and contain a market value adjustment feature. Guaranteed Term Options are referred to as Target Term Options in some states.

Individual Retirement Account – An account that qualifies for favorable tax treatment under Section 408(a) of the Internal Revenue Code, but does not include Roth IRAs.

Individual Retirement Annuity or IRA – An annuity contract that qualifies for favorable tax treatment under Section 408(b) of the Internal Revenue Code, but does not include Roth IRAs or Simple IRAs.

Investment-Only Contract – A contract purchased by a qualified pension, profit-sharing, or stock bonus plan as defined by Section 401(a) of the Internal Revenue Code.

Nationwide – Nationwide Life Insurance Company.

Net Asset Value – The value of one share of an underlying mutual fund at the close of regular trading on the New York Stock Exchange.

Non-Qualified Contract – A contract which does not qualify for favorable tax treatment as a Qualified Plan, IRA, Roth IRA, SEP IRA, Simple IRA, or Tax Sheltered Annuity.

Qualified Plan – A retirement plan that receives favorable tax treatment under Section 401 of the Internal Revenue Code, including Investment-Only Contracts. In this prospectus, all provisions applicable to Qualified Plans also apply to Investment-Only Contracts unless specifically stated otherwise.

Roth IRA – An annuity contract that qualifies for favorable tax treatment under Section 408A of the Internal Revenue Code.

SEC – Securities and Exchange Commission.

SEP IRA – An annuity contract which qualifies for favorable tax treatment under Section 408(k) of the Internal Revenue Code.

Service Center – The department of Nationwide responsible for receiving all service and transaction requests relating to the contract. For service and transaction requests submitted other than by telephone (including fax requests), the Service Center is Nationwide's mail and document processing facility. For service and transaction requests communicated by telephone, the Service Center is Nationwide's operations processing facility. Information on how to contact the Service Center is in the *Contacting the Service Center* provision.

Simple IRA – An annuity contract which qualifies for favorable tax treatment under Section 408(p) of the Internal Revenue Code.

Sub-Accounts – Divisions of the Variable Account, each of which invests in a single underlying mutual fund.

Target Term Option – Investment options that are, in all material respects, the same as Guaranteed Term Options. All references in this prospectus to Guaranteed Term Options will also mean Target Term Options (in applicable jurisdictions).

Tax Sheltered Annuity – An annuity that qualifies for favorable tax treatment under Section 403(b) of the Internal Revenue Code.

Valuation Date – Each day the New York Stock Exchange is open for business or any other day during which there is a sufficient degree of trading such that the current Net Asset Value of the underlying mutual fund shares might be materially affected. Values of the Variable Account are determined as of the close of regular trading on the New York Stock Exchange, which generally closes at 4:00 p.m. EST.

Valuation Period – The period of time commencing at the close of a Valuation Date and ending at the close of regular trading on the New York Stock Exchange for the next succeeding Valuation Date.

Variable Account – Nationwide Variable Account-9, a separate account that Nationwide established to hold Contract Owner assets allocated to variable investment options. The Variable Account is divided into Sub-Accounts, each of which invests in a separate underlying mutual fund.

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Contract Expenses

The following tables describe the fees and expenses that a Contract Owner will pay when buying, owning, or surrendering the contract.

The first table describes the fees and expenses a Contract Owner will pay at the time the contract is purchased, surrendered, or when cash value is transferred between investment options.

Contract Owner Transaction Expenses								
Maximum Contingent Deferred Sales Charge ("CDSC") (as a percentage of purchase payments surrendered)								7% ¹
Range of CDSC over time:								
Number of Completed Years from Date of Purchase Payment	0	1	2	3	4	5	6	7
CDSC Percentage	7%	7%	6%	5%	4%	3%	2%	0%
Some state jurisdictions require a lower CDSC schedule. Refer to your contract for state specific information.								
Maximum Loan Processing Fee								\$25 ²
Maximum Premium Tax Charge (as a percentage of purchase payments)								5% ³

The next table describes the fees and expenses that a Contract Owner will pay periodically during the life of the contract (not including underlying mutual fund fees and expenses).

Recurring Contract Expenses	
Annual Loan Interest Charge	2.25% ⁴
Variable Account Annual Expenses (assessed as an annualized rate of total Variable Account charges as a percentage of the Daily Net Assets) ⁵	
Mortality and Expense Risk Charge	0.95%
Reduced Purchase Payment Option	0.25% ⁶
Total Variable Account Charges (including this option only)	1.20%
Five Year CDSC Option	0.15% ⁷
Total Variable Account Charges (including this option only)	1.10%
CDSC Waiver Options (an applicant may elect one or more)	
Additional Withdrawal Without Charge and Disability Waiver	0.10% ⁸
Total Variable Account Charges (including this option only)	1.05%
10 Year and Disability Waiver (available for Tax Sheltered Annuities only)	0.05%
Total Variable Account Charges (including this option only)	1.00%
Hardship Waiver (available for Tax Sheltered Annuities only)	0.15%
Total Variable Account Charges (including this option only)	1.10%
Death Benefit Options (an applicant may elect one or two)	
One-Year Enhanced Death Benefit with Long Term Care/Nursing Home Waiver and Spousal Protection Option ⁹ (available beginning January 2, 2001 or a later date if state law requires)	0.15%
Total Variable Account Charges (including this option only)	1.10%
One-Year Step Up Death Benefit Option ¹⁰ (available until state approval is received for the One-Year Enhanced Death Benefit with Long Term Care/Nursing Home Waiver and Spousal Protection Option)	0.05%
Total Variable Account Charges (including this option only)	1.00%
Greater of One-Year or 5% Enhanced Death Benefit with Long Term Care/Nursing Home Waiver and Spousal Protection Option ¹¹ (available beginning January 2, 2001 or a later date if state law requires)	0.20%
Total Variable Account Charges (including this option only)	1.15%
5% Enhanced Death Benefit Option ¹² (available until state approval is received for the Greater of One-Year or 5% Enhanced Death Benefit with Long Term Care/Nursing Home Waiver and Spousal Protection Option)	0.10%
Total Variable Account Charges (including this option only)	1.05%
Guaranteed Minimum Income Benefit Options (no longer available effective May 1, 2003) (an applicant could elect one or both)	
Guaranteed Minimum Income Benefit Option 1	0.45%
Total Variable Account Charges (including this option only)	1.40%
Guaranteed Minimum Income Benefit Option 2	0.30%
Total Variable Account Charges (including this option only)	1.25%

Recurring Contract Expenses	
Extra Value Option	0.45% ¹³
Total Variable Account Charges (including this option only)	1.40%
In addition to the charge assessed to Variable Account allocations, allocations made to the Fixed Account and the Guaranteed Term Options for the first 7 Contract Years will be assessed a fee of 0.45%.	
Beneficiary Protector Option	0.40% ¹⁴
Total Variable Account Charges (including this option only)	1.35%
In addition to the charge assessed to Variable Account allocations, allocations made to the Fixed Account or to the Guaranteed Term Options will be assessed a fee of 0.40%.	
Capital Preservation Plus Option.	0.50% ¹⁵
Total Variable Account Charges (including this option only)	1.45%
In addition to the charge assessed to Variable Account allocations, allocations made to the Guaranteed Term Options or Target Term Options will be assessed a fee of 0.50%.	

The next table shows the fees and expenses that a Contract Owner would pay if he/she elected all of the optional benefits under the contract (and the most expensive of mutually exclusive optional benefits).

Summary of Maximum Contract Expenses	
Mortality and Expense Risk Charge (applicable to all contracts)	0.95%
Reduced Purchase Payment Option	0.25%
Five Year CDSC Option	0.15%
Additional Withdrawal Without Charge and Disability Waiver	0.10%
10 Year and Disability Waiver	0.05%
Hardship Waiver	0.15%
Greater of One-Year or 5% Enhanced Death Benefit with Long Term Care/Nursing Home Waiver and Spousal Protection Option	0.20%
Guaranteed Minimum Income Benefit Option 1	0.45%
Guaranteed Minimum Income Benefit Option 2	0.30%
Extra Value Option	0.45%
Beneficiary Protector Option	0.40%
Capital Preservation Plus Option	0.50%
Maximum Possible Total Variable Account Charges	3.95%

- 1 Each Contract Year, the Contract Owner may withdraw without a CDSC the greater of:
 - 10% of all purchase payments made to the contract (15% of all purchase payments made to the contract if the Contract Owner elected the Additional Withdrawal Without Charge and Disability Waiver); or
 - any amount withdrawn to meet minimum distribution requirements under the Internal Revenue Code.

This free withdrawal privilege is non-cumulative. Free amounts not taken during any given Contract Year cannot be taken as free amounts in a subsequent Contract Year. The Internal Revenue Code may impose restrictions on surrenders from contracts issued as Tax Sheltered Annuities.
- 2 Nationwide assesses a Loan Processing Fee at the time each new loan is processed. Loans are only available for contracts issued as Tax Sheltered Annuities. Loans are not available in all states. In addition, some states may not permit Nationwide to assess a Loan Processing Fee.
- 3 Nationwide will charge between 0% and 5% of purchase payments for premium taxes levied by state or other government entities. The amount assessed to the contract will equal the amount assessed by the state or government entity.
- 4 The loan interest rate is determined, based on market conditions, at the time of loan application or issuance. The loan balance in the collateral Fixed Account is credited with interest at 2.25% less than the loan interest rate. Thus, the net loan interest charge is 2.25%.
- 5 These charges apply only to Sub-Account allocations. They do not apply to allocations made to the Fixed Account or to the Guaranteed Term Options. They are charged on a daily basis at the annualized rate noted above.
- 6 If this option is elected, Nationwide will lower an applicant's minimum initial purchase payment to \$1,000 and subsequent purchase payments to \$25. This option is not available to contracts issued as Investment-Only Contracts.
- 7 Range of Five Year CDSC over time:

Number of Completed Years from Date of Purchase Payment	0	1	2	3	4	5
CDSC Percentage	7%	7%	6%	4%	2%	0%

For contracts issued in the State of New York, this option is available only for contracts issued as Roth IRAs and is not available when the Extra Value Option is elected.

- 8 If this option is elected, the applicant will receive an additional 5% CDSC-free withdrawal privilege, which also includes a disability waiver. This 5% is in addition to the standard 10% CDSC-free withdrawal privilege that applies to every contract.
- 9 This option may not be elected with another death benefit option.
- 10 This option may be elected alone or along with the 5% Enhanced Death Benefit Option. If both options are elected, the death benefit will be the greater of the two options.
- 11 This option may not be elected with another death benefit option.
- 12 This option may be elected alone or along with One-Year Step Up Death Benefit Option. If both options are elected, the death benefit will be the greater of the two options.
- 13 Nationwide will discontinue deducting the charge associated with the Extra Value Option seven years from the date the contract was issued. Under certain circumstances, Nationwide may restrict the allocation of purchase payments to the Fixed Account when the Contract Owner elects or has elected the Extra Value Option.
- 14 The Beneficiary Protector Option is available for contracts with Annuitants who are age 70 or younger at the time the option is elected.
- 15 The Capital Preservation Plus Option may only be elected at the time of application. Nationwide will discontinue deducting the charges associated with the Capital Preservation Plus Option at the end of the Guaranteed Term Option/Target Term Option that corresponds to the end of the program period elected by the Contract Owner.

Underlying Mutual Fund Annual Expenses

The next table provides the minimum and maximum total operating expenses, as of December 31, 2019, charged by the underlying mutual funds that the Contract Owner may pay periodically during the life of the contract. More detail concerning each underlying mutual fund's fees and expenses is contained in the prospectus for each underlying mutual fund.

Total Annual Underlying Mutual Fund Operating Expenses		
	Minimum	Maximum
(Expenses that are deducted from underlying mutual fund assets, including management fees, distribution (12b-1) fees, and other expenses, as a percentage of average underlying mutual fund assets.)	0.27%	6.31%

The minimum and maximum underlying mutual fund operating expenses indicated above do not reflect voluntary or contractual reimbursements and/or waivers applied to some underlying mutual funds. Therefore, actual expenses could be lower. Refer to the underlying mutual fund prospectuses for specific expense information.

Example

This Example is intended to help Contract Owners compare the cost of investing in the contract with the cost of investing in other variable annuity contracts. These costs include Contract Owner transaction expenses, contract fees, Variable Account annual expenses, and underlying mutual fund fees and expenses. The Example does not reflect premium taxes which, if reflected, would result in higher expenses.

The Example assumes:

- a \$10,000 investment in the contract for the time periods indicated;
- a 5% return each year;
- the maximum and the minimum fees and expenses of any of the underlying mutual funds;
- the seven year CDSC schedule; and
- the total Variable Account charges associated with the most expensive combination of optional benefits (3.95%).

For those contracts that do not elect the most expensive combination of optional benefits, the expenses would be lower.

	If you surrender your contract at the end of the applicable time period				If you annuitize your contract at the end of the applicable time period				If you do not surrender your contract			
	1 Yr.	3 Yrs.	5 Yrs.	10 Yrs.	1 Yr.	3 Yrs.	5 Yrs.	10 Yrs.	1 Yr.	3 Yrs.	5 Yrs.	10 Yrs.
Maximum Total Underlying Mutual Fund Operating Expenses (6.31%)	\$1,777	\$3,549	\$5,099	\$8,365	*	\$3,049	\$4,799	\$8,365	\$1,077	\$3,049	\$4,799	\$8,365
Minimum Total Underlying Mutual Fund Operating Expenses (0.27%)	\$1,143	\$1,837	\$2,541	\$4,546	*	\$1,337	\$2,241	\$4,546	\$ 443	\$1,337	\$2,241	\$4,546

* The contracts sold under this prospectus do not permit annuitization during the first two Contract Years.

Synopsis of the Contracts

The annuity described in this prospectus is intended to provide benefits to a single or joint owner and his/her beneficiaries. The contracts described in this prospectus are Individual Modified Single Premium Deferred Variable Annuity Contracts.

The contracts may be issued as either individual or group contracts. In those states where contracts are issued as group contracts, references throughout this prospectus to "contract(s)" will also mean "certificate(s)" and "Contract Owner" will mean "participant" unless the plan permits or requires the Contract Owner to exercise contract rights under the terms of the plan.

The contracts can be categorized as:

- Charitable Remainder Trusts
- Individual Retirement Annuities ("IRAs") with contributions rolled over or transferred from certain tax-qualified plans*
- Investment-Only Contracts (Qualified Plans)
- Non-Qualified Contracts
- Roth IRAs
- Simplified Employee Pension IRAs ("SEP IRAs")
- Simple IRAs
- Tax Sheltered Annuities with contributions rolled over or transferred from certain Tax Sheltered Annuities*

* Contributions are not required to be rolled over or transferred if the Contract Owner elects the Reduced Purchase Payment Option.

Nationwide no longer issues the contract as a Tax Sheltered Annuity, except to participants in ERISA and ORP plans that have purchased a Nationwide individual annuity contract before September 25, 2007.

For more detailed information about the differences in contract types, see *Appendix C: Contract Types and Tax Information*.

The contracts described in this prospectus are no longer available for purchase.

Surrenders/Withdrawals

Contract Owners may generally withdraw some or all of their Contract Value at any time prior to annuitization by notifying the Service Center in writing (see *Surrender/Withdrawal Prior to Annuitization*). After the Annuitization Date, withdrawals are not permitted (see *Surrender/Withdrawal After Annuitization*).

Minimum Initial and Subsequent Purchase Payments

All purchase payments must be paid in the currency of the United States of America. The minimum initial purchase payment is \$15,000. The minimum subsequent purchase payment is \$1,000.

If the Contract Owner elects the Reduced Purchase Payment Option, minimum initial and subsequent purchase payment requirements will be reduced accordingly.

Some states have different minimum initial and subsequent purchase payment amounts, and subsequent purchase payments may not be permitted in all states. Contact the Service Center for information on initial and subsequent purchase payment requirements in a particular state.

Extra Value Option credits may not be used to meet minimum purchase payment requirements.

Nationwide reserves the right to refuse any purchase payment that would result in the cumulative total for all contracts issued by Nationwide or its affiliates or subsidiaries on the life of any one Annuitant or owned by any one Contract Owner to exceed \$1,000,000. Its decision as to whether or not to accept a purchase payment in excess of that amount will be based on one or more factors, including, but not limited to: age, spouse age (if applicable), Annuitant age, state of issue, total purchase payments, optional benefits elected, current market conditions, and current hedging costs. All such decisions will be based on internally established actuarial guidelines and will be applied in a non-discriminatory manner. In the event that Nationwide does not accept a purchase payment under these guidelines, the purchase payment will be immediately returned in its entirety in the same manner as it was received. If Nationwide accepts the purchase payment, it will be applied to the contract immediately and will receive the next calculated Accumulation Unit value. Any references in this prospectus to purchase payment amounts in excess of \$1,000,000 are assumed to have been approved by Nationwide.

Nationwide prohibits subsequent purchase payments made after death of the Contract Owner(s), the Annuitant, or Co-Annuitant. If upon notification of death of the Contract Owner(s), the Annuitant, or Co-Annuitant, it is determined that death occurred prior to a subsequent purchase payment being made, Nationwide reserves the right to return the purchase payment.

Dollar Limit Restrictions

Certain features of the contract have additional purchase payment and/or Contract Value limitations associated with them:

Guaranteed Term Options. The minimum amount that may be allocated to a Guaranteed Term Option is \$1,000.

Mortality and Expense Risk Charge

Nationwide deducts a Mortality and Expense Risk Charge equal to an annualized rate of 0.95% of the Daily Net Assets. The Mortality and Expense Risk Charge compensates Nationwide for providing the insurance benefits under the contract, including the contract's standard death benefit. It also compensates Nationwide for assuming the risk that Annuitants will live longer than assumed. Finally, the Mortality and Expense Risk Charge compensates Nationwide for guaranteeing that charges will not increase regardless of actual expenses. Nationwide may realize a profit from this charge.

Contingent Deferred Sales Charge

Nationwide does not deduct a sales charge from purchase payments upon deposit into the contract. However, Nationwide may deduct a Contingent Deferred Sales Charge ("CDSC") if any amount is withdrawn from the contract. This CDSC reimburses Nationwide for sales expenses. The amount of the CDSC will not exceed 7% of purchase payments withdrawn.

There are several CDSC options that a Contract Owner can elect at the time of application to replace the standard CDSC schedule. Each CDSC option has different characteristics and costs. They are as follows:

CDSC Option	Contract Type	Annual Charge (as a percentage of the Daily Net Assets)
Five Year CDSC Option	All	0.15%
Additional Withdrawal Without Charge and Disability Waiver	All	0.10%
10 Year and Disability Waiver	Tax Sheltered Annuities	0.05%
Hardship Waiver	Tax Sheltered Annuities	0.15%

In the State of New York, the Five Year CDSC Option is available only for contracts issued as Roth IRAs and is not available when the Extra Value Option is elected.

Reduced Purchase Payment Option

A Reduced Purchase Payment Option is available at the time of application. If an applicant elects this option, Nationwide will reduce the minimum initial purchase payment requirement to \$1,000 and subsequent purchase payment requirement to \$25. In return for this reduction, Nationwide will deduct an additional charge at an annualized rate of 0.25% of the Daily Net Assets. This option is not available for contracts issued as Investment-Only Contracts.

Death Benefit Options

The contract contains a standard death benefit (the greatest of (i) Contract Value, (ii) net purchase payments, or (iii) Contract Value as of the most recent five-year Contract Anniversary before the Annuitant's 86th birthday) at no additional charge. Optional death benefits are also available for an additional charge, which may provide a greater death benefit than the standard death benefit.

In lieu of the standard death benefit, an applicant may elect one of the following death benefit options at the time of application:

- The One-Year Enhanced Death Benefit with Long-Term Care/Nursing Home Waiver and Spousal Protection Option is available at the time of application. The charge for this option is equal to 0.15% of the Daily Net Assets.
- The One-Year Step Up Death Benefit Option is available at the time of application. The charge for this option is equal to 0.05% of the Daily Net Assets. The One-Year Step Up Death Benefit Option is only available until state approval is received for the One-Year Enhanced Death Benefit with Long-Term Care/Nursing Home Waiver and Spousal Protection Option.
- The Greater of One-Year or 5% Enhanced Death Benefit with Long-Term Care/Nursing Home Waiver and Spousal Protection Option is available at the time of application. The charge for this option is equal to 0.20% of the Daily Net Assets.
- The 5% Enhanced Death Benefit Option is available at the time of application. The charge for this option is equal to 0.10% of the Daily Net Assets. The 5% Enhanced Death Benefit Option is only available until state approval is received for the Greater of One-Year or 5% Enhanced Death Benefit with Long-Term Care/Nursing Home Waiver and Spousal Protection Option.

The One-Year Step Up Death Benefit Option may be elected along with the 5% Enhanced Death Benefit Option. If both options are elected, the death benefit will be the greater of the two benefits.

Guaranteed Minimum Income Benefit Options

For contracts issued prior to May 1, 2003, two Guaranteed Minimum Income Benefit Options were available at the time of application. If the applicant elected one or both of the Guaranteed Minimum Income Benefit Options, Nationwide will deduct an additional charge at an annualized rate of 0.45% and/or 0.30% of the Daily Net Assets, depending on the option chosen.

Extra Value Option

An Extra Value Option is available under the contract at the time of application. If the applicant elects the Extra Value Option, Nationwide will apply a credit of 3% of the purchase payment(s) made during the first 12 months the contract is in force. In exchange, Nationwide will deduct an additional charge at an annualized rate of 0.45% of the Daily Net Assets. Nationwide will discontinue deducting this charge seven years from the date the contract was issued.

Additionally, allocations made to the Fixed Account and to the Guaranteed Term Options for the first seven Contract Years will be assessed a fee of 0.45%.

Beneficiary Protector Option

An applicant may elect the Beneficiary Protector Option at the time of application. This option provides that upon the death of the Annuitant, and in addition to any death benefit payable, Nationwide will credit an additional amount to the contract (the "benefit"). This benefit would be advantageous if the Contract Owner anticipates the assessment of taxes in connection with payment of the death benefit proceeds. This option is only available for contracts with Annuitants age 70

or younger at the time of application. If the applicant elects the Beneficiary Protector Option, Nationwide will deduct an additional charge at an annualized rate of 0.40% of the Daily Net Assets. Additionally, allocations made to the Fixed Account or to the Guaranteed Term Options will be assessed a fee of 0.40%.

Capital Preservation Plus Option

An applicant may elect the Capital Preservation Plus Option at the time of application. If the applicant elects the Capital Preservation Plus Option, Nationwide will deduct an additional charge at an annualized rate of 0.50% of the Daily Net Assets. Additionally, allocations made to the Guaranteed Term Options will be assessed a fee of 0.50%.

Charges for Optional Benefits

Generally, the charges associated with optional benefits are only assessed prior to annuitization. However, certain optional benefits will assess the charge for a specified duration, even if the contract is annuitized:

- The charge for the Extra Value Option will be assessed for seven years from the date the contract was issued.

Underlying Mutual Fund Annual Expenses

The underlying mutual funds charge fees and expenses that are deducted from underlying mutual fund assets. These fees and expenses are in addition to the fees and expenses assessed by the contract. The prospectus for each underlying mutual fund provides information regarding the fees and expenses applicable to the fund.

Annuity Payments

On the Annuitization Date, annuity payments begin (see *Annuitizing the Contract*). Annuity payments will be based on the annuity payment option chosen prior to annuitization. Nationwide will send annuity payments no later than seven days after each annuity payment date.

Taxation

How distributions from an annuity contract are taxed depends on the type of contract issued and the purpose for which the contract is purchased. Generally, distributions from an annuity contract, including the payment of death benefits, are taxable to the extent the cash value exceeds the investment in the contract (see *Appendix C: Contract Types and Tax Information*). Nationwide will charge against the contract any premium taxes levied by any governmental authority. Premium tax rates currently range from 0% to 5% (see *Premium Taxes and Appendix C: Contract Types and Tax Information*).

Death Benefit

An applicant may elect either the standard death benefit (Five-Year Reset Death Benefit) or an available death benefit option that is offered under the contract for an additional charge. If no election is made at the time of application, the death benefit will be the standard death benefit.

Cancellation of the Contract

Under state insurance laws, Contract Owners have the right, during a limited period of time, to examine their contract and decide if they want to keep it or cancel it. This right is referred to as a "free look" right. The length of this time period depends on state law and may vary depending on whether the purchase is a replacement of another annuity contract. For ease of administration, Nationwide will honor any free look cancellation request that is in good order and received at the Service Center or postmarked within 30 days after the contract issue date (see *Right to Examine and Cancel and Contacting the Service Center*).

If the Contract Owner elects to cancel the contract pursuant to the free look provision, where required by law, Nationwide will return the greater of the Contract Value or the amount of purchase payment(s) applied during the free look period, less any Extra Value Option credits, withdrawals from the contract, and applicable federal and state income tax withholding. Otherwise, Nationwide will return the Contract Value, less any Extra Value Option credits, withdrawals from the contract, and applicable federal and state income tax withholding (see *Right to Examine and Cancel*).

Condensed Financial Information

The value of an Accumulation Unit is determined on the basis of changes in the per share value of the underlying mutual funds and the assessment of Variable Account charges which may vary from contract to contract (see *Determining the Contract Value*). Refer to *Appendix B: Condensed Financial Information* for information regarding the minimum and maximum class of Accumulation Unit values. All classes of Accumulation Unit values may be obtained free of charge by contacting the Service Center.

Financial Statements

Financial statements for the Variable Account and financial statements and schedules of Nationwide are located in the Statement of Additional Information. A current Statement of Additional Information may be obtained, without charge, by contacting the Service Center.

Nationwide Life Insurance Company

Nationwide, the depositor, is a stock life insurance company organized under Ohio law in March 1929, with its home office at One Nationwide Plaza, Columbus, Ohio 43215. Nationwide is a provider of life insurance, annuities, and retirement products. Nationwide is admitted to do business in all states, the District of Columbia, Guam, the U.S. Virgin Islands, and Puerto Rico.

Nationwide is a member of the Nationwide group of companies. Nationwide Mutual Insurance Company and Nationwide Mutual Fire Insurance Company (the "Companies") are the ultimate controlling persons of the Nationwide group of companies. The Companies were organized under Ohio law in December 1925 and 1933 respectively. The Companies engage in a general insurance and reinsurance business, except life insurance.

Nationwide intends to rely on the exemption provided by Rule 12h-7 under the Securities Exchange Act of 1934 ("1934 Act"). In reliance on the exemption provided by Rule 12h-7, Nationwide does not intend to file periodic reports as required under the 1934 Act.

Nationwide Investment Services Corporation

The contracts are distributed by the general distributor, Nationwide Investment Services Corporation ("NISC"), One Nationwide Plaza, Columbus, Ohio 43215. NISC is a wholly-owned subsidiary of Nationwide.

Investing in the Contract

The Variable Account and Underlying Mutual Funds

Nationwide Variable Account-9 is a variable account that invests in the underlying mutual funds listed in *Appendix A: Underlying Mutual Fund Information*. Nationwide established the Variable Account on May 22, 1997 pursuant to Ohio law. Although the Variable Account is registered with the SEC as a unit investment trust pursuant to the Investment Company Act of 1940 ("1940 Act"), the SEC does not supervise the management of Nationwide or the Variable Account.

Income, gains, and losses credited to or charged against the Variable Account reflect the Variable Account's own investment experience and not the investment experience of Nationwide's other assets. The Variable Account's assets are held separately from Nationwide's assets and are not chargeable with liabilities incurred in any other business of Nationwide. Nationwide is obligated to pay all amounts promised to Contract Owners under the contracts.

The Variable Account is divided into Sub-Accounts, each of which invests in shares of a single underlying mutual fund. Nationwide uses the assets of each Sub-Account to buy shares of the underlying mutual funds based on Contract Owner instructions.

Contract Owners receive underlying mutual fund prospectuses when they make their initial Sub-Account allocations and any time they change those allocations. **Contract Owners can obtain prospectuses for underlying mutual funds free of charge at any time by contacting the Service Center. Contract Owners should read these prospectuses carefully before investing.**

Underlying mutual funds in the Variable Account are NOT publicly available mutual funds. They are only available as investment options in variable life insurance policies or variable annuity contracts issued by life insurance companies, or in some cases, through participation in certain qualified pension or retirement plans.

The investment advisers of the underlying mutual funds may manage publicly available mutual funds with similar names and investment objectives. However, the underlying mutual funds are NOT the same as any publicly available mutual fund. Contract Owners should not compare the performance of a publicly available fund with the performance of underlying mutual funds participating in the Variable Account. The performance of the underlying mutual funds could differ substantially from that of any publicly available funds.

The particular underlying mutual funds available under the contract may change from time to time. Specifically, underlying mutual funds or underlying mutual fund share classes that are currently available may be removed or closed off to future investment. New underlying mutual funds or new share classes of currently available underlying mutual funds may be added. Contract Owners will receive notice of any such changes that affect their contract. The underlying mutual funds, which sell their shares to the Sub-Accounts pursuant to participation agreements, also may terminate these agreements and discontinue offering their shares to the Sub-Accounts.

In the future, additional underlying mutual funds managed by certain financial institutions, brokerage firms, or their affiliates may be added to the Variable Account. These additional underlying mutual funds may be offered exclusively to purchasing customers of the particular financial institution or brokerage firm, or through other exclusive distribution arrangements.

Voting Rights

Contract Owners are not shareholders of the underlying mutual funds in which the Sub-Accounts invest; however, Contract Owners with assets allocated to Sub-Accounts are entitled to certain voting rights. Nationwide will vote underlying mutual fund shares at special shareholder meetings based on Contract Owner instructions. However, if the law changes and Nationwide is allowed to vote in its own right, it may elect to do so.

Contract Owners with voting interests in an underlying mutual fund will be notified of issues requiring shareholder vote as soon as possible before the shareholder meeting. Notification will contain proxy materials and a form with which to give Nationwide voting instructions. Nationwide will vote shares for which no instructions are received in the same proportion as those that are received. What this means is that when only a small number of Contract Owners vote, each vote has a greater impact on, and may control, the outcome.

The number of shares which a Contract Owner may vote is determined by dividing the cash value of the amount they have allocated to an underlying mutual fund by the Net Asset Value of that underlying mutual fund. Nationwide will designate a date for this determination not more than 90 days before the shareholder meeting.

Material Conflicts

The underlying mutual funds may be offered through separate accounts of other insurance companies, as well as through other separate accounts of Nationwide. Nationwide does not anticipate any disadvantages to this. However, it is possible that a conflict may arise between the interests of the Variable Account and one or more of the other separate accounts in which these underlying mutual funds participate.

Material conflicts may occur due to a change in law affecting the operations of variable life insurance policies and variable annuity contracts, or differences in the voting instructions of the Contract Owners and those of other companies. If a material conflict occurs, Nationwide will take whatever steps are necessary to protect Contract Owners and variable annuity payees, including withdrawal of the Variable Account from participation in the underlying mutual fund(s) involved in the conflict.

Substitution of Securities

Nationwide may substitute shares of another underlying mutual fund for shares already purchased or to be purchased in the future if either of the following occurs:

- (1) shares of a current underlying mutual fund are no longer available for investment; or
- (2) further investment in an underlying mutual fund is inappropriate.

Nationwide will not substitute shares of any underlying mutual fund in which the Sub-Accounts invest without any necessary prior approval of the appropriate state or federal regulatory authorities. All affected Contract Owners will be notified in the event there is a substitution, elimination, or combination of shares.

The substitute underlying mutual fund may have different fees and expenses. Substitution may be made with respect to existing investments or the investment of future purchase payments, or both. Nationwide may close Sub-Accounts to allocations of purchase payments or Contract Value, or both, at any time in its sole discretion. The underlying mutual funds, which sell their shares to the Sub-Accounts pursuant to participation agreements, also may terminate these agreements and discontinue offering their shares to the Sub-Accounts.

Deregistration of the Variable Account

Nationwide may deregister the Variable Account under the 1940 Act in the event the Variable Account meets an exemption from registration under the 1940 Act, if there are no shareholders in the separate account, or for any other purpose approved by the SEC.

No deregistration may take place without the prior approval of the SEC. All affected Contract Owners will be notified in the event Nationwide deregisters the Variable Account. If the Variable Account is deregistered, Nationwide's contractual obligations to the Contract Owner will continue.

If the Variable Account is deregistered, Nationwide's contractual obligations to the Contract Owner will continue.

Guaranteed Term Options

Guaranteed Term Options or GTOs are separate investment options under the contract. The minimum amount that may be allocated to a GTO is \$1,000. Allocations to a Guaranteed Term Option are held in a separate account, established by Nationwide pursuant to Ohio law, to aid in the reserving and accounting for Guaranteed Term Option obligations. The separate account's assets are held separately from Nationwide's other assets and are not chargeable with liabilities incurred in any other business of Nationwide. However, Nationwide's General Account assets are available for the purpose of meeting the guarantees of any Guaranteed Term Option, subject to Nationwide's claims-paying ability. A Guaranteed Term Option prospectus should be read along with this prospectus. Guaranteed Term Options may not be available in every state.

Guaranteed Term Options provide a guaranteed rate of interest over four different maturity durations: three (3), five (5), seven (7) or ten (10) years. **Note:** The guaranteed term may last for up to three months beyond the 3, 5, 7, or 10-year period since every guaranteed term will end on the final day of a calendar quarter.

For the duration selected, Nationwide will declare a guaranteed interest rate. The guaranteed interest rate will be credited to amounts allocated to the Guaranteed Term Option unless the Contract Owner takes a withdrawal from their GTO allocation before the maturity date. If a withdrawal is taken before the maturity date, the withdrawal will be subject to a market value adjustment. A market value adjustment can increase or decrease the amount withdrawn depending on fluctuations in constant maturity treasury rates. No market value adjustment will be applied if Guaranteed Term Option allocations are held to maturity.

Because a market value adjustment can affect the value of a withdrawal, its effects should be carefully considered before surrendering or transferring from Guaranteed Term Options. The prospectus for the Guaranteed Term Options contains additional information and can be obtained free of charge by contacting the Service Center.

Guaranteed Term Options are available only during the accumulation phase of a contract. They are not available after the Annuitization Date. In addition, Guaranteed Term Options are not available for use with Asset Rebalancing, Dollar Cost Averaging programs, or Systematic Withdrawals.

Target Term Options

Due to certain state requirements, in some states, Nationwide uses Target Term Options instead of Guaranteed Term Options in connection with the Capital Preservation Plus Option. Target Term Options are not available separate from the Capital Preservation Plus Option.

For all material purposes, Guaranteed Term Options and Target Term Options are the same. Target Term Options are managed and administered identically to Guaranteed Term Options. The distinction is that the interest rate associated with Target Term Options is not guaranteed as it is in Guaranteed Term Options. However, because the options are managed and administered identically, the result to the investor is the same.

All references in this prospectus to Guaranteed Term Options in connection with the Capital Preservation Plus Option will also mean Target Term Options (in applicable jurisdictions). Refer to the prospectus for the Guaranteed Term Options for more information.

GTO Charges Assessed for Certain Optional Benefits

For contracts with certain optional benefits elected, a charge is assessed to assets allocated to the Guaranteed Term Options by reducing the guaranteed rate of return. Consequently, the charge assessed for the optional benefit will result in a lower guaranteed rate of return (reduced by the amount of the charge).

- The Extra Value Option has a GTO charge equal to 0.45% for the first seven Contract Years.
- The Beneficiary Protector Option has a GTO charge equal to 0.40%.
- The Capital Preservation Plus Option has a GTO charge equal to 0.50%.

The Fixed Account

The Fixed Account is an investment option that is funded by assets of Nationwide's General Account. The General Account contains all of Nationwide's assets other than those in this and other Nationwide separate accounts and is used to support Nationwide's annuity and insurance obligations. The General Account is not subject to the same laws as the Variable Account and the SEC has not reviewed material in this prospectus relating to the Fixed Account.

Purchase payments will be allocated to the Fixed Account by election of the Contract Owner. Nationwide reserves the right to limit or refuse purchase payments and/or transfers allocated to the Fixed Account at its sole discretion. Generally, Nationwide will invoke this right when interest rates are low by historical standards. Nationwide also reserves the right to limit the amount that can be transferred from the Fixed Account at the end of an interest rate guaranteed period. State law requires Nationwide to reserve the right to postpone payment or transfer out of the Fixed Account for a period of up to six months from the date of the withdrawal or transfer request. The Fixed Account may not be available in every state.

Under certain circumstances, Nationwide may restrict the allocation of purchase payments to the Fixed Account when the Extra Value Option is elected. These restrictions may be imposed at Nationwide's sole discretion when economic conditions are such that Nationwide is unable to recoup the cost of providing the up-front Extra Value Option credits.

The investment income earned by the Fixed Account will be allocated to the contracts at varying guaranteed interest rate(s) depending on the following categories of Fixed Account allocations:

- **New Money Rate** – The rate credited on the Fixed Account allocation when the contract is purchased or when subsequent purchase payments are made. Subsequent purchase payments may receive different New Money Rates than the rate when the contract was issued, since the New Money Rate is subject to change based on market conditions.
- **Variable Account to Fixed Rate** – Allocations transferred from any of the Sub-Accounts to the Fixed Account may receive a different rate. The rate may be lower than the New Money Rate. There may be limits on the amount and frequency of movements from the Sub-Accounts to the Fixed Account.
- **Renewal Rate** – The rate available for maturing Fixed Account allocations which are entering a new guarantee period. The Contract Owner will be notified of this rate in a letter issued with the quarterly statements when a Contract Owner's Fixed Account allocation matures. At that time, the Contract Owner will have an opportunity to leave the money in the Fixed Account and receive the Renewal Rate or the Contract Owner can move the money to any of the other investment options.
- **Dollar Cost Averaging Rate** – From time to time, Nationwide may offer a more favorable rate for an initial purchase payment into a new contract when used in conjunction with a Dollar Cost Averaging program. Rates will vary depending on the Dollar Cost Averaging program elected (see *Contract Owner Services*).

All of these rates are subject to change on a daily basis; however, once applied to the Fixed Account, the interest rates are guaranteed until the end of the calendar quarter during which the 12-month anniversary of the Fixed Account allocation occurs.

Credited interest rates are annualized rates – the effective yield of interest over a one-year period. Interest is credited to each contract on a daily basis. As a result, the credited interest rate is compounded daily to achieve the stated effective yield.

The guaranteed rate for any purchase payment will be effective for not less than 12 months. Nationwide guarantees that the rate will not be less than the minimum interest rate required by applicable state law. Any interest in excess of the minimum interest rate required by applicable state law will be credited to Fixed Account allocations at Nationwide's sole discretion.

Nationwide guarantees that the value of Fixed Account allocations will not be less than the amount of the purchase payments and Extra Value Option credits allocated to the Fixed Account, plus interest credited as described above, less any withdrawals, Extra Value Option credits recaptured, and any applicable charges including CDSC.

Fixed Account Interest Rate Guarantee Period

The Fixed Account interest rate guarantee period is the period of time that the Fixed Account interest rate is guaranteed to remain the same. During a Fixed Account interest rate guarantee period, transfers cannot be made from the Fixed Account, and amounts transferred to the Fixed Account must remain on deposit.

For new purchase payments allocated to the Fixed Account and transfers to the Fixed Account, the Fixed Account interest rate guarantee period begins on the date of deposit or transfer and ends on the one-year anniversary of the deposit or transfer. The guaranteed interest rate period may last for up to three months beyond the one-year anniversary because guaranteed terms end on the last day of a calendar quarter.

Fixed Account Charges Assessed for Certain Optional Benefits

All interest rates credited to the Fixed Account will be determined as previously described. However, for contracts with certain optional benefits elected, a charge is assessed to assets allocated to the Fixed Account by reducing the interest crediting rate. Consequently, the charge assessed for the optional benefit will result in a lower credited interest rate (reduced by the amount of the charge).

- The Beneficiary Protector Option has a Fixed Account charge equal to 0.40%.
- The Extra Value Option has a Fixed Account charge equal to 0.45% for the first seven Contract Years.

Even if the credited interest rate is reduced by an optional benefit charge, Nationwide guarantees that the interest rate credited to any assets in the Fixed Account will never be less than the minimum interest rate required by applicable state law.

Contacting the Service Center

All inquiries, paperwork, information requests, service requests, and transaction requests should be made to the Service Center:

- by telephone at 1-800-848-6331 (TDD 1-800-238-3035)
- by mail to P.O. Box 182021, Columbus, Ohio 43218-2021
- by fax at 1-888-634-4472
- by Internet at www.nationwide.com.

Nationwide reserves the right to restrict or remove the ability to submit service requests via Internet, phone, or fax upon written notice.

Not all methods of communication are available for all types of requests. To determine which methods are permitted for a particular request, refer to the specific transaction provision in this prospectus or call the Service Center. Requests submitted by means other than described in this prospectus could be returned or delayed.

Service and transaction requests will generally be processed on the Valuation Date they are received at the Service Center as long as the request is in good order. Good order generally means that all necessary information to process the request is complete and in a form acceptable to Nationwide. If a request is not in good order, Nationwide will take reasonable actions to obtain the information necessary to process the request. Requests that are not in good order may be delayed or returned. Nationwide reserves the right to process any purchase payment or withdrawal request sent to a location other than the Service Center on the Valuation Date it is received at the Service Center. On any day the post office is closed, Nationwide is unable to retrieve service and transaction requests that are submitted by mail. This will result in a delay of the delivery of those requests to the Service Center.

Nationwide will use reasonable procedures to confirm that instructions are genuine and will not be liable for following instructions that it reasonably determined to be genuine. Nationwide may record telephone requests. Telephone and computer systems may not always be available. Any telephone system or computer can experience outages or slowdowns for a variety of reasons. The outages or slowdowns could prevent or delay processing. Although Nationwide has taken precautions to support heavy use, it is still possible to incur an outage or delay. To avoid technical difficulties, submit transaction requests by mail.

The Contract in General

In order to comply with the USA PATRIOT Act and rules promulgated thereunder, Nationwide has implemented procedures designed to prevent contracts described in this prospectus from being used to facilitate money laundering or the financing of terrorist activities. If mandated under applicable law, Nationwide may be required to reject a purchase payment and/or block a Contract Owner's account and thereby refuse to process any request for transfers, withdrawals, surrenders, loans, or death benefits until instructions are received from the appropriate regulators. Nationwide may also be required to provide additional information about a Contract Owner or a Contract Owner's account to governmental regulators.

Due to state law variations, the options and benefits described in this prospectus may vary or may not be available depending on the state in which the contract is issued. Possible state law variations include, but are not limited to, minimum initial and subsequent purchase payment amounts, investment options, availability of certain optional benefits, free look rights, ownership and interests in the contract, death benefit calculations, and CDSC-free withdrawal privileges. This prospectus describes all the material features of the contract. State variations are subject to change without notice at any time. To review a copy of the contract and any endorsements, contact the Service Center.

If the contract described in this prospectus is replacing another variable annuity, the mortality tables used to determine the amount of annuity payments for this contract may be less favorable than those in the contract being replaced. Additionally, upon replacement, all benefits accrued under the replaced contract are forfeited.

Nationwide will not contest the contract.

Nationwide will not pay insurance proceeds directly to minors. Contact a legal advisor for options to facilitate the timely availability of monies intended for a minor's benefit.

The annuity described in this prospectus is intended to provide benefits to a single individual and his/her beneficiaries. It is not intended to be used by institutional investors, in connection with other Nationwide contracts that have the same Annuitant, or in connection with other Nationwide contracts that have different Annuitants, but the same Contract Owner. If Nationwide determines that the risks it intended to assume in issuing the contract have been altered by misusing the contract as described above, Nationwide reserves the right to take any action it deems necessary to reduce or eliminate the altered risk. Nationwide also reserves the right to take any action it deems necessary to reduce or eliminate altered risk resulting from materially false, misleading, incomplete, or otherwise deficient information provided by the Contract Owner.

These contracts are offered to customers of various financial institutions and brokerage firms. No financial institution or brokerage firm is responsible for any of the contractual insurance benefits and features guaranteed under the contracts. *These guarantees are the sole responsibility of Nationwide.*

In general, deferred variable annuities are long-term investments; they are not intended as short-term investments. The contracts associated with this prospectus are not intended to be sold to a terminally ill Contract Owner or Annuitant. Accordingly, Nationwide has designed the contract to offer features, pricing, and investment options that encourage long-term ownership. It is very important that Contract Owners and prospective purchasers understand all the costs associated with owning a contract, and if and how those costs change during the lifetime of the contract. Contract charges may not be the same in later Contract Years as they are in early Contract Years. The various contract charges are assessed to compensate Nationwide for administrative services, distribution and operational expenses, and assumed actuarial risks associated with the contract.

Cybersecurity

Nationwide's businesses are highly dependent upon its computer systems and those of its business partners. This makes Nationwide potentially susceptible to operational and information security risks resulting from a cyber-attack. These risks include direct risks, such as theft, misuse, corruption, and destruction of data maintained by Nationwide, and indirect risks, such as denial of service, attacks on service provider websites and other operational disruptions that impede Nationwide's ability to electronically interact with service providers. Cyber-attacks affecting Nationwide, the underlying mutual funds, intermediaries, and other service providers may adversely affect Nationwide and Contract Values. In connection with any such cyber-attack, Nationwide and/or its service providers and intermediaries may be subject to regulatory fines and financial losses and/or reputational damage. Cybersecurity risks may also impact the issuers of securities in which the underlying mutual funds invest, which may cause the underlying mutual funds to lose value. Although Nationwide undertakes substantial efforts to protect its computer systems from cyber-attacks, including internal processes and

technological defenses that are preventative or detective, and other controls designed to provide multiple layers of security assurance, there can be no guarantee that Nationwide, its service providers, or the underlying mutual funds will avoid losses affecting contracts due to cyber-attacks or information security breaches in the future.

In the event that Contract Values are adversely affected as a result of the failure of Nationwide's cybersecurity controls, Nationwide will take reasonable steps to restore Contract Values to the levels that they would have been had the cyber-attack not occurred. Nationwide will not, however, be responsible for any adverse impact to Contract Values that result from the Contract Owner or its designee's negligent acts or failure to use reasonably appropriate safeguards to protect against cyber-attacks.

Reservation of Rights

In addition to rights that Nationwide specifically reserves elsewhere in this prospectus, Nationwide reserves the right, subject to any applicable regulatory approvals, to perform any or all of the following:

- close Sub-Accounts to additional purchase payments on existing contracts or close Sub-Accounts for contracts purchased on or after specified dates. Changes of this nature will be made as directed by the underlying mutual funds or because Nationwide determines that the underlying mutual fund is no longer suitable (see *Identification of Underlying Mutual Funds*);
- make changes required by any change in the federal securities laws, including, but not limited to, the Securities Act of 1933, the Securities Exchange Act of 1934, the Investment Company Act of 1940, or any other changes to the Securities and Exchange Commission's rules and regulations thereunder or interpretations thereof;
- make any changes necessary to maintain the status of the contracts as annuities under the Internal Revenue Code;
- make any changes required by federal or state laws with respect to annuity contracts; and
- suspend or discontinue sale of the contracts. The decision to suspend or discontinue sale of the contracts is made at Nationwide's discretion. Any decision of this nature would not impact current Contract Owners.

Contract Owners will be notified of any resulting changes by way of a supplement to the prospectus.

Following is a discussion of some relevant factors that may be of particular interest to prospective investors.

Distribution, Promotional, and Sales Expenses

Nationwide pays commissions to the firms that sell the contracts. The maximum gross commission that Nationwide will pay on the sale of the contracts is 6.5% of purchase payments. **Note:** The individual financial professionals typically receive only a portion of this amount; the remainder is retained by the firm. Nationwide may also, instead of a premium-based commission, pay an asset-based commission (sometimes referred to as "trails" or "residuals"), or a combination of the two.

In addition to or partially in lieu of commission, and to the extent permitted by SEC and FINRA rules and other applicable laws and regulations, Nationwide may also pay the selling firms a marketing allowance, which is based on the firm's ability and demonstrated willingness to promote and market Nationwide's products. How any marketing allowance is spent is determined by the firm, but generally will be used to finance firm activities that may contribute to the promotion and marketing of Nationwide's products, which may include but not be limited to providing conferences or seminars, sales or training programs, advertising and sales campaigns regarding the contracts, and payments to assist a firm in connection with its administrative systems, operations and marketing expenses and/or other events or activities sponsored by the firms.

Nationwide may also host training and/or educational meetings including the cost of travel, accommodations and meals for firms that sell the contracts as well as assist such firms with marketing or advertisement costs.

For more information on the exact compensation arrangement associated with this contract, consult your financial professional.

Underlying Mutual Fund Service Fee Payments

Nationwide's Relationship with the Underlying Mutual Funds

The underlying mutual funds incur expenses each time they sell, administer, or redeem their shares. The Variable Account aggregates Contract Owner purchase, redemption, and transfer requests and submits net or aggregated purchase/redemption requests to each underlying mutual fund on each Valuation Date. The Variable Account (not the Contract Owners) is the underlying mutual fund shareholder. When the Variable Account aggregates transactions, the underlying mutual fund does not incur the expense of processing individual transactions it would normally incur if it sold its shares directly to the public. Nationwide incurs these expenses instead.

Nationwide also incurs the distribution costs of selling the contract (as discussed above), which benefit the underlying mutual funds by providing Contract Owners with Sub-Account options that correspond to the underlying mutual funds.

An investment adviser or subadviser of an underlying mutual fund or its affiliates may provide Nationwide or its affiliates with wholesaling services that assist in the distribution of the contract and may pay Nationwide or its affiliates to participate in educational and/or marketing activities. These activities may provide the adviser or subadviser (or their affiliates) with increased exposure to persons involved in the distribution of the contract.

Types of Payments Nationwide Receives

In light of the above, the underlying mutual funds and their affiliates make certain payments to Nationwide or its affiliates (the "payments"). The amount of these payments is typically based on a percentage of assets invested in the underlying mutual funds attributable to the contracts and other variable contracts Nationwide and its affiliates issue, but in some cases may involve a flat fee. These payments are made for various purposes, including payments for the services provided and expenses incurred by the Nationwide companies in promoting, marketing and administering the contracts and underlying funds. Nationwide may realize a profit on the payments received.

Nationwide or its affiliates receive the following types of payments:

- Underlying mutual fund 12b-1 fees, which are deducted from underlying mutual fund assets;
- Sub-transfer agent fees or fees pursuant to administrative service plans adopted by the underlying mutual fund, which may be deducted from underlying mutual fund assets; and
- Payments by an underlying mutual fund's adviser or subadviser (or its affiliates), from their own revenues. Such payments are not from underlying mutual fund assets. However, the revenues from which such payments are made may be derived from advisory fees, which are deducted from underlying mutual fund assets and are reflected in mutual fund charges.

Furthermore, Nationwide benefits from assets invested in Nationwide's affiliated underlying mutual funds (*i.e.*, Nationwide Variable Insurance Trust) because its affiliates also receive compensation from the underlying mutual funds for investment advisory, administrative, transfer agency, distribution, and/or other services provided. Thus, Nationwide may receive more revenue with respect to affiliated underlying mutual funds than unaffiliated underlying mutual funds.

Nationwide took into consideration the anticipated mutual fund service fee payments from the underlying mutual funds when it determined the charges imposed under the contracts (apart from fees and expenses imposed by the underlying mutual funds). Without these mutual fund service fee payments, Nationwide would have imposed higher charges under the contract.

Amount of Payments Nationwide Receives

For the year end December 31, 2019, the underlying mutual fund service fee payments Nationwide and its affiliates received from the underlying mutual funds did not exceed 0.75% (as a percentage of the average Daily Net Assets invested in the underlying mutual funds) offered through the contract or other variable contracts that Nationwide and its affiliates issue. Payments from investment advisers or subadvisers to participate in educational and/or marketing activities have not been taken into account in this percentage.

Most underlying mutual funds or their affiliates have agreed to make payments to Nationwide or its affiliates, although the applicable percentages may vary from underlying mutual fund to underlying mutual fund and some may not make any payments at all. Because the amount of the actual payments Nationwide and its affiliates receive depends on the assets of the underlying mutual funds attributable to the contract, Nationwide and its affiliates may receive higher payments from underlying mutual funds with lower percentages (but greater assets) than from underlying mutual funds that have higher percentages (but fewer assets).

For contracts owned by an employer sponsored retirement plan subject to ERISA, upon a plan trustee's request, Nationwide will provide a best estimate of plan-specific, aggregate data regarding the amount of underlying mutual fund service fee payments Nationwide received in connection with the plan's investments either for the previous calendar year or plan year, if the plan year is not the same as the calendar year.

Identification of Underlying Mutual Funds

Nationwide may consider several criteria when identifying the underlying mutual funds, including some or all of the following: investment objectives, investment process, risk characteristics, investment capabilities, experience and resources, investment consistency, fund expenses, asset class coverage, the alignment of the investment objectives of the underlying mutual fund with Nationwide's hedging strategy, the strength of the adviser's or subadviser's reputation and tenure, brand recognition, and the capability and qualification of each investment firm. Other factors Nationwide may consider during the identification process are: whether the underlying mutual fund's adviser or subadviser is a Nationwide affiliate; whether the underlying mutual fund or its service providers (e.g. the investment adviser or subadvisers), or its affiliates will make mutual fund service fee payments to Nationwide or its affiliates in connection with certain administrative, marketing, and support services; or whether affiliates of the underlying mutual fund can provide marketing and distribution support for sales of the contracts. For additional information on these arrangements, see *Types of Payments Nationwide Receives*. Nationwide reviews the funds periodically and may remove a fund or limit its availability to new contributions and/or transfers of account value if Nationwide determines that a fund no longer satisfies one or more of the selection criteria, and/or if the fund has not attracted significant allocations from Contract Owners.

Nationwide does not recommend or endorse any particular fund and it does not provide investment advice.

There may be underlying mutual funds with lower fees and expenses, as well as other variable contracts that offer underlying mutual funds with lower fees and expenses. The purchaser should consider all of the fees and charges of the contract in relation to its features and benefits when making a decision to invest. **Note:** Higher contract and underlying mutual fund fees and expenses have a direct effect on and may lower investment performance.

Treatment of Unclaimed Property

Every state has unclaimed property laws which generally declare annuity contracts to be abandoned after a period of inactivity of three to five years from the contract's Annuity Commencement Date or the date Nationwide becomes informed that a death benefit is due and payable. For example, if the payment of a death benefit has been triggered, but, if after a thorough search, Nationwide is still unable to locate the beneficiary of the death benefit, or the beneficiary does not come forward to claim the death benefit in a timely manner, the death benefit will be surrendered and placed in a non-interest bearing account. While in the non-interest bearing account, Nationwide will continue to perform due diligence required by state law. Once the state mandated period has expired, Nationwide will escheat the death benefit to the abandoned property division or unclaimed property office of the state in which the beneficiary or the Contract Owner last resided, as shown on Nationwide's books and records, or to Ohio, Nationwide's state of domicile. If a claim is subsequently made, the state is obligated to pay any such amount (without interest) to the designated recipient upon presentation of proper documentation.

To prevent escheatment, it is important to update beneficiary designations - including complete names, complete addresses, phone numbers, and social security numbers - as they change. Such updates should be sent to the Service Center.

Profitability

Nationwide does consider profitability when determining the charges in the contract. In early Contract Years, Nationwide does not anticipate earning a profit, since that is a time when administrative and distribution expenses are typically higher. Nationwide does, however, anticipate earning a profit in later Contract Years. In general, Nationwide's profit will be greater the higher the investment return and the longer the contract is held.

Contract Modification

Nationwide may modify the contract, but no modification will affect the amount or term of any contract unless a modification is required to conform the contract to applicable federal or state law. No modification will affect the method by which Contract Value is determined.

Standard Charges and Deductions

Mortality and Expense Risk Charge

Nationwide deducts a Mortality and Expense Risk Charge equal to an annualized rate of 0.95% of the Daily Net Assets. The Mortality and Expense Risk Charge compensates Nationwide for providing the insurance benefits under the contract, including the contract's standard death benefit. It also compensates Nationwide for assuming the risk that Annuitants will live longer than assumed. Finally, the Mortality and Expense Risk Charge compensates Nationwide for guaranteeing that charges will not increase regardless of actual expenses. Nationwide may realize a profit from this charge.

Contingent Deferred Sales Charge

No sales charge deduction is made from purchase payments upon deposit into the contract. However, if any part of the contract is withdrawn, Nationwide may deduct a CDSC. The CDSC will not exceed 7% of purchase payments withdrawn.

The CDSC is calculated by multiplying the applicable CDSC percentage (noted in the following table) by the amount of purchase payments withdrawn. For purposes of calculating the CDSC, withdrawals are considered to come first from the oldest purchase payment made to the contract, then the next oldest purchase payment, and so forth. CDSC provisions vary by state. Refer to the contract for state specific information.

The CDSC applies as follows:

<u>Number of Completed Years from Date of Purchase Payment</u>	<u>0</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7+</u>
CDSC Percentage.....	7%	7%	6%	5%	4%	3%	2%	0%

Earnings are not subject to the CDSC, but may not be distributed prior to the distribution of all purchase payments. (For tax purposes, a withdrawal is usually treated as a withdrawal of earnings first.)

The CDSC is used to cover sales expenses, including commissions, production of sales material, and other promotional expenses. If expenses are greater than the CDSC, the shortfall will be made up from Nationwide's general assets, which may indirectly include portions of the Variable Account charges, since Nationwide may generate a profit from these charges.

All or a portion of any withdrawal may be subject to federal income taxes. Contract Owners taking withdrawals before age 59½ may be subject to a 10% penalty tax.

Additional purchase payments made to the contract after receiving the benefit of the Spousal Protection Feature are subject to the same CDSC provisions that were applicable prior to receiving the benefit of the Spousal Protection Feature. However, no CDSC will apply to purchase payments made prior to the death of the first spouse.

Waiver of Contingent Deferred Sales Charge

The maximum amount that can be withdrawn annually without a CDSC is the greater of:

- (1) 10% of all purchase payments (15% of all purchase payments made to the contract if the Contract Owner elected the Additional Withdrawal Without Charge and Disability Waiver); or
- (2) any amount withdrawn to meet minimum distribution requirements for this contract under the Internal Revenue Code.

This CDSC-free withdrawal privilege is non-cumulative. Free amounts not taken during any given Contract Year cannot be taken as free amounts in a subsequent Contract Year.

Note: CDSC-free withdrawals do not count as "purchase payments previously withdrawn that were subject to CDSC" and, therefore, do not reduce the amount used to calculate subsequent CDSC-free withdrawal amounts.

In addition, no CDSC will be deducted:

- (1) upon the annuitization of contracts which have been in force for at least two years;
- (2) upon payment of a death benefit;
- (3) from any values which have been held under a contract for at least seven years (five years if the Five-Year CDSC is elected); or

- (4) if an optional death benefit is elected and the conditions described in the Long-Term Care/Nursing Home and Terminal Illness Waiver section are met.

No CDSC applies to transfers between or among the various investment options in the contract.

A contract held by a Charitable Remainder Trust (within the meaning of Internal Revenue Code Section 664) may withdraw the greater of (i) the amount available under the CDSC-free withdrawal privilege described above, and (ii) the difference between:

- (a) the Contract Value at the close of the day prior to the date of the withdrawal; and
- (b) the total purchase payments made to the contract as of the date of the withdrawal (less an adjustment for amounts previously withdrawn).

The CDSC will not be eliminated if to do so would be unfairly discriminatory or prohibited by state law.

Long-Term Care/Nursing Home and Terminal Illness Waiver

The death benefit options (but not the standard death benefit) include a Long-Term Care/Nursing Home and Terminal Illness Waiver. This benefit may not be available in every state.

Under this provision, no CDSC will be charged if:

- (1) the third Contract Anniversary has passed and the Contract Owner has been confined to a long-term care facility or hospital for a continuous 90-day period that began after the contract issue date; or
- (2) the Contract Owner has been diagnosed by a physician at any time after contract issuance to have a terminal illness and Nationwide receives and records a letter from that physician indicating such diagnosis.

Written notice and proof of terminal illness or confinement for 90 days in a hospital or long-term care facility must be received in a form satisfactory to Nationwide and recorded at the Service Center prior to waiver of the CDSC.

In the case of joint ownership, the waivers will apply if either joint owner meets the qualifications listed above.

For those contracts that have a non-natural person as Contract Owner as an agent for a natural person, the Annuitant may exercise the right of the Contract Owner for purposes described in this provision. If the non-natural Contract Owner does not own the contract as an agent for a natural person (e.g., the Contract Owner is a corporation or a trust for the benefit of an entity), the Annuitant may not exercise the rights described in this provision.

Note: The benefit associated with this feature is the waiver of CDSC under certain circumstances. This feature is not intended to provide or imply that the contract provides long-term care or nursing home insurance coverage.

Premium Taxes

Nationwide will charge against the Contract Value any premium taxes levied by a state or other government entity. Premium tax rates currently range from 0% to 5% and vary from state to state. This range is subject to change. Nationwide will assess premium taxes to the contract at the time Nationwide is assessed the premium taxes by the state. **Premium taxes may be deducted from death benefit proceeds.**

Optional Contract Benefits, Charges, and Deductions

For an additional charge, the following optional benefits are available to applicants. Not all optional benefits are available in every state.

Reduced Purchase Payment Option

If the applicant elects the Reduced Purchase Payment Option, Nationwide will deduct an additional charge equal to an annualized rate of 0.25% of the Daily Net Assets. This option must be elected at the time of application. The charge associated with this option is calculated and deducted daily as part of the Accumulation Unit value calculation, and will be assessed until annuitization, unless the Contract Owner terminates the option as described below. In return, the minimum initial purchase payment for that contract will be \$1,000 and minimum subsequent purchase payment will be \$25. This option is not available for Investment-Only Contracts. Nationwide may realize a profit from the charge assessed for this option.

The Contract Owner may terminate this option if, throughout a period of at least two years and continuing until such termination election, the total of all purchase payments, less surrenders is maintained at \$25,000 or more.

The election to terminate the option must be submitted in writing to the Service Center on a form provided by Nationwide. Termination will occur as of the date on the election form, and after the termination, the charge for this option will no longer be assessed. Subsequent purchase payments, if any, will be subject to the terms of the contract and must be at least \$1,000.

Death Benefit Options

For an additional charge, the applicant may elect one of the following death benefit options in lieu of the standard death benefit.

One-Year Enhanced Death Benefit with Long-Term Care/Nursing Home Waiver and Spousal Protection Option

For an additional charge at an annualized rate of 0.15% of the Daily Net Assets, an applicant can elect the One-Year Enhanced Death Benefit with Long-Term Care/Nursing Home Waiver and Spousal Protection Option. This option must be elected at the time of application, and the option is irrevocable. The charge associated with this option is calculated and deducted daily as part of the Accumulation Unit value calculation, and will be assessed until annuitization. Nationwide may realize a profit from the charge assessed for this option. This option, and any charge associated with it, will automatically terminate on the Annuitization Date.

If the Annuitant dies prior to the Annuitization Date, the death benefit will be the greatest of:

- (1) the Contract Value;
- (2) the total of all purchase payments, less an adjustment for amounts withdrawn; or
- (3) the highest Contract Value on any Contract Anniversary prior to the Annuitant's 86th birthday, less an adjustment for amounts subsequently withdrawn, plus purchase payments received after that Contract Anniversary.

Items shown above that use Contract Value as a factor may include a market value adjustment for any amounts allocated to a GTO.

Any adjustment for amounts withdrawn will reduce the applicable factor above in the same proportion that the Contract Value was reduced on the date(s) of the partial withdrawal(s).

The One-Year Enhanced Death Benefit with Long-Term Care/Nursing Home Waiver and Spousal Protection Option also includes the a Long-Term Care/Nursing Home and Terminal Illness Waiver which allows for the withdrawals without CDSC if certain conditions are met, and the Spousal Protection Feature, which allows a surviving spouse to continue the contract while receiving the economic benefit of the death benefit upon the death of the other spouse.

One-Year Step Up Death Benefit Option

For an additional charge at an annualized rate of 0.05% of the Daily Net Assets, an applicant can elect the One-Year Step-Up Death Benefit Option. This option must be elected at the time of application, and the option is irrevocable. The charge associated with this option is calculated and deducted daily as part of the Accumulation Unit value calculation, and will be assessed until annuitization. Nationwide may realize a profit from the charge assessed for this option. The One-Year Step Up Death Benefit Option is only available until state approval is received for the One-Year Enhanced Death Benefit with Long-Term Care/Nursing Home Waiver and Spousal Protection Option. This option, and any charge associated with it, will automatically terminate on the Annuitization Date.

If the Annuitant dies prior to the Annuitization Date, the death benefit will be the greatest of:

- (1) the Contract Value;
- (2) the total of all purchase payments, less an adjustment for amounts withdrawn; or
- (3) the highest Contract Value on any Contract Anniversary prior to the 86th birthday, less an adjustment for amounts subsequently withdrawn, plus purchase payments received after that Contract Anniversary.

Items shown above that use Contract Value as a factor may include a market value adjustment for any amounts allocated to a GTO.

Any adjustment for amounts withdrawn will reduce the applicable factor above in the same proportion that the Contract Value was reduced on the date(s) of the partial withdrawal(s).

The One-Year Step-Up Death Benefit Option also includes the a Long-Term Care/Nursing Home and Terminal Illness Waiver which allows for the withdrawals without CDSC if certain conditions are met.

The One-Year Step-Up Death Benefit Option and the 5% Enhanced Death Benefit Option may both be elected, in which case the death benefit will be the greater of the two benefits.

Greater of One-Year or 5% Enhanced Death Benefit with Long-Term Care/Nursing Home Waiver and Spousal Protection Option

For an additional charge at an annualized rate of 0.20% of the Daily Net Assets, an applicant can elect the Greater of One-Year or 5% Enhanced Death Benefit with Long-Term Care/Nursing Home Waiver and Spousal Protection Option. This option must be elected at the time of application, and the option is irrevocable. The charge associated with this option is calculated and deducted daily as part of the Accumulation Unit value calculation, and will be assessed until annuitization. Nationwide may realize a profit from the charge assessed for this option. This option, and any charge associated with it, will automatically terminate on the Annuitization Date.

If the Annuitant dies prior to the Annuitization Date, the death benefit will be the greatest of:

- (1) the Contract Value;
- (2) the total of all purchase payments, less an adjustment for amounts withdrawn;
- (3) the highest Contract Value on any Contract Anniversary prior to the Annuitant's 86th birthday, less an adjustment for amounts subsequently withdrawn, plus purchase payments received after that Contract Anniversary; or
- (4) the 5% interest anniversary value.

The 5% interest anniversary value is equal to purchase payments minus amounts withdrawn, accumulated at 5% compound interest until the last Contract Anniversary prior to the Annuitant's 86th birthday. Such total accumulated amount shall not exceed 200% of the net of purchase payments and amounts withdrawn. The adjustment for amounts subsequently surrendered after the most recent Contract Anniversary will reduce the 5% interest anniversary value in the same proportion that the Contract Value was reduced on the date(s) of the partial withdrawal(s).

Items shown above that use Contract Value as a factor may include a market value adjustment for any amounts allocated to a GTO.

Any adjustment for amounts withdrawn will reduce the applicable factor above in the same proportion that the Contract Value was reduced on the date(s) of the partial withdrawal(s).

The Greater of One-Year or 5% Enhanced Death Benefit with Long-Term Care/Nursing Home Waiver and Spousal Protection Option also includes a Long-Term Care/Nursing Home and Terminal Illness Waiver which allows for the withdrawals without CDSC if certain conditions are met, and the Spousal Protection Feature, which allows a surviving spouse to continue the contract while receiving the economic benefit of the death benefit upon the death of the other spouse.

5% Enhanced Death Benefit Option

For an additional charge at an annualized rate of 0.10% of the Daily Net Assets, an applicant can elect the 5% Enhanced Death Benefit Option. This option must be elected at the time of application, and the option is irrevocable. The charge associated with this option is calculated and deducted daily as part of the Accumulation Unit value calculation, and will be assessed until annuitization. Nationwide may realize a profit from the charge assessed for this option. The 5% Enhanced Death Benefit Option is only available until state approval is received for the Greater of One-Year or 5% Enhanced Death Benefit with Long-Term Care/Nursing Home Waiver and Spousal Protection Option. This option, and any charge associated with it, will automatically terminate on the Annuitization Date.

If the Annuitant dies prior to the Annuitization Date, the death benefit will be the greatest of:

- (1) the Contract Value; or
- (2) the 5% interest anniversary value.

The 5% interest anniversary value is equal to purchase payments minus amounts withdrawn, accumulated at 5% simple interest until the last Contract Anniversary prior to the Annuitant's 86th birthday. Such total accumulated amount shall not exceed 200% of the net of purchase payments and amounts withdrawn. The adjustment for amounts subsequently surrendered after the most recent Contract Anniversary will reduce the 5% interest anniversary value in the same proportion that the Contract Value was reduced on the date(s) of the partial withdrawal(s).

Items shown above that use Contract Value as a factor may include a market value adjustment for any amounts allocated to a GTO.

Any adjustment for amounts withdrawn will reduce the applicable factor above in the same proportion that the Contract Value was reduced on the date(s) of the partial withdrawal(s).

The 5% Enhanced Death Benefit Option also includes the a Long-Term Care/Nursing Home and Terminal Illness Waiver which allows for the withdrawals without CDSC if certain conditions are met.

The One-Year Step-Up Death Benefit Option and the 5% Enhanced Death Benefit Option may both be elected, in which case the death benefit will be the greater of the two benefits.

CDSC Options

Five Year CDSC Option

Applicants can elect the Five-Year CDSC Option, which reduces the standard seven-year CDSC Schedule to a five-year CDSC schedule. The Five-Year CDSC Option must be elected at the time of application, and the option is irrevocable. In exchange, Nationwide assesses a charge at an annualized rate of 0.15% of the Daily Net Assets. The charge associated with this option is calculated and deducted daily as part of the Accumulation Unit value calculation, and will be assessed until annuitization.

The CDSC schedule applicable if the Five Year CDSC Option is elected is:

<u>Number of Completed Years from Date of Purchase Payment</u>	<u>0</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5+</u>
CDSC Percentage	7%	7%	6%	4%	2%	0%

Under this option, CDSC will not exceed 7% of purchase payments surrendered.

Nationwide may realize a profit from the charge assessed for this option.

In the State of New York, the Five Year CDSC Option is available only for contracts issued as Roth IRAs and is not available when the Extra Value Option is elected.

Additional Withdrawal Without Charge and Disability Waiver

Each contract has a standard 10% CDSC-free withdrawal privilege each year. For an additional charge at an annualized rate of 0.10% of the Daily Net Assets, the Contract Owner can, each year, withdraw an additional 5% of total purchase payments without incurring a CDSC. This would allow the Contract Owner to withdraw a total of 15% of the total of all purchase payments each year free of CDSC. Like the standard 10% CDSC-free privilege, this additional withdrawal benefit is non-cumulative.

This option also contains a disability waiver. Nationwide will waive CDSC if a Contract Owner (or Annuitant if the contract is owned by a non-natural owner) is disabled after the contract is issued but before reaching age 65. If this waiver becomes effective due to disability, no additional purchase payments may be made to the contract.

This option must be elected at the time of application, and the option is irrevocable. The charge associated with this option is calculated and deducted daily as part of the Accumulation Unit value calculation, and will be assessed until annuitization. Nationwide may realize a profit from the charge assessed for this option.

10 Year and Disability Waiver

For an additional charge at an annualized rate of 0.05% of the Daily Net Assets, an applicant for a Tax Sheltered Annuity can elect the 10 Year and Disability Waiver. Under this option, Nationwide will waive CDSC if two conditions are met:

- (1) the Contract Owner has been the owner of the contract for at least 10 years; and
- (2) the Contract Owner has made regular payroll deferrals during the entire Contract Year for at least five of those 10 years.

This option also contains a disability waiver. Nationwide will waive CDSC if the Contract Owner is disabled after the contract is issued but before reaching age 65. If this waiver becomes effective due to disability, no additional purchase payments may be made to the contract.

This option must be elected at the time of application, and the option is irrevocable. The charge associated with this option is calculated and deducted daily as part of the Accumulation Unit value calculation, and will be assessed until annuitization. Nationwide may realize a profit from the charge assessed for this option.

Hardship Waiver

For an additional charge at an annualized rate of 0.15% of the Daily Net Assets, an applicant for a Tax Sheltered Annuity can purchase the Hardship Waiver. Under this option, Nationwide will waive CDSC if the Contract Owner experiences a hardship (as defined for purposes of Internal Revenue Code Section 401(k)). The Contract Owner may be required to provide proof of hardship.

If this waiver becomes effective, no additional purchase payments may be made to the contract.

This option must be elected at the time of application, and the option is irrevocable. The charge associated with this option is calculated and deducted daily as part of the Accumulation Unit value calculation, and will be assessed until annuitization. Nationwide may realize a profit from the charge assessed for this option.

Guaranteed Minimum Income Benefit Options

For contracts issued prior to May 1, 2003, an applicant could have elected one or both of the Guaranteed Minimum Income Benefit Options at the time of application. Once elected, the Guaranteed Minimum Income Benefit Options are irrevocable. If elected, Nationwide will deduct an additional charge at an annualized rate of 0.45% if GMIB Option 1 is elected and 0.30% of the Daily Net Assets if GMIB Option 2 is elected. The charges associated with these options are calculated and deducted daily as part of the Accumulation Unit value calculation, and will be assessed until annuitization. Nationwide may realize a profit from the charges assessed for these options.

Guaranteed Minimum Income Benefit Options provide for a minimum guaranteed value that may replace the Contract Value as the amount to be annuitized under certain circumstances. A Guaranteed Minimum Income Benefit Option may afford protection against unfavorable investment performance.

Extra Value Option

Applicants should be aware of the following prior to electing an Extra Value Option:

- Nationwide may make a profit from the Extra Value Option charge.
- Because the Extra Value Option charge will be assessed against the entire Contract Value for the first seven Contract Years, Contract Owners who anticipate making additional purchase payments after the first Contract Year (which will not receive the Extra Value Option credit(s) but will be assessed the Extra Value Option charge) should carefully examine the Extra Value Option and consult their financial professional regarding its desirability.
- Nationwide may take back or "recapture" all or part of the amount credited under the Extra Value Option in the event of early withdrawals, including revocation of the contract during the contractual free-look period.
- If the market declines during the period that the Extra Value Option credit(s) is subject to recapture, the amount subject to recapture could decrease the amount of Contract Value available for withdrawal.
- The cost of the Extra Value Option and the recapture of the credits (in the event of a withdrawal) could exceed any benefit of receiving the Extra Value Option credits.
- Under certain circumstances, Nationwide may restrict the allocation of purchase payments to the Fixed Account when the Contract Owner elects or has elected an Extra Value Option. These restrictions may be imposed at Nationwide's discretion when economic conditions are such that Nationwide is unable to recoup the cost of providing the up-front Extra Value Option credits.

Applicants can elect the Extra Value Option, in which case Nationwide will apply a credit to the contract equal to 3% of each purchase payment made to the contract for the first 12 months the contract is in force. The Extra Value Option must be elected at the time of application, and the option is irrevocable. This credit, which is funded from Nationwide's General Account, will be allocated among the investment options in the same proportion that the purchase payment is allocated to the contract. For purposes of all benefits and taxes under these contracts, credits are considered earnings, not purchase payments.

In exchange, Nationwide will assess an additional charge at an annualized rate of 0.45% of the Daily Net Assets. The charge associated with this option is calculated and deducted daily as part of the Accumulation Unit value calculation.

In addition, allocations made to the Fixed Account and the GTOs will be assessed a fee of 0.45%.

After the end of seven Contract Years, Nationwide will discontinue assessing the charges associated with the Extra Value Option and the amount credited under this option will be fully vested.

Recapture of Extra Value Option Credits

Nationwide will recapture amounts credited to the contract in connection with an Extra Value Option if:

- (a) the Contract Owner cancels the contract pursuant to the free look provision;
- (b) the Contract Owner takes a full withdrawal before the end of seven Contract Years; or
- (c) the Contract Owner takes a partial withdrawal that is subject to a CDSC.

Some state jurisdictions require a reduced recapture schedule. Refer to the contract for state specific information.

Contract Owners should carefully consider the consequences of taking a withdrawal that subjects part or all of the credit to recapture. If Contract Value decreases due to poor market performance, the recapture provisions could decrease the amount of Contract Value available for withdrawal. In other words, the dollar amount of the credit Nationwide recaptures will remain the same, but this amount may be a higher percentage of the Contract Value.

Nationwide will not recapture credits under the Extra Value Option under the following circumstances:

- If the withdrawal is not subject to a CDSC;
- If the distribution is taken as a result of a death, annuitization, or to meet minimum distribution requirements for this contract under the Internal Revenue Code; or
- If the withdrawal occurs after seven Contract Years.

Recapture Resulting from Exercising Free-Look Privilege

If the Contract Owner cancels the contract pursuant to the contractual free-look provision, Nationwide will recapture the entire amount credited to the contract under this option. In those states that require the return of purchase payments for IRAs that are surrendered pursuant to the contractual free-look, Nationwide will recapture the entire amount credited to the contract under this option, but under no circumstances will the amount returned be less than the purchase payments made to the contract. In those states that allow a return of Contract Value, the Contract Owner will retain any earnings attributable to the amount credited, but all losses attributable to the amount credited will be incurred by Nationwide.

Recapture Resulting from a Full Withdrawal

If the Contract Owner takes a full withdrawal of the contract before the end of seven Contract Years, Nationwide will recapture the entire amount credited to the contract under the option.

Recapture Resulting from a Partial Withdrawal

If the Contract Owner takes a partial withdrawal before the end of seven Contract Years that is subject to CDSC, Nationwide will recapture a proportional part of the amount credited to the contract under this option.

Beneficiary Protector Option

For an additional charge at an annualized rate of 0.40% of the Daily Net Assets, the Beneficiary Protector Option may be elected. The charge associated with this option is calculated and deducted daily as part of the Accumulation Unit value calculation. This option may be elected at the time of application or after the contract has been issued, and the option is irrevocable. Allocations made to the Fixed Account or to the Guaranteed Term Options will be assessed a charge of 0.40%. The Beneficiary Protector Option is only available for contracts with Annuitants who are age 70 or younger at the time of election. Nationwide may realize a profit from the charge assessed for this option.

The Beneficiary Protector Option provides that upon the death of the Annuitant, in addition to any death benefit payable, Nationwide will credit an additional amount to the contract (the "benefit"). If the Beneficiary Protector Option is elected with a contract that has spouses designated as Annuitant and Co-Annuitant, the term Annuitant shall mean the person designated as the Annuitant on the application; the person designated as the Co-Annuitant does not have any rights under this benefit unless the Co-Annuitant is also the beneficiary.

The benefit is credited to the contract upon the death of the Annuitant. After the benefit is credited to the contract, the beneficiary(ies) may:

- (a) take distribution of the contract in the form of the death benefit or required distributions as applicable; or
- (b) if the beneficiary is the deceased Annuitant's surviving spouse, continue the contract as the new beneficial Contract Owner, subject to any mandatory distribution rules.

Once the credit is applied to the contract, charges associated with the Beneficiary Protector Option will no longer be assessed.

How Credits are Calculated

If the Beneficiary Protector Option was elected at the time of application and the Annuitant dies prior to the first Contract Anniversary after the Annuitant's 85th birthday, the amount credited to the contract will be equal to:

40% x Adjusted Earnings

Adjusted Earnings = (a) – (b) – (c); where:

- a = the Contract Value on the date the death benefit is calculated (prior to any death benefit calculation);
- b = purchase payments, proportionately adjusted for withdrawals; and
- c = any adjustment for a death benefit previously credited, proportionately adjusted for withdrawals.

The adjustment for amounts withdrawn will reduce purchase payments and any death benefit previously credited to the contract in the same proportion that the Contract Value was reduced on the date(s) of the partial withdrawal(s).

If the Beneficiary Protector Option was elected after the contract issue date and the Annuitant dies prior to the first Contract Anniversary after the Annuitant's 85th birthday, the amount credited to the contract will be equal to:

40% x Adjusted Earnings from the Date the Option is Elected

Adjusted Earnings from the Date the Option is Elected = (a) – (b) – (c) – (d), where:

- a = Contract Value on the date the death benefit is calculated (prior to any death benefit calculation);
- b = the Contract Value on the date the option is elected, proportionately adjusted for withdrawals;
- c = purchase payments made after the option is elected, proportionately adjusted for withdrawals;
- d = any adjustment for a death benefit previously credited to the contract after the option is elected, proportionately adjusted for withdrawals.

The adjustment for amounts withdrawn will reduce purchase payments and any death benefit previously credited to the contract in the same proportion that the Contract Value was reduced on the date(s) of the partial withdrawal(s).

If no benefits have been paid under this option by the first contract anniversary following the Annuitant's 85th birthday, then:

- (a) Nationwide will credit an amount equal to 4% of the Contract Value on the Contract Anniversary to the contract;
- (b) the Beneficiary Protector Option will terminate and will no longer be in effect; and
- (c) the charge associated with the Beneficiary Protector Option will no longer be assessed.

How Amounts Are Credited

Any amounts credited to the contract pursuant to this option will be allocated among the investment options in the same proportion as each purchase payment is allocated to the contract on the date the credit is applied.

Capital Preservation Plus Option

The Capital Preservation Plus "CPP" Option provides a "return of principal" guarantee over an elected period of time (3, 5, 7, or 10 years – the "program period"). Effective May 1, 2011, the only program period available is the 10-year program period; program periods of other durations that were elected prior to May 1, 2011 will continue unchanged to the end of the current program period. Contract Value at the end of the program period will be no less than Contract Value at the beginning of the period, regardless of market performance. Note, however, that surrenders or contract charges that are deducted from the contract will reduce the value of the guarantee proportionally.

The guarantee is conditioned upon the allocation of Contract Value between two investment components:

- (1) A Guaranteed Term Option corresponding to the length of the elected program period;
- (2) Non-Guaranteed Term Option allocations, which consist of the Fixed Account and a limited list of investment options.

In some state jurisdictions, Nationwide uses Target Term Options instead of Guaranteed Term Options in connection with the Capital Preservation Plus Option. For all material purposes, Guaranteed Term Options and Target Term Options are the same. All references to Guaranteed Term Options in relation to the Capital Preservation Plus Option will also mean Target Term Options (in applicable jurisdictions). Refer to the prospectus for the Guaranteed Term Options for more information.

At the beginning of each program period, Nationwide will specify the percentage of the Contract Value that must be allocated to each of these two general components. Generally, when interest rates are higher, a greater portion of the Contract Value will be made available for allocation among Sub-Accounts; when interest rates are lower, lesser portions may be made available for allocation among Sub-Accounts. Also, longer program periods will typically permit greater allocations to the Sub-Accounts. Other general economic factors and market conditions may affect these determinations as well.

Charges

The charge associated with the Capital Preservation Plus Option is equal to an annualized rate not to exceed 0.50% of the Daily Net Assets. Allocations to the Guaranteed Term Options will also be assessed a charge not to exceed 0.50%. Nationwide may realize a profit from the charge assessed for this option.

All charges associated with the Capital Preservation Plus Option will remain the same for the duration of the program period. When the program period ends or an elected Capital Preservation Plus Option is terminated, the charges associated with the option will no longer be assessed.

The Advantage of Capital Preservation Plus

Without electing the option, Contract Owners may be able to approximate (without replicating) the benefits of the Capital Preservation Plus Option. To do this, Contract Owners would have to determine how much of their Contract Value would need to be allocated to a Guaranteed Term Option so that the amount at maturity (principal plus interest attributable to the Guaranteed Term Option allocation) would approximate the original total investment. The balance of the Contract Value would be available to be allocated among the Fixed Account and a limited list of investment options. This represents an investment allocation strategy aimed at capital preservation.

Election of the Capital Preservation Plus Option, however, generally permits a higher percentage of the Contract Value to be allocated outside of the Guaranteed Term Options. This provides Contract Owners with a greater opportunity to benefit from market appreciation that is reflected in the Sub-Accounts' performance, while preserving the return of principal guarantee.

Availability

The Capital Preservation Plus Option is only available for election at the time of application.

Conditions Associated with the Capital Preservation Plus Option

A Contract Owner with an outstanding loan may not elect the Capital Preservation Plus Option.

During the program period, the following conditions apply:

- If withdrawals are taken or contract charges are deducted from the Contract Value, the value of the guarantee will be reduced proportionally.
- Only one Capital Preservation Plus Option program may be in effect at any given time.
- No new purchase payments may be applied to the contract.
- Transfers between and among permitted investment options may not be submitted via Internet.
- Enhanced Rate Dollar Cost Averaging is not available as a Contract Owner service.
- Nationwide will not permit loans to be taken from the contract.
- No optional benefit that assesses a charge to the Guaranteed Term Options may be added to the contract.

- If Annuitant dies and the Annuitant's spouse elects to continue the contract, the option will remain in effect and will continue until the end of the original program period.

If the contract is annuitized, surrendered, or liquidated for any reason prior to the end of the program period, all guarantees are terminated. A market value adjustment may apply to amounts transferred from a Guaranteed Term Option due to annuitization. A market value adjustment may apply to amounts withdrawn or transferred from a GTO and the withdrawal will be subject to the CDSC provisions of the contract.

After the end of the program period or after termination of the option the above conditions will no longer apply.

Investments During the Program Period

When the option is elected and after Nationwide receives all required information, Nationwide will declare the amount of the Contract Value that is available for allocation to the Non-Guaranteed Term Option component. The remainder of the Contract Value must be allocated to a Guaranteed Term Option, the length of which corresponds to the length of the program period elected by the Contract Owner.

Only certain investment options are available when a Contract Owner elects the Capital Preservation Plus Option. Nationwide selected the available investment options on the basis of certain risk factors associated with the underlying mutual fund's investment objective. The investment options that are unavailable were excluded on the basis of similar risk considerations.

The Fixed Account and the following investment options are the only investment options permitted while the CPP Option is elected:

- AllianceBernstein Variable Products Series Fund, Inc. - AB VPS Small/Mid Cap Value Portfolio: Class B
- American Century Variable Portfolios II, Inc. - American Century VP Inflation Protection Fund: Class II
- American Century Variable Portfolios, Inc. - American Century VP Mid Cap Value Fund: Class I
- Fidelity Variable Insurance Products Fund - Fidelity VIP Freedom Fund 2010 Portfolio: Service Class
- Fidelity Variable Insurance Products Fund - Fidelity VIP Freedom Fund 2020 Portfolio: Service Class
- Fidelity Variable Insurance Products Fund - Fidelity VIP Freedom Fund 2030 Portfolio: Service Class
- Fidelity Variable Insurance Products Fund - VIP Equity-Income Portfolio: Service Class
- Fidelity Variable Insurance Products Fund - VIP Growth Portfolio: Service Class
- Fidelity Variable Insurance Products Fund - VIP Investment Grade Bond Portfolio: Service Class
- Fidelity Variable Insurance Products Fund - VIP Mid Cap Portfolio: Service Class
- Franklin Templeton Variable Insurance Products Trust - Franklin Income VIP Fund: Class 2
- MFS® Variable Insurance Trust - MFS Value Series: Service Class
- Nationwide Variable Insurance Trust - American Funds NVIT Asset Allocation Fund: Class II
- Nationwide Variable Insurance Trust - American Funds NVIT Bond Fund: Class II
- Nationwide Variable Insurance Trust - American Funds NVIT Growth Fund: Class II
- Nationwide Variable Insurance Trust - American Funds NVIT Growth-Income Fund: Class II
- Nationwide Variable Insurance Trust - BlackRock NVIT Equity Dividend Fund: Class I
- Nationwide Variable Insurance Trust - NVIT AQR Large Cap Defensive Style Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Aggressive Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Balanced Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Capital Appreciation Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Conservative Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Managed Growth & Income Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Managed Growth Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderate Fund: Class II

- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderately Aggressive Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderately Conservative Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Core Bond Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Core Plus Bond Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Government Bond Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Government Money Market Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Investor Destinations Aggressive Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Investor Destinations Balanced Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Investor Destinations Capital Appreciation Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Investor Destinations Conservative Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Investor Destinations Managed Growth & Income Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Investor Destinations Managed Growth Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderate Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderately Aggressive Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderately Conservative Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Jacobs Levy Large Cap Growth Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Managed American Funds Asset Allocation Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Mid Cap Index Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Multi-Manager Large Cap Value Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Multi-Manager Mid Cap Value Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Newton Sustainable U.S. Equity Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Short Term Bond Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Wells Fargo Discovery Fund: Class I

Election of the Capital Preservation Plus Option will not be effective unless and until Nationwide receives allocation instructions based on the limited set of investment options. Allocations to investment options other than those listed are not permitted during the program period.

Nationwide reserves the right to modify the list of available investment options upon written notice to Contract Owners. If an investment option is deleted from the list of available investment options, such deletion will not affect Capital Preservation Plus Option programs already in effect.

Withdrawals During the Program Period

If the Contract Owner takes a withdrawal, Nationwide will surrender Accumulation Units from the Sub-Accounts and an amount from the Fixed Account and the GTO in proportion to the value in each option at the time of the withdrawal request, unless Nationwide is instructed otherwise. Withdrawals may not be taken exclusively from the Guaranteed Term Option. The partial withdrawal will cause a proportional negative adjustment to the guarantee. A market value adjustment may apply to amounts withdrawn from the GTO and the withdrawal will be subject to the CDSC provisions of the contract.

Transfers During the Program Period

Transfers to and from the Guaranteed Term Option are not permitted during the program period.

Transfers between and among the permitted investment options are subject to the terms and conditions in the *Transfers Prior to Annuitization* provision. During the program period, transfers to investment options that are not included in the Capital Preservation Plus Option program are not permitted.

Terminating the Capital Preservation Plus Option

Once elected, the Capital Preservation Plus Option cannot be revoked, except as provided below.

If the Contract Owner elected a program period matching a 7-year Guaranteed Term Option, upon reaching the fifth Contract Anniversary, the Contract Owner may terminate the Capital Preservation Plus Option. Any termination instructions must be received at the Service Center within 60 days after the fifth Contract Anniversary.

If the Contract Owner elected a program period matching a 10-year Guaranteed Term Option, upon reaching the seventh Contract Anniversary, the Contract Owner may terminate the Capital Preservation Plus Option. Any termination instructions must be received at the Service Center within 60 days after the seventh Contract Anniversary.

If the Contract Owner terminates the Capital Preservation Plus Option as described above, the charges associated with the option will no longer be assessed, all guarantees associated with the option will terminate, the contract's investment allocations will remain the same as when the program was in effect (unless Nationwide is instructed otherwise), and all conditions associated with the Capital Preservation Plus Option are removed.

Fulfilling the Return of Principal Guarantee

At the end of the program period, if the Contract Value is less than the guaranteed amount, Nationwide will credit an amount to the contract so that the Contract Value equals the guaranteed amount. Amounts credited under this option are considered, for purposes of other benefits under this contract, earnings, not purchase payments. If the Contract Owner does not elect to begin a new Capital Preservation Plus Option program, the amount previously allocated to the Guaranteed Term Option and any amounts credited under the guarantee will be allocated to the money market Sub-Account.

Election of a New Capital Preservation Plus Option

At the end of any program period or after terminating a Capital Preservation Plus Option, the Contract Owner may elect to participate in a new Capital Preservation Plus Option program at the charges, rates and allocation percentages in effect at that point in time. Nationwide will communicate the ensuing program period end to the Contract Owner approximately 75 days before the end of the period and this notice will include a list of the limited investment options available. If the Contract Owner elects to participate in a new program, such election and complete instructions must be received by Nationwide within 60 days before the end of the preceding program period or within 60 days before the program termination, whichever is applicable.

Removal of Variable Account Charges

For certain optional benefits, a charge is assessed only for a specified period of time. To remove the charge, Nationwide systematically re-rates the contract. This re-rating results in lower contract charges, but no change in Contract Value or any other contractual benefit.

Re-rating involves two steps: the adjustment of contract expenses and the adjustment of the number of units in the contract.

The first step, the adjustment of contract expenses, involves removing the charge from the unit value calculation. For example, on a contract where the only optional benefit elected is the Extra Value Option, the Variable Account value will be calculated using unit values with Variable Account charges of 1.40% for the first seven Contract Years. At the end of that period, the charge associated with the Extra Value Option will be removed. From that point on, the Variable Account value will be calculated using the unit values with Variable Account charges at 0.95%. Thus, the Extra Value Option charge is no longer included in the daily Sub-Account valuation for the contract.

The second step of the re-rating process, the adjustment of the number of units in the contract, is necessary in order to keep the re-rating process from altering the Contract Value. Generally, for any given Sub-Account, the higher the Variable Account charges, the lower the unit value, and vice versa. For example, Sub-Account X with charges of 1.40% will have a lower unit value than Sub-Account X with charges of 0.95% (higher expenses result in lower unit values). When, upon re-rating, the unit values used in calculating Variable Account value are dropped from the higher expense level to the lower expense level, the higher unit values will cause an incidental increase in the Contract Value. In order to avoid this incidental increase, Nationwide adjusts the number of units in the contract down so that the Contract Value after the re-rating is the same as the Contract Value before the re-rating.

Ownership and Interests in the Contract

Contract Owner

Prior to the Annuitization Date, the Contract Owner has all rights under the contract, unless a joint owner is named. If a joint owner is named, each joint owner has all rights under the contract. **Purchasers who name someone other than themselves as the Contract Owner will have no rights under the contract.**

On the Annuitization Date, the Annuitant becomes the Contract Owner, unless the Contract Owner is a Charitable Remainder Trust. If the Contract Owner is a Charitable Remainder Trust, the Charitable Remainder Trust continues to be the Contract Owner after annuitization.

Contract Owners of Non-Qualified Contracts may name a new Contract Owner at any time before the Annuitization Date. Any change of Contract Owner automatically revokes any prior Contract Owner designation. Changes in contract ownership may result in federal income taxation and may be subject to state and federal gift taxes.

Joint Owner

Joint owners each own an undivided interest in the contract.

Non-Qualified Contract Owners can name a joint owner at any time before annuitization. However, joint owners must be spouses at the time joint ownership is requested, unless state law requires Nationwide to allow non-spousal joint owners. Joint ownership is not permitted on contracts owned by a non-natural Contract Owner.

Generally, the exercise of any ownership rights under the contract must be in writing and signed by both joint owners. However, if a written election, signed by both Contract Owners, authorizing Nationwide to allow the exercise of ownership rights independently by either joint owner is submitted, Nationwide will permit joint owners to act independently. If such an authorization is submitted, Nationwide will not be liable for any loss, liability, cost, or expense for acting in accordance with the instructions of either joint owner.

If either joint owner dies before the Annuitization Date, the contract continues with the surviving joint owner as the remaining Contract Owner.

Contingent Owner

The contingent owner succeeds to the rights of a Contract Owner if a Contract Owner who is not the Annuitant dies before the Annuitization Date and there is no surviving joint owner.

If a Contract Owner who is the Annuitant dies before the Annuitization Date, the contingent owner will not have any rights under the contract, unless such contingent owner is also the beneficiary.

The Contract Owner may name a contingent owner at any time before the Annuitization Date.

Annuitant

The Annuitant is the person who will receive annuity payments and upon whose continuation of life any annuity payment involving life contingencies depends. This person must be age 85 or younger at the time of contract issuance, unless Nationwide approves a request for an Annuitant of greater age.

Only Non-Qualified Contract Owners may name someone other than himself/herself as the Annuitant.

The Contract Owner may not name a new Annuitant without Nationwide's consent.

Co-Annuitant

A Co-Annuitant, if named, must be the Annuitant's spouse. The Co-Annuitant may be named at any time prior to annuitization and will receive the benefit of the Spousal Protection Feature, provided all of the requirements set forth in the *Spousal Protection Feature* section are met.

If either Co-Annuitant dies before the Annuitization Date, the surviving Co-Annuitant may continue the contract and will receive the benefit of the Spousal Protection Feature.

Contingent Annuitant

If the Annuitant dies before the Annuitization Date, the Contingent Annuitant becomes the Annuitant. The Contingent Annuitant must be age 85 or younger at the time of contract issuance, unless Nationwide approves a request for a Contingent Annuitant of greater age.

If a Contingent Annuitant is named, all provisions of the contract that are based on the Annuitant's death prior to the Annuitization Date will be based on the death of the last survivor of the Annuitant and Contingent Annuitant.

Only Non-Qualified Contract Owners may name a Contingent Annuitant.

Joint Annuitant

The joint Annuitant is designated as a second person (in addition to the Annuitant) upon whose continuation of life any annuity payment involving life contingencies depends. The joint Annuitant is named at the time of annuitization.

Beneficiary and Contingent Beneficiary

The beneficiary is the person who is entitled to the death benefit if the Annuitant (and Contingent Annuitant, if applicable) dies before the Annuitization Date. The Contract Owner can name more than one beneficiary. Multiple beneficiaries will share the death benefit equally, unless otherwise specified.

A contingent beneficiary will succeed to the rights of the beneficiary if no beneficiary is alive when a death benefit is paid. The Contract Owner can name more than one contingent beneficiary. Multiple contingent beneficiaries will share the death benefit equally, unless otherwise specified.

Changes to the Parties to the Contract

Prior to the Annuitization Date (and subject to any existing assignments), the Contract Owner may request to change the following:

- Contract Owner (Non-Qualified Contracts only);
- joint owner (must be Contract Owner's spouse);
- contingent owner;
- Annuitant (subject to Nationwide's underwriting and approval);
- Contingent Annuitant (subject to Nationwide's underwriting and approval);
- joint annuitant (subject to Nationwide's underwriting and approval);
- Co-Annuitant (must be the Annuitant's spouse);
- beneficiary; or
- contingent beneficiary.

The Contract Owner must submit the request to Nationwide in writing and Nationwide must receive the request at the Service Center before the Annuitization Date. Once Nationwide receives and records the change request, the change will be effective as of the date the written request was signed (unless otherwise specified by the Contract Owner), whether or not the Contract Owner or Annuitant is living at the time it was recorded. The change will not affect any action taken by Nationwide before the change was recorded.

Any request to change the Contract Owner must be signed by the existing Contract Owner and the person designated as the new Contract Owner. Nationwide may require a signature guarantee.

If the Contract Owner is not a natural person and there is a change of the Annuitant, distributions will be made as if the Contract Owner died at the time of the change, regardless of whether the Contract Owner named a Contingent Annuitant.

Nationwide reserves the right to reject any change request that would alter the nature of the risk that Nationwide assumed when it originally issued the contract.

Certain options and features under the contract have specific requirements as to who can be named as the Contract Owner, Annuitant, Co-Annuitant, and/or beneficiary in order to receive the benefit of the option or feature. Changes to the parties to the contract may result in the termination or loss of benefit of these options or features. Contract Owners contemplating changes to the parties to the contract should contact their financial professional to determine how the changes impact the options and features under the contract.

Operation of the Contract

Pricing

Generally, Nationwide prices Accumulation Units on each day that the New York Stock Exchange is open. (Pricing is the calculation of a new Accumulation Unit value that reflects that day's investment experience.)

Accumulation Units are not priced when the New York Stock Exchange is closed or on the following nationally recognized holidays:

- New Year's Day
- Martin Luther King, Jr. Day
- Presidents' Day
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving
- Christmas

Nationwide also will not price purchase payments, withdrawals, or transfers if:

- (1) trading on the New York Stock Exchange is restricted;
- (2) an emergency exists making disposal or valuation of securities held in the Variable Account impracticable; or
- (3) the SEC, by order, permits a suspension or postponement for the protection of security holders.

Rules and regulations of the SEC will govern as to when the conditions described in (2) and (3) exist. If Nationwide is closed on days when the New York Stock Exchange is open, Contract Value may change and Contract Owners will not have access to their accounts.

Application and Allocation of Purchase Payments

Initial Purchase Payments

Initial purchase payments will be priced at the Accumulation Unit value next determined no later than two business days after receipt of an order to purchase if the application and all necessary information are complete and are received at the Service Center before the close of regular trading on the New York Stock Exchange, which generally occurs at 4:00 p.m. EST. If the order is received after the close of regular trading on the New York Stock Exchange, the initial purchase payment will be priced within two business days after the next Valuation Date.

If an incomplete application is not completed within five business days after receipt at the Service Center, the prospective purchaser will be informed of the reason for the delay. The purchase payment will be returned unless the prospective purchaser specifically consents to allow Nationwide to hold the purchase payment until the application is completed.

Generally, initial purchase payments are allocated according to Contract Owner instructions on the application. However, in some states, Nationwide will allocate initial purchase payments to the money market Sub-Account during the free look period. After the free look period, Nationwide will reallocate the Contract Value among the investment options based on the instructions contained on the application. In other states, Nationwide will immediately allocate initial purchase payments to the investment options based on the instructions contained on the application. Contact the Service Center or refer to your contract for state specific information on the allocation of initial purchase payments.

Subsequent Purchase Payments

Any subsequent purchase payment received at the Service Center (along with all necessary information) before the close of regular trading on the New York Stock Exchange on any Valuation Date will be priced at the Accumulation Unit value next determined after receipt of the purchase payment. If a subsequent purchase payment is received at the Service Center (along with all necessary information) after the close of regular trading on the New York Stock Exchange, it will be priced at the Accumulation Unit value determined on the following Valuation Date.

Allocation of Purchase Payments

Nationwide allocates purchase payments to Sub-Accounts as instructed by the Contract Owner. Shares of the underlying mutual funds in which the Sub-Accounts invest are purchased at Net Asset Value, then the Contract Owner receives Accumulation Units in the Sub-Account(s) to which the Contract Owner allocated purchase payments.

Contract Owners can change allocations or make exchanges among the Sub-Accounts after the time of application by submitting a written request to the Service Center. However, no change may be made that would result in an amount less than 1% of the purchase payments being allocated to any Sub-Account. In the event that Nationwide receives such a request, Nationwide will inform the Contract Owner that the allocation instructions are invalid and that the contract's allocations among the Sub-Accounts prior to the request will remain in effect. Certain transactions may be subject to conditions imposed by the underlying mutual funds.

Determining the Contract Value

The Contract Value is the sum of the value of amounts (including any Extra Value Option credits applied to the contract) allocated to the Sub-Accounts plus any amount held in the Fixed Account, the GTOs, and the collateral fixed account. If charges are assessed against the whole Contract Value, Nationwide will deduct a proportionate amount from each Sub-Account, the Fixed Account, and the GTOs based on current cash values.

Determining Variable Account Value - Valuing an Accumulation Unit

Sub-Account allocations are accounted for in Accumulation Units. Accumulation Unit values (for each Sub-Account) are determined by calculating the Net Investment Factor for the Sub-Accounts for the current Valuation Period and multiplying that result with the Accumulation Unit values determined on the previous Valuation Period. For each Sub-Account, the Net Investment Factor is the investment performance of the underlying mutual fund in which a particular Sub-Account invests, including the charges assessed against that Sub-Account for a Valuation Period.

Nationwide uses the Net Investment Factor as a way to calculate the investment performance of a Sub-Account from Valuation Period to Valuation Period.

The Net Investment Factor for any particular Sub-Account before the Annuitization Date is determined by dividing (a) by (b), and then subtracting (c) from the result, where:

- (a) is the sum of:
 - (1) the Net Asset Value of the underlying mutual fund as of the end of the current Valuation Period; and
 - (2) the per share amount of any dividend or income distributions made by the underlying mutual fund (if the date of the dividend or income distribution occurs during the current Valuation Period).
- (b) is the Net Asset Value of the underlying mutual fund determined as of the end of the preceding Valuation Period.
- (c) is a factor representing the daily total Variable Account charges, which may include charges for optional benefits elected by the Contract Owner. The factor is equal to an annualized rate ranging from 0.95% to 3.95% of the Daily Net Assets, depending on which optional benefits the Contract Owner elects.

Based on the change in the Net Investment Factor, the value of an Accumulation Unit may increase or decrease. Changes in the Net Investment Factor may not be directly proportional to changes in the Net Asset Value of the underlying mutual fund shares because of the deduction of Variable Account charges.

Though the number of Accumulation Units will not change as a result of investment experience, the value of an Accumulation Unit may increase or decrease from Valuation Period to Valuation Period.

Determining Fixed Account Value

Nationwide determines the value of the Fixed Account by:

- (1) adding all amounts allocated to the Fixed Account (including any Extra Value Option credits applied to the contract), minus amounts previously transferred or withdrawn from the Fixed Account;
- (2) adding any interest earned on the amounts allocated to the Fixed Account; and
- (3) subtracting charges deducted in accordance with the contract.

Determining Guaranteed Term Option Value

Nationwide determines the value of a Guaranteed Term Option by:

- (1) adding all amounts allocated to any Guaranteed Term Option (including any Extra Value Option credits applied to the contract), minus amounts previously transferred or withdrawn from a Guaranteed Term Option (which may be subject to a market value adjustment);
- (2) adding any interest earned on the amounts allocated to a Guaranteed Term Option; and
- (3) subtracting charges deducted in accordance with the contract.

Transfer Requests

Contract Owners may submit transfer requests in writing, over the telephone, or via the Internet to the Service Center. Some benefits or features under the contract may limit the manner in which transfer requests can be submitted, as indicated in the respective provision. Nationwide may restrict or withdraw the telephone and/or Internet transfer privilege at any time.

Generally, Sub-Account transfers will receive the Accumulation Unit value next computed after the transfer request is received at the Service Center. However, if a contract that is limited to submitting transfer requests via U.S. mail submits a transfer request via the Internet or telephone pursuant to Nationwide's one-day delay policy, the transfer will be executed on the next Valuation Date after the exchange request is received at the Service Center (see *Managers of Multiple Contracts*).

Transfer Restrictions

Neither the contracts described in this prospectus nor the underlying mutual funds are designed to support active trading strategies that require frequent movement between or among Sub-Accounts (sometimes referred to as "market-timing" or "short-term trading"). A Contract Owner who intends to use an active trading strategy should consult his/her financial professional and request information on other Nationwide variable annuity contracts that offer investment in underlying mutual funds that are designed specifically to support active trading strategies.

Nationwide discourages (and will take action to deter) short-term trading in this contract because the frequent movement between or among Sub-Accounts may negatively impact other investors in the contract. Short-term trading can result in:

- the dilution of the value of the investors' interests in the underlying mutual fund;
- underlying mutual fund managers taking actions that negatively impact performance (keeping a larger portion of the underlying mutual fund assets in cash or liquidating investments prematurely in order to support redemption requests); and/or
- increased administrative costs due to frequent purchases and redemptions.

To protect investors in this contract from the negative impact of these practices, Nationwide has implemented, or reserves the right to implement, several processes and/or restrictions aimed at eliminating the negative impact of active trading strategies. Nationwide makes no assurances that all risks associated with short-term trading will be completely eliminated by these processes and/or restrictions.

Nationwide cannot guarantee that its attempts to deter active trading strategies will be successful. If Nationwide is unable to deter active trading strategies, the performance of the Sub-Accounts that are actively traded may be adversely impacted.

Redemption Fees

Some underlying mutual funds assess a short-term trading fee in connection with transfers from a Sub-Account that occur within 60 days after the date of the allocation to the Sub-Account. The fee is assessed against the amount transferred and is paid to the underlying mutual fund. Redemption fees compensate the underlying mutual fund for any negative impact on fund performance resulting from short-term trading. If a short-term trading fee is assessed, the Contract Owner will receive a confirmation notice.

Currently, none of the underlying mutual funds assess a short-term trading fee.

U.S. Mail Restrictions

Nationwide monitors transfer activity in order to identify those who may be engaged in harmful trading practices. Transaction reports are produced and examined. Generally, a contract may appear on these reports if the Contract Owner (or a third party acting on their behalf) engages in a certain number of "transfer events" in a given period. A "transfer event" is any transfer, or combination of transfers, occurring on a given trading day (Valuation Period). For example, if a Contract Owner executes multiple transfers involving 10 investment options in one day, this counts as one transfer event. A single transfer occurring on a given trading day and involving only two investment options will also count as one transfer event.

As a result of this monitoring process, Nationwide may restrict the method of communication by which transfer orders will be accepted. In general, Nationwide will adhere to the following guidelines:

Trading Behavior	Nationwide's Response
Six or more transfer events in one calendar quarter	Nationwide will mail a letter to the Contract Owner notifying them that: (1) they have been identified as engaging in harmful trading practices; and (2) if their transfer events exceed 11 in two consecutive calendar quarters or 20 in one calendar year, the Contract Owner will be limited to submitting transfer requests via U.S. mail on a Nationwide issued form.
More than 11 transfer events in two consecutive calendar quarters OR More than 20 transfer events in one calendar year	Nationwide will automatically limit the Contract Owner to submitting transfer requests via U.S. mail on a Nationwide issued form.

For purposes of Nationwide's transfer policy, U.S. mail includes standard U.S. mail, overnight U.S. mail, and overnight delivery via private carrier.

Each January 1, Nationwide will start the monitoring anew, so that each contract starts with 0 transfer events each January 1. See, however, the *Other Restrictions* provision.

Managers of Multiple Contracts

Some financial professionals manage the assets of multiple Nationwide contracts pursuant to trading authority granted or conveyed by multiple Contract Owners. These multi-contract financial professionals will generally be required by Nationwide to submit all transfer requests via U.S. mail.

Nationwide may, as an administrative practice, implement a "one-day delay" program for these multi-contract financial professionals, which they can use in addition to or in lieu of submitting transfer requests via U.S. mail. The one-day delay option permits multi-contract financial professionals to continue to submit transfer requests via the Internet or telephone. However, transfer requests submitted by multi-contract financial professionals via the Internet or telephone will not receive the next available Accumulation Unit value. Rather, they will receive the Accumulation Unit value that is calculated on the following Valuation Date. Transfer requests submitted under the one-day delay program are irrevocable. Multi-contract financial professionals will receive advance notice of being subject to the one-day delay program.

Other Restrictions

Contract Owners that are required to submit transfer requests via U.S. mail will be required to use a Nationwide issued form for their transfer request. Nationwide will refuse transfer requests that either do not use the Nationwide issued form for their transfer request or fail to provide accurate and complete information on their transfer request form. In the event that a Contract Owner's transfer request is refused by Nationwide, they will receive notice in writing by U.S. mail and will be required to resubmit their transfer request on a Nationwide issued form.

Nationwide reserves the right to refuse or limit transfer requests, or take any other action it deems necessary in order to protect Contract Owners, Annuitants, and beneficiaries from the negative investment results that may result from short-term trading or other harmful investment practices employed by some Contract Owners (or third parties acting on their behalf). In particular, trading strategies designed to avoid or take advantage of Nationwide's monitoring procedures (and other measures aimed at curbing harmful trading practices) that are nevertheless determined by Nationwide to constitute harmful trading practices, may be restricted.

Any restrictions that Nationwide implements will be applied consistently and uniformly.

Underlying Mutual Fund Restrictions and Prohibitions

Pursuant to regulations adopted by the SEC, Nationwide is required to enter into written agreements with the underlying mutual funds which allow the underlying mutual funds to:

- (1) request the taxpayer identification number, international taxpayer identification number, or other government issued identifier of any Contract Owner;
- (2) request the amounts and dates of any purchase, redemption, transfer, or exchange request ("transaction information"); and
- (3) instruct Nationwide to restrict or prohibit further purchases or exchanges by Contract Owners that violate policies established by the underlying mutual fund (whose policies may be more restrictive than Nationwide's policies).

Nationwide is required to provide such transaction information to the underlying mutual funds upon their request. In addition, Nationwide is required to restrict or prohibit further purchases or requests to exchange into a specific Sub-Account upon instruction from the underlying mutual fund in which that Sub-Account invests. Nationwide and any affected Contract Owner may not have advance notice of such instructions from an underlying mutual fund to restrict or prohibit further purchases or requests to exchange. If an underlying mutual fund refuses to accept a purchase or request to exchange into the Sub-Account associated with the underlying mutual fund submitted by Nationwide, Nationwide will keep any affected Contract Owner in their current Sub-Account allocation.

Transfers Prior to Annuitization

Transfers from the Fixed Account

A Contract Owner may request to transfer allocations from the Fixed Account to the Sub-Accounts or a GTO only upon reaching the end of a Fixed Account interest rate guarantee period. Fixed Account transfers must be made within 45 days after the end of the interest rate guarantee period.

Normally, Nationwide will permit 100% of the maturing Fixed Account allocations to be transferred. However, Nationwide may limit the amount that can be transferred from the Fixed Account. Nationwide will determine the amount that may be transferred and will declare this amount at the end of the Fixed Account interest rate guarantee period. The maximum transferable amount will never be less than 10% of the Fixed Account allocation reaching the end of a Fixed Account interest rate guarantee period.

Contract Owners who use Dollar Cost Averaging may transfer from the Fixed Account under the terms of that program.

Nationwide is required by state law to reserve the right to postpone payment or transfer of assets from the Fixed Account for a period of up to six months from the date of the withdrawal or transfer request.

Transfers to the Fixed Account

Normally, Nationwide will not restrict transfers to the Fixed Account; however, Nationwide may establish a maximum transfer limit for transfers to the Fixed Account. Except as noted below, the transfer limit will not be less than 10% of the current value of Sub-Account allocations, less any transfers made in the 12 months preceding the date the transfer is requested, but not including transfers made prior to the imposition of the transfer limit.

Nationwide reserves the right to limit or refuse transfers to the Fixed Account. Generally, Nationwide will invoke this right when interest rates are low by historical standards.

Transfers from a Guaranteed Term Option

Transfers from a Guaranteed Term Option prior to maturity are subject to a market value adjustment.

Transfers from the Sub-Accounts

Except as otherwise indicated in *Transfers to the Fixed Account*, a Contract Owner may request to transfer allocations from the Sub-Accounts to the Fixed Account or a GTO at any time.

Transfers Among the Sub-Accounts

A Contract Owner may request to transfer allocations among the Sub-Accounts at any time, subject to terms and conditions imposed by this prospectus and the underlying mutual funds.

Transfers After Annuitization

After annuitization, the portion of the Contract Value allocated to fixed annuity payments and the portion of the Contract Value allocated to variable annuity payments may not be changed.

After annuitization, transfers among Sub-Accounts may only be made once per calendar year.

Right to Examine and Cancel

If the Contract Owner elects to cancel the contract, he/she may return it to the Service Center within a certain period of time known as the "free look" period. Depending on the state in which the contract was purchased (and, in some states, if the contract is purchased as a replacement for another annuity contract), the free look period may be 10 days or longer. For ease of administration, Nationwide will honor any free look cancellation request that is in good order and received at the Service Center or postmarked within 30 days after the contract issue date. The contract issue date is the date the initial purchase payment is applied to the contract.

Where state law requires the return of purchase payments for free look cancellations, Nationwide will return all purchase payments applied to the contract, less any withdrawals from the contract and any applicable federal and state income tax withholding. Nationwide will recapture all of the Extra Value Option credits applied to the contract, but under no circumstances will the amount returned be less than the purchase payments made to the contract.

Where state law requires the return of Contract Value for free look cancellations, Nationwide will return the Contract Value as of the date of the cancellation, less any withdrawals from the contract and any applicable federal and state income tax withholding. Nationwide will recapture all of the Extra Value Option credits applied to the contract. The Contract Owner will retain any earnings attributable to the Extra Value Option credits, but all losses attributable to the Extra Value Option credits will be incurred by Nationwide.

Liability of the Variable Account under this provision is limited to the Contract Value in each Sub-Account on the date of revocation. Any additional amounts refunded to the Contract Owner will be paid by Nationwide.

Allocation of Purchase Payments during Free Look Period

Where state law requires the return of purchase payments for free look cancellations, Nationwide will allocate initial purchase payments allocated to Sub-Accounts to the money market Sub-Account during the free look period.

Where state law requires the return of Contract Value for free look cancellations, Nationwide will immediately allocate initial purchase payments to the investment options based on the instructions contained on the application.

Surrender/Withdrawal Prior to Annuitization

Prior to annuitization and before the Annuitant's death, Contract Owners may generally withdraw some or all of their Contract Value. Withdrawals from the contract may be subject to federal income tax and/or a tax penalty (see *Appendix C: Contract Types and Tax Information*). Withdrawal requests may be submitted in writing or by telephone to the Service Center and Nationwide may require additional information. Requests submitted by telephone will be subject to dollar amount limitations and may be subject to payment and other restrictions to prevent fraud. Nationwide reserves the right to require written requests to be submitted on current Nationwide forms for withdrawals. Nationwide reserves the right to remove the ability to submit requests by telephone upon written notice. Contact the Service Center for current limitations and restrictions. When taking a full surrender, Nationwide may require that the contract accompany the request. Nationwide may require a signature guarantee.

Surrender and withdrawal requests will receive the Accumulation Unit value next determined at the end of the current Valuation Period if the request and all necessary information is received at the Service Center before the close of regular trading on the New York Stock Exchange (generally, 4:00 pm EST). If the request and all necessary information is received after the close of regular trading on the New York Stock Exchange, the request will receive the Accumulation Unit value determined at the end of the next Valuation Day.

Nationwide will pay any amounts withdrawn from the Sub-Accounts within seven days after the request is received in good order at the Service Center (see *Determining the Contract Value*). However, Nationwide may suspend or postpone payment when it is unable to price a purchase payment or transfer, or as permitted or required by federal securities laws and rules and regulations of the SEC.

Nationwide is required by state law to reserve the right to postpone payment or transfer of assets from the Fixed Account for a period of up to six months from the date of the withdrawal or transfer request.

If the Extra Value Option has been elected, and the amount withdrawn is subject to a CDSC, then for the first seven Contract Years only, a portion of the amount credited under the Extra Value Option may be recaptured. No recapture will take place after the end of the seventh Contract Year.

Partial Withdrawals

If a Contract Owner requests a partial withdrawal, Nationwide will redeem Accumulation Units from the Sub-Accounts and an amount from the Fixed Account and the GTOs. The amount withdrawn from each investment option will be in proportion to the value in each option at the time of the withdrawal request, unless Nationwide is instructed otherwise.

Partial withdrawals are subject to the CDSC provisions of the contract. If a CDSC is assessed, the Contract Owner may elect to have the CDSC deducted from either:

- (a) the amount requested; or
- (b) the Contract Value remaining after the Contract Owner has received the amount requested.

If the Contract Owner does not make a specific election, any applicable CDSC will be deducted from the amount requested by the Contract Owner.

The CDSC deducted is a percentage of the amount requested by the Contract Owner. Amounts deducted for CDSC are not subject to subsequent CDSC.

Partial Withdrawals to Pay Investment Advisory Fees

Some Contract Owners utilize an investment advisor(s) to manage their assets, for which the investment advisor assesses a fee. Investment advisors are not endorsed or affiliated with Nationwide and Nationwide makes no representation as to their qualifications. The fees for these investment advisory services are specified in the respective account agreements and are separate from and in addition to the contract fees and expenses described in this prospectus. Some Contract Owners authorize their investment advisor to take a partial withdrawal(s) from the contract in order to collect investment advisory fees. Withdrawals taken from this contract to pay advisory or investment management fees are subject to the CDSC provisions of the contract and may be subject to income tax and/or tax penalties.

Full Surrenders

Upon full surrender, the Contract Value may be more or less than the total of all purchase payments made to the contract. The Contract Value will reflect:

- Variable Account charges
- underlying mutual fund charges
- the investment performance of the underlying mutual funds
- amounts allocated to the Fixed Account and any interest credited
- amounts allocated to the GTOs plus or minus any market value adjustment
- application of any Extra Value Option credits (and any recapture of such credits, if applicable)
- any outstanding loan balance plus accrued interest

A CDSC may apply.

Withdrawals Under Certain Plan Types

Withdrawals Under a Texas Optional Retirement Program or a Louisiana Optional Retirement Plan

Redemption restrictions apply to contracts issued under the Texas Optional Retirement Program or the Louisiana Optional Retirement Plan.

The Texas Attorney General has ruled that participants in contracts issued under the Texas Optional Retirement Program may only take withdrawals if:

- the participant dies;
- the participant retires;
- the participant terminates employment due to total disability; or
- the participant that works in a Texas public institution of higher education terminates employment.

A participant under a contract issued under the Louisiana Optional Retirement Plan may only take distributions from the contract upon retirement or termination of employment. All retirement benefits under this type of plan must be paid as lifetime income; lump sum cash payments are not permitted, except for death benefits.

Due to these restrictions, a participant under either of these plans will not be able to withdraw Cash Value from the contract unless one of the applicable conditions is met. However, Contract Value may be transferred to other carriers, subject to any CDSC.

Nationwide issues this contract to participants in the Texas Optional Retirement Program in reliance upon and in compliance with Rule 6c-7 of the Investment Company Act of 1940. Nationwide issues this contract to participants in the Louisiana Optional Retirement Plan in reliance upon and in compliance with an exemptive order that Nationwide received from the SEC on August 22, 1990.

Withdrawals Under a Tax Sheltered Annuity

Contract Owners of a Tax Sheltered Annuity may withdraw part or all of their Contract Value before the earlier of the Annuitization Date or the Annuitant's death, except as provided below:

- (A) Contract Value attributable to contributions made under a qualified cash or deferred arrangement (within the meaning of Internal Revenue Code Section 402(g)(3)(A)), a salary reduction agreement (within the meaning of Internal Revenue Code Section 402(g)(3)(C)), or transfers from a Custodial Account (described in Section 403(b)(7) of the Internal Revenue Code), may be withdrawn only:
 - (1) when the Contract Owner reaches age 59½, separates from service, dies, or becomes disabled (within the meaning of Internal Revenue Code Section 72(m)(7)); or
 - (2) in the case of hardship (as defined for purposes of Internal Revenue Code Section 401(k)), provided that any such hardship surrender may not include any income earned on salary reduction contributions.
- (B) The withdrawal limitations described previously also apply to:
 - (1) salary reduction contributions to Tax Sheltered Annuities made for plan years beginning after December 31, 1988;
 - (2) earnings credited to such contracts after the last plan year beginning before January 1, 1989, on amounts attributable to salary reduction contributions; and
 - (3) all amounts transferred from Internal Revenue Code Section 403(b)(7) Custodial Accounts (except that earnings and employer contributions as of December 31, 1988 in such Custodial Accounts may be withdrawn in the case of hardship).

Any distribution other than the above, including a free look cancellation of the contract (when available) may result in taxes, penalties, and/or retroactive disqualification of a Tax Sheltered Annuity.

In order to prevent disqualification of a Tax Sheltered Annuity after a free look cancellation, Nationwide will transfer the proceeds to another Tax Sheltered Annuity upon proper direction by the Contract Owner.

These provisions explain Nationwide's understanding of current withdrawal restrictions. These restrictions may change.

Distributions pursuant to Qualified Domestic Relations Orders will not violate the restrictions stated previously.

Surrender/Withdrawal After Annuitization

After the Annuitization Date, withdrawals other than regularly scheduled annuity payments are not permitted.

Loan Privilege

The loan privilege is only available to owners of Tax Sheltered Annuities. Loans may be taken from the Contract Value after expiration of the free look period up to the Annuitization Date. Loans are subject to the terms of the contract, the plan, and the Internal Revenue Code. Nationwide may modify the terms of a loan to comply with changes in applicable law. Loans are not available in all states.

Minimum and Maximum Loan Amounts

Contract Owners may borrow a minimum of \$1,000, unless Nationwide is required by law to allow a lesser minimum amount. Each loan must individually satisfy the contract minimum amount.

The maximum nontaxable loan amount is based on information provided by the participant or the employer. This amount may be impacted if a participant has additional loans from other plans. The total of all outstanding loans must not exceed the following limits:

	Contract Values	Maximum Outstanding Loan Balance Allowed
Non-ERISA Plans	up to \$20,000	up to 80% of Contract Value (not more than \$10,000)
	\$20,000 and over	up to 50% of Contract Value (not more than \$50,000*)
ERISA Plans	All	up to 50% of Contract Value (not more than \$50,000*)

* The \$50,000 limits will be reduced by the highest outstanding balance owed during the previous 12 months.

For salary reduction Tax Sheltered Annuities, loans may be secured only by the Contract Value.

Maximum Loan Processing Fee

Nationwide charges a Loan Processing Fee at the time each new loan is processed. The Loan Processing Fee will not exceed \$25 per loan processed. This fee compensates Nationwide for expenses related to administering and processing loans. Loans are not available in all states. In addition, some states may not allow Nationwide to assess a Loan Processing Fee.

The fee is taken from all of the investment options in proportion to the Contract Value at the time the loan is processed.

How Loan Requests are Processed

All loans are made from assets in Nationwide's General Account. As collateral for the loan, Nationwide holds an amount equal to the loan in a collateral fixed account (which is part of Nationwide's General Account).

When a loan request is processed, Nationwide transfers Accumulation Units from the Sub-Accounts to the collateral fixed account until the requested amount is reached. The amount deducted from the Sub-Accounts will be in the same proportion as the Sub-Account allocations, unless the Contract Owner has instructed otherwise. If there are not enough Accumulation Units available in the contract to reach the requested loan amount, Nationwide would then transfer Contract Value from the Fixed Account. Contract Value transferred from the Fixed Account to meet the requested loan amount is not subject to the Fixed Account transfer limitations otherwise applicable under the contract.

If the requested loan amount is not reached based on the transfers stated above, any remaining required collateral for the loan will be transferred from the Guaranteed Term Options. Transfers from the Guaranteed Term Options may be subject to a market value adjustment.

No CDSC will be deducted on transfers related to loan processing.

Interest Charged and Credited

Compound interest is charged on the outstanding loan balance consisting of outstanding principal plus accrued interest. The total interest rate is comprised of a collateral interest rate plus a finance interest rate. The total interest rate is disclosed at the time of loan application or loan issuance.

The finance interest rate will be 2.25%. The collateral interest rate will be the total interest rate minus the finance interest rate and will be no less than the guaranteed minimum interest rate stated in the contract.

When a loan is repaid in accordance with the payment schedule provided at the time the loan is issued, collateral interest and finance interest that accrue between scheduled payments are paid off. As payments are made, collateral interest is credited to the collateral fixed account, and finance interest is paid to Nationwide. Finance interest may provide revenue for risk charges and profit.

Accrual of Principal and Interest After Default

Upon default, unpaid principal and collateral interest, and finance interest, will separately accrue and compound at the total interest rate. When the total interest rate is applied to accruing finance interest after default, the entire amount of interest is added to the outstanding finance interest. This will cause the total amount of the outstanding loan balance to grow rapidly over time. Following is an example of how principal and collateral interest, and finance interest accrue over time after a total default of a \$50,000 loan.

After default, the first time interest is calculated:

1A. The total interest rate (collateral interest rate plus finance interest rate) is applied to the outstanding principal;

$$\begin{array}{rclcl}
 6.25\% & \times & \$50,000 & = & \$3,125 \\
 \text{(total interest rate)} & & \text{(outstanding principal)} & & \text{(\$2,000 = collateral interest} \\
 & & & & \text{\$1,125 = finance interest)}
 \end{array}$$

1B. The amount from 1A representing collateral interest is added to the outstanding principal;

$$\begin{array}{rclcl}
 \$2,000 & + & \$50,000 & = & \$52,000 \\
 \text{(collateral interest)} & & \text{(outstanding principal)} & & \text{(outstanding principal} \\
 & & & & \text{and collateral interest)}
 \end{array}$$

1C. The amount from 1A representing finance interest is held separately, and subsequently accrues interest at the total interest rate on a compound basis and will become the outstanding finance interest; and

$$\begin{array}{r}
 \$1,125 \\
 \text{(outstanding finance interest)}
 \end{array}$$

1D. The outstanding principal and collateral interest, and the outstanding finance interest, are added to determine the total outstanding principal and interest.

$$\begin{array}{rclcl}
 \$52,000 & + & \$1,125 & = & \$53,125 \\
 \text{(outstanding principal} & & \text{(outstanding finance interest)} & & \text{(total outstanding} \\
 \text{and collateral interest)} & & & & \text{principal and interest)}
 \end{array}$$

Thereafter, when interest is calculated:

2A. The total interest rate (collateral interest rate plus finance interest rate) is applied to the outstanding principal and collateral interest from 1A above;

$$\begin{array}{rclcl}
 6.25\% & \times & \$52,000 & = & \$3,250 \\
 \text{(total interest rate)} & & \text{(1A outstanding} & & \text{(\$2,080 = collateral interest} \\
 & & \text{principal and} & & \text{\$1,170 = finance interest)} \\
 & & \text{collateral interest)} & &
 \end{array}$$

2B. The amount from step 2A representing collateral interest is added to the outstanding principal and collateral interest from 1A;

$$\begin{array}{rcl}
 \$2,080 & + & \$52,000 & = & \$54,080 \\
 \text{(collateral interest)} & & \text{(1A outstanding principal and collateral interest)} & & \text{(outstanding principal and collateral interest)}
 \end{array}$$

2C. The total interest rate is applied to the outstanding finance interest from 1C and added to that outstanding finance interest ;

$$\begin{array}{rcl}
 6.25\% & \times & \$1,125 & = & \$70.31 \\
 \text{(total interest rate)} & & \text{(outstanding finance interest)} & & \text{(finance interest)}
 \end{array}$$

$$\begin{array}{rcl}
 \$70.31 & + & \$1,125 & = & \$1,195.31 \\
 \text{(finance interest)} & & \text{(outstanding finance interest)} & & \text{(outstanding finance interest)}
 \end{array}$$

2D. The amount from step 2A representing finance interest is added to the outstanding finance interest amount in 2C;

$$\begin{array}{rcl}
 \$1,170 & + & \$1,195.31 & = & \$2,365.31 \\
 \text{(finance interest)} & & \text{(outstanding finance interest)} & & \text{(outstanding finance interest)}
 \end{array}$$

2E. The outstanding principal and collateral interest from 2B, and the outstanding finance interest from 2D are added together to determine the total outstanding principal and interest.

$$\begin{array}{rcl}
 \$54,080 & + & \$2,365.31 & = & \$56,445.31 \\
 \text{(total outstanding principal and collateral interest)} & & \text{(outstanding finance interest)} & & \text{(total outstanding principal and interest)}
 \end{array}$$

This method of interest calculation and accrual is applied to the total outstanding principal and collateral interest, and finance interest balances until the entire loan balance is paid. Under this method of interest calculation, after 15 years of default, a \$50,000 loan on which no payments were made will accrue as follows:

Outstanding Principal	\$50,000
Outstanding Collateral Interest	\$ 40,047
Outstanding Finance Interest	\$34,091
Total Outstanding Principal and Interest	\$124,138

Loan Repayment

Loans must be repaid in five years. However, if the loan is used to purchase the Contract Owner's principal residence, the Contract Owner has 15 years to repay the loan.

Contract Owners must identify loan repayments as loan repayments or they will be treated as purchase payments and will not reduce the outstanding loan balance. Payments must be substantially level and made at least quarterly. Over time, unpaid loan interest charges can cause the total amount of the outstanding loan balance to be significant, so it is advantageous to make a loan repayment at least quarterly. The Contract Owner should contact the Service Center to obtain loan pay-off amounts.

When the Contract Owner makes a loan repayment, the amount in the collateral fixed account will be reduced by the amount of the payment that represents loan principal. Additionally, the amount of the payment that represents loan principal and credited interest will be applied to the Sub-Accounts and the Fixed Account in accordance with the allocation instructions in effect at the time the payment is received, unless the Contract Owner directs otherwise.

Loan repayments to the Guaranteed Term Options must be at least \$1,000. If the proportional share of the repayment to the Guaranteed Term Option is less than \$1,000, that portion of the repayment will be allocated to the money market Sub-Account unless the Contract Owner directs otherwise.

Distributions and Annuity Payments

Distributions made from the contract while a loan is outstanding will be reduced by the amount of the outstanding loan plus accrued interest if:

- the contract is surrendered;
- the Contract Owner/Annuitant dies;
- the Contract Owner who is not the Annuitant dies prior to annuitization; or
- annuity payments begin.

Transferring the Contract

Nationwide reserves the right to restrict any transfer of the contract while the loan is outstanding.

Grace Period and Loan Default

If a loan payment is not made when due, interest will continue to accrue. A grace period may be available (refer to the terms of the loan agreement). During the grace period, the loan is considered outstanding, but not in default. If a loan payment is not made by the end of the applicable grace period and the Contract Owner is eligible for a distribution, the loan payment amount may be deducted from the Contract Value and applied as a loan payment, which will be treated as an actual distribution.

If the Contract Owner fails to make a full payment by the end of the applicable grace period, and is not eligible to take a distribution, the loan will default. In the year of a default, the entire outstanding loan balance, plus accrued interest, will be treated as a deemed distribution and will be taxable to the Contract Owner. This deemed distribution may also be subject to an early withdrawal tax penalty by the Internal Revenue Service. After default, the loan is still outstanding and interest will continue to accrue until the entire loan balance has been repaid. Additional loans are not available until all defaulted loans have been repaid.

Assignment

Contracts other than Non-Qualified Contracts may not be assigned, pledged or otherwise transferred except where allowed by law.

A Non-Qualified Contract Owner may assign some or all rights under the contract while the Annuitant is alive, subject to Nationwide's consent. Nationwide is not responsible for the validity or tax consequences of any assignment and Nationwide is not liable for any payment or settlement made before the assignment is recorded. Assignments will not be recorded until Nationwide receives sufficient direction from the Contract Owner and the assignee regarding the proper allocation of contract rights.

Amounts pledged or assigned will be treated as distributions and will be included in gross income to the extent that the cash value exceeds the investment in the contract for the taxable year in which it was pledged or assigned. Amounts assigned may be subject to a tax penalty equal to 10% of the amount included in gross income.

Assignment of the entire Contract Value may cause the portion of the Contract Value exceeding the total investment in the contract and previously taxed amounts to be included in gross income for federal income tax purposes each year that the assignment is in effect.

Contract Owner Services

Asset Rebalancing

Asset Rebalancing is the automatic reallocation of Contract Values to the Sub-Accounts on a predetermined percentage basis. Asset Rebalancing is not available for assets held in the Fixed Account or the GTOs. Requests for Asset Rebalancing must be on a Nationwide form and submitted to the Service Center. Once Asset Rebalancing is elected, it will only be terminated upon specific instruction from the Contract Owner; manual transfers will not automatically terminate the program. Currently, there is no additional charge for Asset Rebalancing.

Asset Rebalancing occurs every three months or on another frequency if permitted by Nationwide. If the last day of the designated rebalancing period falls on a Saturday, Sunday, recognized holiday, or any other day when the New York Stock Exchange is closed, Asset Rebalancing will occur on the next business day. Each Asset Rebalancing reallocation is considered a transfer event (see *Transfer Restrictions*).

Asset Rebalancing may be subject to employer limitations or restrictions for contracts issued to a Tax Sheltered Annuity plan. Contract Owners should consult a financial professional to discuss the use of Asset Rebalancing.

Nationwide reserves the right to stop establishing new Asset Rebalancing programs. Existing Asset Rebalancing programs will remain in effect unless otherwise terminated.

Dollar Cost Averaging

Dollar Cost Averaging is a long-term transfer program that allows the Contract Owner to make regular, level investments over time. Dollar Cost Averaging involves the automatic transfer of a specific amount from the Fixed Account and/or certain Sub-Accounts into other Sub-Accounts. With this service, the Contract Owner benefits from the ability to invest in the Sub-Accounts over a period of time, thereby smoothing out the effects of market volatility. Nationwide does not guarantee that this program will result in profit or protect Contract Owners from loss.

Contract Owners direct Nationwide to automatically transfer specified amounts from the Fixed Account and the following Sub-Account(s) (if available):

- Nationwide Variable Insurance Trust - NVIT Core Bond Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Government Bond Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Government Money Market Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Short Term Bond Fund: Class II
- PIMCO Variable Insurance Trust - Low Duration Portfolio: Advisor Class
- PIMCO Variable Insurance Trust - Short-Term Portfolio: Advisor Class

to any other Sub-Account(s). Dollar Cost Averaging transfers may not be directed to the Fixed Account or the GTOs. Transfers from the Fixed Account must be equal to or less than 1/30th of the Fixed Account value at the time the program is requested. Contract Owners that wish to utilize Dollar Cost Averaging should first inquire whether any Enhanced Fixed Account Dollar Cost Averaging programs are available.

Transfers occur monthly or on another frequency if permitted by Nationwide. Nationwide will process transfers until either the value in the originating investment option is exhausted or the Contract Owner instructs Nationwide to stop the transfers. When a Contract Owner instructs Nationwide to stop the transfers, all amounts remaining in the originating Fixed Account or Sub-Account will remain allocated to the Fixed Account or Sub-Account, unless Nationwide is instructed otherwise. Dollar Cost Averaging transfers are not considered transfer events.

Nationwide reserves the right to stop establishing new Dollar Cost Averaging programs.

Nationwide is required by state law to reserve the right to postpone payment or transfer of assets from the Fixed Account for a period of up to six months from the date of the withdrawal or transfer request.

Enhanced Fixed Account Dollar Cost Averaging

Nationwide may, periodically, offer Dollar Cost Averaging programs with an enhanced interest rate referred to as "Enhanced Fixed Account Dollar Cost Averaging." Enhanced Fixed Account Dollar Cost Averaging involves the automatic transfer of a specific amount from an enhanced rate Fixed Account into any Sub-Account(s). With this service, the Contract Owner benefits from the ability to invest in the Sub-Accounts over a period of time, thereby smoothing out the effects of market volatility. Nationwide does not guarantee that this program will result in profit or protect Contract Owners from loss.

Only new purchase payments to the contract are eligible for Enhanced Fixed Account Dollar Cost Averaging. Enhanced Fixed Account Dollar Cost Averaging transfers may not be directed to the Fixed Account or the GTOs. Amounts allocated to the enhanced rate Fixed Account as part of an Enhanced Fixed Account Dollar Cost Averaging program earn a higher rate of interest than assets allocated to the standard Fixed Account. Each enhanced rate is guaranteed for as long as the corresponding program is in effect.

Transfers occur monthly or on another frequency if permitted by Nationwide. Nationwide will process transfers until either amounts allocated to the Fixed Account as part of an Enhanced Fixed Account Dollar Cost Averaging program are exhausted or the Contract Owner instructs Nationwide to stop the transfers. When a Contract Owner instructs Nationwide to stop the transfers, Nationwide will automatically reallocate any amount remaining in the enhanced rate Fixed Account according to future investment allocation instructions, unless directed otherwise. Enhanced Fixed Account Dollar Cost Averaging transfers are not considered transfer events.

Nationwide reserves the right to stop establishing new Enhanced Fixed Account Dollar Cost Averaging programs.

Nationwide is required by state law to reserve the right to postpone payment or transfer of assets from the Fixed Account for a period of up to six months from the date of the withdrawal or transfer request.

Systematic Withdrawals

Systematic Withdrawals allow Contract Owners to receive a specified amount (of at least \$100) on a monthly, quarterly, semi-annual, or annual basis. Requests for Systematic Withdrawals and requests to discontinue Systematic Withdrawals must be submitted in good order and in writing to the Service Center.

The withdrawals will be taken from the Sub-Accounts and the Fixed Account proportionally unless Nationwide is instructed otherwise. Systematic Withdrawals are not available for assets held in the Guaranteed Term Options.

Nationwide will withhold federal income taxes from Systematic Withdrawals unless otherwise instructed by the Contract Owner. The Internal Revenue Service may impose a 10% penalty tax if the Contract Owner is under age 59½, unless the Contract Owner has made an irrevocable election of distributions of substantially equal payments.

A CDSC may apply to amounts taken through Systematic Withdrawals. If the Contract Owner takes Systematic Withdrawals, the maximum amount that can be withdrawn annually without a CDSC is the greater of the amount available under the CDSC-free withdrawal privilege (see *Contingent Deferred Sales Charge*), and a given percentage of the Contract Value that is based on the Contract Owner's age, as shown in the following table:

<u>Contract Owner's Age</u>	<u>Percentage of Contract Value</u>
Under age 59½	5%
59½ through age 61	7%
62 through age 64	8%
65 through age 74	10%
75 and over	13%

The Contract Owner's age is determined as of the date the request for Systematic Withdrawals is recorded by the Service Center. For joint owners, the older joint owner's age will be used.

The CDSC-free withdrawal privilege for Systematic Withdrawals is non-cumulative. Free amounts not taken during any Contract Year cannot be taken as free amounts in a subsequent Contract Year. In any given Contract Year, any amount withdrawn in excess of the amount permitted under this program will be subject to the CDSC provisions (see *Contingent Deferred Sales Charge*).

Nationwide reserves the right to stop establishing new Systematic Withdrawal programs. Systematic Withdrawals are not available before the end of the free look period.

Death Benefit

Death of Contract Owner

If a Contract Owner (including a joint owner) who is not the Annuitant dies before the Annuitization Date, no death benefit is payable and the surviving joint owner becomes the Contract Owner. If there is no surviving joint owner, the contingent owner becomes the Contract Owner. If there is no surviving contingent owner, the last surviving Contract Owner's estate becomes the Contract Owner.

A distribution of the Contract Value will be made in accordance with tax rules and as described in *Appendix C: Contract Types and Tax Information*. A CDSC may apply.

Death of Annuitant

If the Annuitant who is not a Contract Owner dies before the Annuitization Date, the Contingent Annuitant becomes the Annuitant and no death benefit is payable. If no Contingent Annuitant is named, a death benefit is payable to the beneficiary. Multiple beneficiaries will share the death benefit equally unless otherwise specified. If no beneficiaries survive the Annuitant, the contingent beneficiary receives the death benefit. Multiple contingent beneficiaries will share the death benefit equally unless otherwise specified. If no beneficiaries or contingent beneficiaries survive the Annuitant, the Contract Owner or the last surviving Contract Owner's estate will receive the death benefit.

If the Annuitant dies after the Annuitization Date, any benefit that may be payable will be paid according to the selected annuity payment option.

If the Contract Owner is a Charitable Remainder Trust and the Annuitant dies before the Annuitization Date, the death benefit will accrue to the Charitable Remainder Trust. Any designation in conflict with the Charitable Remainder Trust's right to the death benefit will be void.

Death of Contract Owner/Annuitant

If a Contract Owner (including a joint owner) who is also the Annuitant dies before the Annuitization Date, a death benefit is payable to the beneficiary. Multiple beneficiaries will share the death benefit equally unless otherwise specified. If no beneficiaries survive the Contract Owner/Annuitant, the contingent beneficiary receives the death benefit. Multiple contingent beneficiaries will share the death benefit equally unless otherwise specified. If no contingent beneficiaries survive the Contract Owner/Annuitant, the last surviving Contract Owner's estate will receive the death benefit.

If the Contract Owner/Annuitant dies after the Annuitization Date, any benefit that may be payable will be paid according to the selected annuity payment option.

Death Benefit Payment

The recipient of the death benefit may elect to receive the death benefit:

- (1) in a lump sum;
- (2) as an annuity (see *Annuity Payment Options*); or
- (3) in any other manner permitted by law and approved by Nationwide.

Premium taxes may be deducted from death benefit proceeds. Nationwide will pay (or will begin to pay) the death benefit after it receives proof of death and the instructions as to the payment of the death benefit. Death benefit claims must be submitted to the Service Center. If the recipient of the death benefit does not elect the form in which to receive the death benefit payment, Nationwide will pay the death benefit in a lump sum. Contract Value will continue to be allocated according to the most recent allocation instructions until the death benefit is paid.

If the contract has multiple beneficiaries entitled to receive a portion of the death benefit, the Contract Value will continue to be allocated according to the most recent allocation instructions until the first beneficiary provides Nationwide with all the information necessary to pay that beneficiary's portion of the death benefit proceeds. At the time the first beneficiary's proceeds are paid, the remaining portion(s) of the death benefit proceeds that are allocated to Sub-Accounts will be reallocated to the available money market Sub-Account until instructions are received from the remaining beneficiary(ies).

Any Contract Value not allocated to the Sub-Accounts will remain invested and will not be reallocated to the available money market Sub-Account.

Death Benefit Calculations

The value of each component of the death benefit calculation will be determined as of the date Nationwide receives:

- (1) proper proof of the Annuitant's death;
- (2) an election specifying the distribution method; and
- (3) any state required form(s).

An applicant may elect either the standard death benefit (Five-Year Reset Death Benefit) or an available death benefit option that is offered under the contract for an additional charge. If no election is made at the time of application, the death benefit will be the standard death benefit.

Standard Death Benefit (Five-Year Reset Death Benefit)

If the Annuitant dies before the Annuitization Date, the death benefit will be the greatest of:

- (1) the Contract Value;
- (2) the total of all purchase payments, less an adjustment for amounts withdrawn; or
- (3) the Contract Value as of the most recent five-year Contract Anniversary before the Annuitant's 86th birthday, less an adjustment for amounts subsequently withdrawn, plus purchase payments received after that five-year Contract Anniversary.

Items shown above that use Contract Value as a factor may include a market value adjustment for any amounts allocated to a GTO.

Any adjustment for amounts withdrawn will reduce the applicable factor above in the same proportion that the Contract Value was reduced on the date(s) of the partial withdrawal(s).

One-Year Enhanced Death Benefit with Long-Term Care/Nursing Home Waiver and Spousal Protection Option

For an additional charge at an annualized rate of 0.15% of the Daily Net Assets, an applicant can elect the One-Year Enhanced Death Benefit with Long-Term Care/Nursing Home Waiver and Spousal Protection Option. This option must be elected at the time of application, and the option is irrevocable. The charge associated with this option is calculated and deducted daily as part of the Accumulation Unit value calculation, and will be assessed until annuitization. Nationwide may realize a profit from the charge assessed for this option. This option, and any charge associated with it, will automatically terminate on the Annuitization Date.

If the Annuitant dies prior to the Annuitization Date, the death benefit will be the greatest of:

- (1) the Contract Value;
- (2) the total of all purchase payments, less an adjustment for amounts withdrawn; or
- (3) the highest Contract Value on any Contract Anniversary prior to the Annuitant's 86th birthday, less an adjustment for amounts subsequently withdrawn, plus purchase payments received after that Contract Anniversary.

Items shown above that use Contract Value as a factor may include a market value adjustment for any amounts allocated to a GTO.

Any adjustment for amounts withdrawn will reduce the applicable factor above in the same proportion that the Contract Value was reduced on the date(s) of the partial withdrawal(s).

The One-Year Enhanced Death Benefit with Long-Term Care/Nursing Home Waiver and Spousal Protection Option also includes the a Long-Term Care/Nursing Home and Terminal Illness Waiver which allows for the withdrawals without CDSC if certain conditions are met, and the Spousal Protection Feature, which allows a surviving spouse to continue the contract while receiving the economic benefit of the death benefit upon the death of the other spouse.

One-Year Step Up Death Benefit Option

For an additional charge at an annualized rate of 0.05% of the Daily Net Assets, an applicant can elect the One-Year Step-Up Death Benefit Option. This option must be elected at the time of application, and the option is irrevocable. The charge associated with this option is calculated and deducted daily as part of the Accumulation Unit value calculation, and

will be assessed until annuitization. Nationwide may realize a profit from the charge assessed for this option. The One-Year Step Up Death Benefit Option is only available until state approval is received for the One-Year Enhanced Death Benefit with Long-Term Care/Nursing Home Waiver and Spousal Protection Option. This option, and any charge associated with it, will automatically terminate on the Annuitization Date.

If the Annuitant dies prior to the Annuitization Date, the death benefit will be the greatest of:

- (1) the Contract Value;
- (2) the total of all purchase payments, less an adjustment for amounts withdrawn; or
- (3) the highest Contract Value on any Contract Anniversary prior to the 86th birthday, less an adjustment for amounts subsequently withdrawn, plus purchase payments received after that Contract Anniversary.

Items shown above that use Contract Value as a factor may include a market value adjustment for any amounts allocated to a GTO.

Any adjustment for amounts withdrawn will reduce the applicable factor above in the same proportion that the Contract Value was reduced on the date(s) of the partial withdrawal(s).

The One-Year Step-Up Death Benefit Option also includes the a Long-Term Care/Nursing Home and Terminal Illness Waiver which allows for the withdrawals without CDSC if certain conditions are met.

The One-Year Step-Up Death Benefit Option and the 5% Enhanced Death Benefit Option may both be elected, in which case the death benefit will be the greater of the two benefits.

Greater of One-Year or 5% Enhanced Death Benefit with Long-Term Care/Nursing Home Waiver and Spousal Protection Option

For an additional charge at an annualized rate of 0.20% of the Daily Net Assets, an applicant can elect the Greater of One-Year or 5% Enhanced Death Benefit with Long-Term Care/Nursing Home Waiver and Spousal Protection Option. This option must be elected at the time of application, and the option is irrevocable. The charge associated with this option is calculated and deducted daily as part of the Accumulation Unit value calculation, and will be assessed until annuitization. Nationwide may realize a profit from the charge assessed for this option. This option, and any charge associated with it, will automatically terminate on the Annuitization Date.

If the Annuitant dies prior to the Annuitization Date, the death benefit will be the greatest of:

- (1) the Contract Value;
- (2) the total of all purchase payments, less an adjustment for amounts withdrawn;
- (3) the highest Contract Value on any Contract Anniversary prior to the Annuitant's 86th birthday, less an adjustment for amounts subsequently withdrawn, plus purchase payments received after that Contract Anniversary; or
- (4) the 5% interest anniversary value.

The 5% interest anniversary value is equal to purchase payments minus amounts withdrawn, accumulated at 5% compound interest until the last Contract Anniversary prior to the Annuitant's 86th birthday. Such total accumulated amount shall not exceed 200% of the net of purchase payments and amounts withdrawn. The adjustment for amounts subsequently surrendered after the most recent Contract Anniversary will reduce the 5% interest anniversary value in the same proportion that the Contract Value was reduced on the date(s) of the partial withdrawal(s).

Items shown above that use Contract Value as a factor may include a market value adjustment for any amounts allocated to a GTO.

Any adjustment for amounts withdrawn will reduce the applicable factor above in the same proportion that the Contract Value was reduced on the date(s) of the partial withdrawal(s).

The Greater of One-Year or 5% Enhanced Death Benefit with Long-Term Care/Nursing Home Waiver and Spousal Protection Option also includes a Long-Term Care/Nursing Home and Terminal Illness Waiver which allows for the withdrawals without CDSC if certain conditions are met, and the Spousal Protection Feature, which allows a surviving spouse to continue the contract while receiving the economic benefit of the death benefit upon the death of the other spouse.

5% Enhanced Death Benefit Option

For an additional charge at an annualized rate of 0.10% of the Daily Net Assets, an applicant can elect the 5% Enhanced Death Benefit Option. This option must be elected at the time of application, and the option is irrevocable. The charge associated with this option is calculated and deducted daily as part of the Accumulation Unit value calculation, and will be assessed until annuitization. Nationwide may realize a profit from the charge assessed for this option. The 5% Enhanced Death Benefit Option is only available until state approval is received for the Greater of One-Year or 5% Enhanced Death Benefit with Long-Term Care/Nursing Home Waiver and Spousal Protection Option. This option, and any charge associated with it, will automatically terminate on the Annuitization Date.

If the Annuitant dies prior to the Annuitization Date, the death benefit will be the greatest of:

- (1) the Contract Value; or
- (2) the 5% interest anniversary value.

The 5% interest anniversary value is equal to purchase payments minus amounts withdrawn, accumulated at 5% simple interest until the last Contract Anniversary prior to the Annuitant's 86th birthday. Such total accumulated amount shall not exceed 200% of the net of purchase payments and amounts withdrawn. The adjustment for amounts subsequently surrendered after the most recent Contract Anniversary will reduce the 5% interest anniversary value in the same proportion that the Contract Value was reduced on the date(s) of the partial withdrawal(s).

Items shown above that use Contract Value as a factor may include a market value adjustment for any amounts allocated to a GTO.

Any adjustment for amounts withdrawn will reduce the applicable factor above in the same proportion that the Contract Value was reduced on the date(s) of the partial withdrawal(s).

The 5% Enhanced Death Benefit Option also includes the a Long-Term Care/Nursing Home and Terminal Illness Waiver which allows for the withdrawals without CDSC if certain conditions are met.

The One-Year Step-Up Death Benefit Option and the 5% Enhanced Death Benefit Option may both be elected, in which case the death benefit will be the greater of the two benefits.

Spousal Protection Feature

The One-Year Enhanced Death Benefit with Long-Term Care/Nursing Home Waiver and Spousal Protection Option and the Greater of One-Year or 5% Enhanced Death Benefit with Long-Term Care/Nursing Home Waiver and Spousal Protection Option include a Spousal Protection Feature. The Spousal Protection Feature is not available for contracts issued as Charitable Remainder Trusts. The Spousal Protection Feature allows a surviving spouse to continue the contract while receiving the economic benefit of the death benefit upon the death of the other spouse, provided the conditions described below are satisfied:

- (1) One or both spouses (or a revocable trust of which either or both of the spouses is/are grantor(s)) must be named as the Contract Owner. For contracts issued as an IRA or Roth IRA, only the person for whom the IRA or Roth IRA was established may be named as the Contract Owner;
- (2) The spouses must be Co-Annuitants;
- (3) Both spouses must be age 85 or younger at the time the contract is issued;
- (4) Both spouses must be named as beneficiaries;
- (5) No person other than the spouse may be named as Contract Owner, Annuitant, or primary beneficiary;
- (6) If both spouses are alive upon annuitization, the Contract Owner must specify which spouse is the Annuitant upon whose continuation of life any annuity payments involving life contingencies depend (for an IRA or Roth IRA contract, this person must be the Contract Owner); and
- (7) If the Contract Owner requests to add a Co-Annuitant after contract issuance, the date of marriage must be after the contract issue date and Nationwide will require the Contract Owner to provide a copy of the marriage certificate.

If a Co-Annuitant dies before the Annuitization Date, the surviving spouse may continue the contract as its sole Contract Owner. Additionally, if the death benefit value is higher than the Contract Value at the time of the first Co-Annuitant's death, Nationwide will adjust the Contract Value to equal the death benefit value. The surviving Co-Annuitant may then name a new beneficiary but may not name another Co-Annuitant.

If the marriage of the Co-Annuitants terminates due to the death of a spouse, divorce, dissolution, or annulment, the Spousal Protection Feature terminates and the Contract Owner is not permitted to cover a subsequent spouse.

The Spousal Protection Feature may not apply if certain changes to the parties or assignments are made to the contract. Contract Owners contemplating changes to the parties to the contract, including assignments, should contact their financial professional to determine how the changes impact the Spousal Protection Feature.

Annuity Commencement Date

The Annuity Commencement Date is the date on which annuity payments are scheduled to begin. Generally, the Contract Owner designates the Annuity Commencement Date at the time of application. If no Annuity Commencement Date is designated at the time of application, Nationwide will establish the Annuity Commencement Date as the date the Annuitant reaches age 90. The Contract Owner may initiate a change to the Annuity Commencement Date at any time. Additionally, Nationwide will notify the Contract Owner approximately 90 days before the impending Annuity Commencement Date of the opportunity to change the Annuity Commencement Date or annuitize the contract.

Any request to change the Annuity Commencement Date must meet the following requirements:

- the request is made prior to annuitization;
- the requested date is at least two years after the date of issue;
- the requested date is not later than the Annuitant's 90th birthday (or the 90th birthday of the oldest Annuitant if there are joint Annuitants) unless approved by Nationwide; and
- the request for change is made in writing, submitted in good order to the Service Center, and approved by Nationwide.

Generally, Nationwide will not initiate annuitization until specifically directed to do so. However, for Non-Qualified Contracts only, Nationwide will automatically initiate annuitization within 45 days after the Annuity Commencement Date (whether default or otherwise), unless (1) Nationwide has had direct contact with the Contract Owner (indicating that the contract is not abandoned); or (2) the Contract Owner has taken some type of action which is inconsistent with the desire to annuitize.

Annuitizing the Contract

Annuitization Date

The Annuitization Date is the date that annuity payments begin.

Any optional death benefit that the Contract Owner elects will automatically terminate upon annuitization.

The Annuitization Date will be the first day of a calendar month unless otherwise agreed. Unless otherwise required by state law, the Annuitization Date must be at least two years after the contract is issued, but may not be later than either:

- the age (or date) specified in the contract; or
- the age (or date) specified by state law, where applicable.

The Internal Revenue Code may require that distributions be made prior to the Annuitization Date (see *Appendix C: Contract Types and Tax Information*).

On the Annuitization Date, the Annuitant becomes the Contract Owner unless the Contract Owner is a Charitable Remainder Trust.

If the contract is issued to fund a Tax Sheltered Annuity, annuitization may occur during the first two Contract Years subject to Nationwide's approval.

Annuitization

Annuitization is the period during which annuity payments are received. It is irrevocable once payments have begun. Upon arrival of the Annuitization Date, the Annuitant must choose:

- (1) an annuity payment option; and
- (2) either a fixed payment annuity, variable payment annuity, or an available combination.

A variable payment annuity may not be elected when exercising a Guaranteed Minimum Income Benefit option.

Annuity purchase rates are used to determine the amount of the annuity payments based upon the annuity payment option elected. Actual purchase rates used to determine annuity payments will be those in effect on the Annuitization Date, and will not be less than the guaranteed minimum purchase rates as provided in the contract.

Nationwide guarantees that each payment under a fixed payment annuity will be the same throughout annuitization. Under a variable payment annuity, the amount of each payment will vary with the performance of the Sub-Accounts elected.

Any allocations in the Fixed Account that are to be annuitized as a variable payment annuity must be transferred to one or more Sub-Accounts prior to the Annuitization Date. There are no restrictions on Fixed Account transfers made in anticipation of annuitization.

Any allocations in the Sub-Accounts that are to be annuitized as a fixed payment annuity must be transferred to the Fixed Account prior to the Annuitization Date.

Guaranteed Term Options are not available during annuitization. Any Guaranteed Term Option allocations must be transferred out of the Guaranteed Term Options prior to the Annuitization Date. A market value adjustment may apply.

Fixed Annuity Payments

Fixed annuity payments provide for level annuity payments. Premium taxes are deducted prior to determining fixed annuity payments. The fixed annuity payments will remain level unless the annuity payment option provides otherwise.

Variable Annuity Payments

Variable annuity payments will vary depending on the performance of the Sub-Accounts selected. The Sub-Accounts available during annuitization are those Sub-Accounts corresponding to the underlying mutual funds shown in *Appendix A: Underlying Mutual Fund Information*.

First Variable Annuity Payment

A number of factors determine the amount of the first variable annuity payment, including, but not limited to:

- the portion of purchase payments allocated to provide variable annuity payments;
- the Variable Account value on the Annuitization Date;
- the adjusted age and sex of the Annuitant (and joint annuitant, if any) in accordance with the contract;
- the annuity payment option elected;
- the frequency of annuity payments;
- the Annuitization Date;
- the assumed investment return (the net investment return required to maintain level variable annuity payments);
- the deduction of applicable premium taxes; and
- the date the contract was issued.

Assumed Investment Return

An assumed investment return is the net investment return required to maintain level variable annuity payments. Nationwide uses a 3.5% assumed investment return factor. Therefore, if the net investment performance of each Sub-Account in which the Contract Owner invests exactly equals 3.5% for every payment period, then each payment will be the same amount. To the extent that investment performance is not equal to 3.5% for given payment periods, the amount of

the payments in those periods will not be the same. Payments will increase from one payment date to the next if the annualized net rate of return is greater than 3.5% during that time. Conversely, payments will decrease from one payment to the next if the annualized net rate of return is less than 3.5% during that time.

Nationwide uses the assumed investment rate of return to determine the amount of the first variable annuity payment.

Subsequent Variable Annuity Payments

Variable annuity payments after the first will vary with the performance of the Sub-Accounts chosen by the Contract Owner after the investment performance is adjusted by the assumed investment return factor.

The dollar amount of each subsequent variable annuity payment is determined by taking the portion of the first annuity payment funded by a particular Sub-Account divided by the Annuity Unit value for that Sub-Account as of the Annuitization Date. This establishes the number of Annuity Units provided by each Sub-Account for each variable annuity payment after the first.

The number of Annuity Units comprising each variable annuity payment, on a Sub-Account basis, will remain constant, unless the Contract Owner transfers value from one Sub-Account to another. After annuitization, transfers among Sub-Accounts may only be made once per calendar year.

The number of Annuity Units for each Sub-Account is multiplied by the Annuity Unit value for that Sub-Account for the Valuation Period for which the payment is due. The sum of these results for all the Sub-Accounts in which the Contract Owner invests establishes the dollar amount of the variable annuity payment.

Subsequent variable annuity payments may be more or less than the previous variable annuity payment, depending on whether the net investment performance of the elected Sub-Accounts is greater or lesser than the assumed investment return.

Value of an Annuity Unit

Annuity Unit values for Sub-Accounts are determined by:

- (1) multiplying the Annuity Unit value for each Sub-Account for the immediately preceding Valuation Period by the Net Investment Factor for the Sub-Account for the subsequent Valuation Period; and then
- (2) multiplying the result from (1) by a factor to neutralize the assumed investment return factor.

The Net Investment Factor for any particular Sub-Account on or after the Annuitization Date is determined by dividing (a) by (b), and then subtracting (c) from the result, where:

- (a) is the sum of:
 - (1) the Net Asset Value of the underlying mutual fund as of the end of the current Valuation Period; and
 - (2) the per share amount of any dividend or income distributions made by the underlying mutual fund (if the date of the dividend or income distribution occurs during the current Valuation Period).
- (b) is the Net Asset Value of the underlying mutual fund determined as of the end of the preceding Valuation Period.
- (c) is a factor representing the daily Variable Account charges, which is equal to 0.95% of the Daily Net Assets.

The charge used to calculate the Annuity Unit Value may be higher if the Contract Owner elected an optional benefit that assesses a charge after the Annuitization Date (see *Synopsis of the Contracts*).

Based on the change in the Net Investment Factor, the value of an Annuity Unit may increase or decrease. Changes in the Net Investment Factor may not be directly proportional to changes in the Net Asset Value of the underlying mutual fund shares because of the deduction of Variable Account charges.

Though the number of Annuity Units will not change as a result of investment experience, the value of an Annuity Unit may increase or decrease from Valuation Period to Valuation Period.

Frequency and Amount of Annuity Payments

Annuity payments are based on the annuity payment option elected.

If the net amount to be annuitized is less than \$5,000, Nationwide reserves the right to pay this amount in a lump sum instead of periodic annuity payments.

Nationwide reserves the right to change the frequency of payments if the amount of any payment becomes less than \$100. The payment frequency will be changed to an interval that will result in payments of at least \$100. Nationwide will send annuity payments no later than seven days after each annuity payment date.

Guaranteed Minimum Income Benefit Options

Guaranteed Minimum Income Benefit Options or GMIBs are only available for contracts issued prior to May 1, 2003, and must have been elected at the time of application. The GMIBs may not be approved in all state jurisdictions.

A GMIB is a benefit that ensures the availability of a minimum amount when the Contract Owner wishes to annuitize the contract. This minimum amount, referred to as the Guaranteed Annuitization Value, may be used at specified times to provide a guaranteed level of determinable lifetime annuity payments. The GMIB may provide protection in the event of lower Contract Values that may result from the investment performance of the contract.

How the Guaranteed Annuitization Value is Determined

There are two options available at the time of application. The Guaranteed Annuitization Value is determined differently based on the option the Contract Owner elects.

Calculation Under GMIB Option 1

The Guaranteed Annuitization Value is equal to (a) – (b), but will never be greater than 200% of all purchase payments, where:

- (a) is the sum of all purchase payments, plus interest accumulated at a compounded annual rate of 5% starting at the date of issue and ending on the Contract Anniversary occurring immediately prior to the Annuitant's 86th birthday; and
- (b) is the reduction to (a) due to withdrawals made from the contract. All such reductions will be proportionately the same as reductions to the Contract Value caused by withdrawals. For example, a surrender that reduces the Contract Value by 25% will also reduce the Guaranteed Annuitization Value by 25%.

Special Restrictions for GMIB Option 1

After the first Contract Year, if the value of the Contract Owner's Fixed Account allocation becomes greater than 30% of the Contract Value in any Contract Year due to:

- (1) the application of additional purchase payments;
- (2) surrenders; or
- (3) transfers from the Sub-Accounts;

then 0% interest will accrue in that Contract Year for purposes of calculating the Guaranteed Annuitization Value.

If the Contract Owner's Fixed Account allocation becomes greater than 30% of the Contract Value solely as a result of fluctuations in the value of Sub-Account allocations, interest will continue to accrue for the purposes of the Guaranteed Annuitization Value at 5% annually, subject to the other terms and conditions outlined herein.

Calculation Under GMIB Option 2

The Guaranteed Annuitization Value will be equal to the highest Contract Value on any Contract Anniversary occurring prior to the Annuitant's 86th birthday, less an adjustment for amounts withdrawn, plus purchase payments received after that Contract Anniversary.

When the Guaranteed Annuitization Value May Be Used

The Contract Owner may use the Guaranteed Annuitization Value by annuitizing the contract during the 30-day period following any Contract Anniversary, provided the contract has been in effect for seven years and the Annuitant has attained age 60.

Annuity Payment Options That May Be Used With the Guaranteed Annuitization Value

The Contract Owner may elect any life contingent fixed annuity payment option described in this provision, calculated using the guaranteed annuity purchase rates set forth in the contract. The permitted fixed annuity payment options include:

- Single Life;

- Standard Joint and Survivor; and
- Single Life with 10 or 20 Year Term Certain.

Other GMIB Terms and Conditions

While a GMIB does provide a Guaranteed Annuitization Value, a GMIB may not be appropriate for all investors.

- A GMIB does NOT in any way guarantee the performance of any Sub-Account or any other investment option available under the contract.
- Once elected, the GMIB is irrevocable, meaning that even if the investment performance of the selected investment options surpasses the minimum guarantees associated with the GMIB, the GMIB charges will continue to be assessed.
- The GMIB in no way restricts or limits the rights of Contract Owners to annuitize the contract at other times permitted under the contract, nor will it in any way restrict the right to annuitize the contract using Contract Values that may be higher than the Guaranteed Annuitization Value.

Consult a qualified financial advisor in evaluating the GMIB options.

Annuity Payment Options

The Annuitant must elect an annuity payment option before the Annuitization Date. If the Annuitant does not elect an annuity payment option by that date, a variable payment Single Life with a 20 Year Term Certain annuity payment option will be assumed as the automatic form of payment upon annuitization. Once elected or assumed, the annuity payment option may not be changed.

Not all of the annuity payment options may be available in all states. Additionally, the annuity payment options available may be limited based on the Annuitant's age (and the joint Annuitant's age, if applicable) or requirements under the Internal Revenue Code.

Annuity Payment Options Available to All Contracts

- Single Life;
- Standard Joint and Survivor; and
- Single Life with a 10 or 20 Year Term Certain.

Each of the annuity payment options is discussed more thoroughly below.

Single Life

The Single Life annuity payment option provides for annuity payments to be paid during the lifetime of the Annuitant. This option is not available if the Annuitant is 86 or older on the Annuitization Date.

Payments will cease with the last payment before the Annuitant's death. For example, if the Annuitant dies before the second annuity payment date, the Annuitant will receive only one payment. The Annuitant will only receive two annuity payments if he or she dies before the third payment date, and so on. No death benefit will be paid.

No withdrawals other than the scheduled annuity payments are permitted.

Standard Joint and Survivor

The Standard Joint and Survivor annuity payment option provides for annuity payments to continue during the joint lifetimes of the Annuitant and joint Annuitant. After the death of either the Annuitant or joint Annuitant, payments will continue for the life of the survivor. This option is not available if the Annuitant or joint Annuitant is 86 or older on the Annuitization Date.

Payments will cease with the last payment due prior to the death of the last survivor of the Annuitant and joint Annuitant. As is the case of the Single Life annuity payment option, there is no guaranteed number of payments. Therefore, it is possible that if the Annuitant dies before the second annuity payment date, the Annuitant will receive only one annuity payment. No death benefit will be paid.

No withdrawals other than the scheduled annuity payments are permitted.

Single Life with a 10 or 20 Year Term Certain

The Single Life with a 10 or 20 Year Term Certain annuity payment option provides that monthly annuity payments will be paid during the Annuitant's lifetime or for the term selected, whichever is longer. The term may be either 10 or 20 years.

If the Annuitant dies before the end of the 10 or 20 year term, payments will be paid to the beneficiary for the remainder of the term.

No withdrawals other than the scheduled annuity payments are permitted.

Any Other Option

Annuity payment options not set forth in this provision may be available. Any annuity payment option not set forth in this provision must be approved by Nationwide.

Statements and Reports

Nationwide will mail Contract Owners statements and reports. Therefore, Contract Owners should promptly notify the Service Center of any address change.

These mailings will contain:

- statements showing the contract's quarterly activity;
- confirmation statements showing transactions that affect the contract's value. Confirmation statements will not be sent for recurring transactions (*i.e.*, Dollar Cost Averaging or salary reduction programs). Instead, confirmation of recurring transactions will appear in the contract's quarterly statements; and
- semi-annual and annual reports of allocated underlying mutual funds.

Contract Owners can receive information from Nationwide faster and reduce the amount of mail received by signing up for Nationwide's eDelivery program. Nationwide will notify Contract Owners by email when important documents (statements, prospectuses, and other documents) are ready for a Contract Owner to view, print, or download from Nationwide's secure server. To choose this option, go to: www.nationwide.com/login.

Contract Owners should review statements and confirmations carefully. All errors or corrections must be reported to Nationwide immediately to assure proper crediting to the contract. Unless Nationwide is notified within 30 days of receipt of the statement, Nationwide will assume statements and confirmation statements are correct.

IMPORTANT NOTICE REGARDING DELIVERY OF SECURITY OWNER DOCUMENTS

When multiple copies of the same disclosure document(s), such as prospectuses, supplements, proxy statements, and semi-annual and annual reports are required to be mailed to multiple Contract Owners in the same household, Nationwide will mail only one copy of each document, unless notified otherwise by the Contract Owner(s). Household delivery will continue for the life of the contracts.

A Contract Owner can revoke their consent to household delivery and reinstitute individual delivery by contacting the Service Center. Nationwide will reinstitute individual delivery within 30 days after receiving such notification.

Legal Proceedings

Nationwide Life Insurance Company

Nationwide Financial Services, Inc. (NFS, or collectively with its subsidiaries, (the "Company") was formed in November 1996. NFS is the holding company for Nationwide Life Insurance Company (NLIC), Nationwide Life and Annuity Insurance Company (NLAIC) and other companies that comprise the life insurance and retirement savings operations of the Nationwide group of companies (Nationwide). This group includes Nationwide Financial Network (NFN), an affiliated distribution network that markets directly to its customer base. NFS is incorporated in Delaware and maintains its principal executive offices in Columbus, Ohio.

The Company is subject to legal and regulatory proceedings in the ordinary course of its business. These include proceedings specific to the Company and proceedings generally applicable to business practices in the industries in which the Company operates. The outcomes of these proceedings cannot be predicted due to their complexity, scope, and many uncertainties. The Company believes, however, that based on currently known information, the ultimate outcome of all pending legal and regulatory proceedings is not likely to have a material adverse effect on the Company's financial

position. The Company maintains Professional Liability Insurance and Director and Officer Liability insurance policies that may cover losses for certain legal and regulatory proceedings. The Company will make adequate provision for any probable and reasonably estimable recoveries under such policies.

The various businesses conducted by the Company are subject to oversight by numerous federal and state regulatory entities, including but not limited to the Securities and Exchange Commission, the Financial Industry Regulatory Authority, the Department of Labor, the Internal Revenue Service, the Office of the Comptroller of the Currency and state insurance authorities. Such regulatory entities may, in the normal course of business, be engaged in general or targeted inquiries, examinations and investigations of the Company and/or its affiliates. With respect to all such scrutiny directed at the Company or their affiliates, the Company is cooperating with regulators.

Nationwide Investment Services Corporation

The general distributor, NISC (the "Company"), is subject to legal and regulatory proceedings in the ordinary course of its business. These include proceedings specific to the Company and proceedings generally applicable to business practices in the industries in which the Company operates. The outcomes of these proceedings cannot be predicted due to their complexity, scope and many uncertainties. The Company believes, however, that based on currently known information, the ultimate outcome of all pending legal and regulatory proceedings is not likely to have a material adverse effect on the Company's financial position. The Company has agreements with Nationwide Life Insurance Company (NLIC) under which, NLIC pays all litigation costs on behalf of the Company. Should NLIC be unable or unwilling to pay these costs in the future, the Company would be liable for such costs.

The various businesses conducted by the Company are subject to oversight by numerous federal and state regulatory entities, including but not limited to the Securities and Exchange Commission, the Financial Industry Regulatory Authority, the Department of Labor, the Internal Revenue Service, the Office of the Comptroller of the Currency and state insurance authorities. Such regulatory entities may, in the normal course of business, be engaged in general or targeted inquiries, examinations and investigations of the Company and/or its affiliates. With respect to all such scrutiny directed at the Company or its affiliates, the Company is cooperating with regulators.

Contents of Statement of Additional Information

General Information and History
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Investment Company Act of 1940 Registration File No. 811-08241
Securities Act of 1933 Registration File No. 333-28995

Appendix A: Underlying Mutual Fund Information

This appendix contains information about the underlying mutual funds in which the Sub-Accounts invest. The underlying mutual funds in which the Sub-Accounts invest are designed primarily as investments for variable annuity contracts and variable life insurance policies issued by insurance companies. There is no guarantee that the investment objectives will be met. Refer to the prospectus for each underlying mutual fund for more detailed information.

Designations Key:

- FF: The underlying mutual fund primarily invests in other mutual funds. Therefore, a proportionate share of the fees and expenses of any acquired funds are indirectly borne by investors. As a result, investors in this Sub-Account may incur higher charges than if the assets were invested in an underlying mutual fund that does not invest in other mutual funds. Refer to the prospectus for this underlying mutual fund for more information.
- MF: The underlying mutual fund operates as a "feeder fund", which means it invests all of its investment assets in another mutual fund, the "master fund". Investors in this underlying mutual fund will bear the fees and expenses of both this underlying mutual fund and the "master fund" in which it invests. Therefore, this may result in higher expenses than those of other underlying mutual funds that invest directly in individual securities. Refer to the prospectus for this underlying mutual fund for more information.
- VOL: The underlying mutual fund uses a volatility management strategy to reduce a Contract Owner's exposure to equity investments when equity markets are volatile which may limit investment losses in a down market. However, use of such a strategy may also limit the growth of Contract Value. Allocation to this type of underlying mutual fund may result in foregone investment gains that could otherwise be realized by investing in riskier underlying mutual funds.

AllianceBernstein Variable Products Series Fund, Inc. - AB VPS Dynamic Asset Allocation Portfolio: Class B

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2015

Investment Advisor: AllianceBernstein L.P.
Investment Objective: Maximize total return consistent with the Adviser's determination of reasonable risk.

AllianceBernstein Variable Products Series Fund, Inc. - AB VPS International Value Portfolio: Class B

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2020

Investment Advisor: AllianceBernstein L.P.
Investment Objective: Long-term growth of capital.

AllianceBernstein Variable Products Series Fund, Inc. - AB VPS Small/Mid Cap Value Portfolio: Class B

Investment Advisor: AllianceBernstein L.P.
Investment Objective: Long-term growth of capital.

American Century Variable Portfolios II, Inc. - American Century VP Inflation Protection Fund: Class II

Investment Advisor: American Century Investment Management, Inc.
Investment Objective: The fund pursues long-term total return using a strategy that seeks to protect against U.S. inflation.

American Century Variable Portfolios, Inc. - American Century VP Income & Growth Fund: Class I

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2006

Investment Advisor: American Century Investment Management, Inc.
Investment Objective: Capital growth by investing in common stocks. Income is a secondary objective.

American Century Variable Portfolios, Inc. - American Century VP Mid Cap Value Fund: Class I

Investment Advisor: American Century Investment Management, Inc.
Investment Objective: Long-term capital growth with income as a secondary objective.

American Century Variable Portfolios, Inc. - American Century VP Value Fund: Class II

Investment Advisor: American Century Investment Management, Inc.
Investment Objective: Long-term capital growth with income as a secondary objective.

BlackRock Variable Series Funds II, Inc. - BlackRock High Yield V.I. Fund: Class III

Investment Advisor: BlackRock Advisors, LLC
Sub-advisor: BlackRock Financial Management, Inc.
Investment Objective: The Fund seeks to maximize total return, consistent with income generation and prudent investment management.

BlackRock Variable Series Funds II, Inc. - BlackRock Total Return V.I. Fund: Class III

Investment Advisor: BlackRock Advisors, LLC
Sub-advisor: BlackRock Financial Management, Inc.
Investment Objective: To maximize total return, consistent with income generation and prudent investment management.

BlackRock Variable Series Funds, Inc. - BlackRock Equity Dividend V.I. Fund: Class III

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2017

Investment Advisor: BlackRock Advisors, LLC
Sub-advisor: BlackRock Investment Management, LLC
Investment Objective: To seek long-term total return and current income.

BlackRock Variable Series Funds, Inc. - BlackRock Global Allocation V.I. Fund: Class III

Investment Advisor: BlackRock Advisors, LLC
Sub-advisor: BlackRock Investment Management, LLC
Investment Objective: Seeks high total investment return.

BNY Mellon Investment Portfolios - MidCap Stock Portfolio: Service Shares

Investment Advisor: BNY Mellon Investment Adviser, Inc.
Investment Objective: The fund seeks investment results that are greater than the total return performance of publicly traded common stocks of medium-size domestic companies in the aggregate, as represented by the Standard & Poor's MidCap 400® Index (S&P 400 Index).

BNY Mellon Investment Portfolios - Small Cap Stock Index Portfolio: Service Shares

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2013

Investment Advisor: BNY Mellon Investment Adviser, Inc.
Investment Objective: The fund seeks to match the performance of the Standard & Poor's® SmallCap 600 Index (S&P SmallCap 600 Index).

BNY Mellon Stock Index Fund, Inc.: Initial Shares

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2013

Investment Advisor: BNY Mellon Investment Adviser, Inc.
Sub-advisor: Mellon Investments Corporation
Investment Objective: The fund seeks to match the total return of the S&P 500® Index.

BNY Mellon Sustainable U.S. Equity Portfolio, Inc.: Initial Shares

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2004

Investment Advisor: BNY Mellon Investment Adviser, Inc.
Sub-advisor: Newton Investment Management Limited
Investment Objective: The fund seeks long-term capital appreciation.

BNY Mellon Variable Investment Fund - Appreciation Portfolio: Initial Shares

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2016

Investment Advisor: BNY Mellon Investment Adviser, Inc.
Sub-advisor: Fayez Sarofim & Co.
Investment Objective: The fund seeks long-term capital growth consistent with the preservation of capital. Its secondary goal is current income.

Columbia Funds Variable Series Trust II - Columbia VP High Yield Bond Fund: Class 2

Investment Advisor: Columbia Management Investment Advisors, LLC
Investment Objective: The Fund seeks to provide shareholders with high current income as its primary objective and, as its secondary objective, capital growth.

Delaware VIP Trust - Delaware VIP Small Cap Value Series: Service Class

Investment Advisor: Delaware Management Company, Inc.
Investment Objective: The fund seeks capital appreciation.

Eaton Vance Variable Trust - Eaton Vance VT Floating-Rate Income Fund: Initial Class

Investment Advisor: Eaton Vance Management
Investment Objective: The fund seeks to provide a high level of current income.

Federated Hermes Insurance Series - Federated Hermes Quality Bond Fund II: Primary Shares (formerly, Federated Insurance Series - Federated Quality Bond Fund II: Primary Shares)

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2008

Investment Advisor: Federated Investment Management Company
Investment Objective: Current income.

Fidelity Variable Insurance Products - Emerging Markets Portfolio: Service Class 2

Investment Advisor: Fidelity Management & Research Company
Investment Objective: The fund seeks capital appreciation.

Fidelity Variable Insurance Products Fund - Fidelity VIP Freedom Fund 2010 Portfolio: Service Class

Investment Advisor: FMR Co., Inc.
Investment Objective: High total return with a secondary objective of principal preservation as the fund approaches its target date and beyond.

Designation: FF

Fidelity Variable Insurance Products Fund - Fidelity VIP Freedom Fund 2020 Portfolio: Service Class

Investment Advisor: FMR Co., Inc.
Investment Objective: High total return with a secondary objective of principal preservation as the fund approaches its target date and beyond.

Designation: FF

Fidelity Variable Insurance Products Fund - Fidelity VIP Freedom Fund 2030 Portfolio: Service Class

Investment Advisor: FMR Co., Inc.
Investment Objective: High total return with a secondary objective of principal preservation as the fund approaches its target date and beyond.

Designation: FF

Fidelity Variable Insurance Products Fund - VIP Balanced Portfolio: Service Class 2

Investment Advisor: Fidelity Management & Research Company
Investment Objective: Income and capital growth consistent with reasonable risk.

Fidelity Variable Insurance Products Fund - VIP Contrafund® Portfolio: Service Class 2

Investment Advisor: Fidelity Management & Research Company
Investment Objective: Long-term capital appreciation.

Fidelity Variable Insurance Products Fund - VIP Energy Portfolio: Service Class 2

Investment Advisor: Fidelity Management & Research Company
Investment Objective: Capital appreciation.

Fidelity Variable Insurance Products Fund - VIP Equity-Income Portfolio: Service Class

Investment Advisor: Fidelity Management & Research Company
Investment Objective: Reasonable income.

Fidelity Variable Insurance Products Fund - VIP Growth & Income Portfolio: Service Class 2

Investment Advisor: Fidelity Management & Research Company
Investment Objective: High total return through a combination of current income and capital appreciation.

Fidelity Variable Insurance Products Fund - VIP Growth Portfolio: Service Class

Investment Advisor: Fidelity Management & Research Company
Investment Objective: Capital appreciation.

Fidelity Variable Insurance Products Fund - VIP High Income Portfolio: Service Class

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2016

Investment Advisor: Fidelity Management & Research Company
Investment Objective: High level of current income while also considering growth of capital.

Fidelity Variable Insurance Products Fund - VIP Investment Grade Bond Portfolio: Service Class

Investment Advisor: Fidelity Management & Research Company
Investment Objective: High level of current income.

Fidelity Variable Insurance Products Fund - VIP Mid Cap Portfolio: Service Class

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2017

Investment Advisor: Fidelity Management & Research Company
Investment Objective: Long-term growth of capital.

Fidelity Variable Insurance Products Fund - VIP Overseas Portfolio: Service Class

Investment Advisor: Fidelity Management & Research Company
Sub-advisor: FMR Co., Inc. (FMRC), FMR Investment Management (UK) Limited (FMR UK), and other investment advisers serve as sub-advisers for the fund.
Investment Objective: Long-term growth of capital.

Fidelity Variable Insurance Products Fund - VIP Real Estate Portfolio: Service Class 2

Investment Advisor: Fidelity Management & Research Company
Investment Objective: The fund seeks above-average income and long-term capital growth, consistent with reasonable investment risk. The fund seeks to provide a yield that exceeds the composite yield of the S&P 500® Index.

Fidelity Variable Insurance Products Fund - VIP Value Strategies Portfolio: Service Class

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2006

Investment Advisor: Fidelity Management & Research Company
Investment Objective: Capital appreciation.

Franklin Templeton Variable Insurance Products Trust - Franklin Allocation VIP Fund: Class 2

Investment Advisor: Franklin Advisers, Inc.
Investment Objective: Seeks capital appreciation with income as a secondary goal.
Designation: FF

Franklin Templeton Variable Insurance Products Trust - Franklin Income VIP Fund: Class 2

Investment Advisor: Franklin Advisers, Inc.
Investment Objective: Seeks to maximize income while maintaining prospects for capital appreciation.

Franklin Templeton Variable Insurance Products Trust - Franklin Small Cap Value VIP Fund: Class 2

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2013

Investment Advisor: Franklin Mutual Advisers, LLC
Investment Objective: Seeks long-term total return.

Franklin Templeton Variable Insurance Products Trust - Templeton Developing Markets VIP Fund: Class 2

This underlying mutual fund is only available in contracts for which good order applications were received before April 30, 2014

Investment Advisor: Templeton Asset Management, Ltd.
Investment Objective: Seeks long-term capital appreciation.

Franklin Templeton Variable Insurance Products Trust - Templeton Foreign VIP Fund: Class 2

This underlying mutual fund is only available in contracts for which good order applications were received before April 30, 2014

Investment Advisor: Templeton Investment Counsel, LLC
Investment Objective: Seeks long-term capital growth.

Franklin Templeton Variable Insurance Products Trust - Templeton Global Bond VIP Fund: Class 2

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2019

Investment Advisor: Franklin Advisers, Inc.
Investment Objective: Seeks high current income, consistent with preservation of capital, with capital appreciation as a secondary consideration.

Goldman Sachs Variable Insurance Trust - Goldman Sachs Global Trends Allocation Fund: Service Shares

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2018

Investment Advisor: Goldman Sachs Asset Management, L.P.
Investment Objective: Seeks total return while seeking to provide volatility management

Goldman Sachs Variable Insurance Trust - Goldman Sachs Multi-Strategy Alternatives Portfolio: Service Shares

Investment Advisor: Goldman Sachs Asset Management, L.P.
Investment Objective: Seeks long-term growth of capital.

Guggenheim Variable Funds - Multi-Hedge Strategies

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2019

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation consistent with the return and risk characteristics of the hedge fund universe and, secondarily, to achieve these returns with low correlation to and less volatility than equity indices.

Invesco - Invesco V.I. American Franchise Fund: Series II Shares

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2012

Investment Advisor: Invesco Advisers, Inc.
Investment Objective: Seek capital growth.

Invesco - Invesco V.I. Mid Cap Core Equity Fund: Series II Shares

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2015

Investment Advisor: Invesco Advisers, Inc.
Investment Objective: Long-term growth of capital.

Invesco Oppenheimer V.I. Discovery Mid Cap Growth Fund: Series I

Investment Advisor: Invesco Advisers, Inc.
Investment Objective: Capital appreciation.

Invesco Oppenheimer V.I. Discovery Mid Cap Growth Fund: Series II

This underlying mutual fund is only available in contracts for which good order applications were received before April 30, 2020

Investment Advisor: Invesco Advisers, Inc.
Investment Objective: Capital appreciation.

Invesco Oppenheimer V.I. Global Fund: Series I

Investment Advisor: Invesco Advisers, Inc.
Investment Objective: The Fund seeks capital appreciation.

Invesco Oppenheimer V.I. Global Strategic Income Fund: Series I

Investment Advisor: Invesco Advisers, Inc.
Investment Objective: The Fund seeks total return.

Invesco Oppenheimer V.I. International Growth Fund: Series II

Investment Advisor: Invesco Advisers, Inc.
Investment Objective: The Fund seeks capital appreciation.

Invesco Oppenheimer V.I. Main Street Fund: Series I

Investment Advisor: Invesco Advisers, Inc.
Investment Objective: The Fund seeks capital appreciation.

Invesco Oppenheimer V.I. Main Street Small Cap Fund: Series I

Investment Advisor: Invesco Advisers, Inc.
Investment Objective: Capital appreciation.

Ivy Variable Insurance Portfolios - Asset Strategy: Class II

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2017

Investment Advisor: Ivy Investment Management Company
Investment Objective: To seek to provide total return.

Ivy Variable Insurance Portfolios - High Income: Class II

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2017

Investment Advisor: Ivy Investment Management Company
Investment Objective: To seek to provide total return through a combination of high current income and capital appreciation.

Ivy Variable Insurance Portfolios - Mid Cap Growth: Class II

Investment Advisor: Ivy Investment Management Company
Investment Objective: To seek to provide growth of capital.

Janus Aspen Series - Janus Henderson Flexible Bond Portfolio: Service Shares (formerly, Janus Henderson VIT Flexible Bond Portfolio: Service Shares)

Investment Advisor: Janus Capital Management LLC
Investment Objective: Maximum total return, consistent with preservation of capital.

Janus Aspen Series - Janus Henderson Forty Portfolio: Service Shares (formerly, Janus Henderson VIT Forty Portfolio: Service Shares)

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2014

Investment Advisor: Janus Capital Management LLC
Investment Objective: Long-term growth of capital.

Janus Aspen Series - Janus Henderson Global Technology and Innovation Portfolio: Service Shares (formerly, Janus Henderson VIT Global Technology Portfolio: Service Shares)

Investment Advisor: Janus Capital Management LLC
Investment Objective: Long-term growth of capital.

Janus Aspen Series - Janus Henderson Overseas Portfolio: Service Shares (formerly, Janus Henderson VIT Overseas Portfolio: Service Shares)

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2016

Investment Advisor: Janus Capital Management LLC
Investment Objective: Long-term growth of capital.

JPMorgan Insurance Trust - JPMorgan Insurance Trust Mid Cap Value Portfolio: Class 1

Investment Advisor: J.P. Morgan Investment Management Inc.
Investment Objective: Capital appreciation with the secondary goal of achieving current income by investing primarily in equity securities.

Lazard Retirement Series, Inc. - Lazard Retirement Emerging Markets Equity Portfolio: Service Shares

Investment Advisor: Lazard Asset Management LLC
Investment Objective: Long-term capital appreciation.

Lord Abbett Series Fund, Inc. - Total Return Portfolio: Class VC

Investment Advisor: Lord, Abbett & Co. LLC
Investment Objective: The Fund's investment objective is to seek income and capital appreciation to produce a high total return.

MFS® Variable Insurance Trust - MFS New Discovery Series: Service Class

Investment Advisor: Massachusetts Financial Services Company
Investment Objective: To seek capital appreciation.

MFS® Variable Insurance Trust - MFS Value Series: Service Class

Investment Advisor: Massachusetts Financial Services Company
Investment Objective: To seek capital appreciation.

MFS® Variable Insurance Trust II - MFS International Growth Portfolio: Service Class

Investment Advisor: Massachusetts Financial Services Company
Investment Objective: To seek capital appreciation.

MFS® Variable Insurance Trust II - MFS International Intrinsic Value Portfolio: Service Class

Investment Advisor: Massachusetts Financial Services Company
Investment Objective: To seek capital appreciation.

MFS® Variable Insurance Trust II - MFS Research International Portfolio: Service Class

Investment Advisor: Massachusetts Financial Services Company
Investment Objective: To seek capital appreciation.

MFS® Variable Insurance Trust III - MFS Mid Cap Value Portfolio: Service Class

Investment Advisor: Massachusetts Financial Services Company
Investment Objective: To seek capital appreciation.

Morgan Stanley Variable Insurance Fund, Inc. - Core Plus Fixed Income Portfolio: Class I

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2009

Investment Advisor: Morgan Stanley Investment Management Inc.
Investment Objective: Above-average total return over a market cycle of three to five years by investing primarily in a diversified portfolio of fixed income securities.

Morgan Stanley Variable Insurance Fund, Inc. - Emerging Markets Debt Portfolio: Class I

This underlying mutual fund is no longer available to receive transfers or new purchase payments effective May 1, 2004

Investment Advisor: Morgan Stanley Investment Management Inc.
Investment Objective: High total return by investing primarily in fixed income securities of government and government-related issuers and, to a lesser extent, of corporate issuers in emerging market countries.

Morgan Stanley Variable Insurance Fund, Inc. - Global Infrastructure Portfolio: Class II

Investment Advisor: Morgan Stanley Investment Management Inc.
Sub-advisor: Morgan Stanley Investment Management Limited
Investment Objective: Both capital appreciation and current income.

Mutual Fund and Variable Insurance Trust - Rational Insider Buying VA Fund

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2015

Investment Advisor: Rational Advisors, Inc.
Sub-advisor: Tuttle Tactical Management, LLC
Investment Objective: Seeks total return on investment with dividend income as an important component of that return

Nationwide Variable Insurance Trust - American Funds NVIT Asset Allocation Fund: Class II

Investment Advisor: Capital Research and Management Company, Nationwide Fund Advisors
Investment Objective: The fund seeks to provide high total return (including income and capital gains) consistent with preservation of capital over the long term.

Designation: MF

Nationwide Variable Insurance Trust - American Funds NVIT Bond Fund: Class II

Investment Advisor: Capital Research and Management Company, Nationwide Fund Advisors
Investment Objective: The Fund seeks to provide as high a level of current income as is consistent with the preservation of capital.

Designation: MF

Nationwide Variable Insurance Trust - American Funds NVIT Global Growth Fund: Class II

Investment Advisor: Capital Research and Management Company, Nationwide Fund Advisors
Investment Objective: The Fund seeks to provide long-term growth of capital.
Designation: MF

Nationwide Variable Insurance Trust - American Funds NVIT Growth Fund: Class II

Investment Advisor: Capital Research and Management Company, Nationwide Fund Advisors
Investment Objective: The Fund seeks to provide growth of capital.
Designation: MF

Nationwide Variable Insurance Trust - American Funds NVIT Growth-Income Fund: Class II

Investment Advisor: Capital Research and Management Company, Nationwide Fund Advisors
Investment Objective: The fund seeks to achieve long-term growth of capital and income.
Designation: MF

Nationwide Variable Insurance Trust - Amundi NVIT Multi Sector Bond Fund: Class I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Amundi Pioneer Institutional Asset Management, Inc.
Investment Objective: The Fund seeks to provide above average total return over a market cycle of three to five years.

Nationwide Variable Insurance Trust - BlackRock NVIT Equity Dividend Fund: Class I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: BlackRock Investment Management, LLC
Investment Objective: The Fund seeks capital growth and income through investments in equity securities, including common stocks and securities convertible into common stocks.

Nationwide Variable Insurance Trust - BlackRock NVIT Managed Global Allocation Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Nationwide Asset Management, LLC
Investment Objective: The Fund seeks high total investment return consistent with preservation of capital over the long term.
Designation: FF, VOL

Nationwide Variable Insurance Trust - DoubleLine NVIT Total Return Tactical Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: DoubleLine Capital LP
Investment Objective: The Fund seeks to maximize total return.

Nationwide Variable Insurance Trust - Federated NVIT High Income Bond Fund: Class I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Federated Investment Management Company
Investment Objective: The Fund seeks to provide high current income.

Nationwide Variable Insurance Trust - Neuberger Berman NVIT Multi Cap Opportunities Fund: Class I

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2013

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Neuberger Berman Investment Advisers LLC
Investment Objective: The fund seeks long-term capital growth.

Nationwide Variable Insurance Trust - Neuberger Berman NVIT Multi Cap Opportunities Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Neuberger Berman Investment Advisers LLC
Investment Objective: The fund seeks long-term capital growth.

Nationwide Variable Insurance Trust - NVIT AllianzGI International Growth Fund: Class I (formerly, Nationwide Variable Insurance Trust - NVIT Multi-Manager International Growth Fund: Class I)

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Allianz Global Investors U.S. LLC
Investment Objective: The Fund seeks long-term capital growth.

Nationwide Variable Insurance Trust - NVIT AQR Large Cap Defensive Style Fund: Class I (formerly, Nationwide Variable Insurance Trust - NVIT Nationwide Fund: Class I)

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: AQR Capital Management, LLC
Investment Objective: The Fund seeks total return through a flexible combination of capital appreciation and current income.

Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Aggressive Fund: Class II (formerly, Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Aggressive Fund: Class II)

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The Fund seeks maximum growth of capital consistent with a more aggressive level of risk as compared to other Blueprint(SM) Funds.

Designation: FF

Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Balanced Fund: Class II (formerly, Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Balanced Fund: Class II)

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The Fund seeks a high level of total return through investment in both equity and fixed income securities.

Designation: FF

Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Capital Appreciation Fund: Class II (formerly, Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Capital Appreciation Fund: Class II)

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The Fund seeks growth of capital, but also seeks income consistent with a less aggressive level of risk as compared to other Blueprint (SM) Funds.

Designation: FF

Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Conservative Fund: Class II (formerly, Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Conservative Fund: Class II)

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The Fund seeks a high level of total return consistent with a conservative level of risk as compared to other Blueprint(SM) Funds.

Designation: FF

Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Managed Growth & Income Fund: Class II (formerly, Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Managed Growth & Income Fund: Class II)

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Nationwide Asset Management, LLC
Investment Objective: The Fund seeks a high level of total return through investment in both equity and fixed-income securities, consistent with preservation of capital.

Designation: FF, VOL

Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Managed Growth Fund: Class II (formerly, Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Managed Growth Fund: Class II)

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Nationwide Asset Management, LLC
Investment Objective: The Fund seeks growth primarily and investment income secondarily consistent with the preservation of capital.

Designation: FF, VOL

Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderate Fund: Class II (formerly, Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Moderate Fund: Class II)

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Nationwide Asset Management, LLC
Investment Objective: The Fund seeks a high level of total return consistent with a moderate level of risk as compared to other Blueprint (SM) Funds.

Designation: FF

Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderately Aggressive Fund: Class II (formerly, Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Moderately Aggressive Fund: Class II)

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The Fund seeks growth of capital, but also seeks income consistent with a moderately aggressive level of risk as compared to other Blueprint (SM) Funds.

Designation: FF

Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderately Conservative Fund: Class II (formerly, Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Moderately Conservative Fund: Class II)

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The fund seeks a high level of total return consistent with a moderately conservative level of risk.

Designation: FF

Nationwide Variable Insurance Trust - NVIT Columbia Overseas Value Fund: Class I (formerly, Nationwide Variable Insurance Trust - Templeton NVIT International Value Fund: Class I)

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2020

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Columbia Management Investment Advisers, LLC
Investment Objective: The Fund seeks to maximize total return consisting of capital appreciation and/or current income.

Nationwide Variable Insurance Trust - NVIT Core Bond Fund: Class I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Nationwide Asset Management, LLC
Investment Objective: The Fund seeks a high level of current income consistent with preserving capital.

Nationwide Variable Insurance Trust - NVIT Core Plus Bond Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Neuberger Berman Investment Advisers LLC
Investment Objective: The Fund seeks long-term total return consistent with reasonable risk.

Nationwide Variable Insurance Trust - NVIT DFA Capital Appreciation Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The Fund seeks primarily to provide growth of capital, and secondarily current income.
Designation: FF

Nationwide Variable Insurance Trust - NVIT DFA Moderate Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The Fund seeks a high level of total return consistent with a moderate level of risk.
Designation: FF

Nationwide Variable Insurance Trust - NVIT Emerging Markets Fund: Class I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Lazard Asset Management LLC and Standard Life Investments (Corporate Funds) Limited
Investment Objective: The Fund seeks long-term capital growth by investing primarily in equity securities of companies located in emerging market countries.

Nationwide Variable Insurance Trust - NVIT Government Bond Fund: Class I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Nationwide Asset Management, LLC
Investment Objective: The Fund seeks as high a level of current income as is consistent with preserving capital.

Nationwide Variable Insurance Trust - NVIT Government Money Market Fund: Class I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Federated Investment Management Company
Investment Objective: The Fund seeks as high a level of current income as is consistent with preserving capital and maintaining liquidity. The Fund is a money market fund that seeks to maintain a stable net asset value of \$1.00 per share.

Nationwide Variable Insurance Trust - NVIT International Equity Fund: Class I

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2020

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Lazard Asset Management LLC
Investment Objective: The Fund seeks long-term capital growth by investing primarily in equity securities of companies in Europe, Australasia, the Far East and other regions, including developing countries.

Nationwide Variable Insurance Trust - NVIT International Index Fund: Class VIII

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: BlackRock Investment Management, LLC
Investment Objective: The Fund seeks to match the performance of the MSCI EAFE® Index as closely as possible before the deduction of Fund expenses.

Nationwide Variable Insurance Trust - NVIT Investor Destinations Aggressive Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The Fund seeks maximum growth of capital consistent with a more aggressive level of risk as compared to other Investor Destinations Funds.

Designation: FF

Nationwide Variable Insurance Trust - NVIT Investor Destinations Balanced Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The Fund seeks a high level of total return through investment in both equity and fixed-income securities.

Designation: FF

Nationwide Variable Insurance Trust - NVIT Investor Destinations Capital Appreciation Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The Fund seeks growth of capital, but also seeks income consistent with a less aggressive level of risk as compared to other NVIT Investor Destinations Funds.

Designation: FF

Nationwide Variable Insurance Trust - NVIT Investor Destinations Conservative Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The Fund seeks a high level of total return consistent with a conservative level of risk as compared to other Investor Destinations Funds.

Designation: FF

Nationwide Variable Insurance Trust - NVIT Investor Destinations Managed Growth & Income Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Nationwide Asset Management, LLC
Investment Objective: The Fund seeks a high level of total return through investment in both equity and fixed-income securities, consistent with preservation of capital.

Designation: FF, VOL

Nationwide Variable Insurance Trust - NVIT Investor Destinations Managed Growth Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Nationwide Asset Management, LLC
Investment Objective: The Fund seeks growth primarily and investment income secondarily consistent with the preservation of capital.

Designation: FF, VOL

Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderate Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The Fund seeks a high level of total return consistent with a moderate level of risk as compared to other Investor Destinations Funds.

Designation: FF

Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderately Aggressive Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The Fund seeks growth of capital, but also seeks income consistent with a moderately aggressive level of risk as compared to other Investor Destinations Funds.
Designation: FF

Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderately Conservative Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The Fund seeks a high level of total return consistent with a moderately conservative level of risk.
Designation: FF

Nationwide Variable Insurance Trust - NVIT iShares® Fixed Income ETF Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: BlackRock Investment Management, LLC
Investment Objective: The fund seeks total return.
Designation: FF

Nationwide Variable Insurance Trust - NVIT iShares® Global Equity ETF Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: BlackRock Investment Management, LLC
Investment Objective: The Fund seeks long-term capital appreciation.
Designation: FF

Nationwide Variable Insurance Trust - NVIT Jacobs Levy Large Cap Growth Fund: Class I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Jacobs Levy Equity Management, Inc.
Investment Objective: The fund seeks long-term capital growth.

Nationwide Variable Insurance Trust - NVIT Managed American Funds Asset Allocation Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Nationwide Asset Management, LLC
Investment Objective: The Fund seeks to provide a high total return (including income and capital gains) consistent with preservation of capital over the long term.
Designation: FF, VOL

Nationwide Variable Insurance Trust - NVIT Managed American Funds Growth-Income Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Nationwide Asset Management, LLC
Investment Objective: The Fund seeks to achieve long-term growth of capital and income.
Designation: FF, VOL

Nationwide Variable Insurance Trust - NVIT Mellon Dynamic U.S. Core Fund: Class I (formerly, Nationwide Variable Insurance Trust - NVIT Dynamic U.S. Growth Fund: Class I)

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Mellon Investments Corporation
Investment Objective: The Fund seeks long-term capital growth.

Nationwide Variable Insurance Trust - NVIT Mellon Dynamic U.S. Equity Income: Class I (formerly, Nationwide Variable Insurance Trust - American Century NVIT Multi Cap Value Fund: Class I)

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Mellon Investments Corporation
Investment Objective: The Fund seeks capital appreciation, and secondarily current income.

Nationwide Variable Insurance Trust - NVIT Mid Cap Index Fund: Class I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: BlackRock Investment Management, LLC
Investment Objective: The Fund seeks capital appreciation.

Nationwide Variable Insurance Trust - NVIT Multi-Manager International Value Fund: Class I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Dimensional Fund Advisors LP and Thompson, Siegel & Walmsley LLC
Investment Objective: The Fund seeks long-term capital appreciation.

Nationwide Variable Insurance Trust - NVIT Multi-Manager Large Cap Value Fund: Class I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Massachusetts Financial Services Company; Mellon Investments Corporation; and Wellington Capital Management LLP
Investment Objective: The fund seeks long-term capital growth.

Nationwide Variable Insurance Trust - NVIT Multi-Manager Large Cap Value Fund: Class II

This underlying mutual fund is no longer available to receive transfers or new purchase payments effective May 1, 2010

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Massachusetts Financial Services Company; Mellon Investments Corporation; and Wellington Capital Management LLP
Investment Objective: The fund seeks long-term capital growth.

Nationwide Variable Insurance Trust - NVIT Multi-Manager Mid Cap Value Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: American Century Investment Management, Inc.; Thompson, Siegel & Walmsley LLC; and WEDGE Capital Management, L.L.P.
Investment Objective: The fund seeks long-term capital appreciation.

Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Cap Growth Fund: Class I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Invesco Advisers, Inc. and Wellington Management Company, LLP
Investment Objective: The Fund seeks capital growth.

Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Cap Value Fund: Class I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Jacobs Levy Equity Management, Inc. and WCM Investment Management, LLC
Investment Objective: The Fund seeks capital appreciation.

Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Company Fund: Class I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Jacobs Levy Equity Management, Inc. and Invesco Advisers, Inc.
Investment Objective: The Fund seeks long-term growth of capital.

Nationwide Variable Insurance Trust - NVIT Newton Sustainable U.S. Equity Fund: Class I (formerly, Nationwide Variable Insurance Trust - Neuberger Berman NVIT Socially Responsible Fund: Class I)

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Newton Investment Management Limited
Investment Objective: The Fund seeks long-term growth of capital by investing primarily in securities of companies that meet the fund's financial criteria and social policy.

Nationwide Variable Insurance Trust - NVIT Real Estate Fund: Class I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Wellington Management Company LLP
Investment Objective: The Fund seeks current income and long-term capital appreciation.

Nationwide Variable Insurance Trust - NVIT S&P 500® Index Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: BlackRock Investment Management, LLC
Investment Objective: The Fund seeks long-term capital appreciation.

Nationwide Variable Insurance Trust - NVIT Short Term Bond Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Nationwide Asset Management, LLC
Investment Objective: The Fund seeks to provide a high level of current income while preserving capital and minimizing fluctuations in share value.

Nationwide Variable Insurance Trust - NVIT Small Cap Index Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: BlackRock Investment Management, LLC
Investment Objective: The Fund seeks to match the performance of the Russell 2000® Index as closely as possible before the deduction of Fund expenses.

Nationwide Variable Insurance Trust - NVIT Wells Fargo Discovery Fund: Class I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Wells Capital Management, Inc.
Investment Objective: The Fund seeks long-term capital growth. The fund invests at least 80% of its net assets in equity securities issued by small- and medium-sized companies with market capitalization similar to those of companies included in the Russell 2500 index.

Neuberger Berman Advisers Management Trust - Mid Cap Growth Portfolio: Class S

This underlying mutual fund is only available in contracts for which good order applications were received before November 6, 2015

Investment Advisor: Neuberger Berman Investment Advisers LLC
Investment Objective: The Fund seeks growth of capital.

Neuberger Berman Advisers Management Trust - Short Duration Bond Portfolio: Class I

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2012

Investment Advisor: Neuberger Berman Investment Advisers LLC
Investment Objective: The Fund seeks the highest available current income consistent with liquidity and low risk to principal; total return is a secondary goal.

Neuberger Berman Advisers Management Trust - Sustainable Equity Portfolio: Class I

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2008

Investment Advisor: Neuberger Berman Investment Advisers LLC
Investment Objective: The Fund seeks long-term growth of capital by investing primarily in securities of companies that meet the Fund's environmental, social and governance (ESG) criteria.

PIMCO Variable Insurance Trust - All Asset Portfolio: Advisor Class

Investment Advisor: PIMCO
Sub-advisor: Research Affiliates, LLC
Investment Objective: The Portfolio seeks maximum real return, consistent with preservation of real capital and prudent investment management.

Designation: FF

PIMCO Variable Insurance Trust - Emerging Markets Bond Portfolio: Advisor Class

Investment Advisor: PIMCO
Investment Objective: The portfolio seeks maximum total return consistent with preservation of capital and prudent investment management.

PIMCO Variable Insurance Trust - International Bond Portfolio (Unhedged): Advisor Class

Investment Advisor: PIMCO
Investment Objective: The Portfolio seeks maximum total return, consistent with preservation of capital and prudent investment management.

PIMCO Variable Insurance Trust - Low Duration Portfolio: Advisor Class

Investment Advisor: PIMCO
Investment Objective: The Portfolio seeks maximum total return, consistent with preservation of capital and prudent investment management.

PIMCO Variable Insurance Trust - Short-Term Portfolio: Advisor Class

Investment Advisor: PIMCO
Investment Objective: The Portfolio seeks maximum current income, consistent with preservation of capital and daily liquidity.

PIMCO Variable Insurance Trust - Total Return Portfolio: Advisor Class

Investment Advisor: PIMCO
Investment Objective: The Portfolio seeks maximum total return, consistent with preservation of capital and prudent investment management.

Putnam Variable Trust - Putnam VT Equity Income Fund: Class IB

Investment Advisor: Putnam Investment Management, LLC
Sub-advisor: Putnam Investments Limited
Investment Objective: Seeks capital growth and current income.

Putnam Variable Trust - Putnam VT International Equity Fund: Class IB

Investment Advisor: Putnam Investment Management, LLC
Sub-advisor: The Putnam Advisory Company, LLC
Investment Objective: Seeks capital appreciation.

Putnam Variable Trust - Putnam VT International Value Fund: Class IB

Investment Advisor: Putnam Investment Management, LLC
Sub-advisor: Putnam Investments Limited and The Putnam Advisory Company, LLC
Investment Objective: Seeks capital growth. Current income is a secondary objective.

T. Rowe Price Equity Series, Inc. - T. Rowe Price Health Sciences Portfolio: II

Investment Advisor: T. Rowe Price Associates, Inc.
Investment Objective: The fund seeks long-term capital appreciation.

VanEck VIP Trust - VanEck VIP Emerging Markets Fund: Initial Class

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2012

Investment Advisor: Van Eck Associates Corporation
Investment Objective: Seeks long-term capital appreciation by investing primarily in equity securities in emerging markets around the world.

VanEck VIP Trust - VanEck VIP Global Hard Assets Fund: Class S

Investment Advisor: Van Eck Associates Corporation
Investment Objective: Seeks long-term capital appreciation by investing primarily in hard asset securities. Income is a secondary consideration.

VanEck VIP Trust - VanEck VIP Global Hard Assets Fund: Initial Class

This underlying mutual fund is no longer available to receive transfers or new purchase payments effective May 1, 2012

Investment Advisor: Van Eck Associates Corporation
Investment Objective: Seeks long-term capital appreciation by investing primarily in hard asset securities. Income is a secondary consideration.

Virtus Variable Insurance Trust - Virtus Duff & Phelps Real Estate Securities Series: Class A

Investment Advisor: Virtus Investment Advisers, Inc.
Sub-advisor: Duff & Phelps Investment Management Co.
Investment Objective: Capital appreciation and income with approximately equal emphasis.

Wells Fargo Variable Trust - VT Small Cap Growth Fund: Class 2

Investment Advisor: Wells Fargo Funds Management, LLC
Sub-advisor: Wells Capital Management, Inc.
Investment Objective: Seeks long-term capital appreciation.

Appendix B: Condensed Financial Information

The following tables list the Condensed Financial Information (the Accumulation Unit value information for Accumulation Units outstanding) for contracts with no optional benefits (the minimum Variable Account charge of 0.95%) and contracts with the most expensive combination of allowable optional benefits as of December 31, 2019 (the maximum Variable Account charge of 3.95%). The term "Period" is defined as a complete calendar year, unless otherwise noted. Those Periods with an asterisk (*) reflect Accumulation Unit information for a partial year only. To obtain a copy of the Condensed Financial Information for any other Variable Account expense tier, contact the Service Center and request a copy of the Statement of Additional Information, which is available free of charge.

The following underlying mutual funds in which the Sub-Accounts invest were added to the Variable Account after December 31, 2019; therefore, no Condensed Financial Information is available:

- American Century Variable Portfolios, Inc. - American Century VP Value Fund: Class II
- MFS(R) Variable Insurance Trust II - MFS Research International Portfolio: Service Class
- MFS(R) Variable Insurance Trust III - MFS Mid Cap Value Portfolio: Service Class
- Putnam Variable Trust - Putnam VT Equity Income Fund: Class IB
- Putnam Variable Trust - Putnam VT International Value Fund: Class IB

No Additional Contract Options Elected Total - 0.95%
Variable account charges of the daily net assets of the variable account - 0.95%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
AllianceBernstein Variable Products Series Fund, Inc. - AB VPS Dynamic Asset Allocation Portfolio: Class B - Q/NQ				
2019.....	12.115451	13.829289	14.15%	3,522
2018.....	13.202307	12.115451	-8.23%	7,381
2017.....	11.658706	13.202307	13.24%	7,386
2016.....	11.386938	11.658706	2.39%	1,601
2015.....	11.647565	11.386938	-2.24%	2,950
2014.....	11.284549	11.647565	3.22%	5,591
2013.....	10.178209	11.284549	10.87%	1,466
2012*.....	10.000000	10.178209	1.78%	6
AllianceBernstein Variable Products Series Fund, Inc. - AB VPS International Value Portfolio: Class B - Q/NQ				
2019.....	7.677019	8.880783	15.68%	0
2018*.....	10.000000	7.677019	-23.23%	0
AllianceBernstein Variable Products Series Fund, Inc. - AB VPS Small/Mid Cap Value Portfolio: Class B - Q/NQ				
2019.....	18.629384	22.124841	18.76%	33,043
2018.....	22.205454	18.629384	-16.10%	36,894
2017.....	19.865193	22.205454	11.78%	46,928
2016.....	16.070856	19.865193	23.61%	56,150
2015.....	17.204617	16.070856	-6.59%	60,684
2014.....	15.943317	17.204617	7.91%	71,579
2013.....	11.694825	15.943317	36.33%	107,689
2012.....	9.966513	11.694825	17.34%	120,851
2011.....	11.011289	9.966513	-9.49%	142,980
2010.....	8.781806	11.011289	25.39%	148,375

No Additional Contract Options Elected Total - 0.95%
Variable account charges of the daily net assets of the variable account - 0.95%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
American Century Variable Portfolios II, Inc. - American Century VP Inflation Protection Fund: Class II - Q/NQ				
2019.....	14.098878	15.208159	7.87%	517,998
2018.....	14.647719	14.098878	-3.75%	570,744
2017.....	14.264089	14.647719	2.69%	669,805
2016.....	13.795265	14.264089	3.40%	765,432
2015.....	14.280010	13.795265	-3.39%	796,873
2014.....	13.956441	14.280010	2.32%	914,888
2013.....	15.395762	13.956441	-9.35%	1,160,886
2012.....	14.474697	15.395762	6.36%	1,587,569
2011.....	13.077251	14.474697	10.69%	1,778,312
2010.....	12.559712	13.077251	4.12%	1,839,304
American Century Variable Portfolios, Inc. - American Century VP Income & Growth Fund: Class I - Q/NQ				
2019.....	28.883520	35.460847	22.77%	426,294
2018.....	31.312463	28.883520	-7.76%	519,099
2017.....	26.236989	31.312463	19.34%	597,472
2016.....	23.340797	26.236989	12.41%	683,666
2015.....	24.968028	23.340797	-6.52%	778,440
2014.....	22.405982	24.968028	11.43%	861,582
2013.....	16.654848	22.405982	34.53%	951,121
2012.....	14.654280	16.654848	13.65%	1,065,384
2011.....	14.348033	14.654280	2.13%	1,238,976
2010.....	12.690325	14.348033	13.06%	1,541,692
American Century Variable Portfolios, Inc. - American Century VP Mid Cap Value Fund: Class I - Q/NQ				
2019.....	23.352719	29.873569	27.92%	195,793
2018.....	27.050046	23.352719	-13.67%	218,526
2017.....	24.449579	27.050046	10.64%	255,558
2016.....	20.091523	24.449579	21.69%	308,654
2015.....	20.579057	20.091523	-2.37%	278,769
2014.....	17.845645	20.579057	15.32%	321,804
2013.....	13.846758	17.845645	28.88%	283,060
2012.....	12.017634	13.846758	15.22%	291,299
2011.....	12.217384	12.017634	-1.63%	315,765
2010.....	10.343091	12.217384	18.12%	352,146
BlackRock Variable Series Funds II, Inc. - BlackRock High Yield V.I. Fund: Class III - Q/NQ				
2019.....	10.536383	11.987365	13.77%	91,505
2018.....	10.954414	10.536383	-3.82%	54,523
2017.....	10.328113	10.954414	6.06%	45,400
2016.....	9.242160	10.328113	11.75%	16,696
2015*.....	10.000000	9.242160	-7.58%	6,501
BlackRock Variable Series Funds II, Inc. - BlackRock Total Return V.I. Fund: Class III - Q/NQ				
2019.....	10.016735	10.829125	8.11%	74,848
2018.....	10.186839	10.016735	-1.67%	42,358
2017.....	9.964785	10.186839	2.23%	42,341
2016.....	9.818647	9.964785	1.49%	53,549
2015*.....	10.000000	9.818647	-1.81%	7,160

No Additional Contract Options Elected Total - 0.95%
Variable account charges of the daily net assets of the variable account - 0.95%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
BlackRock Variable Series Funds, Inc. - BlackRock Equity Dividend V.I. Fund: Class III - Q/NQ				
2019.....	11.908994	15.035101	26.25%	83,328
2018.....	12.986990	11.908994	-8.30%	45,007
2017.....	11.255180	12.986990	15.39%	65,970
2016.....	9.790557	11.255180	14.96%	43,255
2015*.....	10.000000	9.790557	-2.09%	2,191
BlackRock Variable Series Funds, Inc. - BlackRock Global Allocation V.I. Fund: Class III - Q/NQ				
2019.....	16.267208	18.973520	16.64%	313,871
2018.....	17.770901	16.267208	-8.46%	388,159
2017.....	15.778010	17.770901	12.63%	461,549
2016.....	15.345042	15.778010	2.82%	521,454
2015.....	15.648868	15.345042	-1.94%	577,315
2014.....	15.499469	15.648868	0.96%	601,900
2013.....	13.676520	15.499469	13.33%	641,233
2012.....	12.556505	13.676520	8.92%	666,174
2011.....	13.155568	12.556505	-4.55%	708,416
2010.....	12.100570	13.155568	8.72%	573,190
BNY Mellon Investment Portfolios - MidCap Stock Portfolio: Service Shares - Q/NQ				
2019.....	11.444519	13.586558	18.72%	52,092
2018.....	13.704544	11.444519	-16.49%	60,562
2017.....	12.026760	13.704544	13.95%	71,852
2016.....	10.539602	12.026760	14.11%	67,269
2015.....	10.915333	10.539602	-3.44%	52,024
2014*.....	10.000000	10.915333	9.15%	20,105
BNY Mellon Investment Portfolios - Small Cap Stock Index Portfolio: Service Shares - Q/NQ				
2019.....	31.500863	38.132319	21.05%	182,676
2018.....	34.940747	31.500863	-9.84%	214,756
2017.....	31.382488	34.940747	11.34%	217,175
2016.....	25.199590	31.382488	24.54%	228,654
2015.....	26.048072	25.199590	-3.26%	261,216
2014.....	25.016676	26.048072	4.12%	298,330
2013.....	17.948769	25.016676	39.38%	368,019
2012.....	15.656696	17.948769	14.64%	425,148
2011.....	15.718089	15.656696	-0.39%	482,751
2010.....	12.611563	15.718089	24.63%	539,400
BNY Mellon Stock Index Fund, Inc.: Initial Shares - Q/NQ				
2019.....	30.847362	39.916008	29.40%	2,507,873
2018.....	32.658678	30.847362	-5.55%	2,865,280
2017.....	27.127857	32.658678	20.39%	3,197,515
2016.....	24.517151	27.127857	10.65%	3,528,248
2015.....	24.481261	24.517151	0.15%	3,932,803
2014.....	21.790794	24.481261	12.35%	4,394,075
2013.....	16.662973	21.790794	30.77%	4,984,067
2012.....	14.535581	16.662973	14.64%	5,994,000
2011.....	14.404246	14.535581	0.91%	7,167,939
2010.....	12.663310	14.404246	13.75%	8,684,468

No Additional Contract Options Elected Total - 0.95%
Variable account charges of the daily net assets of the variable account - 0.95%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
BNY Mellon Sustainable U.S. Equity Portfolio, Inc.: Initial Shares - Q/NQ				
2019.....	22.862537	30.425975	33.08%	359,286
2018.....	24.145918	22.862537	-5.32%	408,386
2017.....	21.135946	24.145918	14.24%	478,618
2016.....	19.332669	21.135946	9.33%	539,474
2015.....	20.162214	19.332669	-4.11%	614,719
2014.....	17.941911	20.162214	12.37%	702,466
2013.....	13.483253	17.941911	33.07%	781,919
2012.....	12.157073	13.483253	10.91%	895,487
2011.....	12.163802	12.157073	-0.06%	1,056,209
2010.....	10.695755	12.163802	13.73%	1,259,253
BNY Mellon Variable Investment Fund - Appreciation Portfolio: Initial Shares - Q/NQ				
2019.....	29.661777	39.898067	34.51%	387,920
2018.....	32.150879	29.661777	-7.74%	481,733
2017.....	25.491053	32.150879	26.13%	533,343
2016.....	23.849811	25.491053	6.88%	599,977
2015.....	24.687969	23.849811	-3.40%	704,427
2014.....	23.058902	24.687969	7.06%	802,298
2013.....	19.223244	23.058902	19.95%	957,935
2012.....	17.574938	19.223244	9.38%	1,110,913
2011.....	16.276326	17.574938	7.98%	1,224,440
2010.....	14.249671	16.276326	14.22%	1,238,074
Columbia Funds Variable Series Trust II - Columbia VP High Yield Bond Fund: Class 2 - Q/NQ				
2019.....	9.728326	11.227972	15.42%	24,945
2018.....	10.231275	9.728326	-4.92%	14,224
2017*.....	10.000000	10.231275	2.31%	10,138
Delaware VIP Trust - Delaware VIP Small Cap Value Series: Service Class - Q/NQ				
2019.....	14.054626	17.779937	26.51%	53,680
2018.....	17.085069	14.054626	-17.74%	54,072
2017.....	15.433801	17.085069	10.70%	65,714
2016.....	11.886442	15.433801	29.84%	104,447
2015.....	12.829520	11.886442	-7.35%	47,079
2014.....	12.263538	12.829520	4.62%	61,232
2013*.....	10.000000	12.263538	22.64%	6,185
Eaton Vance Variable Trust - Eaton Vance VT Floating-Rate Income Fund: Initial Class - Q/NQ				
2019.....	10.661394	11.307642	6.06%	173,731
2018.....	10.773465	10.661394	-1.04%	298,510
2017.....	10.514550	10.773465	2.46%	156,717
2016.....	9.743482	10.514550	7.91%	108,743
2015.....	9.935516	9.743482	-1.93%	53,702
2014*.....	10.000000	9.935516	-0.64%	24,587

No Additional Contract Options Elected Total - 0.95%
Variable account charges of the daily net assets of the variable account - 0.95%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Federated Hermes Insurance Series - Federated Hermes Quality Bond Fund II: Primary Shares - Q/NQ				
2019.....	19.639944	21.290436	8.40%	689,241
2018.....	19.947614	19.639944	-1.54%	795,043
2017.....	19.357260	19.947614	3.05%	919,204
2016.....	18.822597	19.357260	2.84%	1,007,630
2015.....	19.049497	18.822597	-1.19%	1,150,862
2014.....	18.529367	19.049497	2.81%	1,298,934
2013.....	18.515457	18.529367	0.08%	1,491,021
2012.....	17.037121	18.515457	8.68%	1,700,289
2011.....	16.817912	17.037121	1.30%	2,016,270
2010.....	15.648396	16.817912	7.47%	2,570,111

Fidelity Variable Insurance Products - Emerging Markets Portfolio: Service Class 2 - Q/NQ

2019.....	8.264627	10.575924	27.97%	10,877
2018*.....	10.000000	8.264627	-17.35%	4,987

Fidelity Variable Insurance Products Fund - Fidelity VIP Freedom Fund 2010 Portfolio: Service Class - Q/NQ

2019.....	16.042303	18.432136	14.90%	164,201
2018.....	16.890251	16.042303	-5.02%	185,379
2017.....	15.091288	16.890251	11.92%	178,452
2016.....	14.471883	15.091288	4.28%	194,595
2015.....	14.656383	14.471883	-1.26%	202,239
2014.....	14.180190	14.656383	3.36%	236,617
2013.....	12.625334	14.180190	12.32%	253,167
2012.....	11.413052	12.625334	10.62%	263,907
2011.....	11.555121	11.413052	-1.23%	210,294
2010.....	10.347901	11.555121	11.67%	212,456

Fidelity Variable Insurance Products Fund - Fidelity VIP Freedom Fund 2020 Portfolio: Service Class - Q/NQ

2019.....	16.173396	19.225106	18.87%	196,746
2018.....	17.367453	16.173396	-6.88%	218,310
2017.....	15.054053	17.367453	15.37%	238,133
2016.....	14.332029	15.054053	5.04%	239,323
2015.....	14.522693	14.332029	-1.31%	259,191
2014.....	14.008576	14.522693	3.67%	244,347
2013.....	12.196923	14.008576	14.85%	279,600
2012.....	10.879397	12.196923	12.11%	254,601
2011.....	11.108466	10.879397	-2.06%	235,919
2010.....	9.792985	11.108466	13.43%	230,809

Fidelity Variable Insurance Products Fund - Fidelity VIP Freedom Fund 2030 Portfolio: Service Class - Q/NQ

2019.....	16.746775	20.630761	23.19%	114,313
2018.....	18.355524	16.746775	-8.76%	118,993
2017.....	15.338074	18.355524	19.67%	126,124
2016.....	14.536953	15.338074	5.51%	129,113
2015.....	14.725838	14.536953	-1.28%	141,904
2014.....	14.177834	14.725838	3.87%	123,165
2013.....	11.781207	14.177834	20.34%	121,263
2012.....	10.299821	11.781207	14.38%	91,801
2011.....	10.686531	10.299821	-3.62%	100,965
2010.....	9.300869	10.686531	14.90%	86,534

No Additional Contract Options Elected Total - 0.95%
Variable account charges of the daily net assets of the variable account - 0.95%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Fidelity Variable Insurance Products Fund - VIP Balanced Portfolio: Service Class 2 - Q/NQ				
2019.....	11.386263	13.997823	22.94%	250,923
2018.....	12.030349	11.386263	-5.35%	159,697
2017.....	10.459713	12.030349	15.02%	79,606
2016*.....	10.000000	10.459713	4.60%	46,482
Fidelity Variable Insurance Products Fund - VIP Contrafund® Portfolio: Service Class 2 - Q/NQ				
2019*.....	10.000000	11.036695	10.37%	16,934
Fidelity Variable Insurance Products Fund - VIP Energy Portfolio: Service Class 2 - Q/NQ				
2019.....	8.143852	8.858933	8.78%	190,931
2018.....	10.929345	8.143852	-25.49%	203,699
2017.....	11.348840	10.929345	-3.70%	257,210
2016.....	8.581887	11.348840	32.24%	351,646
2015.....	10.932839	8.581887	-21.50%	299,062
2014.....	12.653015	10.932839	-13.59%	333,883
2013.....	10.289815	12.653015	22.97%	388,921
2012.....	9.919118	10.289815	3.74%	472,132
2011.....	10.563299	9.919118	-6.10%	693,938
2010.....	8.950007	10.563299	18.03%	762,961
Fidelity Variable Insurance Products Fund - VIP Equity-Income Portfolio: Service Class - Q/NQ				
2019.....	26.321012	33.194789	26.12%	1,566,527
2018.....	29.011960	26.321012	-9.28%	1,768,061
2017.....	25.964799	29.011960	11.74%	2,010,133
2016.....	22.232855	25.964799	16.79%	2,315,314
2015.....	23.402947	22.232855	-5.00%	2,673,224
2014.....	21.747008	23.402947	7.61%	2,954,004
2013.....	17.151149	21.747008	26.80%	3,325,252
2012.....	14.776315	17.151149	16.07%	3,844,392
2011.....	14.790710	14.776315	-0.10%	4,698,682
2010.....	12.974852	14.790710	14.00%	5,908,009
Fidelity Variable Insurance Products Fund - VIP Growth & Income Portfolio: Service Class 2 - Q/NQ				
2019.....	11.727332	15.063557	28.45%	22,090
2018.....	13.039041	11.727332	-10.06%	15,374
2017.....	11.288552	13.039041	15.51%	16,845
2016*.....	10.000000	11.288552	12.89%	14,674
Fidelity Variable Insurance Products Fund - VIP Growth Portfolio: Service Class - Q/NQ				
2019.....	33.291983	44.248361	32.91%	1,342,782
2018.....	33.705865	33.291983	-1.23%	1,526,332
2017.....	25.205595	33.705865	33.72%	1,781,450
2016.....	25.266377	25.205595	-0.24%	2,003,985
2015.....	23.828197	25.266377	6.04%	2,293,593
2014.....	21.636043	23.828197	10.13%	2,418,446
2013.....	16.037388	21.636043	34.91%	2,683,343
2012.....	14.135507	16.037388	13.45%	3,066,898
2011.....	14.250682	14.135507	-0.81%	3,696,902
2010.....	11.597350	14.250682	22.88%	4,413,024

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Variable account charges of the daily net assets of the variable account - 0.95%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Fidelity Variable Insurance Products Fund - VIP High Income Portfolio: Service Class - Q/NQ				
2019.....	17.398559	19.804470	13.83%	656,211
2018.....	18.222450	17.398559	-4.52%	727,753
2017.....	17.181827	18.222450	6.06%	846,995
2016.....	15.166422	17.181827	13.29%	1,052,549
2015.....	15.909404	15.166422	-4.67%	1,137,243
2014.....	15.891231	15.909404	0.11%	727,278
2013.....	15.153563	15.891231	4.87%	836,574
2012.....	13.397380	15.153563	13.11%	1,005,149
2011.....	13.014661	13.397380	2.94%	1,227,894
2010.....	11.547337	13.014661	12.71%	1,585,321
Fidelity Variable Insurance Products Fund - VIP Investment Grade Bond Portfolio: Service Class - Q/NQ				
2019.....	15.509752	16.834287	8.54%	608,409
2018.....	15.758946	15.509752	-1.58%	646,783
2017.....	15.274544	15.758946	3.17%	771,238
2016.....	14.738547	15.274544	3.64%	824,346
2015.....	14.985664	14.738547	-1.65%	861,325
2014.....	14.306214	14.985664	4.75%	963,476
2013.....	14.721597	14.306214	-2.82%	1,115,339
2012.....	14.052458	14.721597	4.76%	1,420,243
2011.....	13.232986	14.052458	6.19%	1,622,008
2010.....	12.407121	13.232986	6.66%	2,111,646
Fidelity Variable Insurance Products Fund - VIP Mid Cap Portfolio: Service Class - Q/NQ				
2019.....	18.681230	22.824042	22.18%	268,616
2018.....	22.096195	18.681230	-15.45%	320,792
2017.....	18.481245	22.096195	19.56%	366,277
2016.....	16.642209	18.481245	11.05%	440,173
2015.....	17.057651	16.642209	-2.44%	541,985
2014.....	16.216426	17.057651	5.19%	698,470
2013.....	12.032648	16.216426	34.77%	820,841
2012.....	10.586731	12.032648	13.66%	981,456
2011.....	11.970988	10.586731	-11.56%	1,199,882
2010.....	9.390402	11.970988	27.48%	1,460,171
Fidelity Variable Insurance Products Fund - VIP Overseas Portfolio: Service Class - Q/NQ				
2019.....	18.359094	23.217056	26.46%	400,532
2018.....	21.777742	18.359094	-15.70%	450,679
2017.....	16.898895	21.777742	28.87%	510,564
2016.....	17.981441	16.898895	-6.02%	566,584
2015.....	17.541605	17.981441	2.51%	633,451
2014.....	19.283551	17.541605	-9.03%	269,023
2013.....	14.932471	19.283551	29.14%	307,699
2012.....	12.506931	14.932471	19.39%	368,399
2011.....	15.254762	12.506931	-18.01%	433,731
2010.....	13.630109	15.254762	11.92%	534,117
Fidelity Variable Insurance Products Fund - VIP Real Estate Portfolio: Service Class 2 - Q/NQ				
2019.....	9.472748	11.536031	21.78%	38,442
2018.....	10.224053	9.472748	-7.35%	25,891
2017*.....	10.000000	10.224053	2.24%	14,944

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Variable account charges of the daily net assets of the variable account - 0.95%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Fidelity Variable Insurance Products Fund - VIP Value Strategies Portfolio: Service Class - Q/NQ				
2019.....	23.758112	31.601971	33.02%	67,756
2018.....	29.016016	23.758112	-18.12%	77,121
2017.....	24.572987	29.016016	18.08%	102,264
2016.....	22.660141	24.572987	8.44%	115,585
2015.....	23.598346	22.660141	-3.98%	139,273
2014.....	22.330248	23.598346	5.68%	156,266
2013.....	17.282621	22.330248	29.21%	181,445
2012.....	13.728233	17.282621	25.89%	227,555
2011.....	15.205010	13.728233	-9.71%	267,564
2010.....	12.139346	15.205010	25.25%	341,523
Franklin Templeton Variable Insurance Products Trust - Franklin Allocation VIP Fund: Class 2 - Q/NQ				
2019.....	13.402159	15.911110	18.72%	69,431
2018.....	14.976455	13.402159	-10.51%	81,300
2017.....	13.502325	14.976455	10.92%	81,388
2016.....	12.044022	13.502325	12.11%	154,515
2015.....	12.965069	12.044022	-7.10%	173,026
2014.....	12.726936	12.965069	1.87%	200,334
2013.....	10.381296	12.726936	22.59%	129,537
2012.....	9.087691	10.381296	14.23%	112,485
2011.....	9.318350	9.087691	-2.48%	127,521
2010.....	8.532754	9.318350	9.21%	131,758
Franklin Templeton Variable Insurance Products Trust - Franklin Income VIP Fund: Class 2 - Q/NQ				
2019.....	16.947544	19.482265	14.96%	382,840
2018.....	17.880586	16.947544	-5.22%	449,428
2017.....	16.459474	17.880586	8.63%	525,238
2016.....	14.573276	16.459474	12.94%	566,436
2015.....	15.829727	14.573276	-7.94%	699,676
2014.....	15.276408	15.829727	3.62%	826,837
2013.....	13.535842	15.276408	12.86%	812,231
2012.....	12.131090	13.535842	11.58%	851,645
2011.....	11.961999	12.131090	1.41%	1,000,383
2010.....	10.718361	11.961999	11.60%	1,076,232
Franklin Templeton Variable Insurance Products Trust - Franklin Small Cap Value VIP Fund: Class 2 - Q/NQ				
2019.....	17.839263	22.325433	25.15%	100,717
2018.....	20.673329	17.839263	-13.71%	99,670
2017.....	18.861930	20.673329	9.60%	120,839
2016.....	14.626849	18.861930	28.95%	158,519
2015.....	15.944987	14.626849	-8.27%	186,511
2014.....	16.006493	15.944987	-0.38%	243,211
2013.....	11.861537	16.006493	34.94%	310,152
2012.....	10.115536	11.861537	17.26%	336,628
2011.....	10.611363	10.115536	-4.67%	473,685
2010.....	8.355085	10.611363	27.00%	995,169

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Variable account charges of the daily net assets of the variable account - 0.95%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Franklin Templeton Variable Insurance Products Trust - Templeton Developing Markets VIP Fund: Class 2 - Q/NQ				
2019.....	10.067088	12.633504	25.49%	83,567
2018.....	12.070794	10.067088	-16.60%	84,110
2017.....	8.679103	12.070794	39.08%	158,887
2016.....	7.460840	8.679103	16.33%	87,581
2015.....	9.369024	7.460840	-20.37%	112,952
2014*.....	10.000000	9.369024	-6.31%	137,894
Franklin Templeton Variable Insurance Products Trust - Templeton Foreign VIP Fund: Class 2 - Q/NQ				
2019.....	8.260963	9.207663	11.46%	163,638
2018.....	9.863805	8.260963	-16.25%	176,138
2017.....	8.533633	9.863805	15.59%	217,399
2016.....	8.038478	8.533633	6.16%	242,528
2015.....	8.679069	8.038478	-7.38%	270,902
2014*.....	10.000000	8.679069	-13.21%	282,566
Franklin Templeton Variable Insurance Products Trust - Templeton Global Bond VIP Fund: Class 2 - Q/NQ				
2019.....	9.872562	9.975622	1.04%	648,090
2018.....	9.778278	9.872562	0.96%	726,063
2017.....	9.685290	9.778278	0.96%	914,532
2016.....	9.498810	9.685290	1.96%	979,100
2015.....	10.021302	9.498810	-5.21%	1,208,839
2014*.....	10.000000	10.021302	0.21%	1,392,391
Goldman Sachs Variable Insurance Trust - Goldman Sachs Global Trends Allocation Fund: Service Shares - Q/NQ				
2019.....	12.146479	13.467181	10.87%	5,983
2018.....	12.819440	12.146479	-5.25%	6,301
2017.....	11.441863	12.819440	12.04%	7,083
2016.....	11.071110	11.441863	3.35%	6,709
2015.....	11.867646	11.071110	-6.71%	6,513
2014.....	11.526695	11.867646	2.96%	4,659
2013.....	10.247087	11.526695	12.49%	183
2012*.....	10.000000	10.247087	2.47%	18
Goldman Sachs Variable Insurance Trust - Goldman Sachs Multi-Strategy Alternatives Portfolio: Service Shares - Q/NQ				
2019.....	9.428095	10.162353	7.79%	846
2018*.....	10.000000	9.428095	-5.72%	0
Guggenheim Variable Funds - Multi-Hedge Strategies - Q/NQ				
2019.....	9.885395	10.282344	4.02%	25,900
2018.....	10.514288	9.885395	-5.98%	36,239
2017.....	10.238623	10.514288	2.69%	36,377
2016.....	10.386785	10.238623	-1.43%	35,508
2015.....	10.296053	10.386785	0.88%	36,295
2014.....	9.932018	10.296053	3.67%	14,107
2013*.....	10.000000	9.932018	-0.68%	1,885

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Invesco - Invesco V.I. American Franchise Fund: Series II Shares - Q/NQ				
2019.....	18.013316	24.341469	35.13%	11,461
2018.....	18.923195	18.013316	-4.81%	12,526
2017.....	15.039451	18.923195	25.82%	11,182
2016.....	14.883132	15.039451	1.05%	3,398
2015.....	14.344494	14.883132	3.76%	5,352
2014.....	13.388424	14.344494	7.14%	5,489
2013.....	9.668984	13.388424	38.47%	18,403
2012*.....	10.000000	9.668984	-3.31%	16,472
Invesco - Invesco V.I. Mid Cap Core Equity Fund: Series II Shares - Q/NQ				
2019.....	13.849067	17.151982	23.85%	1,397
2018.....	15.817389	13.849067	-12.44%	1,418
2017.....	13.927832	15.817389	13.57%	3,125
2016.....	12.425537	13.927832	12.09%	3,079
2015.....	13.105711	12.425537	-5.19%	1,000
2014.....	12.701777	13.105711	3.18%	1,011
2013.....	9.982237	12.701777	27.24%	462
2012*.....	10.000000	9.982237	-0.18%	2
Invesco Oppenheimer V.I. Discovery Mid Cap Growth Fund: Series I - Q/NQ				
2019.....	25.231966	34.829994	38.04%	540,580
2018.....	27.125270	25.231966	-6.98%	586,033
2017.....	21.262785	27.125270	27.57%	654,295
2016.....	20.976508	21.262785	1.36%	712,278
2015.....	19.865366	20.976508	5.59%	818,599
2014.....	18.959246	19.865366	4.78%	910,028
2013.....	14.075906	18.959246	34.69%	1,039,616
2012.....	12.204013	14.075906	15.34%	1,194,655
2011.....	12.187288	12.204013	0.14%	1,383,313
2010.....	9.652914	12.187288	26.26%	1,772,221
Invesco Oppenheimer V.I. Global Fund: Series I - Q/NQ				
2019.....	23.239360	30.335629	30.54%	1,036,335
2018.....	27.025492	23.239360	-14.01%	1,137,605
2017.....	19.964090	27.025492	35.37%	1,243,037
2016.....	20.138531	19.964090	-0.87%	1,391,811
2015.....	19.560215	20.138531	2.96%	1,600,608
2014.....	19.305299	19.560215	1.32%	1,801,274
2013.....	15.309784	19.305299	26.10%	739,235
2012.....	12.746431	15.309784	20.11%	844,375
2011.....	14.031691	12.746431	-9.16%	1,050,615
2010.....	12.215918	14.031691	14.86%	1,385,557

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Invesco Oppenheimer V.I. Global Strategic Income Fund: Series I - Q/NQ				
2019.....	10.426350	11.443019	9.75%	106,256
2018.....	11.011129	10.426350	-5.31%	131,391
2017.....	10.460330	11.011129	5.27%	163,873
2016.....	9.912785	10.460330	5.52%	171,381
2015.....	10.239328	9.912785	-3.19%	199,362
2014.....	10.052187	10.239328	1.86%	151,633
2013.....	10.162036	10.052187	-1.08%	195,212
2012*.....	10.000000	10.162036	1.62%	40,311
Invesco Oppenheimer V.I. International Growth Fund: Series II - Q/NQ				
2019.....	8.893518	11.271316	26.74%	101,339
2018.....	11.161589	8.893518	-20.32%	91,266
2017.....	8.911654	11.161589	25.25%	102,064
2016.....	9.248003	8.911654	-3.64%	89,645
2015.....	9.055435	9.248003	2.13%	43,854
2014*.....	10.000000	9.055435	-9.45%	19,882
Invesco Oppenheimer V.I. Main Street Fund: Series I - Q/NQ				
2019.....	24.393314	31.912886	30.83%	834,840
2018.....	26.737116	24.393314	-8.77%	950,630
2017.....	23.088641	26.737116	15.80%	1,097,926
2016.....	20.883437	23.088641	10.56%	1,226,490
2015.....	20.404603	20.883437	2.35%	1,333,929
2014.....	18.608580	20.404603	9.65%	1,516,176
2013.....	14.257062	18.608580	30.52%	1,695,852
2012.....	12.316211	14.257062	15.76%	1,980,286
2011.....	12.435882	12.316211	-0.96%	2,351,343
2010.....	10.813307	12.435882	15.01%	3,036,121
Invesco Oppenheimer V.I. Main Street Small Cap Fund: Series I - Q/NQ				
2019.....	19.264301	24.132258	25.27%	92,768
2018.....	21.689220	19.264301	-11.18%	127,295
2017.....	19.181290	21.689220	13.07%	147,495
2016.....	16.403444	19.181290	16.93%	180,277
2015.....	17.598949	16.403444	-6.79%	201,774
2014.....	15.873477	17.598949	10.87%	216,950
2013.....	11.364432	15.873477	39.68%	243,832
2012.....	9.724523	11.364432	16.86%	585,982
2011.....	10.039715	9.724523	-3.14%	644,130
2010.....	8.213490	10.039715	22.23%	258,792

No Additional Contract Options Elected Total - 0.95%
Variable account charges of the daily net assets of the variable account - 0.95%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Ivy Variable Insurance Portfolios - Asset Strategy: Class II - Q/NQ				
2019.....	29.173522	35.189430	20.62%	59,976
2018.....	31.149076	29.173522	-6.34%	73,310
2017.....	26.588535	31.149076	17.15%	79,878
2016.....	27.550399	26.588535	-3.49%	112,592
2015.....	30.347571	27.550399	-9.22%	154,505
2014.....	32.341410	30.347571	-6.16%	199,047
2013.....	26.093716	32.341410	23.94%	268,887
2012.....	22.105593	26.093716	18.04%	261,519
2011.....	24.050210	22.105593	-8.09%	302,769
2010.....	22.342511	24.050210	7.64%	274,270
Ivy Variable Insurance Portfolios - High Income: Class II - Q/NQ				
2019.....	29.408976	32.389947	10.14%	79,121
2018.....	30.334128	29.408976	-3.05%	98,455
2017.....	28.707080	30.334128	5.67%	115,837
2016.....	24.944076	28.707080	15.09%	127,658
2015.....	26.935448	24.944076	-7.39%	116,784
2014.....	26.685518	26.935448	0.94%	194,145
2013.....	24.381549	26.685518	9.45%	259,521
2012.....	20.748259	24.381549	17.51%	92,978
Ivy Variable Insurance Portfolios - Mid Cap Growth: Class II - Q/NQ				
2019.....	30.294483	41.391495	36.63%	53,691
2018.....	30.604479	30.294483	-1.01%	54,503
2017.....	24.348446	30.604479	25.69%	41,791
2016.....	23.164653	24.348446	5.11%	45,792
2015.....	24.821492	23.164653	-6.68%	60,189
2014.....	23.231361	24.821492	6.84%	35,592
2013.....	18.050286	23.231361	28.70%	24,050
2012.....	16.047707	18.050286	12.48%	13,411
Janus Aspen Series - Janus Henderson Flexible Bond Portfolio: Service Shares - Q/NQ				
2019.....	9.941290	10.760394	8.24%	64,753
2018.....	10.167961	9.941290	-2.23%	49,208
2017.....	9.932204	10.167961	2.37%	100,749
2016.....	9.809271	9.932204	1.25%	97,418
2015*.....	10.000000	9.809271	-1.91%	37,884
Janus Aspen Series - Janus Henderson Forty Portfolio: Service Shares - Q/NQ				
2019.....	22.990068	31.163522	35.55%	901,107
2018.....	22.819549	22.990068	0.75%	967,396
2017.....	17.721928	22.819549	28.76%	1,089,983
2016.....	17.550516	17.721928	0.98%	1,272,183
2015.....	15.829271	17.550516	10.87%	1,479,407
2014.....	14.733497	15.829271	7.44%	1,608,383
2013.....	11.364682	14.733497	29.64%	1,891,857
2012.....	9.263749	11.364682	22.68%	2,358,485
2011.....	10.050055	9.263749	-7.82%	2,754,178
2010.....	9.528992	10.050055	5.47%	3,721,301

No Additional Contract Options Elected Total - 0.95%
Variable account charges of the daily net assets of the variable account - 0.95%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Janus Aspen Series - Janus Henderson Global Technology and Innovation Portfolio: Service Shares - Q/NQ				
2019.....	13.464750	19.314346	43.44%	742,875
2018.....	13.472123	13.464750	-0.05%	806,604
2017.....	9.385548	13.472123	43.54%	864,385
2016.....	8.322537	9.385548	12.77%	886,807
2015.....	8.029341	8.322537	3.65%	1,018,673
2014.....	7.413382	8.029341	8.31%	1,113,685
2013.....	5.528055	7.413382	34.10%	1,333,627
2012.....	4.684211	5.528055	18.01%	1,548,572
2011.....	5.177274	4.684211	-9.52%	1,171,961
2010.....	4.201804	5.177274	23.22%	1,427,029

Janus Aspen Series - Janus Henderson Overseas Portfolio: Service Shares - Q/NQ				
2019.....	12.062290	15.138535	25.50%	737,049
2018.....	14.350851	12.062290	-15.95%	807,283
2017.....	11.076146	14.350851	29.57%	922,656
2016.....	11.986035	11.076146	-7.59%	1,058,037
2015.....	13.269261	11.986035	-9.67%	1,216,563
2014.....	15.240865	13.269261	-12.94%	1,415,180
2013.....	13.464155	15.240865	13.20%	1,682,894
2012.....	12.010491	13.464155	12.10%	2,004,604
2011.....	17.920745	12.010491	-32.98%	1,157,892
2010.....	14.472005	17.920745	23.83%	1,403,093

JPMorgan Insurance Trust - JPMorgan Insurance Trust Mid Cap Value Portfolio: Class 1 - Q/NQ				
2019.....	28.599596	35.908774	25.56%	113,442
2018.....	32.752059	28.599596	-12.68%	148,923
2017.....	29.064701	32.752059	12.69%	185,002
2016.....	25.583222	29.064701	13.61%	206,635
2015.....	26.533118	25.583222	-3.58%	226,013
2014.....	23.271888	26.533118	14.01%	238,583
2013.....	17.758747	23.271888	31.04%	268,060
2012.....	14.894463	17.758747	19.23%	252,933
2011.....	14.718963	14.894463	1.19%	210,458
2010.....	12.036907	14.718963	22.28%	260,724

Lazard Retirement Series, Inc. - Lazard Retirement Emerging Markets Equity Portfolio: Service Shares - Q/NQ				
2019.....	9.168193	10.728593	17.02%	153,158
2018.....	11.365718	9.168193	-19.33%	162,119
2017.....	8.976574	11.365718	26.62%	242,691
2016.....	7.503267	8.976574	19.64%	194,646
2015.....	9.475673	7.503267	-20.82%	116,502
2014*.....	10.000000	9.475673	-5.24%	51,673

Lord Abbett Series Fund, Inc. - Total Return Portfolio: Class VC - Q/NQ				
2019.....	10.082749	10.826849	7.38%	37,897
2018.....	10.285572	10.082749	-1.97%	15,288
2017.....	9.997674	10.285572	2.88%	12,966
2016*.....	10.000000	9.997674	-0.02%	7,863

No Additional Contract Options Elected Total - 0.95%
Variable account charges of the daily net assets of the variable account - 0.95%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
MFS® Variable Insurance Trust - MFS New Discovery Series: Service Class - Q/NQ				
2019.....	16.718555	23.394755	39.93%	47,016
2018.....	17.174720	16.718555	-2.66%	33,510
2017.....	13.724931	17.174720	25.14%	35,413
2016.....	12.735637	13.724931	7.77%	24,976
2015.....	13.139716	12.735637	-3.08%	30,640
2014.....	14.340463	13.139716	-8.37%	44,438
2013.....	10.252190	14.340463	39.88%	117,997
2012*.....	10.000000	10.252190	2.52%	11,888
MFS® Variable Insurance Trust - MFS Value Series: Service Class - Q/NQ				
2019.....	19.917465	25.549230	28.28%	489,589
2018.....	22.432877	19.917465	-11.21%	537,684
2017.....	19.299330	22.432877	16.24%	661,440
2016.....	17.124839	19.299330	12.70%	745,939
2015.....	17.452091	17.124839	-1.88%	824,001
2014.....	15.988307	17.452091	9.16%	886,431
2013.....	11.904227	15.988307	34.31%	999,401
2012.....	10.371441	11.904227	14.78%	1,060,251
2011.....	10.519780	10.371441	-1.41%	1,202,150
2010.....	9.549524	10.519780	10.16%	1,275,049
MFS® Variable Insurance Trust II - MFS International Growth Portfolio: Service Class - Q/NQ				
2019*.....	10.000000	10.883714	8.84%	3,072
MFS® Variable Insurance Trust II - MFS International Intrinsic Value Portfolio: Service Class - Q/NQ				
2019.....	18.546590	23.082956	24.46%	344,328
2018.....	20.742507	18.546590	-10.59%	406,403
2017.....	16.512381	20.742507	25.62%	431,380
2016.....	16.053670	16.512381	2.86%	472,336
2015.....	15.244199	16.053670	5.31%	458,034
2014.....	15.218030	15.244199	0.17%	385,771
2013.....	12.037490	15.218030	26.42%	326,134
2012.....	10.483109	12.037490	14.83%	259,926
2011.....	10.774935	10.483109	-2.71%	248,969
2010*.....	10.000000	10.774935	7.75%	36,477
Morgan Stanley Variable Insurance Fund, Inc. - Core Plus Fixed Income Portfolio: Class I - Q/NQ				
2019.....	14.317189	15.724094	9.83%	147,260
2018.....	14.550013	14.317189	-1.60%	88,319
2017.....	13.826018	14.550013	5.24%	126,346
2016.....	13.154412	13.826018	5.11%	116,585
2015.....	13.367602	13.154412	-1.59%	92,357
2014.....	12.512913	13.367602	6.83%	82,018
2013.....	12.673091	12.512913	-1.26%	48,811
2012.....	11.691238	12.673091	8.40%	55,184
2011.....	11.172115	11.691238	4.65%	94,254
2010.....	10.527112	11.172115	6.13%	128,276

No Additional Contract Options Elected Total - 0.95%
Variable account charges of the daily net assets of the variable account - 0.95%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Morgan Stanley Variable Insurance Fund, Inc. - Emerging Markets Debt Portfolio: Class I - Q/NQ				
2019.....	31.751915	35.932516	13.17%	36,086
2018.....	34.450801	31.751915	-7.83%	44,097
2017.....	31.702083	34.450801	8.67%	49,617
2016.....	28.949793	31.702083	9.51%	54,969
2015.....	29.557182	28.949793	-2.05%	64,248
2014.....	28.991915	29.557182	1.95%	75,642
2013.....	32.076593	28.991915	-9.62%	92,082
2012.....	27.453903	32.076593	16.84%	108,811
2011.....	25.895341	27.453903	6.02%	130,590
2010.....	23.822195	25.895341	8.70%	162,295
Morgan Stanley Variable Insurance Fund, Inc. - Global Infrastructure Portfolio: Class II - Q/NQ				
2019.....	9.549480	12.094645	26.65%	44,074
2018.....	10.467364	9.549480	-8.77%	37,104
2017.....	9.389640	10.467364	11.48%	21,177
2016.....	8.245371	9.389640	13.88%	22,808
2015*.....	10.000000	8.245371	-17.55%	3,189
Mutual Fund and Variable Insurance Trust - Rational Insider Buying VA Fund - Q/NQ				
2019.....	18.466790	22.681633	22.82%	4,303
2018.....	20.087397	18.466790	-8.07%	4,975
2017.....	17.256439	20.087397	16.41%	6,106
2016.....	15.694478	17.256439	9.95%	6,763
2015.....	17.068283	15.694478	-8.05%	19,287
2014.....	17.595124	17.068283	-2.99%	19,914
2013.....	13.465550	17.595124	30.67%	48,448
2012.....	11.086505	13.465550	21.46%	30,754
2011.....	11.295511	11.086505	-1.85%	20,801
2010*.....	10.000000	11.295511	12.96%	12
Nationwide Variable Insurance Trust - American Funds NVIT Asset Allocation Fund: Class II - Q/NQ				
2019.....	17.647976	21.113174	19.64%	647,541
2018.....	18.751843	17.647976	-5.89%	739,886
2017.....	16.349187	18.751843	14.70%	741,383
2016.....	15.142775	16.349187	7.97%	667,262
2015.....	15.139024	15.142775	0.02%	678,861
2014.....	14.557717	15.139024	3.99%	674,807
2013.....	11.921435	14.557717	22.11%	669,019
2012.....	10.401319	11.921435	14.61%	659,796
2011.....	10.404216	10.401319	-0.03%	714,148
2010.....	9.377085	10.404216	10.95%	900,203

No Additional Contract Options Elected Total - 0.95%
Variable account charges of the daily net assets of the variable account - 0.95%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - American Funds NVIT Bond Fund: Class II - Q/NQ				
2019.....	12.228134	13.199997	7.95%	224,482
2018.....	12.480021	12.228134	-2.02%	256,680
2017.....	12.207335	12.480021	2.23%	278,015
2016.....	12.005894	12.207335	1.68%	295,174
2015.....	12.149105	12.005894	-1.18%	339,785
2014.....	11.683962	12.149105	3.98%	358,705
2013.....	12.107662	11.683962	-3.50%	428,602
2012.....	11.645656	12.107662	3.97%	577,937
2011.....	11.120547	11.645656	4.72%	645,899
2010.....	10.592676	11.120547	4.98%	701,913

Nationwide Variable Insurance Trust - American Funds NVIT Global Growth Fund: Class II - Q/NQ				
2019.....	19.516057	26.053607	33.50%	238,335
2018.....	21.754035	19.516057	-10.29%	265,465
2017.....	16.769207	21.754035	29.73%	299,552
2016.....	16.897976	16.769207	-0.76%	298,296
2015.....	16.012366	16.897976	5.53%	294,394
2014.....	15.874540	16.012366	0.87%	335,913
2013.....	12.458485	15.874540	27.42%	401,219
2012.....	10.302734	12.458485	20.92%	472,119
2011.....	11.469029	10.302734	-10.17%	534,290
2010.....	10.403352	11.469029	10.24%	739,912

Nationwide Variable Insurance Trust - American Funds NVIT Growth Fund: Class II - Q/NQ				
2019.....	21.719537	28.028673	29.05%	371,167
2018.....	22.073897	21.719537	-1.61%	471,469
2017.....	17.437829	22.073897	26.59%	447,088
2016.....	16.141606	17.437829	8.03%	435,471
2015.....	15.312284	16.141606	5.42%	594,159
2014.....	14.305178	15.312284	7.04%	795,311
2013.....	11.142876	14.305178	28.38%	1,070,530
2012.....	9.582479	11.142876	16.28%	1,201,952
2011.....	10.150050	9.582479	-5.59%	1,421,918
2010.....	8.669986	10.150050	17.07%	1,589,193

Nationwide Variable Insurance Trust - American Funds NVIT Growth-Income Fund: Class II - Q/NQ				
2019.....	17.858065	22.228472	24.47%	285,888
2018.....	18.433049	17.858065	-3.12%	302,827
2017.....	15.262722	18.433049	20.77%	321,523
2016.....	13.870826	15.262722	10.03%	373,501
2015.....	13.853317	13.870826	0.13%	382,920
2014.....	12.688489	13.853317	9.18%	416,728
2013.....	9.633985	12.688489	31.71%	421,332
2012.....	8.308872	9.633985	15.95%	416,950
2011.....	8.580214	8.308872	-3.16%	499,025
2010.....	7.805765	8.580214	9.92%	490,740

No Additional Contract Options Elected Total - 0.95%
Variable account charges of the daily net assets of the variable account - 0.95%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - Amundi NVIT Multi Sector Bond Fund: Class I - Q/NQ				
2019.....	20.613988	22.290203	8.13%	454,292
2018.....	21.312551	20.613988	-3.28%	522,003
2017.....	20.235236	21.312551	5.32%	584,349
2016.....	18.802957	20.235236	7.62%	627,738
2015.....	19.548293	18.802957	-3.81%	712,315
2014.....	18.997957	19.548293	2.90%	816,088
2013.....	19.398272	18.997957	-2.06%	840,059
2012.....	17.447495	19.398272	11.18%	1,051,092
2011.....	16.688582	17.447495	4.55%	1,203,410
2010.....	15.235554	16.688582	9.54%	1,449,914
Nationwide Variable Insurance Trust - BlackRock NVIT Equity Dividend Fund: Class I - Q/NQ				
2019.....	23.629108	29.796716	26.10%	162,369
2018.....	25.723547	23.629108	-8.14%	175,406
2017.....	22.008855	25.723547	16.88%	210,694
2016.....	18.848010	22.008855	16.77%	238,523
2015.....	20.307950	18.848010	-7.19%	294,721
2014.....	18.780840	20.307950	8.13%	352,433
2013.....	13.978855	18.780840	34.35%	422,319
2012.....	11.913473	13.978855	17.34%	384,207
2011.....	12.313814	11.913473	-3.25%	446,219
2010.....	10.738195	12.313814	14.67%	583,755
Nationwide Variable Insurance Trust - BlackRock NVIT Managed Global Allocation Fund: Class II - Q/NQ				
2019.....	10.756697	12.246830	13.85%	69
2018.....	11.865562	10.756697	-9.35%	294
2017.....	10.114556	11.865562	17.31%	821
2016*.....	10.000000	10.114556	1.15%	0
Nationwide Variable Insurance Trust - DoubleLine NVIT Total Return Tactical Fund: Class II - Q/NQ				
2019.....	10.118613	10.682561	5.57%	5,106
2018*.....	10.000000	10.118613	1.19%	0
Nationwide Variable Insurance Trust - Federated NVIT High Income Bond Fund: Class I - Q/NQ				
2019.....	25.316412	28.772227	13.65%	322,162
2018.....	26.350813	25.316412	-3.93%	359,869
2017.....	24.919103	26.350813	5.75%	434,906
2016.....	22.037740	24.919103	13.07%	449,568
2015.....	22.844721	22.037740	-3.53%	592,532
2014.....	22.490251	22.844721	1.58%	614,798
2013.....	21.206212	22.490251	6.06%	341,007
2012.....	18.689512	21.206212	13.47%	413,249
2011.....	18.174511	18.689512	2.83%	506,746
2010.....	16.215688	18.174511	12.08%	666,549

No Additional Contract Options Elected Total - 0.95%
Variable account charges of the daily net assets of the variable account - 0.95%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - Neuberger Berman NVIT Multi Cap Opportunities Fund: Class I - Q/NQ				
2019.....	17.524173	22.230297	26.86%	932,624
2018.....	18.578559	17.524173	-5.68%	1,074,102
2017.....	15.022506	18.578559	23.67%	1,259,058
2016.....	13.350273	15.022506	12.53%	1,399,264
2015.....	13.625423	13.350273	-2.02%	1,558,741
2014.....	12.904472	13.625423	5.59%	1,761,052
2013.....	9.058714	12.904472	42.45%	2,049,457
2012.....	7.820800	9.058714	15.83%	2,372,993
2011.....	8.933624	7.820800	-12.46%	2,900,512
2010.....	7.801655	8.933624	14.51%	3,630,813
Nationwide Variable Insurance Trust - Neuberger Berman NVIT Multi Cap Opportunities Fund: Class II - Q/NQ				
2019.....	12.831730	16.279551	26.87%	11,703
2018.....	13.638406	12.831730	-5.91%	19,414
2017.....	11.036287	13.638406	23.58%	14,682
2016*.....	10.000000	11.036287	10.36%	0
Nationwide Variable Insurance Trust - NVIT AllianzGI International Growth Fund: Class I - Q/NQ				
2019.....	18.263526	24.086682	31.88%	442,127
2018.....	22.072194	18.263526	-17.26%	514,819
2017.....	17.717100	22.072194	24.58%	596,839
2016.....	18.274307	17.717100	-3.05%	660,433
2015.....	18.540650	18.274307	-1.44%	754,349
2014.....	18.909099	18.540650	-1.95%	864,156
Nationwide Variable Insurance Trust - NVIT AQR Large Cap Defensive Style Fund: Class I - Q/NQ				
2019.....	26.689653	34.183647	28.08%	1,332,010
2018.....	26.947847	26.689653	-0.96%	1,483,271
2017.....	22.572889	26.947847	19.38%	1,713,330
2016.....	20.458760	22.572889	10.33%	1,910,546
2015.....	20.463568	20.458760	-0.02%	2,181,235
2014.....	18.421972	20.463568	11.08%	2,432,136
2013.....	14.186387	18.421972	29.86%	2,684,638
2012.....	12.540234	14.186387	13.13%	3,065,759
2011.....	12.593666	12.540234	-0.42%	3,642,673
2010.....	11.207070	12.593666	12.37%	4,409,792
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Aggressive Fund: Class II - Q/NQ				
2019.....	14.407792	17.690258	22.78%	42,171
2018.....	16.298033	14.407792	-11.60%	41,836
2017.....	13.734644	16.298033	18.66%	46,609
2016.....	12.795829	13.734644	7.34%	76,973
2015.....	13.149156	12.795829	-2.69%	87,066
2014.....	12.703984	13.149156	3.50%	94,715
2013.....	9.905989	12.703984	28.25%	85,469
2012.....	8.610358	9.905989	15.05%	86,747
2011.....	9.285006	8.610358	-7.27%	117,268
2010.....	8.154464	9.285006	13.86%	90,673

No Additional Contract Options Elected Total - 0.95%
Variable account charges of the daily net assets of the variable account - 0.95%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Balanced Fund: Class II - Q/NQ				
2019.....	13.795504	15.875232	15.08%	97,933
2018.....	14.854509	13.795504	-7.13%	114,118
2017.....	13.383683	14.854509	10.99%	121,402
2016.....	12.733900	13.383683	5.10%	179,563
2015.....	12.993669	12.733900	-2.00%	223,508
2014.....	12.577768	12.993669	3.31%	226,819
2013.....	11.075101	12.577768	13.57%	295,647
2012.....	10.067963	11.075101	10.00%	251,968
2011.....	10.302913	10.067963	-2.28%	230,648
2010.....	9.421327	10.302913	9.36%	200,546
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Capital Appreciation Fund: Class II - Q/NQ				
2019.....	14.355239	17.096805	19.10%	99,170
2018.....	15.781409	14.355239	-9.04%	130,976
2017.....	13.757858	15.781409	14.71%	95,937
2016.....	12.941897	13.757858	6.30%	149,761
2015.....	13.241957	12.941897	-2.27%	163,288
2014.....	12.769136	13.241957	3.70%	156,925
2013.....	10.632627	12.769136	20.09%	140,594
2012.....	9.446137	10.632627	12.56%	155,748
2011.....	9.877084	9.446137	-4.36%	186,816
2010.....	8.872557	9.877084	11.32%	196,470
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Conservative Fund: Class II - Q/NQ				
2019.....	12.683671	13.903723	9.62%	143,205
2018.....	13.148522	12.683671	-3.54%	133,911
2017.....	12.480726	13.148522	5.35%	133,601
2016.....	12.044507	12.480726	3.62%	94,145
2015.....	12.249919	12.044507	-1.68%	143,025
2014.....	11.968096	12.249919	2.35%	128,169
2013.....	11.514872	11.968096	3.94%	135,744
2012.....	10.814610	11.514872	6.48%	136,361
2011.....	10.766211	10.814610	0.45%	239,287
2010.....	10.177342	10.766211	5.79%	266,903
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Managed Growth & Income Fund: Class II - Q/NQ				
2019.....	11.405927	12.862588	12.77%	1,892
2018.....	12.384365	11.405927	-7.90%	2,055
2017.....	10.894206	12.384365	13.68%	720
2016.....	10.419449	10.894206	4.56%	0
2015.....	10.991334	10.419449	-5.20%	1,820
2014.....	10.851490	10.991334	1.29%	0
2013*.....	10.000000	10.851490	8.51%	0

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Managed Growth Fund: Class II - Q/NQ				
2019.....	11.705186	13.381236	14.32%	3,911
2018.....	12.717600	11.705186	-7.96%	3,911
2017.....	10.900030	12.717600	16.67%	3,911
2016.....	10.360659	10.900030	5.21%	72,906
2015.....	10.996269	10.360659	-5.78%	77,056
2014.....	10.990343	10.996269	0.05%	75,432
2013*.....	10.000000	10.990343	9.90%	16,633
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderate Fund: Class II - Q/NQ				
2019.....	14.133926	16.539801	17.02%	131,442
2018.....	15.358614	14.133926	-7.97%	150,599
2017.....	13.605030	15.358614	12.89%	149,780
2016.....	12.867981	13.605030	5.73%	197,873
2015.....	13.131352	12.867981	-2.01%	274,077
2014.....	12.677907	13.131352	3.58%	285,292
2013.....	10.865022	12.677907	16.69%	355,732
2012.....	9.761924	10.865022	11.30%	392,089
2011.....	10.090736	9.761924	-3.26%	457,312
2010.....	9.147371	10.090736	10.31%	454,489
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderately Aggressive Fund: Class II - Q/NQ				
2019.....	14.353630	17.377904	21.07%	35,427
2018.....	16.013900	14.353630	-10.37%	70,493
2017.....	13.692879	16.013900	16.95%	82,631
2016.....	12.848490	13.692879	6.57%	127,604
2015.....	13.170287	12.848490	-2.44%	146,784
2014.....	12.716502	13.170287	3.57%	179,874
2013.....	10.330540	12.716502	23.10%	176,549
2012.....	9.102215	10.330540	13.49%	188,763
2011.....	9.639659	9.102215	-5.58%	208,141
2010.....	8.588829	9.639659	12.23%	232,906
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderately Conservative Fund: Class II - Q/NQ				
2019.....	13.530026	15.318109	13.22%	96,867
2018.....	14.343726	13.530026	-5.67%	113,087
2017.....	13.178203	14.343726	8.84%	93,344
2016.....	12.551452	13.178203	4.99%	115,993
2015.....	12.808258	12.551452	-2.01%	158,176
2014.....	12.423929	12.808258	3.09%	180,466
2013.....	11.275842	12.423929	10.18%	197,581
2012.....	10.345184	11.275842	9.00%	219,134
2011.....	10.472530	10.345184	-1.22%	250,160
2010.....	9.696966	10.472530	8.00%	241,900

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Columbia Overseas Value Fund: Class I - Q/NQ				
2019.....	14.677302	16.353146	11.42%	38,450
2018.....	17.576499	14.677302	-16.49%	46,325
2017.....	14.459678	17.576499	21.56%	52,271
2016.....	14.436952	14.459678	0.16%	33,376
2015.....	15.167356	14.436952	-4.82%	36,782
2014.....	16.670988	15.167356	-9.02%	42,665
2013.....	14.014699	16.670988	18.95%	45,876
2012.....	11.834153	14.014699	18.43%	88,025
2011.....	13.642767	11.834153	-13.26%	106,486
2010.....	12.951641	13.642767	5.34%	86,768
Nationwide Variable Insurance Trust - NVIT Core Bond Fund: Class I - Q/NQ				
2019.....	13.462346	14.526973	7.91%	92,961
2018.....	13.649390	13.462346	-1.37%	88,001
2017.....	13.199590	13.649390	3.41%	93,402
2016.....	12.649579	13.199590	4.35%	108,977
2015.....	12.863549	12.649579	-1.66%	110,714
2014.....	12.361997	12.863549	4.06%	141,007
2013.....	12.723774	12.361997	-2.84%	148,308
2012.....	11.921719	12.723774	6.73%	164,038
2011.....	11.291133	11.921719	5.58%	245,536
2010.....	10.648045	11.291133	6.04%	213,850
Nationwide Variable Insurance Trust - NVIT Core Plus Bond Fund: Class II - Q/NQ				
2019.....	13.849343	15.033801	8.55%	71,257
2018.....	14.189139	13.849343	-2.39%	78,737
2017.....	13.804843	14.189139	2.78%	89,603
2016.....	13.486986	13.804843	2.36%	117,745
2015.....	13.687124	13.486986	-1.46%	146,345
2014.....	13.175242	13.687124	3.89%	140,847
2013.....	13.579823	13.175242	-2.98%	137,007
2012.....	12.799331	13.579823	6.10%	135,063
2011.....	12.184889	12.799331	5.04%	119,444
2010.....	11.378498	12.184889	7.09%	85,104
Nationwide Variable Insurance Trust - NVIT DFA Capital Appreciation Fund: Class II - Q/NQ				
2019.....	10.539854	12.503234	18.63%	15,662
2018.....	11.848321	10.539854	-11.04%	16,202
2017.....	10.146913	11.848321	16.77%	13,520
2016.....	9.196723	10.146913	10.33%	4,393
2015*.....	10.000000	9.196723	-8.03%	0
Nationwide Variable Insurance Trust - NVIT DFA Moderate Fund: Class II - Q/NQ				
2019.....	10.421156	12.129896	16.40%	17,037
2018.....	11.414046	10.421156	-8.70%	19,302
2017.....	10.123013	11.414046	12.75%	3,306
2016.....	9.395917	10.123013	7.74%	3,654
2015*.....	10.000000	9.395917	-6.04%	5,875

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Emerging Markets Fund: Class I - Q/NQ				
2019.....	22.748796	27.702937	21.78%	159,115
2018.....	27.812219	22.748796	-18.21%	174,827
2017.....	19.842858	27.812219	40.16%	182,198
2016.....	18.597562	19.842858	6.70%	192,005
2015.....	22.351225	18.597562	-16.79%	222,824
2014.....	23.880555	22.351225	-6.40%	261,117
2013.....	23.931129	23.880555	-0.21%	11,134
2012.....	20.612219	23.931129	16.10%	13,387
2011.....	26.807845	20.612219	-23.11%	14,456
2010.....	23.296502	26.807845	15.07%	17,949
Nationwide Variable Insurance Trust - NVIT Government Bond Fund: Class I - Q/NQ				
2019.....	18.799182	19.788159	5.26%	1,266,081
2018.....	18.989598	18.799182	-1.00%	1,469,864
2017.....	18.779809	18.989598	1.12%	1,593,258
2016.....	18.819853	18.779809	-0.21%	1,842,409
2015.....	19.021030	18.819853	-1.06%	2,096,253
2014.....	18.364382	19.021030	3.58%	2,410,620
2013.....	19.324204	18.364382	-4.97%	2,769,081
2012.....	18.931293	19.324204	2.08%	3,402,629
2011.....	17.819570	18.931293	6.24%	4,071,870
2010.....	17.169467	17.819570	3.79%	4,997,308
Nationwide Variable Insurance Trust - NVIT Government Money Market Fund: Class I - Q/NQ				
2019.....	11.998867	12.096598	0.81%	3,822,657
2018.....	11.948419	11.998867	0.42%	4,098,945
2017.....	12.012069	11.948419	-0.53%	3,981,086
2016.....	12.126037	12.012069	-0.94%	4,361,708
2015.....	12.242336	12.126037	-0.95%	4,666,810
2014.....	12.359750	12.242336	-0.95%	4,793,824
2013.....	12.478292	12.359750	-0.95%	4,998,916
2012.....	12.598299	12.478292	-0.95%	5,595,409
2011.....	12.718790	12.598299	-0.95%	7,146,425
2010.....	12.840763	12.718790	-0.95%	7,691,190
Nationwide Variable Insurance Trust - NVIT International Equity Fund: Class I - Q/NQ				
2019.....	14.825359	17.492348	17.99%	296,410
2018.....	17.513348	14.825359	-15.35%	344,080
2017.....	13.872445	17.513348	26.25%	378,990
2016.....	13.884499	13.872445	-0.09%	398,455
2015.....	14.459696	13.884499	-3.98%	473,533
2014.....	14.664123	14.459696	-1.39%	534,154
2013.....	12.564204	14.664123	16.71%	138,962
2012.....	10.972422	12.564204	14.51%	163,155
2011.....	12.276194	10.972422	-10.62%	198,886
2010.....	10.939868	12.276194	12.22%	12,002

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT International Index Fund: Class VIII - Q/NQ				
2019.....	10.349448	12.424561	20.05%	124,767
2018.....	12.168211	10.349448	-14.95%	124,673
2017.....	9.870612	12.168211	23.28%	148,874
2016.....	9.913175	9.870612	-0.43%	155,535
2015.....	10.149211	9.913175	-2.33%	172,653
2014.....	10.922385	10.149211	-7.08%	206,450
2013.....	9.112475	10.922385	19.86%	216,756
2012.....	7.782692	9.112475	17.09%	218,592
2011.....	9.015626	7.782692	-13.68%	221,649
2010.....	8.475041	9.015626	6.38%	231,954
Nationwide Variable Insurance Trust - NVIT Investor Destinations Aggressive Fund: Class II - Q/NQ				
2019.....	22.827523	27.976627	22.56%	264,906
2018.....	25.286732	22.827523	-9.73%	238,616
2017.....	21.555968	25.286732	17.31%	289,056
2016.....	19.879984	21.555968	8.43%	371,715
2015.....	20.273000	19.879984	-1.94%	540,455
2014.....	19.495509	20.273000	3.99%	584,777
2013.....	15.467880	19.495509	26.04%	599,826
2012.....	13.473818	15.467880	14.80%	682,165
2011.....	14.159421	13.473818	-4.84%	790,741
2010.....	12.470836	14.159421	13.54%	921,331
Nationwide Variable Insurance Trust - NVIT Investor Destinations Balanced Fund: Class II - Q/NQ				
2019.....	17.121496	19.560519	14.25%	95,571
2018.....	18.167622	17.121496	-5.76%	105,009
2017.....	16.504352	18.167622	10.08%	145,248
2016.....	15.674341	16.504352	5.30%	144,863
2015.....	15.852202	15.674341	-1.12%	158,200
2014.....	15.302587	15.852202	3.59%	157,088
2013.....	13.620887	15.302587	12.35%	134,356
2012.....	12.571832	13.620887	8.34%	132,170
2011.....	12.580870	12.571832	-0.07%	144,335
2010.....	11.566339	12.580870	8.77%	151,954
Nationwide Variable Insurance Trust - NVIT Investor Destinations Capital Appreciation Fund: Class II - Q/NQ				
2019.....	20.057508	23.828517	18.80%	30,141
2018.....	21.651935	20.057508	-7.36%	33,535
2017.....	19.039571	21.651935	13.72%	8,862
2016.....	17.840940	19.039571	6.72%	30,693
2015.....	18.108358	17.840940	-1.48%	32,620
2014.....	17.376392	18.108358	4.21%	42,419
2013.....	14.681050	17.376392	18.36%	43,468
2012.....	13.204625	14.681050	11.18%	43,595
2011.....	13.456927	13.204625	-1.87%	45,142
2010.....	12.127012	13.456927	10.97%	44,158

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Investor Destinations Conservative Fund: Class II - Q/NQ				
2019.....	15.496006	16.811980	8.49%	286,164
2018.....	15.932763	15.496006	-2.74%	331,765
2017.....	15.220250	15.932763	4.68%	380,581
2016.....	14.737481	15.220250	3.28%	450,936
2015.....	14.839530	14.737481	-0.69%	518,763
2014.....	14.420836	14.839530	2.90%	604,488
2013.....	13.888108	14.420836	3.84%	727,493
2012.....	13.331630	13.888108	4.17%	851,441
2011.....	13.076004	13.331630	1.95%	971,880
2010.....	12.466778	13.076004	4.89%	1,139,859
Nationwide Variable Insurance Trust - NVIT Investor Destinations Managed Growth & Income Fund: Class II - Q/NQ				
2019.....	11.489241	12.859310	11.92%	2,466
2018.....	12.291498	11.489241	-6.53%	2,536
2017.....	10.882205	12.291498	12.95%	594
2016.....	10.393094	10.882205	4.71%	0
2015.....	10.844254	10.393094	-4.16%	700
2014.....	10.685836	10.844254	1.48%	3,086
2013*.....	10.000000	10.685836	6.86%	712
Nationwide Variable Insurance Trust - NVIT Investor Destinations Managed Growth Fund: Class II - Q/NQ				
2019.....	11.795550	13.465019	14.15%	13,464
2018.....	12.676781	11.795550	-6.95%	13,464
2017.....	10.941970	12.676781	15.85%	13,464
2016.....	10.328722	10.941970	5.94%	13,464
2015.....	10.857195	10.328722	-4.87%	4,132
2014.....	10.774529	10.857195	0.77%	4,686
2013*.....	10.000000	10.774529	7.75%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderate Fund: Class II - Q/NQ				
2019.....	19.878226	23.183255	16.63%	1,196,512
2018.....	21.278529	19.878226	-6.58%	1,440,412
2017.....	19.023012	21.278529	11.86%	1,693,150
2016.....	17.924635	19.023012	6.13%	1,943,798
2015.....	18.157326	17.924635	-1.28%	2,214,542
2014.....	17.428488	18.157326	4.18%	2,525,006
2013.....	15.087055	17.428488	15.52%	2,883,286
2012.....	13.745885	15.087055	9.76%	3,231,430
2011.....	13.883067	13.745885	-0.99%	4,077,802
2010.....	12.637019	13.883067	9.86%	5,153,681

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderately Aggressive Fund: Class II - Q/NQ				
2019.....	21.809979	26.318260	20.67%	466,424
2018.....	23.864181	21.809979	-8.61%	588,496
2017.....	20.648557	23.864181	15.57%	680,869
2016.....	19.216267	20.648557	7.45%	751,666
2015.....	19.543192	19.216267	-1.67%	823,139
2014.....	18.798767	19.543192	3.96%	949,845
2013.....	15.508601	18.798767	21.22%	1,043,186
2012.....	13.763764	15.508601	12.68%	1,222,712
2011.....	14.197419	13.763764	-3.05%	1,545,483
2010.....	12.703181	14.197419	11.76%	1,980,760
Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderately Conservative Fund: Class II - Q/NQ				
2019.....	17.948196	20.174666	12.40%	325,688
2018.....	18.823748	17.948196	-4.65%	370,128
2017.....	17.400969	18.823748	8.18%	465,737
2016.....	16.619627	17.400969	4.70%	584,121
2015.....	16.784147	16.619627	-0.98%	689,512
2014.....	16.178359	16.784147	3.74%	829,169
2013.....	14.782151	16.178359	9.45%	950,282
2012.....	13.813646	14.782151	7.01%	1,226,229
2011.....	13.664039	13.813646	1.09%	1,429,541
2010.....	12.712419	13.664039	7.49%	1,741,472
Nationwide Variable Insurance Trust - NVIT iShares® Fixed Income ETF Fund: Class II - Q/NQ				
2019*.....	10.000000	10.498417	4.98%	9
Nationwide Variable Insurance Trust - NVIT iShares® Global Equity ETF Fund: Class II - Q/NQ				
2019*.....	10.000000	10.799982	8.00%	0
Nationwide Variable Insurance Trust - NVIT Jacobs Levy Large Cap Growth Fund: Class I - Q/NQ				
2019.....	19.322745	24.982324	29.29%	207,878
2018.....	20.128432	19.322745	-4.00%	231,129
2017.....	15.607006	20.128432	28.97%	253,230
2016.....	15.418659	15.607006	1.22%	292,218
2015.....	15.049677	15.418659	2.45%	347,246
2014.....	13.758226	15.049677	9.39%	425,694
2013.....	10.308799	13.758226	33.46%	476,655
2012.....	8.944983	10.308799	15.25%	544,147
2011.....	9.300909	8.944983	-3.83%	688,751
2010.....	8.129207	9.300909	14.41%	932,426
Nationwide Variable Insurance Trust - NVIT Managed American Funds Asset Allocation Fund: Class II - Q/NQ				
2019.....	11.382944	13.413632	17.84%	13,450
2018.....	12.074779	11.382944	-5.73%	15,532
2017.....	10.370044	12.074779	16.44%	19,609
2016.....	9.644855	10.370044	7.52%	18,380
2015.....	9.961197	9.644855	-3.18%	13,381
2014*.....	10.000000	9.961197	-0.39%	6,290

No Additional Contract Options Elected Total - 0.95%
Variable account charges of the daily net assets of the variable account - 0.95%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Managed American Funds Growth-Income Fund: Class II - Q/NQ				
2019.....	12.774620	15.434799	20.82%	2,558
2018.....	13.238695	12.774620	-3.51%	2,558
2017.....	10.982508	13.238695	20.54%	3,362
2016.....	10.075484	10.982508	9.00%	7,636
2015.....	10.157736	10.075484	-0.81%	6,491
2014*.....	10.000000	10.157736	1.58%	93
Nationwide Variable Insurance Trust - NVIT Mellon Dynamic U.S. Core Fund: Class I - Q/NQ				
2019.....	30.610186	41.724285	36.31%	3,489,859
2018.....	31.303822	30.610186	-2.22%	3,954,589
2017.....	24.823350	31.303822	26.11%	4,523,735
2016.....	24.182398	24.823350	2.65%	5,105,794
2015.....	23.231190	24.182398	4.09%	5,239,119
2014.....	21.557023	23.231190	7.77%	5,890,030
2013.....	15.920407	21.557023	35.40%	6,726,125
2012.....	13.542915	15.920407	17.56%	7,841,417
2011.....	13.984922	13.542915	-3.16%	9,557,287
2010.....	12.977046	13.984922	7.77%	12,605,015
Nationwide Variable Insurance Trust - NVIT Mellon Dynamic U.S. Equity Income: Class I - Q/NQ				
2019.....	25.422518	31.968127	25.75%	991,617
2018.....	28.314713	25.422518	-10.21%	1,124,881
2017.....	26.303598	28.314713	7.65%	1,297,422
2016.....	22.048762	26.303598	19.30%	1,465,335
2015.....	23.254470	22.048762	-5.18%	1,649,258
2014.....	20.754774	23.254470	12.04%	1,862,458
2013.....	15.886274	20.754774	30.65%	2,084,047
2012.....	13.987992	15.886274	13.57%	2,408,150
2011.....	14.031133	13.987992	-0.31%	2,966,278
2010.....	12.484701	14.031133	12.39%	3,972,371
Nationwide Variable Insurance Trust - NVIT Mid Cap Index Fund: Class I - Q/NQ				
2019.....	47.689008	59.352643	24.46%	381,189
2018.....	54.334445	47.689008	-12.23%	436,083
2017.....	47.378306	54.334445	14.68%	488,137
2016.....	39.763766	47.378306	19.15%	547,888
2015.....	41.188951	39.763766	-3.46%	624,401
2014.....	38.003877	41.188951	8.38%	699,427
2013.....	28.837922	38.003877	31.78%	812,072
2012.....	24.784540	28.837922	16.35%	943,286
2011.....	25.674999	24.784540	-3.47%	1,167,563
2010.....	20.539433	25.674999	25.00%	1,465,714
Nationwide Variable Insurance Trust - NVIT Multi-Manager International Value Fund: Class I - Q/NQ				
2019.....	8.854420	10.221701	15.44%	97,888
2018.....	10.791949	8.854420	-17.95%	107,058
2017.....	8.863277	10.791949	21.76%	115,422
2016.....	8.503704	8.863277	4.23%	146,136
2015.....	9.048485	8.503704	-6.02%	182,817
2014*.....	10.000000	9.048485	-9.52%	218,286

No Additional Contract Options Elected Total - 0.95%
Variable account charges of the daily net assets of the variable account - 0.95%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Multi-Manager Large Cap Value Fund: Class I - Q/NQ				
2019.....	18.344415	22.785781	24.21%	76,263
2018.....	20.948196	18.344415	-12.43%	95,941
2017.....	18.464322	20.948196	13.45%	105,665
2016.....	16.021437	18.464322	15.25%	99,001
2015.....	16.701364	16.021437	-4.07%	130,301
2014.....	15.256833	16.701364	9.47%	164,143
2013.....	11.372771	15.256833	34.15%	158,973
2012.....	9.746273	11.372771	16.69%	195,416
2011.....	10.448734	9.746273	-6.72%	221,142
2010*.....	10.000000	10.448734	4.49%	285,189
Nationwide Variable Insurance Trust - NVIT Multi-Manager Large Cap Value Fund: Class II - Q/NQ				
2019.....	15.305118	18.964564	23.91%	19,215
2018.....	17.518813	15.305118	-12.64%	20,719
2017.....	15.465315	17.518813	13.28%	22,403
2016.....	13.454417	15.465315	14.95%	24,682
2015.....	14.066855	13.454417	-4.35%	25,775
2014.....	12.882216	14.066855	9.20%	32,012
2013.....	9.631938	12.882216	33.74%	34,651
2012.....	8.269755	9.631938	16.47%	41,148
2011.....	8.890554	8.269755	-6.98%	44,339
2010.....	7.961084	8.890554	11.68%	70,615
Nationwide Variable Insurance Trust - NVIT Multi-Manager Mid Cap Value Fund: Class II - Q/NQ				
2019.....	19.407100	23.806590	22.67%	613,484
2018.....	22.562411	19.407100	-13.98%	678,249
2017.....	20.009185	22.562411	12.76%	784,351
2016.....	17.178293	20.009185	16.48%	876,715
2015.....	17.858366	17.178293	-3.81%	980,237
2014.....	15.407339	17.858366	15.91%	1,130,361
2013.....	11.464750	15.407339	34.39%	1,177,192
2012.....	9.948767	11.464750	15.24%	1,343,615
2011.....	10.282687	9.948767	-3.25%	1,630,387
2010.....	8.677644	10.282687	18.50%	2,023,511
Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Cap Growth Fund: Class I - Q/NQ				
2019.....	28.397725	38.173130	34.42%	165,750
2018.....	31.144438	28.397725	-8.82%	181,363
2017.....	25.168899	31.144438	23.74%	211,246
2016.....	23.461210	25.168899	7.28%	233,612
2015.....	23.508463	23.461210	-0.20%	288,991
2014.....	23.084886	23.508463	1.83%	318,180
2013.....	16.152366	23.084886	42.92%	366,995
2012.....	14.375852	16.152366	12.36%	407,492
2011.....	14.608151	14.375852	-1.59%	498,683
2010.....	11.756403	14.608151	24.26%	630,594

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Cap Value Fund: Class I - Q/NQ				
2019.....	42.800539	50.449067	17.87%	495,351
2018.....	52.034989	42.800539	-17.75%	541,556
2017.....	48.167171	52.034989	8.03%	607,749
2016.....	38.614247	48.167171	24.74%	705,499
2015.....	41.482893	38.614247	-6.92%	786,588
2014.....	39.132821	41.482893	6.01%	878,795
2013.....	28.139538	39.132821	39.07%	1,028,599
2012.....	23.587520	28.139538	19.30%	1,178,528
2011.....	25.085213	23.587520	-5.97%	1,413,160
2010.....	20.003734	25.085213	25.40%	1,756,917
Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Company Fund: Class I - Q/NQ				
2019.....	40.160818	49.981933	24.45%	544,388
2018.....	46.411895	40.160818	-13.47%	612,044
2017.....	41.287192	46.411895	12.41%	696,776
2016.....	33.934214	41.287192	21.67%	799,372
2015.....	34.829195	33.934214	-2.57%	881,543
2014.....	34.878917	34.829195	-0.14%	987,459
2013.....	24.990529	34.878917	39.57%	1,123,841
2012.....	21.844333	24.990529	14.40%	1,317,090
2011.....	23.351517	21.844333	-6.45%	1,604,068
2010.....	18.812192	23.351517	24.13%	2,004,700
Nationwide Variable Insurance Trust - NVIT Newton Sustainable U.S. Equity Fund: Class I - Q/NQ				
2019.....	18.433106	23.006425	24.81%	32,972
2018.....	19.754804	18.433106	-6.69%	35,808
2017.....	16.813371	19.754804	17.49%	81,721
2016.....	15.415411	16.813371	9.07%	80,049
2015.....	15.613840	15.415411	-1.27%	94,541
2014.....	14.252451	15.613840	9.55%	102,714
2013.....	10.369312	14.252451	37.45%	185,764
2012.....	9.389325	10.369312	10.44%	222,810
2011.....	9.790510	9.389325	-4.10%	156,153
2010.....	7.998316	9.790510	22.41%	84,693
Nationwide Variable Insurance Trust - NVIT Real Estate Fund: Class I - Q/NQ				
2019.....	14.788353	19.145088	29.46%	1,158,312
2018.....	15.540529	14.788353	-4.84%	1,288,589
2017.....	14.732033	15.540529	5.49%	1,539,081
2016.....	13.854850	14.732033	6.33%	1,909,276
2015.....	14.779525	13.854850	-6.26%	2,209,587
2014.....	11.577203	14.779525	27.66%	2,530,785
2013.....	11.342818	11.577203	2.07%	2,713,910
2012.....	9.890484	11.342818	14.68%	3,151,505
2011.....	9.375668	9.890484	5.49%	3,625,951
2010.....	7.271004	9.375668	28.95%	4,428,143

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT S&P 500® Index Fund: Class II - Q/NQ				
2019.....	16.392837	21.244560	29.60%	549,853
2018.....	17.398820	16.392837	-5.78%	480,818
2017.....	14.489873	17.398820	20.08%	576,554
2016.....	13.131955	14.489873	10.34%	464,300
2015.....	13.134064	13.131955	-0.02%	306,556
2014.....	11.726533	13.134064	12.00%	227,561
2013*.....	10.000000	11.726533	17.27%	42,753
Nationwide Variable Insurance Trust - NVIT Short Term Bond Fund: Class II - Q/NQ				
2019.....	10.872293	11.209157	3.10%	143,698
2018.....	10.887834	10.872293	-0.14%	210,234
2017.....	10.821095	10.887834	0.62%	310,298
2016.....	10.659012	10.821095	1.52%	349,815
2015.....	10.798073	10.659012	-1.29%	310,825
2014.....	10.848061	10.798073	-0.46%	328,142
2013.....	10.940564	10.848061	-0.85%	336,617
2012.....	10.669788	10.940564	2.54%	336,630
2011.....	10.633816	10.669788	0.34%	430,105
2010.....	10.482149	10.633816	1.45%	539,447
Nationwide Variable Insurance Trust - NVIT Small Cap Index Fund: Class II - Q/NQ				
2019.....	14.616449	18.091205	23.77%	42,224
2018.....	16.645578	14.616449	-12.19%	43,704
2017.....	14.717685	16.645578	13.10%	48,159
2016.....	12.292863	14.717685	19.73%	48,961
2015.....	13.047737	12.292863	-5.79%	30,549
2014.....	12.599409	13.047737	3.56%	17,276
2013*.....	10.000000	12.599409	25.99%	32,100
Nationwide Variable Insurance Trust - NVIT Wells Fargo Discovery Fund: Class I - Q/NQ				
2019.....	18.391050	25.002682	35.95%	988,401
2018.....	19.934126	18.391050	-7.74%	1,121,979
2017.....	15.754759	19.934126	26.53%	1,264,523
2016.....	14.939555	15.754759	5.46%	1,423,497
2015.....	15.110792	14.939555	-1.13%	1,599,321
2014.....	14.664024	15.110792	3.05%	1,778,999
2013.....	10.655025	14.664024	37.63%	2,090,791
2012.....	9.362126	10.655025	13.81%	2,487,696
2011.....	9.869151	9.362126	-5.14%	3,036,845
2010.....	7.856685	9.869151	25.61%	3,846,522
Neuberger Berman Advisers Management Trust - Mid-Cap Growth Portfolio: Class S - Q/NQ				
2019.....	11.293176	14.819209	31.22%	22,855
2018.....	12.202334	11.293176	-7.45%	18,060
2017.....	9.889824	12.202334	23.38%	24,104
2016.....	9.585501	9.889824	3.17%	31,081
2015*.....	10.000000	9.585501	-4.14%	33,303

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Neuberger Berman Advisers Management Trust - Short Duration Bond Portfolio: Class I - Q/NQ				
2019.....	11.005442	11.302778	2.70%	225,482
2018.....	10.999284	11.005442	0.06%	234,760
2017.....	11.006395	10.999284	-0.06%	268,607
2016.....	10.977818	11.006395	0.26%	272,304
2015.....	11.062789	10.977818	-0.77%	326,744
2014.....	11.101178	11.062789	-0.35%	423,382
2013.....	11.138943	11.101178	-0.34%	465,957
2012.....	10.750927	11.138943	3.61%	417,561
2011.....	10.822506	10.750927	-0.66%	472,531
2010.....	10.377838	10.822506	4.28%	642,466
Neuberger Berman Advisers Management Trust - Sustainable Equity Portfolio: Class I - Q/NQ				
2019.....	25.236501	31.467166	24.69%	68,885
2018.....	27.027434	25.236501	-6.63%	77,829
2017.....	23.039857	27.027434	17.31%	110,460
2016.....	21.172225	23.039857	8.82%	121,704
2015.....	21.474851	21.172225	-1.41%	154,435
2014.....	19.641663	21.474851	9.33%	168,546
2013.....	14.411002	19.641663	36.30%	191,351
2012.....	13.110097	14.411002	9.92%	176,237
2011.....	13.656248	13.110097	-4.00%	190,296
2010.....	11.222299	13.656248	21.69%	194,986
PIMCO Variable Insurance Trust - All Asset Portfolio: Advisor Class - Q/NQ				
2019.....	11.116517	12.303984	10.68%	109,891
2018.....	11.870281	11.116517	-6.35%	132,294
2017.....	10.569750	11.870281	12.30%	164,271
2016.....	9.451184	10.569750	11.84%	215,342
2015.....	10.507208	9.451184	-10.05%	215,449
2014.....	10.559946	10.507208	-0.50%	223,913
2013.....	10.649591	10.559946	-0.84%	203,278
2012*.....	10.000000	10.649591	6.50%	152,258
PIMCO Variable Insurance Trust - Emerging Markets Bond Portfolio: Advisor Class - Q/NQ				
2019.....	10.809597	12.275736	13.56%	36,479
2018.....	11.467181	10.809597	-5.73%	30,122
2017.....	10.545495	11.467181	8.74%	55,797
2016.....	9.403826	10.545495	12.14%	41,852
2015.....	9.724011	9.403826	-3.29%	19,908
2014*.....	10.000000	9.724011	-2.76%	909

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PIMCO Variable Insurance Trust - International Bond Portfolio (Unhedged): Advisor Class - Q/NQ				
2019.....	11.864624	12.564860	5.90%	22,948
2018.....	12.487731	11.864624	-4.99%	34,859
2017.....	11.385025	12.487731	9.69%	36,725
2016.....	11.169624	11.385025	1.93%	51,592
2015.....	12.148449	11.169624	-8.06%	63,807
2014.....	12.228168	12.148449	-0.65%	77,088
2013.....	13.213159	12.228168	-7.45%	98,112
2012.....	12.676918	13.213159	4.23%	186,332
2011.....	11.804664	12.676918	7.39%	275,754
2010.....	10.896626	11.804664	8.33%	243,953
PIMCO Variable Insurance Trust - Low Duration Portfolio: Advisor Class - Q/NQ				
2019.....	11.720256	12.064424	2.94%	390,583
2018.....	11.805296	11.720256	-0.72%	460,402
2017.....	11.770823	11.805296	0.29%	513,602
2016.....	11.730320	11.770823	0.35%	662,443
2015.....	11.818150	11.730320	-0.74%	706,322
2014.....	11.842883	11.818150	-0.21%	709,655
2013.....	11.984302	11.842883	-1.18%	874,724
2012.....	11.441627	11.984302	4.74%	943,718
2011.....	11.435807	11.441627	0.05%	925,521
2010.....	10.976283	11.435807	4.19%	883,142
PIMCO Variable Insurance Trust - Short-Term Portfolio: Advisor Class - Q/NQ				
2019.....	10.321332	10.498930	1.72%	151,882
2018.....	10.274247	10.321332	0.46%	140,806
2017.....	10.138800	10.274247	1.34%	57,904
2016*.....	10.000000	10.138800	1.39%	38,778
PIMCO Variable Insurance Trust - Total Return Portfolio: Advisor Class - Q/NQ				
2019.....	11.233168	12.044081	7.22%	412,400
2018.....	11.413982	11.233168	-1.58%	466,193
2017.....	10.993585	11.413982	3.82%	509,618
2016.....	10.819217	10.993585	1.61%	495,096
2015.....	10.886452	10.819217	-0.62%	495,021
2014.....	10.551151	10.886452	3.18%	517,024
2013.....	10.875633	10.551151	-2.98%	626,066
2012.....	10.027535	10.875633	8.46%	540,428
2011*.....	10.000000	10.027535	0.28%	219,086
Putnam Variable Trust - Putnam VT International Equity Fund: Class IB - Q/NQ				
2019.....	9.901238	12.273967	23.96%	1,123
2018.....	12.358979	9.901238	-19.89%	1,045
2017.....	9.857129	12.358979	25.38%	3,571
2016*.....	10.000000	9.857129	-1.43%	2,473

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
T. Rowe Price Equity Series, Inc. - T. Rowe Price Health Sciences Portfolio: II - Q/NQ				
2019.....	36.059847	45.943121	27.41%	279,027
2018.....	36.098093	36.059847	-0.11%	329,482
2017.....	28.626396	36.098093	26.10%	448,298
2016.....	32.368709	28.626396	-11.56%	492,068
2015.....	29.055808	32.368709	11.40%	749,936
2014.....	22.354484	29.055808	29.98%	771,008
2013.....	14.994655	22.354484	49.08%	751,881
2012.....	11.556396	14.994655	29.75%	698,132
2011.....	10.569330	11.556396	9.34%	314,235
2010*.....	10.000000	10.569330	5.69%	53,773
VanEck VIP Trust - VanEck VIP Emerging Markets Fund: Initial Class - Q/NQ				
2019.....	26.433703	34.193355	29.36%	158,449
2018.....	34.880887	26.433703	-24.22%	183,335
2017.....	23.315486	34.880887	49.60%	217,164
2016.....	23.514380	23.315486	-0.85%	210,911
2015.....	27.602110	23.514380	-14.81%	235,205
2014.....	27.982909	27.602110	-1.36%	269,170
2013.....	25.219801	27.982909	10.96%	327,820
2012.....	19.615273	25.219801	28.57%	394,322
2011.....	26.666572	19.615273	-26.44%	248,340
2010.....	21.225267	26.666572	25.64%	301,802
VanEck VIP Trust - VanEck VIP Global Hard Assets Fund: Class S - Q/NQ				
2019.....	5.421436	5.989938	10.49%	293,120
2018.....	7.647271	5.421436	-29.11%	233,758
2017.....	7.875679	7.647271	-2.90%	276,716
2016.....	5.544135	7.875679	42.05%	315,865
2015.....	8.433083	5.544135	-34.26%	229,217
2014.....	10.556304	8.433083	-20.11%	187,496
2013.....	9.662724	10.556304	9.25%	139,302
2012*.....	10.000000	9.662724	-3.37%	133,325
VanEck VIP Trust - VanEck VIP Global Hard Assets Fund: Initial Class - Q/NQ				
2019.....	16.780265	18.593539	10.81%	106,372
2018.....	23.621765	16.780265	-28.96%	125,200
2017.....	24.259671	23.621765	-2.63%	145,733
2016.....	17.042440	24.259671	42.35%	165,637
2015.....	25.853116	17.042440	-34.08%	191,191
2014.....	32.264957	25.853116	-19.87%	228,399
2013.....	29.470040	32.264957	9.48%	281,401
2012.....	28.778858	29.470040	2.40%	366,622
2011.....	34.775189	28.778858	-17.24%	181,369
2010.....	27.166286	34.775189	28.01%	211,609
Virtus Variable Insurance Trust - Virtus Duff & Phelps Real Estate Securities Series: Class A - Q/NQ				
2019*.....	10.000000	10.820091	8.20%	2,431

No Additional Contract Options Elected Total - 0.95%
Variable account charges of the daily net assets of the variable account - 0.95%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Wells Fargo Variable Trust - VT Small Cap Growth Fund: Class 2 - Q/NQ				
2019.....	30.889306	38.192591	23.64%	38,668
2018.....	30.784208	30.889306	0.34%	43,167
2017.....	24.693383	30.784208	24.67%	43,052
2016.....	23.137199	24.693383	6.73%	44,818
2015.....	24.052410	23.137199	-3.81%	73,403
2014.....	24.747755	24.052410	-2.81%	82,783
2013.....	16.631164	24.747755	48.80%	103,475
2012.....	15.565826	16.631164	6.84%	70,655
2011.....	16.471980	15.565826	-5.50%	93,675
2010.....	13.117881	16.471980	25.57%	365,344

Maximum Additional Contract Options Elected Total - 3.95%
Variable account charges of the daily net assets of the variable account - 3.95%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
AllianceBernstein Variable Products Series Fund, Inc. - AB VPS Dynamic Asset Allocation Portfolio: Class B - Q/NQ				
2019.....	9.869494	10.924463	10.69%	0
2018.....	11.092859	9.869494	-11.03%	0
2017.....	10.100846	11.092859	9.82%	0
2016.....	10.172632	10.100846	-0.71%	0
2015.....	10.730540	10.172632	-5.20%	0
2014.....	10.720822	10.730540	0.09%	0
2013.....	9.971679	10.720822	7.51%	0
2012*.....	10.000000	9.971679	-0.28%	0
AllianceBernstein Variable Products Series Fund, Inc. - AB VPS International Value Portfolio: Class B - Q/NQ				
2019.....	7.520508	8.436240	12.18%	0
2018*.....	10.000000	7.520508	-24.79%	0
AllianceBernstein Variable Products Series Fund, Inc. - AB VPS Small/Mid Cap Value Portfolio: Class B - Q/NQ				
2019.....	13.417693	15.452709	15.17%	0
2018.....	16.496230	13.417693	-18.66%	0
2017.....	15.217098	16.496230	8.41%	0
2016.....	12.693863	15.217098	19.88%	0
2015.....	14.014011	12.693863	-9.42%	0
2014.....	13.392307	14.014011	4.64%	0
2013.....	10.130169	13.392307	32.20%	0
2012.....	8.903366	10.130169	13.78%	0
2011.....	10.143544	8.903366	-12.23%	0
2010.....	8.342093	10.143544	21.59%	0
American Century Variable Portfolios II, Inc. - American Century VP Inflation Protection Fund: Class II - Q/NQ				
2019.....	8.640202	9.037754	4.60%	0
2018.....	9.258525	8.640202	-6.68%	0
2017.....	9.296840	9.258525	-0.41%	0
2016.....	9.271348	9.296840	0.27%	0
2015.....	9.897004	9.271348	-6.32%	0
2014.....	9.974870	9.897004	-0.78%	0
2013.....	11.347411	9.974870	-12.10%	0
2012.....	11.002568	11.347411	3.13%	0
2011.....	10.249782	11.002568	7.34%	0
2010.....	10.151533	10.249782	0.97%	0
American Century Variable Portfolios, Inc. - American Century VP Income & Growth Fund: Class I - Q/NQ				
2019.....	15.883635	18.910150	19.05%	0
2018.....	17.760521	15.883635	-10.57%	0
2017.....	15.344817	17.760521	15.74%	0
2016.....	14.075918	15.344817	9.01%	0
2015.....	15.527626	14.075918	-9.35%	0
2014.....	14.369432	15.527626	8.06%	0
2013.....	11.014383	14.369432	30.46%	0
2012.....	9.994697	11.014383	10.20%	0
2011.....	10.090784	9.994697	-0.95%	0
2010.....	9.203402	10.090784	9.64%	0

Maximum Additional Contract Options Elected Total - 3.95%
Variable account charges of the daily net assets of the variable account - 3.95%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
American Century Variable Portfolios, Inc. - American Century VP Mid Cap Value Fund: Class I - Q/NQ				
2019.....	15.816849	19.620844	24.05%	0
2018.....	18.896958	15.816849	-16.30%	0
2017.....	17.612030	18.896958	7.30%	0
2016.....	14.923281	17.612030	18.02%	0
2015.....	15.762945	14.923281	-5.33%	0
2014.....	14.096024	15.762945	11.83%	0
2013.....	11.278730	14.096024	24.98%	0
2012.....	10.095287	11.278730	11.72%	0
2011.....	10.583042	10.095287	-4.61%	0
2010.....	9.239008	10.583042	14.55%	0
BlackRock Variable Series Funds II, Inc. - BlackRock High Yield V.I. Fund: Class III - Q/NQ				
2019.....	9.412195	10.384041	10.33%	0
2018.....	10.092964	9.412195	-6.74%	0
2017.....	9.812309	10.092964	2.86%	0
2016.....	9.054080	9.812309	8.37%	0
2015*.....	10.000000	9.054080	-9.46%	0
BlackRock Variable Series Funds II, Inc. - BlackRock Total Return V.I. Fund: Class III - Q/NQ				
2019.....	8.947989	9.380697	4.84%	0
2018.....	9.385746	8.947989	-4.66%	0
2017.....	9.467116	9.385746	-0.86%	0
2016.....	9.618827	9.467116	-1.58%	0
2015*.....	10.000000	9.618827	-3.81%	0
BlackRock Variable Series Funds, Inc. - BlackRock Equity Dividend V.I. Fund: Class III - Q/NQ				
2019.....	10.638350	13.024270	22.43%	0
2018.....	11.965927	10.638350	-11.09%	0
2017.....	10.693093	11.965927	11.90%	0
2016.....	9.591242	10.693093	11.49%	0
2015*.....	10.000000	9.591242	-4.09%	0
BlackRock Variable Series Funds, Inc. - BlackRock Global Allocation V.I. Fund: Class III - Q/NQ				
2019.....	12.083309	13.666804	13.10%	0
2018.....	13.615067	12.083309	-11.25%	0
2017.....	12.464565	13.615067	9.23%	0
2016.....	12.500068	12.464565	-0.28%	0
2015.....	13.145838	12.500068	-4.91%	0
2014.....	13.427075	13.145838	-2.09%	0
2013.....	12.217829	13.427075	9.90%	0
2012.....	11.568469	12.217829	5.61%	0
2011.....	12.498196	11.568469	-7.44%	0
2010.....	11.854695	12.498196	5.43%	0
BNY Mellon Investment Portfolios - MidCap Stock Portfolio: Service Shares - Q/NQ				
2019.....	9.913776	11.412783	15.12%	0
2018.....	12.244777	9.913776	-19.04%	0
2017.....	11.080208	12.244777	10.51%	0
2016.....	10.012409	11.080208	10.66%	0
2015.....	10.693305	10.012409	-6.37%	0
2014*.....	10.000000	10.693305	6.93%	0

Maximum Additional Contract Options Elected Total - 3.95%
Variable account charges of the daily net assets of the variable account - 3.95%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
BNY Mellon Investment Portfolios - Small Cap Stock Index Portfolio: Service Shares - Q/NQ				
2019.....	21.094448	24.761935	17.39%	0
2018.....	24.133496	21.094448	-12.59%	0
2017.....	22.350744	24.133496	7.98%	0
2016.....	18.505912	22.350744	20.78%	0
2015.....	19.726635	18.505912	-6.19%	0
2014.....	19.537325	19.726635	0.97%	0
2013.....	14.454845	19.537325	35.16%	0
2012.....	13.003607	14.454845	11.16%	0
2011.....	13.461571	13.003607	-3.40%	0
2010.....	11.137967	13.461571	20.86%	0
BNY Mellon Stock Index Fund, Inc.: Initial Shares - Q/NQ				
2019.....	17.602387	22.087581	25.48%	0
2018.....	19.221652	17.602387	-8.42%	0
2017.....	16.463316	19.221652	16.75%	0
2016.....	15.342204	16.463316	7.31%	0
2015.....	15.798273	15.342204	-2.89%	0
2014.....	14.501171	15.798273	8.94%	0
2013.....	11.434814	14.501171	26.82%	0
2012.....	10.287144	11.434814	11.16%	0
2011.....	10.511927	10.287144	-2.14%	0
2010.....	9.529754	10.511927	10.31%	0
BNY Mellon Sustainable U.S. Equity Portfolio, Inc.: Initial Shares - Q/NQ				
2019.....	15.578377	20.104371	29.05%	0
2018.....	16.969886	15.578377	-8.20%	0
2017.....	15.316863	16.969886	10.79%	0
2016.....	14.446331	15.316863	6.03%	0
2015.....	15.536882	14.446331	-7.02%	0
2014.....	14.257740	15.536882	8.97%	0
2013.....	11.048999	14.257740	29.04%	0
2012.....	10.274149	11.048999	7.54%	0
2011.....	10.600241	10.274149	-3.08%	0
2010.....	9.611719	10.600241	10.28%	0
BNY Mellon Variable Investment Fund - Appreciation Portfolio: Initial Shares - Q/NQ				
2019.....	15.683954	20.457792	30.44%	0
2018.....	17.534400	15.683954	-10.55%	0
2017.....	14.334858	17.534400	22.32%	0
2016.....	13.829545	14.334858	3.65%	0
2015.....	14.762771	13.829545	-6.32%	0
2014.....	14.219285	14.762771	3.82%	0
2013.....	12.224063	14.219285	16.32%	0
2012.....	11.525735	12.224063	6.06%	0
2011.....	11.006634	11.525735	4.72%	0
2010.....	9.936763	11.006634	10.77%	0
Columbia Funds Variable Series Trust II - Columbia VP High Yield Bond Fund: Class 2 - Q/NQ				
2019.....	9.241722	10.343454	11.92%	0
2018.....	10.024817	9.241722	-7.81%	0
2017*.....	10.000000	10.024817	0.25%	0

Maximum Additional Contract Options Elected Total - 3.95%
Variable account charges of the daily net assets of the variable account - 3.95%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Delaware VIP Trust - Delaware VIP Small Cap Value Series: Service Class - Q/NQ				
2019.....	11.806056	14.483191	22.68%	0
2018.....	14.802927	11.806056	-20.25%	0
2017.....	13.788553	14.802927	7.36%	0
2016.....	10.949916	13.788553	25.92%	0
2015.....	12.188018	10.949916	-10.16%	0
2014.....	12.014293	12.188018	1.45%	0
2013*.....	10.000000	12.014293	20.14%	0
Eaton Vance Variable Trust - Eaton Vance VT Floating-Rate Income Fund: Initial Class - Q/NQ				
2019.....	9.234633	9.497745	2.85%	0
2018.....	9.624787	9.234633	-4.05%	0
2017.....	9.686056	9.624787	-0.63%	0
2016.....	9.255307	9.686056	4.65%	0
2015.....	9.732495	9.255307	-4.90%	0
2014*.....	10.000000	9.732495	-2.68%	0
Federated Hermes Insurance Series - Federated Hermes Quality Bond Fund II: Primary Shares - Q/NQ				
2019.....	9.524501	10.012283	5.12%	0
2018.....	9.977557	9.524501	-4.54%	0
2017.....	9.983800	9.977557	-0.06%	0
2016.....	10.010395	9.983800	-0.27%	0
2015.....	10.447530	10.010395	-4.18%	0
2014.....	10.479662	10.447530	-0.31%	0
2013.....	10.798887	10.479662	-2.96%	0
2012.....	10.247808	10.798887	5.38%	0
2011.....	10.431016	10.247808	-1.76%	0
2010.....	10.008685	10.431016	4.22%	0
Fidelity Variable Insurance Products - Emerging Markets Portfolio: Service Class 2 - Q/NQ				
2019.....	8.096085	10.046554	24.09%	0
2018*.....	10.000000	8.096085	-19.04%	0
Fidelity Variable Insurance Products Fund - Fidelity VIP Freedom Fund 2010 Portfolio: Service Class - Q/NQ				
2019.....	10.865592	12.106245	11.42%	0
2018.....	11.799338	10.865592	-7.91%	0
2017.....	10.870804	11.799338	8.54%	0
2016.....	10.749303	10.870804	1.13%	0
2015.....	11.226441	10.749303	-4.25%	0
2014.....	11.200953	11.226441	0.23%	0
2013.....	10.284153	11.200953	8.91%	0
2012.....	9.587717	10.284153	7.26%	0
2011.....	10.009566	9.587717	-4.21%	0
2010.....	9.243563	10.009566	8.29%	0

Maximum Additional Contract Options Elected Total - 3.95%
Variable account charges of the daily net assets of the variable account - 3.95%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Fidelity Variable Insurance Products Fund - Fidelity VIP Freedom Fund 2020 Portfolio: Service Class - Q/NQ				
2019.....	10.954136	12.626790	15.27%	0
2018.....	12.132485	10.954136	-9.71%	0
2017.....	10.843741	12.132485	11.88%	0
2016.....	10.645170	10.843741	1.87%	0
2015.....	11.123773	10.645170	-4.30%	0
2014.....	11.065146	11.123773	0.53%	0
2013.....	9.934949	11.065146	11.38%	0
2012.....	9.139199	9.934949	8.71%	0
2011.....	9.622468	9.139199	-5.02%	0
2010.....	8.747658	9.622468	10.00%	0
Fidelity Variable Insurance Products Fund - Fidelity VIP Freedom Fund 2030 Portfolio: Service Class - Q/NQ				
2019.....	11.342271	13.549756	19.46%	0
2018.....	12.822563	11.342271	-11.54%	0
2017.....	11.048139	12.822563	16.06%	0
2016.....	10.797197	11.048139	2.32%	0
2015.....	11.279201	10.797197	-4.27%	0
2014.....	11.198684	11.279201	0.72%	0
2013.....	9.596121	11.198684	16.70%	0
2012.....	8.652100	9.596121	10.91%	0
2011.....	9.256793	8.652100	-6.53%	0
2010.....	8.307881	9.256793	11.42%	0
Fidelity Variable Insurance Products Fund - VIP Balanced Portfolio: Service Class 2 - Q/NQ				
2019.....	10.490697	12.506369	19.21%	0
2018.....	11.432387	10.490697	-8.24%	0
2017.....	10.249217	11.432387	11.54%	0
2016*.....	10.000000	10.249217	2.49%	0
Fidelity Variable Insurance Products Fund - VIP Contrafund® Portfolio: Service Class 2 - Q/NQ				
2019*.....	10.000000	10.812016	8.12%	0
Fidelity Variable Insurance Products Fund - VIP Energy Portfolio: Service Class 2 - Q/NQ				
2019.....	5.513889	5.816473	5.49%	0
2018.....	7.632594	5.513889	-27.76%	0
2017.....	8.172403	7.632594	-6.61%	0
2016.....	6.372487	8.172403	28.25%	0
2015.....	8.372317	6.372487	-23.89%	0
2014.....	9.992812	8.372317	-16.22%	0
2013.....	8.380167	9.992812	19.24%	0
2012.....	8.331250	8.380167	0.59%	0
2011.....	9.149011	8.331250	-8.94%	0
2010.....	7.993586	9.149011	14.45%	0

Maximum Additional Contract Options Elected Total - 3.95%
Variable account charges of the daily net assets of the variable account - 3.95%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Fidelity Variable Insurance Products Fund - VIP Equity-Income Portfolio: Service Class - Q/NQ				
2019.....	14.300529	17.489079	22.30%	0
2018.....	16.257986	14.300529	-12.04%	0
2017.....	15.003325	16.257986	8.36%	0
2016.....	13.246884	15.003325	13.26%	0
2015.....	14.379721	13.246884	-7.88%	0
2014.....	13.779611	14.379721	4.36%	0
2013.....	11.206719	13.779611	22.96%	0
2012.....	9.957193	11.206719	12.55%	0
2011.....	10.277613	9.957193	-3.12%	0
2010.....	9.297136	10.277613	10.55%	0
Fidelity Variable Insurance Products Fund - VIP Growth & Income Portfolio: Service Class 2 - Q/NQ				
2019.....	10.804889	13.458537	24.56%	0
2018.....	12.391009	10.804889	-12.80%	0
2017.....	11.061423	12.391009	12.02%	0
2016*.....	10.000000	11.061423	10.61%	0
Fidelity Variable Insurance Products Fund - VIP Growth Portfolio: Service Class - Q/NQ				
2019.....	18.411744	23.730077	28.89%	0
2018.....	19.226444	18.411744	-4.24%	0
2017.....	14.825015	19.226444	29.69%	0
2016.....	15.323654	14.825015	-3.25%	0
2015.....	14.902782	15.323654	2.82%	0
2014.....	13.954390	14.902782	6.80%	0
2013.....	10.666279	13.954390	30.83%	0
2012.....	9.695581	10.666279	10.01%	0
2011.....	10.079227	9.695581	-3.81%	0
2010.....	8.458438	10.079227	19.16%	0
Fidelity Variable Insurance Products Fund - VIP High Income Portfolio: Service Class - Q/NQ				
2019.....	12.909521	14.249804	10.38%	0
2018.....	13.945571	12.909521	-7.43%	0
2017.....	13.558635	13.945571	2.85%	0
2016.....	12.340795	13.558635	9.87%	0
2015.....	13.349819	12.340795	-7.56%	0
2014.....	13.751066	13.349819	-2.92%	0
2013.....	13.522222	13.751066	1.69%	0
2012.....	12.329344	13.522222	9.68%	0
2011.....	12.350183	12.329344	-0.17%	0
2010.....	11.299791	12.350183	9.30%	0

Maximum Additional Contract Options Elected Total - 3.95%
Variable account charges of the daily net assets of the variable account - 3.95%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Fidelity Variable Insurance Products Fund - VIP Investment Grade Bond Portfolio: Service Class - Q/NQ				
2019.....	9.598490	10.102738	5.25%	0
2018.....	10.059032	9.598490	-4.58%	0
2017.....	10.053461	10.059032	0.06%	0
2016.....	10.002788	10.053461	0.51%	0
2015.....	10.488224	10.002788	-4.63%	0
2014.....	10.325394	10.488224	1.58%	0
2013.....	10.957123	10.325394	-5.77%	0
2012.....	10.786598	10.957123	1.58%	0
2011.....	10.473865	10.786598	2.99%	0
2010.....	10.126836	10.473865	3.43%	0
Fidelity Variable Insurance Products Fund - VIP Mid Cap Portfolio: Service Class - Q/NQ				
2019.....	12.652062	14.989718	18.48%	0
2018.....	15.435423	12.652062	-18.03%	0
2017.....	13.311975	15.435423	15.95%	0
2016.....	12.360656	13.311975	7.70%	0
2015.....	13.065058	12.360656	-5.39%	0
2014.....	12.808768	13.065058	2.00%	0
2013.....	9.800746	12.808768	30.69%	0
2012.....	8.892990	9.800746	10.21%	0
2011.....	10.369478	8.892990	-14.24%	0
2010.....	8.387825	10.369478	23.63%	0
Fidelity Variable Insurance Products Fund - VIP Overseas Portfolio: Service Class - Q/NQ				
2019.....	11.991362	14.705246	22.63%	0
2018.....	14.671530	11.991362	-18.27%	0
2017.....	11.738930	14.671530	24.98%	0
2016.....	12.880073	11.738930	-8.86%	0
2015.....	12.957627	12.880073	-0.60%	0
2014.....	14.689536	12.957627	-11.79%	0
2013.....	11.729960	14.689536	25.23%	0
2012.....	10.132087	11.729960	15.77%	0
2011.....	12.744035	10.132087	-20.50%	0
2010.....	11.741929	12.744035	8.53%	0
Fidelity Variable Insurance Products Fund - VIP Real Estate Portfolio: Service Class 2 - Q/NQ				
2019.....	8.998710	10.626885	18.09%	0
2018.....	10.017745	8.998710	-10.17%	0
2017*.....	10.000000	10.017745	0.18%	0
Fidelity Variable Insurance Products Fund - VIP Value Strategies Portfolio: Service Class - Q/NQ				
2019.....	14.125139	18.219873	28.99%	0
2018.....	17.793582	14.125139	-20.62%	0
2017.....	15.537933	17.793582	14.52%	0
2016.....	14.774738	15.537933	5.17%	0
2015.....	15.867208	14.774738	-6.89%	0
2014.....	15.483587	15.867208	2.48%	0
2013.....	12.357635	15.483587	25.30%	0
2012.....	10.123393	12.357635	22.07%	0
2011.....	11.562186	10.123393	-12.44%	0
2010.....	9.518918	11.562186	21.47%	0

Maximum Additional Contract Options Elected Total - 3.95%
Variable account charges of the daily net assets of the variable account - 3.95%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Franklin Templeton Variable Insurance Products Trust - Franklin Allocation VIP Fund: Class 2 - Q/NQ				
2019.....	9.653596	11.113763	15.13%	0
2018.....	11.126603	9.653596	-13.24%	0
2017.....	10.343697	11.126603	7.57%	0
2016.....	9.513843	10.343697	8.72%	0
2015.....	10.561458	9.513843	-9.92%	0
2014.....	10.691354	10.561458	-1.21%	0
2013.....	8.993066	10.691354	18.88%	0
2012.....	8.118901	8.993066	10.77%	0
2011.....	8.584517	8.118901	-5.42%	0
2010.....	8.106091	8.584517	5.90%	0
Franklin Templeton Variable Insurance Products Trust - Franklin Income VIP Fund: Class 2 - Q/NQ				
2019.....	11.479041	12.796293	11.48%	0
2018.....	12.491501	11.479041	-8.11%	0
2017.....	11.856701	12.491501	5.35%	0
2016.....	10.824776	11.856701	9.53%	0
2015.....	12.125482	10.824776	-10.73%	0
2014.....	12.067161	12.125482	0.48%	0
2013.....	11.026101	12.067161	9.44%	0
2012.....	10.191179	11.026101	8.19%	0
2011.....	10.362262	10.191179	-1.65%	0
2010.....	9.574728	10.362262	8.23%	0
Franklin Templeton Variable Insurance Products Trust - Franklin Small Cap Value VIP Fund: Class 2 - Q/NQ				
2019.....	12.081128	14.661424	21.36%	0
2018.....	14.440606	12.081128	-16.34%	0
2017.....	13.585578	14.440606	6.29%	0
2016.....	10.863117	13.585578	25.06%	0
2015.....	12.212135	10.863117	-11.05%	0
2014.....	12.642361	12.212135	-3.40%	0
2013.....	9.660971	12.642361	30.86%	0
2012.....	8.496772	9.660971	13.70%	0
2011.....	9.191191	8.496772	-7.56%	0
2010.....	7.462622	9.191191	23.16%	0
Franklin Templeton Variable Insurance Products Trust - Templeton Developing Markets VIP Fund: Class 2 - Q/NQ				
2019.....	8.719639	10.611197	21.69%	0
2018.....	10.783951	8.719639	-19.14%	0
2017.....	7.994957	10.783951	34.88%	0
2016.....	7.086580	7.994957	12.82%	0
2015.....	9.177499	7.086580	-22.78%	0
2014*.....	10.000000	9.177499	-8.23%	0
Franklin Templeton Variable Insurance Products Trust - Templeton Foreign VIP Fund: Class 2 - Q/NQ				
2019.....	7.154970	7.733419	8.08%	0
2018.....	8.811825	7.154970	-18.80%	0
2017.....	7.860820	8.811825	12.10%	0
2016.....	7.635347	7.860820	2.95%	0
2015.....	8.501538	7.635347	-10.19%	0
2014*.....	10.000000	8.501538	-14.98%	0

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Franklin Templeton Variable Insurance Products Trust - Templeton Global Bond VIP Fund: Class 2 - Q/NQ				
2019.....	8.551141	8.378687	-2.02%	0
2018.....	8.735570	8.551141	-2.11%	0
2017.....	8.921990	8.735570	-2.09%	0
2016.....	9.022716	8.921990	-1.12%	0
2015.....	9.816502	9.022716	-8.09%	0
2014*.....	10.000000	9.816502	-1.83%	0
Goldman Sachs Variable Insurance Trust - Goldman Sachs Global Trends Allocation Fund: Service Shares - Q/NQ				
2019.....	9.894866	10.638517	7.52%	0
2018.....	10.771224	9.894866	-8.14%	0
2017.....	9.913031	10.771224	8.66%	0
2016.....	9.890494	9.913031	0.23%	0
2015.....	10.933395	9.890494	-9.54%	0
2014.....	10.950968	10.933395	-0.16%	0
2013.....	10.039170	10.950968	9.08%	0
2012*.....	10.000000	10.039170	0.39%	0
Goldman Sachs Variable Insurance Trust - Goldman Sachs Multi-Strategy Alternatives Portfolio: Service Shares - Q/NQ				
2019.....	9.236124	9.653953	4.52%	0
2018*.....	10.000000	9.236124	-7.64%	0
Guggenheim Variable Funds - Multi-Hedge Strategies - Q/NQ				
2019.....	8.303827	8.375681	0.87%	0
2018.....	9.109533	8.303827	-8.84%	0
2017.....	9.146966	9.109533	-0.41%	0
2016.....	9.568360	9.146966	-4.40%	0
2015.....	9.781018	9.568360	-2.17%	0
2014.....	9.729870	9.781018	0.53%	0
2013*.....	10.000000	9.729870	-2.70%	0
Invesco - Invesco V.I. American Franchise Fund: Series II Shares - Q/NQ				
2019.....	14.669246	19.222456	31.04%	0
2018.....	15.894600	14.669246	-7.71%	0
2017.....	13.025533	15.894600	22.03%	0
2016.....	13.291607	13.025533	-2.00%	0
2015.....	13.210759	13.291607	0.61%	0
2014.....	12.715394	13.210759	3.90%	0
2013.....	9.469528	12.715394	34.28%	0
2012*.....	10.000000	9.469528	-5.30%	0
Invesco - Invesco V.I. Mid Cap Core Equity Fund: Series II Shares - Q/NQ				
2019.....	11.281593	13.549061	20.10%	0
2018.....	13.290040	11.281593	-15.11%	0
2017.....	12.066693	13.290040	10.14%	0
2016.....	11.100396	12.066693	8.71%	0
2015.....	12.073861	11.100396	-8.06%	0
2014.....	12.067344	12.073861	0.05%	0
2013.....	9.779641	12.067344	23.39%	0
2012*.....	10.000000	9.779641	-2.20%	0

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Invesco Oppenheimer V.I. Discovery Mid Cap Growth Fund: Series I - Q/NQ				
2019.....	15.759267	21.095269	33.86%	0
2018.....	17.474343	15.759267	-9.81%	0
2017.....	14.123933	17.474343	23.72%	0
2016.....	14.367786	14.123933	-1.70%	0
2015.....	14.031705	14.367786	2.40%	0
2014.....	13.810082	14.031705	1.60%	0
2013.....	10.573027	13.810082	30.62%	0
2012.....	9.453974	10.573027	11.84%	0
2011.....	9.735270	9.453974	-2.89%	0
2010.....	7.951298	9.735270	22.44%	0
Invesco Oppenheimer V.I. Global Fund: Series I - Q/NQ				
2019.....	18.346632	23.223729	26.58%	0
2018.....	22.006579	18.346632	-16.63%	0
2017.....	16.762316	22.006579	31.29%	0
2016.....	17.435511	16.762316	-3.86%	0
2015.....	17.463841	17.435511	-0.16%	0
2014.....	17.774682	17.463841	-1.75%	0
2013.....	14.535896	17.774682	22.28%	0
2012.....	12.480893	14.535896	16.47%	0
2011.....	14.168021	12.480893	-11.91%	0
2010.....	12.719412	14.168021	11.39%	0
Invesco Oppenheimer V.I. Global Strategic Income Fund: Series I - Q/NQ				
2019.....	8.621353	9.175478	6.43%	0
2018.....	9.390935	8.621353	-8.19%	0
2017.....	9.198988	9.390935	2.09%	0
2016.....	8.988965	9.198988	2.34%	0
2015.....	9.575151	8.988965	-6.12%	0
2014.....	9.693779	9.575151	-1.22%	0
2013.....	10.105857	9.693779	-4.08%	0
2012*.....	10.000000	10.105857	1.06%	0
Invesco Oppenheimer V.I. International Growth Fund: Series II - Q/NQ				
2019.....	7.703723	9.467802	22.90%	0
2018.....	9.972423	7.703723	-22.75%	0
2017.....	8.209998	9.972423	21.47%	0
2016.....	8.785245	8.209998	-6.55%	0
2015.....	8.871067	8.785245	-0.97%	0
2014*.....	10.000000	8.871067	-11.29%	0

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Invesco Oppenheimer V.I. Main Street Fund: Series I - Q/NQ				
2019.....	15.961892	20.250108	26.87%	0
2018.....	18.045460	15.961892	-11.55%	0
2017.....	16.068072	18.045460	12.31%	0
2016.....	14.985926	16.068072	7.22%	0
2015.....	15.099667	14.985926	-0.75%	0
2014.....	14.200647	15.099667	6.33%	0
2013.....	11.219411	14.200647	26.57%	0
2012.....	9.995396	11.219411	12.25%	0
2011.....	10.407108	9.995396	-3.96%	0
2010.....	9.331567	10.407108	11.53%	0
Invesco Oppenheimer V.I. Main Street Small Cap Fund: Series I - Q/NQ				
2019.....	13.046629	15.848561	21.48%	0
2018.....	15.150710	13.046629	-13.89%	0
2017.....	13.816000	15.150710	9.66%	0
2016.....	12.182980	13.816000	13.40%	0
2015.....	13.479313	12.182980	-9.62%	0
2014.....	12.537470	13.479313	7.51%	0
2013.....	9.256093	12.537470	35.45%	0
2012.....	8.168346	9.256093	13.32%	0
2011.....	8.696025	8.168346	-6.07%	0
2010.....	7.336156	8.696025	18.54%	0
Ivy Variable Insurance Portfolios - Asset Strategy: Class II - Q/NQ				
2019.....	17.231594	20.155570	16.97%	0
2018.....	18.976662	17.231594	-9.20%	0
2017.....	16.702469	18.976662	13.62%	0
2016.....	17.845831	16.702469	-6.41%	0
2015.....	20.272138	17.845831	-11.97%	0
2014.....	22.279318	20.272138	-9.01%	0
2013.....	18.536476	22.279318	20.19%	0
2012.....	16.194882	18.536476	14.46%	0
2011.....	18.169039	16.194882	-10.87%	0
2010.....	17.405599	18.169039	4.39%	0
Ivy Variable Insurance Portfolios - High Income: Class II - Q/NQ				
2019.....	14.430151	15.411628	6.80%	0
2018.....	15.351608	14.430151	-6.00%	0
2017.....	14.980554	15.351608	2.48%	0
2016.....	13.422058	14.980554	11.61%	0
2015.....	14.946449	13.422058	-10.20%	0
2014.....	15.270217	14.946449	-2.12%	0
2013.....	14.387418	15.270217	6.14%	0
2012.....	12.626654	14.387418	13.94%	0

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Ivy Variable Insurance Portfolios - Mid Cap Growth: Class II - Q/NQ				
2019.....	19.948938	26.431058	32.49%	0
2018.....	20.786379	19.948938	-4.03%	0
2017.....	17.051971	20.786379	21.90%	0
2016.....	16.728276	17.051971	1.94%	0
2015.....	18.484918	16.728276	-9.50%	0
2014.....	17.841147	18.484918	3.61%	0
2013.....	14.294841	17.841147	24.81%	0
2012.....	13.106851	14.294841	9.06%	0
Janus Aspen Series - Janus Henderson Flexible Bond Portfolio: Service Shares - Q/NQ				
2019.....	8.880563	9.321191	4.96%	0
2018.....	9.368359	8.880563	-5.21%	0
2017.....	9.436148	9.368359	-0.72%	0
2016.....	9.609614	9.436148	-1.81%	0
2015*.....	10.000000	9.609614	-3.90%	0
Janus Aspen Series - Janus Henderson Forty Portfolio: Service Shares - Q/NQ				
2019.....	24.562846	32.287228	31.45%	0
2018.....	25.146791	24.562846	-2.32%	0
2017.....	20.136977	25.146791	24.88%	0
2016.....	20.563378	20.136977	-2.07%	0
2015.....	19.125841	20.563378	7.52%	0
2014.....	18.357857	19.125841	4.18%	0
2013.....	14.602344	18.357857	25.72%	0
2012.....	12.275312	14.602344	18.96%	0
2011.....	13.732467	12.275312	-10.61%	0
2010.....	13.426857	13.732467	2.28%	0
Janus Aspen Series - Janus Henderson Global Technology and Innovation Portfolio: Service Shares - Q/NQ				
2019.....	26.795311	37.272764	39.10%	0
2018.....	27.652501	26.795311	-3.10%	0
2017.....	19.863649	27.652501	39.21%	0
2016.....	18.162191	19.863649	9.37%	0
2015.....	18.069668	18.162191	0.51%	0
2014.....	17.204443	18.069668	5.03%	0
2013.....	13.229414	17.204443	30.05%	0
2012.....	11.560870	13.229414	14.43%	0
2011.....	13.176294	11.560870	-12.26%	0
2010.....	11.027225	13.176294	19.49%	0
Janus Aspen Series - Janus Henderson Overseas Portfolio: Service Shares - Q/NQ				
2019.....	13.989959	17.026167	21.70%	0
2018.....	17.167648	13.989959	-18.51%	0
2017.....	13.662444	17.167648	25.66%	0
2016.....	15.245526	13.662444	-10.38%	0
2015.....	17.405573	15.245526	-12.41%	0
2014.....	20.616946	17.405573	-15.58%	0
2013.....	18.782169	20.616946	9.77%	0
2012.....	17.279166	18.782169	8.70%	0
2011.....	26.587388	17.279166	-35.01%	0
2010.....	22.140293	26.587388	20.09%	0

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
JPMorgan Insurance Trust - JPMorgan Insurance Trust Mid Cap Value Portfolio: Class 1 - Q/NQ				
2019.....	18.219571	22.183258	21.76%	0
2018.....	21.520775	18.219571	-15.34%	0
2017.....	19.692344	21.520775	9.28%	0
2016.....	17.873206	19.692344	10.18%	0
2015.....	19.115953	17.873206	-6.50%	0
2014.....	17.289935	19.115953	10.56%	0
2013.....	13.605735	17.289935	27.08%	0
2012.....	11.768476	13.605735	15.61%	0
2011.....	11.992306	11.768476	-1.87%	0
2010.....	10.113020	11.992306	18.58%	0
Lazard Retirement Series, Inc. - Lazard Retirement Emerging Markets Equity Portfolio: Service Shares - Q/NQ				
2019.....	7.941514	9.011650	13.48%	0
2018.....	10.154696	7.941514	-21.79%	0
2017.....	8.269610	10.154696	22.80%	0
2016.....	7.127442	8.269610	16.02%	0
2015.....	9.282713	7.127442	-23.22%	0
2014*.....	10.000000	9.282713	-7.17%	0
Lord Abnett Series Fund, Inc. - Total Return Portfolio: Class VC - Q/NQ				
2019.....	9.289619	9.673113	4.13%	0
2018.....	9.774147	9.289619	-4.96%	0
2017.....	9.796437	9.774147	-0.23%	0
2016*.....	10.000000	9.796437	-2.04%	0
MFS® Variable Insurance Trust - MFS New Discovery Series: Service Class - Q/NQ				
2019.....	13.619157	18.480770	35.70%	0
2018.....	14.430542	13.619157	-5.62%	0
2017.....	11.890871	14.430542	21.36%	0
2016.....	11.377402	11.890871	4.51%	0
2015.....	12.105181	11.377402	-6.01%	0
2014.....	13.624361	12.105181	-11.15%	0
2013.....	10.044129	13.624361	35.65%	0
2012*.....	10.000000	10.044129	0.44%	0
MFS® Variable Insurance Trust - MFS Value Series: Service Class - Q/NQ				
2019.....	13.490109	16.780535	24.39%	0
2018.....	15.671411	13.490109	-13.92%	0
2017.....	13.901970	15.671411	12.73%	0
2016.....	12.719727	13.901970	9.29%	0
2015.....	13.367714	12.719727	-4.85%	0
2014.....	12.628962	13.367714	5.85%	0
2013.....	9.696408	12.628962	30.24%	0
2012.....	8.712346	9.696408	11.30%	0
2011.....	9.112414	8.712346	-4.39%	0
2010.....	8.530108	9.112414	6.83%	0
MFS® Variable Insurance Trust II - MFS International Growth Portfolio: Service Class - Q/NQ				
2019*.....	10.000000	10.662207	6.62%	0

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MFS® Variable Insurance Trust II - MFS International Intrinsic Value Portfolio: Service Class - Q/NQ				
2019.....	14.209191	17.149221	20.69%	0
2018.....	16.391172	14.209191	-13.31%	0
2017.....	13.454527	16.391172	21.83%	0
2016.....	13.488039	13.454527	-0.25%	0
2015.....	13.207899	13.488039	2.12%	0
2014.....	13.597061	13.207899	-2.86%	0
2013.....	11.090863	13.597061	22.60%	0
2012.....	9.961063	11.090863	11.34%	0
2011.....	10.557617	9.961063	-5.65%	0
2010*.....	10.000000	10.557617	5.58%	0
Morgan Stanley Variable Insurance Fund, Inc. - Core Plus Fixed Income Portfolio: Class I - Q/NQ				
2019.....	9.697485	10.327928	6.50%	0
2018.....	10.164747	9.697485	-4.60%	0
2017.....	9.959742	10.164747	2.06%	0
2016.....	9.771015	9.959742	1.93%	0
2015.....	10.239567	9.771015	-4.58%	0
2014.....	9.884197	10.239567	3.60%	0
2013.....	10.323438	9.884197	-4.25%	0
2012.....	9.821819	10.323438	5.11%	0
2011.....	9.677992	9.821819	1.49%	0
2010.....	9.404011	9.677992	2.91%	0
Morgan Stanley Variable Insurance Fund, Inc. - Emerging Markets Debt Portfolio: Class I - Q/NQ				
2019.....	13.458604	14.769484	9.74%	0
2018.....	15.061437	13.458604	-10.64%	0
2017.....	14.291252	15.061437	5.39%	0
2016.....	13.456879	14.291252	6.20%	0
2015.....	14.168527	13.456879	-5.02%	0
2014.....	14.331728	14.168527	-1.14%	0
2013.....	16.352167	14.331728	-12.36%	0
2012.....	14.433691	16.352167	13.29%	0
2011.....	14.038333	14.433691	2.82%	0
2010.....	13.317584	14.038333	5.41%	0
Morgan Stanley Variable Insurance Fund, Inc. - Global Infrastructure Portfolio: Class II - Q/NQ				
2019.....	8.530429	10.476883	22.82%	0
2018.....	9.644221	8.530429	-11.55%	0
2017.....	8.920569	9.644221	8.11%	0
2016.....	8.077305	8.920569	10.44%	0
2015*.....	10.000000	8.077305	-19.23%	0

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Mutual Fund and Variable Insurance Trust - Rational Insider Buying VA Fund - Q/NQ				
2019.....	14.365902	17.110160	19.10%	0
2018.....	16.117882	14.365902	-10.87%	0
2017.....	14.277360	16.117882	12.89%	0
2016.....	13.389416	14.277360	6.63%	0
2015.....	15.016532	13.389416	-10.84%	0
2014.....	15.963797	15.016532	-5.93%	0
2013.....	12.598452	15.963797	26.71%	0
2012.....	10.697275	12.598452	17.77%	0
2011.....	11.238682	10.697275	-4.82%	0
2010*.....	10.000000	11.238682	12.39%	0
Nationwide Variable Insurance Trust - American Funds NVIT Asset Allocation Fund: Class II - Q/NQ				
2019.....	11.953060	13.867046	16.01%	0
2018.....	13.099793	11.953060	-8.75%	0
2017.....	11.776839	13.099793	11.23%	0
2016.....	11.247491	11.776839	4.71%	0
2015.....	11.595956	11.247491	-3.01%	0
2014.....	11.499008	11.595956	0.84%	0
2013.....	9.710596	11.499008	18.42%	0
2012.....	8.737584	9.710596	11.14%	0
2011.....	9.012376	8.737584	-3.05%	0
2010.....	8.376153	9.012376	7.60%	0
Nationwide Variable Insurance Trust - American Funds NVIT Bond Fund: Class II - Q/NQ				
2019.....	8.282523	8.670060	4.68%	0
2018.....	8.718637	8.282523	-5.00%	0
2017.....	8.793732	8.718637	-0.85%	0
2016.....	8.917996	8.793732	-1.39%	0
2015.....	9.306274	8.917996	-4.17%	0
2014.....	9.229467	9.306274	0.83%	0
2013.....	9.862913	9.229467	-6.42%	0
2012.....	9.783635	9.862913	0.81%	0
2011.....	9.633393	9.783635	1.56%	0
2010.....	9.462638	9.633393	1.80%	0
Nationwide Variable Insurance Trust - American Funds NVIT Global Growth Fund: Class II - Q/NQ				
2019.....	13.218189	17.111850	29.46%	0
2018.....	15.197130	13.218189	-13.02%	0
2017.....	12.079271	15.197130	25.81%	0
2016.....	12.551088	12.079271	-3.76%	0
2015.....	12.264801	12.551088	2.33%	0
2014.....	12.539065	12.264801	-2.19%	0
2013.....	10.147932	12.539065	23.56%	0
2012.....	8.654602	10.147932	17.25%	0
2011.....	9.934859	8.654602	-12.89%	0
2010.....	9.292897	9.934859	6.91%	0

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - American Funds NVIT Growth Fund: Class II - Q/NQ				
2019.....	14.710271	18.408562	25.14%	0
2018.....	15.420034	14.710271	-4.60%	0
2017.....	12.560506	15.420034	22.77%	0
2016.....	11.988851	12.560506	4.77%	0
2015.....	11.728120	11.988851	2.22%	0
2014.....	11.298983	11.728120	3.80%	0
2013.....	9.075950	11.298983	24.49%	0
2012.....	8.049283	9.075950	12.75%	0
2011.....	8.791840	8.049283	-8.45%	0
2010.....	7.744145	8.791840	13.53%	0
Nationwide Variable Insurance Trust - American Funds NVIT Growth-Income Fund: Class II - Q/NQ				
2019.....	12.472827	15.055195	20.70%	0
2018.....	13.278981	12.472827	-6.07%	0
2017.....	11.337298	13.278981	17.13%	0
2016.....	10.624196	11.337298	6.71%	0
2015.....	10.942262	10.624196	-2.91%	0
2014.....	10.335206	10.942262	5.87%	0
2013.....	8.092119	10.335206	27.72%	0
2012.....	7.197536	8.092119	12.43%	0
2011.....	7.664286	7.197536	-6.09%	0
2010.....	7.190095	7.664286	6.60%	0
Nationwide Variable Insurance Trust - Amundi NVIT Multi Sector Bond Fund: Class I - Q/NQ				
2019.....	10.075740	10.565147	4.86%	0
2018.....	10.744429	10.075740	-6.22%	0
2017.....	10.518991	10.744429	2.14%	0
2016.....	10.078802	10.518991	4.37%	0
2015.....	10.805686	10.078802	-6.73%	0
2014.....	10.829488	10.805686	-0.22%	0
2013.....	11.403119	10.829488	-5.03%	0
2012.....	10.577465	11.403119	7.81%	0
2011.....	10.432475	10.577465	1.39%	0
2010.....	9.821503	10.432475	6.22%	0
Nationwide Variable Insurance Trust - BlackRock NVIT Equity Dividend Fund: Class I - Q/NQ				
2019.....	16.054716	19.632327	22.28%	0
2018.....	18.027035	16.054716	-10.94%	0
2017.....	15.903859	18.027035	13.35%	0
2016.....	14.043972	15.903859	13.24%	0
2015.....	15.604676	14.043972	-10.00%	0
2014.....	14.882030	15.604676	4.86%	0
2013.....	11.422592	14.882030	30.29%	0
2012.....	10.039632	11.422592	13.78%	0
2011.....	10.700558	10.039632	-6.18%	0
2010.....	9.622525	10.700558	11.20%	0

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Nationwide Variable Insurance Trust - BlackRock NVIT Managed Global Allocation Fund: Class II - Q/NQ				
2019.....	9.910548	10.941783	10.41%	0
2018.....	11.275749	9.910548	-12.11%	0
2017.....	9.910980	11.275749	13.77%	0
2016*.....	10.000000	9.910980	-0.89%	0
Nationwide Variable Insurance Trust - DoubleLine NVIT Total Return Tactical Fund: Class II - Q/NQ				
2019.....	9.912722	10.148255	2.38%	0
2018*.....	10.000000	9.912722	-0.87%	0
Nationwide Variable Insurance Trust - Federated NVIT High Income Bond Fund: Class I - Q/NQ				
2019.....	13.075503	14.410459	10.21%	0
2018.....	14.037280	13.075503	-6.85%	0
2017.....	13.687956	14.037280	2.55%	0
2016.....	12.482147	13.687956	9.66%	0
2015.....	13.343531	12.482147	-6.46%	0
2014.....	13.546804	13.343531	-1.50%	0
2013.....	13.172276	13.546804	2.84%	0
2012.....	11.972471	13.172276	10.02%	0
2011.....	12.005264	11.972471	-0.27%	0
2010.....	11.045774	12.005264	8.69%	0
Nationwide Variable Insurance Trust - Neuberger Berman NVIT Multi Cap Opportunities Fund: Class I - Q/NQ				
2019.....	12.621985	15.526776	23.01%	0
2018.....	13.802009	12.621985	-8.55%	0
2017.....	11.507514	13.802009	19.94%	0
2016.....	10.544990	11.507514	9.13%	0
2015.....	11.098534	10.544990	-4.99%	0
2014.....	10.839645	11.098534	2.39%	0
2013.....	7.846656	10.839645	38.14%	0
2012.....	6.986436	7.846656	12.31%	0
2011.....	8.229496	6.986436	-15.10%	0
2010.....	7.411026	8.229496	11.04%	0
Nationwide Variable Insurance Trust - Neuberger Berman NVIT Multi Cap Opportunities Fund: Class II - Q/NQ				
2019.....	11.822476	14.544935	23.03%	0
2018.....	12.960672	11.822476	-8.78%	0
2017.....	10.814249	12.960672	19.85%	0
2016*.....	10.000000	10.814249	8.14%	0
Nationwide Variable Insurance Trust - NVIT AllianzGI International Growth Fund: Class I - Q/NQ				
2019.....	8.299572	10.614471	27.89%	0
2018.....	10.345792	8.299572	-19.78%	0
2017.....	8.562874	10.345792	20.82%	0
2016.....	9.107301	8.562874	-5.98%	0
2015.....	9.528781	9.107301	-4.42%	0
2014*.....	10.000000	9.528781	-4.71%	0

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Nationwide Variable Insurance Trust - NVIT AQR Large Cap Defensive Style Fund: Class I - Q/NQ				
2019.....	16.295351	20.238825	24.20%	0
2018.....	16.970029	16.295351	-3.98%	0
2017.....	14.657361	16.970029	15.78%	0
2016.....	13.698212	14.657361	7.00%	0
2015.....	14.129421	13.698212	-3.05%	0
2014.....	13.117037	14.129421	7.72%	0
2013.....	10.416446	13.117037	25.93%	0
2012.....	9.496017	10.416446	9.69%	0
2011.....	9.833719	9.496017	-3.43%	0
2010.....	9.024083	9.833719	8.97%	0
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Aggressive Fund: Class II - Q/NQ				
2019.....	10.377524	12.355973	19.06%	0
2018.....	12.108026	10.377524	-14.29%	0
2017.....	10.521251	12.108026	15.08%	0
2016.....	10.107336	10.521251	4.10%	0
2015.....	10.710953	10.107336	-5.64%	0
2014.....	10.671593	10.710953	0.37%	0
2013.....	8.580947	10.671593	24.36%	0
2012.....	7.692117	8.580947	11.56%	0
2011.....	8.553514	7.692117	-10.07%	0
2010.....	7.746398	8.553514	10.42%	0
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Balanced Fund: Class II - Q/NQ				
2019.....	9.937050	11.088840	11.59%	0
2018.....	11.036095	9.937050	-9.96%	0
2017.....	10.252912	11.036095	7.64%	0
2016.....	10.058929	10.252912	1.93%	0
2015.....	10.584802	10.058929	-4.97%	0
2014.....	10.566033	10.584802	0.18%	0
2013.....	9.594203	10.566033	10.13%	0
2012.....	8.994793	9.594203	6.66%	0
2011.....	9.491560	8.994793	-5.23%	0
2010.....	8.950313	9.491560	6.05%	0
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Capital Appreciation Fund: Class II - Q/NQ				
2019.....	10.340027	11.941878	15.49%	0
2018.....	11.724555	10.340027	-11.81%	0
2017.....	10.539367	11.724555	11.25%	0
2016.....	10.223047	10.539367	3.09%	0
2015.....	10.786873	10.223047	-5.23%	0
2014.....	10.726618	10.786873	0.56%	0
2013.....	9.210699	10.726618	16.46%	0
2012.....	8.439038	9.210699	9.14%	0
2011.....	9.099111	8.439038	-7.25%	0
2010.....	8.428800	9.099111	7.95%	0

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Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Conservative Fund: Class II - Q/NQ				
2019.....	9.136332	9.711897	6.30%	0
2018.....	9.768714	9.136332	-6.47%	0
2017.....	9.561312	9.768714	2.17%	0
2016.....	9.514499	9.561312	0.49%	0
2015.....	9.979062	9.514499	-4.66%	0
2014.....	10.053994	9.979062	-0.75%	0
2013.....	9.975383	10.053994	0.79%	0
2012.....	9.662121	9.975383	3.24%	0
2011.....	9.918533	9.662121	-2.59%	0
2010.....	9.668776	9.918533	2.58%	0
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Managed Growth & Income Fund: Class II - Q/NQ				
2019.....	9.581113	10.477540	9.36%	0
2018.....	10.729919	9.581113	-10.71%	0
2017.....	9.732665	10.729919	10.25%	0
2016.....	9.598405	9.732665	1.40%	0
2015.....	10.441597	9.598405	-8.08%	0
2014.....	10.630771	10.441597	-1.78%	0
2013*.....	10.000000	10.630771	6.31%	0
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Managed Growth Fund: Class II - Q/NQ				
2019.....	9.832479	10.899972	10.86%	0
2018.....	11.018643	9.832479	-10.77%	0
2017.....	9.737837	11.018643	13.15%	0
2016.....	9.544220	9.737837	2.03%	0
2015.....	10.446278	9.544220	-8.64%	0
2014.....	10.766803	10.446278	-2.98%	0
2013*.....	10.000000	10.766803	7.67%	0
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderate Fund: Class II - Q/NQ				
2019.....	10.180748	11.552963	13.48%	0
2018.....	11.410567	10.180748	-10.78%	0
2017.....	10.422413	11.410567	9.48%	0
2016.....	10.164771	10.422413	2.53%	0
2015.....	10.696880	10.164771	-4.97%	0
2014.....	10.650089	10.696880	0.44%	0
2013.....	9.412132	10.650089	13.15%	0
2012.....	8.721278	9.412132	7.92%	0
2011.....	9.296022	8.721278	-6.18%	0
2010.....	8.689960	9.296022	6.97%	0

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Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderately Aggressive Fund: Class II - Q/NQ				
2019.....	10.338734	12.138062	17.40%	0
2018.....	11.897166	10.338734	-13.10%	0
2017.....	10.489462	11.897166	13.42%	0
2016.....	10.149148	10.489462	3.35%	0
2015.....	10.728381	10.149148	-5.40%	0
2014.....	10.682318	10.728381	0.43%	0
2013.....	8.948921	10.682318	19.37%	0
2012.....	8.131695	8.948921	10.05%	0
2011.....	8.880340	8.131695	-8.43%	0
2010.....	8.159168	8.880340	8.84%	0
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderately Conservative Fund: Class II - Q/NQ				
2019.....	9.745891	10.699757	9.79%	0
2018.....	10.656645	9.745891	-8.55%	0
2017.....	10.095552	10.656645	5.56%	0
2016.....	9.914863	10.095552	1.82%	0
2015.....	10.433809	9.914863	-4.97%	0
2014.....	10.436854	10.433809	-0.03%	0
2013.....	9.768190	10.436854	6.85%	0
2012.....	9.242572	9.768190	5.69%	0
2011.....	9.647884	9.242572	-4.20%	0
2010.....	9.212263	9.647884	4.73%	0
Nationwide Variable Insurance Trust - NVIT Columbia Overseas Value Fund: Class I - Q/NQ				
2019.....	10.901757	11.778635	8.04%	0
2018.....	13.465620	10.901757	-19.04%	0
2017.....	11.422514	13.465620	17.89%	0
2016.....	11.759895	11.422514	-2.87%	0
2015.....	12.741067	11.759895	-7.70%	0
2014.....	14.441871	12.741067	-11.78%	0
2013.....	12.519780	14.441871	15.35%	0
2012.....	10.902729	12.519780	14.83%	0
2011.....	12.961287	10.902729	-15.88%	0
2010.....	12.688663	12.961287	2.15%	0
Nationwide Variable Insurance Trust - NVIT Core Bond Fund: Class I - Q/NQ				
2019.....	9.697544	10.147567	4.64%	0
2018.....	10.141108	9.697544	-4.37%	0
2017.....	10.112320	10.141108	0.28%	0
2016.....	9.992765	10.112320	1.20%	0
2015.....	10.479227	9.992765	-4.64%	0
2014.....	10.385156	10.479227	0.91%	0
2013.....	11.023005	10.385156	-5.79%	0
2012.....	10.651550	11.023005	3.49%	0
2011.....	10.402275	10.651550	2.40%	0
2010.....	10.116136	10.402275	2.83%	0

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Nationwide Variable Insurance Trust - NVIT Core Plus Bond Fund: Class II - Q/NQ				
2019.....	9.976371	10.501661	5.27%	0
2018.....	10.542198	9.976371	-5.37%	0
2017.....	10.576102	10.542198	-0.32%	0
2016.....	10.654385	10.576102	-0.73%	0
2015.....	11.150257	10.654385	-4.45%	0
2014.....	11.068461	11.150257	0.74%	0
2013.....	11.764751	11.068461	-5.92%	0
2012.....	11.435786	11.764751	2.88%	0
2011.....	11.225837	11.435786	1.87%	0
2010.....	10.810218	11.225837	3.84%	0
Nationwide Variable Insurance Trust - NVIT DFA Capital Appreciation Fund: Class II - Q/NQ				
2019.....	9.415188	10.830863	15.04%	0
2018.....	10.916707	9.415188	-13.75%	0
2017.....	9.640063	10.916707	13.24%	0
2016.....	9.009386	9.640063	7.00%	0
2015*.....	10.000000	9.009386	-9.91%	0
Nationwide Variable Insurance Trust - NVIT DFA Moderate Fund: Class II - Q/NQ				
2019.....	9.309160	10.507478	12.87%	0
2018.....	10.516528	9.309160	-11.48%	0
2017.....	9.617362	10.516528	9.35%	0
2016.....	9.204558	9.617362	4.48%	0
2015*.....	10.000000	9.204558	-7.95%	0
Nationwide Variable Insurance Trust - NVIT Emerging Markets Fund: Class I - Q/NQ				
2019.....	15.171466	17.915930	18.09%	0
2018.....	19.131735	15.171466	-20.70%	0
2017.....	14.074110	19.131735	35.94%	0
2016.....	13.601494	14.074110	3.47%	0
2015.....	16.858033	13.601494	-19.32%	0
2014.....	18.574496	16.858033	-9.24%	0
2013.....	19.195388	18.574496	-3.23%	0
2012.....	17.050858	19.195388	12.58%	0
2011.....	22.868184	17.050858	-25.44%	0
2010.....	20.492572	22.868184	11.59%	0
Nationwide Variable Insurance Trust - NVIT Government Bond Fund: Class I - Q/NQ				
2019.....	8.381306	8.555056	2.07%	0
2018.....	8.732115	8.381306	-4.02%	0
2017.....	8.904606	8.732115	-1.94%	0
2016.....	9.201527	8.904606	-3.23%	0
2015.....	9.590408	9.201527	-4.05%	0
2014.....	9.548510	9.590408	0.44%	0
2013.....	10.361488	9.548510	-7.85%	0
2012.....	10.468685	10.361488	-1.02%	0
2011.....	10.160733	10.468685	3.03%	0
2010.....	10.095776	10.160733	0.64%	0

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Nationwide Variable Insurance Trust - NVIT Government Money Market Fund: Class I - Q/NQ				
2019.....	6.382614	6.239710	-2.24%	0
2018.....	6.555395	6.382614	-2.64%	0
2017.....	6.795597	6.555395	-3.53%	0
2016.....	7.073746	6.795597	-3.93%	0
2015.....	7.364645	7.073746	-3.95%	0
2014.....	7.667510	7.364645	-3.95%	0
2013.....	7.982823	7.667510	-3.95%	0
2012.....	8.312022	7.982823	-3.96%	0
2011.....	8.652885	8.312022	-3.94%	0
2010.....	9.008717	8.652885	-3.95%	0
Nationwide Variable Insurance Trust - NVIT International Equity Fund: Class I - Q/NQ				
2019.....	16.057181	18.372021	14.42%	0
2018.....	19.564819	16.057181	-17.93%	0
2017.....	15.979653	19.564819	22.44%	0
2016.....	16.491650	15.979653	-3.10%	0
2015.....	17.711608	16.491650	-6.89%	0
2014.....	18.523216	17.711608	-4.38%	0
2013.....	16.366128	18.523216	13.18%	0
2012.....	14.739990	16.366128	11.03%	0
2011.....	17.005956	14.739990	-13.32%	0
2010.....	15.627501	17.005956	8.82%	0
Nationwide Variable Insurance Trust - NVIT International Index Fund: Class VIII - Q/NQ				
2019.....	7.008818	8.159350	16.42%	0
2018.....	8.499586	7.008818	-17.54%	0
2017.....	7.109265	8.499586	19.56%	0
2016.....	7.362305	7.109265	-3.44%	0
2015.....	7.773154	7.362305	-5.29%	0
2014.....	8.626732	7.773154	-9.89%	0
2013.....	7.421894	8.626732	16.23%	0
2012.....	6.537212	7.421894	13.53%	0
2011.....	7.809233	6.537212	-16.29%	0
2010.....	7.570023	7.809233	3.16%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Aggressive Fund: Class II - Q/NQ				
2019.....	14.642153	17.401538	18.85%	0
2018.....	16.729386	14.642153	-12.48%	0
2017.....	14.705057	16.729386	13.77%	0
2016.....	13.984013	14.705057	5.16%	0
2015.....	14.705977	13.984013	-4.91%	0
2014.....	14.583738	14.705977	0.84%	0
2013.....	11.931983	14.583738	22.22%	0
2012.....	10.719099	11.931983	11.32%	0
2011.....	11.615800	10.719099	-7.72%	0
2010.....	10.549739	11.615800	10.11%	0

Maximum Additional Contract Options Elected Total - 3.95%
Variable account charges of the daily net assets of the variable account - 3.95%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Investor Destinations Balanced Fund: Class II - Q/NQ				
2019.....	12.718129	14.089892	10.79%	0
2018.....	13.919249	12.718129	-8.63%	0
2017.....	13.038619	13.919249	6.75%	0
2016.....	12.768518	13.038619	2.12%	0
2015.....	13.316785	12.768518	-4.12%	0
2014.....	13.256585	13.316785	0.45%	0
2013.....	12.168179	13.256585	8.94%	0
2012.....	11.582635	12.168179	5.06%	0
2011.....	11.952139	11.582635	-3.09%	0
2010.....	11.331291	11.952139	5.48%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Capital Appreciation Fund: Class II - Q/NQ				
2019.....	14.899260	17.164484	15.20%	0
2018.....	16.589092	14.899260	-10.19%	0
2017.....	15.041690	16.589092	10.29%	0
2016.....	14.533649	15.041690	3.50%	0
2015.....	15.212328	14.533649	-4.46%	0
2014.....	15.053369	15.212328	1.06%	0
2013.....	13.115409	15.053369	14.78%	0
2012.....	12.165722	13.115409	7.81%	0
2011.....	12.784624	12.165722	-4.84%	0
2010.....	11.880689	12.784624	7.61%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Conservative Fund: Class II - Q/NQ				
2019.....	9.305506	9.790024	5.21%	0
2018.....	9.868340	9.305506	-5.70%	0
2017.....	9.720601	9.868340	1.52%	0
2016.....	9.705397	9.720601	0.16%	0
2015.....	10.077873	9.705397	-3.70%	0
2014.....	10.099423	10.077873	-0.21%	0
2013.....	10.030122	10.099423	0.69%	0
2012.....	9.929723	10.030122	1.01%	0
2011.....	10.042693	9.929723	-1.12%	0
2010.....	9.873760	10.042693	1.71%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Managed Growth & Income Fund: Class II - Q/NQ				
2019.....	9.651137	10.474890	8.54%	0
2018.....	10.649496	9.651137	-9.37%	0
2017.....	9.721988	10.649496	9.54%	0
2016.....	9.574147	9.721988	1.54%	0
2015.....	10.301871	9.574147	-7.06%	0
2014.....	10.468468	10.301871	-1.59%	0
2013*.....	10.000000	10.468468	4.68%	0

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Variable account charges of the daily net assets of the variable account - 3.95%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Investor Destinations Managed Growth Fund: Class II - Q/NQ				
2019.....	9.908467	10.968331	10.70%	0
2018.....	10.983352	9.908467	-9.79%	0
2017.....	9.775382	10.983352	12.36%	0
2016.....	9.514849	9.775382	2.74%	0
2015.....	10.314160	9.514849	-7.75%	0
2014.....	10.555368	10.314160	-2.29%	0
2013*.....	10.000000	10.555368	5.55%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderate Fund: Class II - Q/NQ				
2019.....	12.291319	13.900848	13.09%	0
2018.....	13.570607	12.291319	-9.43%	0
2017.....	12.509820	13.570607	8.48%	0
2016.....	12.154569	12.509820	2.92%	0
2015.....	12.696967	12.154569	-4.27%	0
2014.....	12.567957	12.696967	1.03%	0
2013.....	11.219184	12.567957	12.02%	0
2012.....	10.541874	11.219184	6.42%	0
2011.....	10.978885	10.541874	-3.98%	0
2010.....	10.305393	10.978885	6.54%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderately Aggressive Fund: Class II - Q/NQ				
2019.....	13.767084	16.109799	17.02%	0
2018.....	15.537204	13.767084	-11.39%	0
2017.....	13.862096	15.537204	12.08%	0
2016.....	13.302243	13.862096	4.21%	0
2015.....	13.951182	13.302243	-4.65%	0
2014.....	13.838938	13.951182	0.81%	0
2013.....	11.773247	13.838938	17.55%	0
2012.....	10.775757	11.773247	9.26%	0
2011.....	11.461774	10.775757	-5.99%	0
2010.....	10.575470	11.461774	8.38%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderately Conservative Fund: Class II - Q/NQ				
2019.....	10.879680	11.858973	9.00%	0
2018.....	11.768919	10.879680	-7.56%	0
2017.....	11.218110	11.768919	4.91%	0
2016.....	11.048039	11.218110	1.54%	0
2015.....	11.505930	11.048039	-3.98%	0
2014.....	11.437050	11.505930	0.60%	0
2013.....	10.776338	11.437050	6.13%	0
2012.....	10.385596	10.776338	3.76%	0
2011.....	10.593189	10.385596	-1.96%	0
2010.....	10.163087	10.593189	4.23%	0
Nationwide Variable Insurance Trust - NVIT iShares® Fixed Income ETF Fund: Class II - Q/NQ				
2019*.....	10.000000	10.284796	2.85%	0
Nationwide Variable Insurance Trust - NVIT iShares® Global Equity ETF Fund: Class II - Q/NQ				
2019*.....	10.000000	10.580151	5.80%	0

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Jacobs Levy Large Cap Growth Fund: Class I - Q/NQ				
2019.....	13.918464	17.450248	25.37%	0
2018.....	14.954476	13.918464	-6.93%	0
2017.....	11.956035	14.954476	25.08%	0
2016.....	12.179598	11.956035	-1.84%	0
2015.....	12.259471	12.179598	-0.65%	0
2014.....	11.557488	12.259471	6.07%	0
2013.....	8.930070	11.557488	29.42%	0
2012.....	7.991174	8.930070	11.75%	0
2011.....	8.568119	7.991174	-6.73%	0
2010.....	7.722382	8.568119	10.95%	0
Nationwide Variable Insurance Trust - NVIT Managed American Funds Asset Allocation Fund: Class II - Q/NQ				
2019.....	9.922166	11.338207	14.27%	0
2018.....	10.855929	9.922166	-8.60%	0
2017.....	9.613471	10.855929	12.92%	0
2016.....	9.219601	9.613471	4.27%	0
2015.....	9.819475	9.219601	-6.11%	0
2014*.....	10.000000	9.819475	-1.81%	0
Nationwide Variable Insurance Trust - NVIT Managed American Funds Growth-Income Fund: Class II - Q/NQ				
2019.....	11.135291	13.046679	17.17%	0
2018.....	11.902417	11.135291	-6.45%	0
2017.....	10.181259	11.902417	16.91%	0
2016.....	9.631244	10.181259	5.71%	0
2015.....	10.013229	9.631244	-3.81%	0
2014*.....	10.000000	10.013229	0.13%	0
Nationwide Variable Insurance Trust - NVIT Mellon Dynamic U.S. Core Fund: Class I - Q/NQ				
2019.....	22.739139	30.057022	32.18%	0
2018.....	23.985152	22.739139	-5.19%	0
2017.....	19.611576	23.985152	22.30%	0
2016.....	19.700176	19.611576	-0.45%	0
2015.....	19.516349	19.700176	0.94%	0
2014.....	18.675544	19.516349	4.50%	0
2013.....	14.222860	18.675544	31.31%	0
2012.....	12.477531	14.222860	13.99%	0
2011.....	13.286387	12.477531	-6.09%	0
2010.....	12.713632	13.286387	4.51%	0
Nationwide Variable Insurance Trust - NVIT Mellon Dynamic U.S. Equity Income: Class I - Q/NQ				
2019.....	18.884870	23.028344	21.94%	0
2018.....	21.694348	18.884870	-12.95%	0
2017.....	20.780904	21.694348	4.40%	0
2016.....	17.961785	20.780904	15.70%	0
2015.....	19.535908	17.961785	-8.06%	0
2014.....	17.980428	19.535908	8.65%	0
2013.....	14.192212	17.980428	26.69%	0
2012.....	12.887576	14.192212	10.12%	0
2011.....	13.330305	12.887576	-3.32%	0
2010.....	12.231233	13.330305	8.99%	0

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Mid Cap Index Fund: Class I - Q/NQ				
2019.....	20.169249	24.342007	20.69%	0
2018.....	23.702223	20.169249	-14.91%	0
2017.....	21.311099	23.702223	11.22%	0
2016.....	18.442798	21.311099	15.55%	0
2015.....	19.700597	18.442798	-6.38%	0
2014.....	18.744971	19.700597	5.10%	0
2013.....	14.667889	18.744971	27.80%	0
2012.....	13.000839	14.667889	12.82%	0
2011.....	13.887868	13.000839	-6.39%	0
2010.....	11.456517	13.887868	21.22%	0
Nationwide Variable Insurance Trust - NVIT Multi-Manager International Value Fund: Class I - Q/NQ				
2019.....	7.665824	8.581563	11.95%	0
2018.....	9.637058	7.665824	-20.45%	0
2017.....	8.161102	9.637058	18.09%	0
2016.....	8.073924	8.161102	1.08%	0
2015.....	8.859725	8.073924	-8.87%	0
2014*.....	10.000000	8.859725	-11.40%	0
Nationwide Variable Insurance Trust - NVIT Multi-Manager Large Cap Value Fund: Class I - Q/NQ				
2019.....	14.050081	16.923334	20.45%	0
2018.....	16.548673	14.050081	-15.10%	0
2017.....	15.040500	16.548673	10.03%	0
2016.....	13.456987	15.040500	11.77%	0
2015.....	14.466437	13.456987	-6.98%	0
2014.....	13.627946	14.466437	6.15%	0
2013.....	10.475575	13.627946	30.09%	0
2012.....	9.258432	10.475575	13.15%	0
2011.....	10.235274	9.258432	-9.54%	0
2010*.....	10.000000	10.235274	2.35%	0
Nationwide Variable Insurance Trust - NVIT Multi-Manager Large Cap Value Fund: Class II - Q/NQ				
2019.....	11.023659	13.245827	20.16%	0
2018.....	13.014730	11.023659	-15.30%	0
2017.....	11.846818	13.014730	9.86%	0
2016.....	10.627364	11.846818	11.47%	0
2015.....	11.458308	10.627364	-7.25%	0
2014.....	10.821105	11.458308	5.89%	0
2013.....	8.343354	10.821105	29.70%	0
2012.....	7.387664	8.343354	12.94%	0
2011.....	8.189940	7.387664	-9.80%	0
2010.....	7.562561	8.189940	8.30%	0

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Multi-Manager Mid Cap Value Fund: Class II - Q/NQ				
2019.....	13.978808	16.628485	18.95%	0
2018.....	16.762500	13.978808	-16.61%	0
2017.....	15.328373	16.762500	9.36%	0
2016.....	13.569424	15.328373	12.96%	0
2015.....	14.547368	13.569424	-6.72%	0
2014.....	12.942648	14.547368	12.40%	0
2013.....	9.931302	12.942648	30.32%	0
2012.....	8.887884	9.931302	11.74%	0
2011.....	9.472592	8.887884	-6.17%	0
2010.....	8.243412	9.472592	14.91%	0
Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Cap Growth Fund: Class I - Q/NQ				
2019.....	14.435526	18.817127	30.35%	0
2018.....	16.329571	14.435526	-11.60%	0
2017.....	13.607232	16.329571	20.01%	0
2016.....	13.079043	13.607232	4.04%	0
2015.....	13.514816	13.079043	-3.22%	0
2014.....	13.685904	13.514816	-1.25%	0
2013.....	9.874664	13.685904	38.60%	0
2012.....	9.063740	9.874664	8.95%	0
2011.....	9.497341	9.063740	-4.57%	0
2010.....	7.881728	9.497341	20.50%	0
Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Cap Value Fund: Class I - Q/NQ				
2019.....	16.498985	18.858428	14.30%	0
2018.....	20.689483	16.498985	-20.25%	0
2017.....	19.747951	20.689483	4.77%	0
2016.....	16.324203	19.747951	20.97%	0
2015.....	18.084926	16.324203	-9.74%	0
2014.....	17.593249	18.084926	2.79%	0
2013.....	13.045613	17.593249	34.86%	0
2012.....	11.277505	13.045613	15.68%	0
2011.....	12.367596	11.277505	-8.81%	0
2010.....	10.169965	12.367596	21.61%	0
Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Company Fund: Class I - Q/NQ				
2019.....	17.812214	21.496806	20.69%	0
2018.....	21.231949	17.812214	-16.11%	0
2017.....	19.475619	21.231949	9.02%	0
2016.....	16.505451	19.475619	18.00%	0
2015.....	17.470050	16.505451	-5.52%	0
2014.....	18.041575	17.470050	-3.17%	0
2013.....	13.329986	18.041575	35.35%	0
2012.....	12.016557	13.329986	10.93%	0
2011.....	13.246230	12.016557	-9.28%	0
2010.....	11.004148	13.246230	20.37%	0

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Newton Sustainable U.S. Equity Fund: Class I - Q/NQ				
2019.....	13.277087	16.069388	21.03%	0
2018.....	14.676301	13.277087	-9.53%	0
2017.....	12.879830	14.676301	13.95%	0
2016.....	12.176683	12.879830	5.77%	0
2015.....	12.718664	12.176683	-4.26%	0
2014.....	11.972295	12.718664	6.23%	0
2013.....	8.982209	11.972295	33.29%	0
2012.....	8.387969	8.982209	7.08%	0
2011.....	9.019048	8.387969	-7.00%	0
2010.....	7.597901	9.019048	18.70%	0
 Nationwide Variable Insurance Trust - NVIT Real Estate Fund: Class I - Q/NQ				
2019.....	10.650971	13.371360	25.54%	0
2018.....	11.544526	10.650971	-7.74%	0
2017.....	11.284597	11.544526	2.30%	0
2016.....	10.942918	11.284597	3.12%	0
2015.....	12.037947	10.942918	-9.10%	0
2014.....	9.723831	12.037947	23.80%	0
2013.....	9.824597	9.723831	-1.03%	0
2012.....	8.834775	9.824597	11.20%	0
2011.....	8.635846	8.834775	2.30%	0
2010.....	6.906033	8.635846	25.05%	0
 Nationwide Variable Insurance Trust - NVIT S&P 500® Index Fund: Class II - Q/NQ				
2019.....	13.770722	17.306057	25.67%	0
2018.....	15.075122	13.770722	-8.65%	0
2017.....	12.945389	15.075122	16.45%	0
2016.....	12.097510	12.945389	7.01%	0
2015.....	12.477389	12.097510	-3.04%	0
2014.....	11.488112	12.477389	8.61%	0
2013*.....	10.000000	11.488112	14.88%	0
 Nationwide Variable Insurance Trust - NVIT Short Term Bond Fund: Class II - Q/NQ				
2019.....	7.831517	7.829647	-0.02%	0
2018.....	8.089046	7.831517	-3.18%	0
2017.....	8.289872	8.089046	-2.42%	0
2016.....	8.420033	8.289872	-1.55%	0
2015.....	8.796332	8.420033	-4.28%	0
2014.....	9.113071	8.796332	-3.48%	0
2013.....	9.477868	9.113071	-3.85%	0
2012.....	9.532788	9.477868	-0.58%	0
2011.....	9.796568	9.532788	-2.69%	0
2010.....	9.958459	9.796568	-1.63%	0

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Nationwide Variable Insurance Trust - NVIT Small Cap Index Fund: Class II - Q/NQ				
2019.....	12.278091	14.736774	20.02%	0
2018.....	14.422226	12.278091	-14.87%	0
2017.....	13.148850	14.422226	9.68%	0
2016.....	11.324399	13.148850	16.11%	0
2015.....	12.395386	11.324399	-8.64%	0
2014.....	12.343388	12.395386	0.42%	0
2013*.....	10.000000	12.343388	23.43%	0
Nationwide Variable Insurance Trust - NVIT Wells Fargo Discovery Fund: Class I - Q/NQ				
2019.....	13.246659	17.463528	31.83%	0
2018.....	14.809499	13.246659	-10.55%	0
2017.....	12.068848	14.809499	22.71%	0
2016.....	11.800795	12.068848	2.27%	0
2015.....	12.308993	11.800795	-4.13%	0
2014.....	12.318263	12.308993	-0.08%	0
2013.....	9.229886	12.318263	33.46%	0
2012.....	8.363811	9.229886	10.36%	0
2011.....	9.091660	8.363811	-8.01%	0
2010.....	7.463477	9.091660	21.82%	0
Neuberger Berman Advisers Management Trust - Mid-Cap Growth Portfolio: Class S - Q/NQ				
2019.....	10.248307	13.040812	27.25%	0
2018.....	11.421470	10.248307	-10.27%	0
2017.....	9.545078	11.421470	19.66%	0
2016.....	9.539519	9.545078	0.06%	0
2015*.....	10.000000	9.539519	-4.60%	0
Neuberger Berman Advisers Management Trust - Short Duration Bond Portfolio: Class I - Q/NQ				
2019.....	6.857817	6.829789	-0.41%	0
2018.....	7.069248	6.857817	-2.99%	0
2017.....	7.294164	7.069248	-3.08%	0
2016.....	7.501831	7.294164	-2.77%	0
2015.....	7.796031	7.501831	-3.77%	0
2014.....	8.067433	7.796031	-3.36%	0
2013.....	8.347725	8.067433	-3.36%	0
2012.....	8.309274	8.347725	0.46%	0
2011.....	8.625147	8.309274	-3.66%	0
2010.....	8.529050	8.625147	1.13%	0
Neuberger Berman Advisers Management Trust - Sustainable Equity Portfolio: Class I - Q/NQ				
2019.....	16.076366	19.438488	20.91%	0
2018.....	17.758375	16.076366	-9.47%	0
2017.....	15.609529	17.758375	13.77%	0
2016.....	14.790920	15.609529	5.53%	0
2015.....	15.470938	14.790920	-4.40%	0
2014.....	14.592177	15.470938	6.02%	0
2013.....	11.040317	14.592177	32.17%	0
2012.....	10.358168	11.040317	6.59%	0
2011.....	11.126068	10.358168	-6.90%	0
2010.....	9.428285	11.126068	18.01%	0

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PIMCO Variable Insurance Trust - All Asset Portfolio: Advisor Class - Q/NQ				
2019.....	9.055602	9.719399	7.33%	0
2018.....	9.973444	9.055602	-9.20%	0
2017.....	9.157198	9.973444	8.91%	0
2016.....	8.443033	9.157198	8.46%	0
2015.....	9.679840	8.443033	-12.78%	0
2014.....	10.032332	9.679840	-3.51%	0
2013.....	10.433532	10.032332	-3.85%	0
2012*.....	10.000000	10.433532	4.34%	0
PIMCO Variable Insurance Trust - Emerging Markets Bond Portfolio: Advisor Class - Q/NQ				
2019.....	9.363002	10.310888	10.12%	0
2018.....	10.244549	9.363002	-8.61%	0
2017.....	9.714565	10.244549	5.46%	0
2016.....	8.932669	9.714565	8.75%	0
2015.....	9.525314	8.932669	-6.22%	0
2014*.....	10.000000	9.525314	-4.75%	0
PIMCO Variable Insurance Trust - International Bond Portfolio (Unhedged): Advisor Class - Q/NQ				
2019.....	8.812731	9.050178	2.69%	0
2018.....	9.566889	8.812731	-7.88%	0
2017.....	8.993778	9.566889	6.37%	0
2016.....	9.098443	8.993778	-1.15%	0
2015.....	10.204846	9.098443	-10.84%	0
2014.....	10.592631	10.204846	-3.66%	0
2013.....	11.803373	10.592631	-10.26%	0
2012.....	11.679032	11.803373	1.06%	0
2011.....	11.214175	11.679032	4.15%	0
2010.....	10.674876	11.214175	5.05%	0
PIMCO Variable Insurance Trust - Low Duration Portfolio: Advisor Class - Q/NQ				
2019.....	8.705508	8.689732	-0.18%	0
2018.....	9.044077	8.705508	-3.74%	0
2017.....	9.298530	9.044077	-2.74%	0
2016.....	9.555167	9.298530	-2.69%	0
2015.....	9.927385	9.555167	-3.75%	0
2014.....	10.258878	9.927385	-3.23%	0
2013.....	10.705628	10.258878	-4.17%	0
2012.....	10.540981	10.705628	1.56%	0
2011.....	10.863775	10.540981	-2.97%	0
2010.....	10.752914	10.863775	1.03%	0
PIMCO Variable Insurance Trust - Short-Term Portfolio: Advisor Class - Q/NQ				
2019.....	9.507003	9.377681	-1.36%	0
2018.....	9.760863	9.507003	-2.60%	0
2017.....	9.932198	9.760863	-1.73%	0
2016*.....	10.000000	9.932198	-0.68%	0

Maximum Additional Contract Options Elected Total - 3.95%
Variable account charges of the daily net assets of the variable account - 3.95%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
PIMCO Variable Insurance Trust - Total Return Portfolio: Advisor Class - Q/NQ				
2019.....	8.873808	9.226232	3.97%	0
2018.....	9.299826	8.873808	-4.58%	0
2017.....	9.236299	9.299826	0.69%	0
2016.....	9.372921	9.236299	-1.46%	0
2015.....	9.725738	9.372921	-3.63%	0
2014.....	9.720599	9.725738	0.05%	0
2013.....	10.332494	9.720599	-5.92%	0
2012.....	9.825128	10.332494	5.16%	0
2011*.....	10.000000	9.825128	-1.75%	0
Putnam Variable Trust - Putnam VT International Equity Fund: Class IB - Q/NQ				
2019.....	9.122149	10.965761	20.21%	0
2018.....	11.744629	9.122149	-22.33%	0
2017.....	9.658667	11.744629	21.60%	0
2016*.....	10.000000	9.658667	-3.41%	0
T. Rowe Price Equity Series, Inc. - T. Rowe Price Health Sciences Portfolio: II - Q/NQ				
2019.....	27.627501	34.133582	23.55%	0
2018.....	28.526159	27.627501	-3.15%	0
2017.....	23.325925	28.526159	22.29%	0
2016.....	27.197197	23.325925	-14.23%	0
2015.....	25.176087	27.197197	8.03%	0
2014.....	19.973970	25.176087	26.04%	0
2013.....	13.815781	19.973970	44.57%	0
2012.....	10.980979	13.815781	25.82%	0
2011.....	10.356002	10.980979	6.03%	0
2010*.....	10.000000	10.356002	3.56%	0
VanEck VIP Trust - VanEck VIP Emerging Markets Fund: Initial Class - Q/NQ				
2019.....	20.636739	25.886469	25.44%	0
2018.....	28.088230	20.636739	-26.53%	0
2017.....	19.358835	28.088230	45.09%	0
2016.....	20.132033	19.358835	-3.84%	0
2015.....	24.370864	20.132033	-17.39%	0
2014.....	25.479297	24.370864	-4.35%	0
2013.....	23.680508	25.479297	7.60%	0
2012.....	18.994409	23.680508	24.67%	0
2011.....	26.628898	18.994409	-28.67%	0
2010.....	21.856129	26.628898	21.84%	0
VanEck VIP Trust - VanEck VIP Global Hard Assets Fund: Class S - Q/NQ				
2019.....	4.415444	4.730740	7.14%	0
2018.....	6.424229	4.415444	-31.27%	0
2017.....	6.822129	6.424229	-5.83%	0
2016.....	4.952010	6.822129	37.76%	0
2015.....	7.768390	4.952010	-36.25%	0
2014.....	10.028678	7.768390	-22.54%	0
2013.....	9.466511	10.028678	5.94%	0
2012*.....	10.000000	9.466511	-5.33%	0

Maximum Additional Contract Options Elected Total - 3.95%
Variable account charges of the daily net assets of the variable account - 3.95%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
VanEck VIP Trust - VanEck VIP Global Hard Assets Fund: Initial Class - Q/NQ				
2019.....	12.385608	13.308438	7.45%	0
2018.....	17.983921	12.385608	-31.13%	0
2017.....	19.044683	17.983921	-5.57%	0
2016.....	13.795455	19.044683	38.05%	0
2015.....	21.583124	13.795455	-36.08%	0
2014.....	27.779195	21.583124	-22.30%	0
2013.....	26.165427	27.779195	6.17%	0
2012.....	26.352123	26.165427	-0.71%	0
2011.....	32.836529	26.352123	-19.75%	0
2010.....	26.452050	32.836529	24.14%	0
Virtus Variable Insurance Trust - Virtus Duff & Phelps Real Estate Securities Series: Class A - Q/NQ				
2019*.....	10.000000	10.599901	6.00%	0
Wells Fargo Variable Trust - VT Small Cap Growth Fund: Class 2 - Q/NQ				
2019.....	22.945052	27.510648	19.90%	0
2018.....	23.585762	22.945052	-2.72%	0
2017.....	19.508082	23.585762	20.90%	0
2016.....	18.847971	19.508082	3.50%	0
2015.....	20.205774	18.847971	-6.72%	0
2014.....	21.439671	20.205774	-5.76%	0
2013.....	14.857472	21.439671	44.30%	0
2012.....	14.341274	14.857472	3.60%	0
2011.....	15.649378	14.341274	-8.36%	0
2010.....	12.851536	15.649378	21.77%	0

Appendix C: Contract Types and Tax Information

Types of Contracts

The contracts described in this prospectus are classified according to the tax treatment to which they are subject under the Internal Revenue Code (the "Code"). Following is a general description of the various contract types. Eligibility requirements, tax benefits (if any), limitations, and other features of the contracts will differ depending on contract type.

Non-Qualified Contracts

A non-qualified contract is a contract that does not qualify for certain tax benefits under the Code, such as deductibility of purchase payments, and which is not an IRA, Roth IRA, SEP IRA, Simple IRA, or tax sheltered annuity.

Upon the death of the owner of a non-qualified contract, mandatory distribution requirements are imposed to ensure distribution of the entire balance in the contract within a required period.

Non-qualified contracts that are owned by natural persons allow the deferral of taxation on the income earned in the contract until it is distributed or deemed to be distributed. Non-qualified contracts that are owned by non-natural persons, such as trusts, corporations, and partnerships are generally subject to current income tax on the income earned inside the contract, unless the non-natural person owns the contract as an agent of a natural person.

Charitable Remainder Trusts

Charitable Remainder Trusts are trusts that meet the requirements of Section 664 of the Code. Non-Qualified Contracts that are issued to Charitable Remainder Trusts will differ from other Non-Qualified Contracts in three respects:

- (1) Waiver of sales charges. In addition to any sales load waivers included in the contract, Charitable Remainder Trusts may also withdraw the difference between:
 - (a) the contract value on the day before the withdrawal; and
 - (b) the total amount of purchase payments made to the contract (less an adjustment for amounts surrendered).
- (2) Contract ownership at annuitization. On the annuitization date, if the contract owner is a Charitable Remainder Trust, the Charitable Remainder Trust will continue to be the contract owner and the annuitant will NOT become the contract owner.
- (3) Recipient of death benefit proceeds. With respect to the death benefit proceeds, if the contract owner is a Charitable Remainder Trust, the death benefit is payable to the Charitable Remainder Trust. Any designation in conflict with the Charitable Remainder Trust's right to the death benefit will be void.

While these provisions are intended to facilitate a Charitable Remainder Trust's ownership of this contract, the rules governing Charitable Remainder Trusts are numerous and complex. A Charitable Remainder Trust that is considering purchasing this contract should seek the advice of a qualified tax and/or financial professional prior to purchasing the contract. An annuity that has a Charitable Remainder Trust endorsement is not a Charitable Remainder Trust; the endorsement is merely to facilitate ownership of the contract by a Charitable Remainder Trust.

Individual Retirement Annuities (IRAs)

IRAs are contracts that satisfy the provisions of Section 408(b) of the Code, including the following requirements:

- the contract is not transferable by the owner;
- the premiums are not fixed;
- if the contract owner is younger than age 50, the annual premium cannot exceed \$6,000; if the contract owner is age 50 or older, the annual premium cannot exceed \$7,000 (although rollovers of greater amounts from Qualified Plans, Tax Sheltered Annuities, certain 457 governmental plans, and other IRAs can be received);
- certain minimum distribution requirements must be satisfied after the owner attains the age of 70½ prior to January 1, 2020. See *Tax Changes* for the change the SECURE Act made to this requirement;
- the entire interest of the owner in the contract is nonforfeitable; and
- after the death of the owner, additional distribution requirements may be imposed to ensure distribution of the entire balance in the contract within the statutory period of time.

Depending on the circumstance of the owner, all or a portion of the contributions made to the account may be deducted for federal income tax purposes.

IRAs may receive rollover contributions from other individual retirement accounts, other individual retirement annuities, tax sheltered annuities, certain 457 governmental plans, and qualified retirement plans (including 401(k) plans).

When the owner of an IRA attains the age of 70½ prior to January 1, 2020, the Code requires that certain minimum distributions be made. The SECURE Act was enacted on December 20, 2019 and increased the age an IRA owner is required to begin certain minimum distributions from age 70½ to age 72. However, the change only applies to an IRA owner who attains age 72 on or after January 1, 2020. In addition, upon the death of the owner of an IRA, mandatory distribution requirements are imposed by the Code to ensure distribution of the entire contract value within the required statutory period. Due to recent changes in Treasury Regulations, the amount used to compute the mandatory distributions may exceed the contract value.

Failure to make the mandatory distributions can result in an additional penalty tax of 50% of the excess of the amount required to be distributed over the amount that was actually distributed.

For further details regarding IRAs, refer to the disclosure statement provided when the IRA was established and the annuity contract's IRA endorsement.

As used herein, the term "individual retirement plans" shall refer to both individual retirement annuities and individual retirement accounts that are described in Section 408 of the Code.

One-Rollover-Per-Year Limitation

A contract owner can receive a distribution from an IRA and roll it into another IRA within 60 days from the date of the distribution and not have the amount of the distribution included in taxable income. Only one rollover per year from a contract owner's IRA is allowed. The one-year period begins on the date the contract owner receives the IRA distribution, and not on the date the IRA was rolled over. The Internal Revenue Service ("IRS") has interpreted this one-rollover-per-year limitation as applying separately to each IRA a contract owner owns.

However, on March 20, 2014, the IRS issued Announcement 2014-15 in which it decided to follow the Tax Court's interpretation of the one rollover per year rule in the Bobrow case. In Bobrow, the Tax Court interpreted the one-rollover-per-year limitation as applying in the aggregate to all the IRAs that a taxpayer owns. This means that a contract owner cannot make an IRA rollover distribution if, within the previous one year period, an IRA rollover distribution was taken from any other IRAs owned. Also, rollovers between an individual's Roth IRAs would prevent a separate rollover within the 1-year period between the individual's traditional IRAs, and vice versa.

Direct transfers IRA funds between IRA trustees are not subject to the one rollover per year limitation because such transfers are not considered rollover distributions. Also, a rollover from a traditional IRA to a Roth IRA (a conversion) is not subject to the one roll over per year limitation, and such a rollover is disregarded in applying the one rollover per year limitation to other rollovers.

Roth IRAs

Roth IRA contracts are contracts that satisfy the provisions of Section 408A of the Code, including the following requirements:

- the contract is not transferable by the owner;
- the premiums are not fixed;
- if the contract owner is younger than age 50, the annual premium cannot exceed \$6,000; if the contract owner is age 50 or older, the annual premium cannot exceed \$7,000 (although rollovers of greater amounts from other Roth IRAs and other individual retirement plans can be received);
- the entire interest of the owner in the contract is nonforfeitable; and
- after the death of the owner, certain distribution requirements may be imposed to ensure distribution of the entire balance in the contract within the statutory period of time.

A Roth IRA can receive a rollover from an individual retirement plan or another eligible retirement plan; however, the amount rolled over from the individual retirement plan or other eligible retirement plan to the Roth IRA is required to be included in the owner's federal gross income at the time of the rollover, and will be subject to federal income tax. However, a rollover or conversion of an amount from an IRA or eligible retirement plan after December 31, 2017 cannot be recharacterized back to an IRA.

For further details regarding Roth IRAs, please refer to the disclosure statement provided when the Roth IRA was established and the annuity contract's IRA endorsement.

Simplified Employee Pension IRAs (SEP IRA)

A SEP IRA is a written plan established by an employer for the benefit of employees which permits the employer to make contributions to an IRA established for the benefit of each employee.

An employee may make deductible contributions to a SEP IRA subject to the same restrictions and limitations as an IRA. In addition, the employer may make contributions to the SEP IRA, subject to dollar and percentage limitations imposed by both the Code and the written plan.

A SEP IRA plan must satisfy:

- minimum participation rules;
- top-heavy contribution rules;
- nondiscriminatory allocation rules; and
- requirements regarding a written allocation formula.

In addition, the plan cannot restrict withdrawals of non-elective contributions, and must restrict withdrawals of elective contributions before March 15th of the following year.

When the owner of a SEP IRA attains the age of 70½ prior to January 1, 2020, the Code requires that certain minimum distributions be made. The SECURE Act enacted on December 20, 2019 increased the age an IRA owner is required to begin certain minimum distributions from age 70½ to age 72. However, the change only applies to an IRA owner who attains age 72 on or after January 1, 2020. Due to recent changes in Treasury Regulations, the amount used to compute the minimum distributions may exceed the contract value. In addition, upon the death of the owner of a SEP IRA, mandatory distribution requirements are imposed by the Code to ensure distribution of the entire contract value within the required statutory period.

Simple IRAs

A Simple IRA is an Individual Retirement Annuity that is funded exclusively by a qualified salary reduction arrangement and satisfies:

- vesting requirements;
- participation requirements; and
- administrative requirements.

The funds contributed to a Simple IRA cannot be commingled with funds in other individual retirement plans or SEP IRAs.

A Simple IRA cannot receive rollover distributions except from another Simple IRA.

When the owner of a Simple IRA attains the age of 70½ prior to January 1, 2020, the Code requires that certain minimum distributions be made. The SECURE Act enacted on December 20, 2019 increased the age an IRA owner is required to begin certain minimum distributions from age 70½ to age 72. However, the change only applies to an IRA owner who attains age 72 on or after January 1, 2020. Due to recent changes in Treasury Regulations, the amount used to compute the minimum distributions may exceed the contract value. In addition, upon the death of the owner of a Simple IRA, mandatory distribution requirements are imposed by the Code to ensure distribution of the entire contract value within the required statutory period.

Tax Sheltered Annuities

Certain tax-exempt organizations (described in Section 501(c)(3) of the Code) and public school systems may establish a plan under which annuity contracts can be purchased for their employees. These annuity contracts are often referred to as Tax Sheltered Annuities.

Purchase payments made to Tax Sheltered Annuities are excludable from the income of the employee, up to statutory maximum amounts. These amounts should be set forth in the plan adopted by the employer.

Tax Sheltered Annuities may receive rollover contributions from Individual Retirement Accounts, Individual Retirement Annuities, other Tax Sheltered Annuities, certain 457 governmental plans, and qualified retirement plans (including 401(k) plans).

The owner's interest in the contract is nonforfeitable (except for failure to pay premiums) and cannot be transferred.

When the owner of a Tax Sheltered Annuity attains the age of 70½ (age 72 for those contract owners who turn age 72 on or after January 1, 2020), the Code requires that certain minimum distributions be made. Due to recent changes in Treasury Regulations, the amount used to compute the minimum distributions may exceed the contract value. In addition, upon the death of the owner of a Tax Sheltered Annuity, mandatory distribution requirements are imposed by the Code to ensure distribution of the entire contract value within the required statutory period.

Final 403(b) Regulations issued by the Internal Revenue Service impose certain restrictions on non-taxable transfers or exchanges of one 403(b) Tax Sheltered Annuity contract for another. Nationwide will no longer issue or accept applications for new and/or in-service transfers to new or existing Nationwide individual 403(b) Tax Sheltered Annuity contracts used for salary reduction plans not subject to ERISA. Nationwide will continue to accept applications and in-service transfers for individual 403(b) Tax Sheltered Annuity contracts used for 403(b) plans that are subject to ERISA and certain state Optional Retirement Plans and/or Programs that have purchased at least one individual annuity contract issued by Nationwide prior to September 25, 2007.

Commencing in 2009, Tax Sheltered Annuities must be issued pursuant to a written plan, and the plan must satisfy various administrative requirements. Check with your employer to ensure that these requirements will be satisfied in a timely manner.

Investment Only (Qualified Plans)

Contracts that are owned by Qualified Plans are not intended to confer tax benefits on the beneficiaries of the plan; they are used as investment vehicles for the plan. The income tax consequences to the beneficiary of a Qualified Plan are controlled by the operation of the plan, not by operation of the assets in which the plan invests.

Beneficiaries of Qualified Plans should contact their employer and/or trustee of the plan to obtain and review the plan, trust, summary plan description and other documents for the tax and other consequences of being a participant in a Qualified Plan.

Federal Tax Considerations

Federal Income Taxes

The tax consequences of purchasing a contract described in this prospectus will depend on:

- the type of contract purchased;
- the purposes for which the contract is purchased; and
- the personal circumstances of individual investors having interests in the contracts.

Existing tax rules are subject to change and may affect individuals differently depending on their situation. Nationwide does not guarantee the tax status of any contracts or any transactions involving the contracts.

The following is a brief summary of some of the federal income tax considerations related to the types of contracts sold in connection with this prospectus. In addition to the federal income tax, distributions from annuity contracts may be subject to state and local income taxes. Nothing in this prospectus should be considered to be tax advice. Purchasers and prospective purchasers of the contract should consult a financial professional, tax advisor, or legal counsel to discuss the taxation and use of the contracts.

IRAs, SEP IRAs, and Simple IRAs

Distributions from IRAs, SEP IRAs, and Simple IRAs are generally taxed as ordinary income when received. If any of the amounts contributed to the Individual Retirement Annuity was non-deductible for federal income tax purposes, then a portion of each distribution is excludable from income.

If distributions of income from an IRA are made prior to the date that the owner attains the age of 59½ years, the income is subject to an additional penalty tax of 10% unless an exception applies. (For Simple IRAs, the 10% penalty is increased to 25% if the distribution is made during the 2-year period beginning on the date that the individual first participated in the Simple IRA.) The 10% penalty tax can be avoided if the distribution is:

- made to a beneficiary on or after the death of the owner;
- attributable to the owner becoming disabled (as defined in the Code);

- part of a series of substantially equal periodic payments made not less frequently than annually for the life (or life expectancy) of the owner, or the joint lives (or joint life expectancies) of the owner and his or her designated beneficiary;
- used for qualified higher education expenses; or
- used for expenses attributable to the purchase of a home for a qualified first-time buyer.

If the contract owner dies before the contract is completely distributed, the balance will be included in the contract owner's gross estate for tax purposes.

Roth IRAs

Distributions of earnings from Roth IRAs are taxable or nontaxable depending upon whether they are "qualified distributions" or "non-qualified distributions." A "qualified distribution" is one that is made after the Roth IRA has satisfied the five-year rule and meets one of the following requirements:

- it is made on or after the date on which the contract owner attains age 59½;
- it is made to a beneficiary (or the contract owner's estate) on or after the death of the contract owner;
- it is attributable to the contract owner's disability; or
- it is used for expenses attributable to the purchase of a home for a qualified first-time buyer.

The five-year rule is satisfied if a five tax-year period has passed beginning with the first tax year in which a contribution is made to any Roth IRA established by the owner.

A qualified distribution is not included in gross income for federal income tax purposes.

A non-qualified distribution is not includable in gross income to the extent that the distribution, when added to all previous distributions, does not exceed the total amount of contributions made to the Roth IRA. Any non-qualified distribution in excess of total contributions is includable in the contract owner's gross income as ordinary income in the year that it is distributed to the contract owner.

Special rules apply for Roth IRAs that have proceeds received from an individual retirement plan prior to January 1, 1999 if the owner elected the special four-year income averaging provisions that were in effect for 1998.

If non-qualified distributions of income from a Roth IRA are made prior to the date that the owner attains the age of 59½ years, the income is subject to an additional penalty tax of 10% unless an exception applies. The penalty tax can be avoided if the distribution is:

- made to a beneficiary on or after the death of the owner;
- attributable to the owner becoming disabled (as defined in the Code);
- part of a series of substantially equal periodic payments made not less frequently than annually for the life (or life expectancy) of the owner, or the joint lives (or joint life expectancies) of the owner and his or her designated beneficiary;
- for qualified higher education expenses; or
- used for expenses attributable to the purchase of a home for a qualified first-time buyer.

If the contract owner dies before the contract is completely distributed, the balance will be included in the contract owner's gross estate for tax purposes.

Tax Sheltered Annuities

Distributions from Tax Sheltered Annuities are generally taxed when received. If nondeductible contributions are made, then a portion of each distribution after the annuitization date is excludable from income based on a formula established pursuant to the Code. The formula excludes from income the amount invested in the contract divided by the number of anticipated payments until the full investment in the contract is recovered. Thereafter all distributions are fully taxable.

If a distribution of income is made from a Tax Sheltered Annuity prior to the date that the owner attains the age of 59½ years, the income is subject to both the regular income tax and an additional penalty tax of 10%. The penalty tax can be avoided if the distribution is:

- made to a beneficiary on or after the death of the owner;
- attributable to the owner becoming disabled (as defined in the Code);

- part of a series of substantially equal periodic payments made not less frequently than annually made for the life (or life expectancy) of the owner, or the joint lives (or joint life expectancies) of the owner and his or her designated beneficiary; or
- made to the owner after separation from service with his or her employer after age 55.

When the owner of a Tax Shelter Annuity attains the age of 70½ prior to January 1, 2020, the Code requires that certain minimum distributions be made. The SECURE Act enacted on December 20, 2019 increased the age an owner of a Tax Sheltered Annuity is required to begin certain minimum distributions from age 70 ½ to age 72. However, the change only applies to an owner of a Tax Sheltered annuity who attains age 72 on or after January 1, 2020. Due to recent changes in Treasury Regulations, the amount used to compute the minimum distributions may exceed the contract value. In addition, upon the death of the owner of a Tax Sheltered Annuity, mandatory distribution requirements are imposed by the Code to ensure distribution of the entire contract value within the required statutory period.

A loan from a Tax Sheltered Annuity generally is not considered to be a distribution, and is therefore generally not taxable. However, if the loan is not repaid in accordance with the repayment schedule, the entire balance of the loan would be treated as being in default, and the defaulted amount would be treated as being distributed to the participant as a taxable distribution.

If the contract owner dies before the contract is completely distributed, the balance will be included in the contract owner's gross estate for tax purposes.

Non-Qualified Contracts - Natural Persons as Contract Owners

Generally, the income earned inside a non-qualified annuity contract that is owned by a natural person is not taxable until it is distributed from the contract.

Distributions before the annuitization date are taxable to the contract owner to the extent that the cash value of the contract exceeds the investment in the contract at the time of the distribution. In general, the investment in the contract is equal to the purchase payments made with after-tax dollars reduced by any prior nontaxable distribution. Distributions, for this purpose, include full and partial surrenders, any portion of the contract that is assigned or pledged as collateral for a loan, amounts borrowed from the contract, or any portion of the contract that is transferred by gift. For these purposes, a transfer by gift may occur upon annuitization if the contract owner and the annuitant are not the same individual.

With respect to annuity distributions on or after the annuitization date, a portion of each annuity payment is excludable from taxable income. The amount excludable from each annuity payment is determined by multiplying the annuity payment by a fraction which is equal to the contract owner's investment in the contract, divided by the expected return on the contract. Once the entire investment in the contract is recovered, all distributions are fully includable in income. The maximum amount excludable from income is the investment in the contract. If the annuitant dies before the entire investment in the contract has been excluded from income, and as a result of the annuitant's death no more payments are due under the contract, then the unrecovered investment in the contract may be deducted on his or her final tax return.

Commencing after December 31, 2010, the Code provides that if only a portion of a non-qualified annuity contract is annuitized for either (a) a period of 10 years or greater, or (b) for the life or lives of one or more persons, then the portion of the contract that has been annuitized would be treated as if it were a separate annuity contract. This means that an annuitization date can be established for a portion of the annuity contract (rather than requiring the entire contract to be annuitized at once) and the above description of the taxation of annuity distributions after the annuitization date would apply to the portion of the contract that has been annuitized. The investment in the contract is required to be allocated pro rata between the portion of the contract that is annuitized and the portion that is not. All other benefits under the contract (e.g., death benefit) would also be reduced pro rata. For example, if 1/3 of the cash value of the contract were to be annuitized, the death benefit would also be reduced by 1/3.

In determining the taxable amount of a distribution that is made prior to the annuitization date, all annuity contracts issued after October 21, 1988 by the same company to the same contract owner during the same calendar year will be treated as one annuity contract.

A special rule applies to distributions from contracts that have investments in the contract that were made prior to August 14, 1982. For those contracts, distributions that are made prior to the annuitization date are treated first as the nontaxable recovery of the investment in the contract as of that date. A distribution in excess of the amount of the investment in the contract as of August 14, 1982, will be treated as taxable income.

The Code imposes a penalty tax if a distribution is made before the contract owner reaches age 59½. The amount of the penalty is 10% of the portion of any distribution that is includable in gross income. The penalty tax does not apply if the distribution is:

- the result of a contract owner's death;
- the result of a contract owner's disability (as defined in the Code);
- one of a series of substantially equal periodic payments made over the life (or life expectancy) of the contract owner or the joint lives (or joint life expectancies) of the contract owner and the beneficiary selected by the contract owner to receive payment under the annuity payment option selected by the contract owner; or
- is allocable to an investment in the contract before August 14, 1982.

If the contract owner dies before the contract is completely distributed, the balance will be included in the contract owner's gross estate for tax purposes.

Non-Qualified Contracts - Non-Natural Persons as Contract Owners

The previous discussion related to the taxation of non-qualified contracts owned by individuals. Different rules (the so-called "non-natural persons" rules) apply if the contract owner is not a natural person.

Generally, contracts owned by corporations, partnerships, trusts, and similar entities are not treated as annuity contracts for most purposes of the Code. Therefore, income earned under a non-qualified contract that is owned by a non-natural person is taxed as ordinary income during the taxable year in which it is earned. Taxation is not deferred, even if the income is not distributed out of the contract. The income is taxable as ordinary income, not capital gain.

The non-natural persons rules do not apply to all entity-owned contracts. For purposes of the non-natural persons rule, a contract that is owned by a non-natural person as an agent of an individual is treated as owned by the individual. This would cause the contract to be treated as an annuity under the Code, allowing tax deferral. However, this exception does not apply when the non-natural person is an employer that holds the contract under a non-qualified deferred compensation arrangement for one or more employees.

The non-natural persons rules also do not apply to contracts that are:

- acquired by the estate of a decedent by reason of the death of the decedent;
- issued in connection with certain qualified retirement plans and individual retirement plans;
- purchased by an employer upon the termination of certain qualified retirement plans; or
- immediate annuities within the meaning of Section 72(u) of the Code.

If the annuitant, who is the individual treated as owning the contract, dies before the contract is completely distributed, the balance may be included in the annuitant's gross estate for tax purposes, depending on the obligations that the non-natural owner may have owed to the annuitant.

Exchanges

As a general rule, federal income tax law treats exchanges of property in the same manner as a sale of the property. However, pursuant to Section 1035 of the Code, an annuity contract may be exchanged tax-free for another annuity contract, provided that the obligee (the person to whom the annuity obligation is owed) is the same for both contracts. If the exchange includes the receipt of other property, such as cash, in addition to another annuity contract, special rules may cause a portion of the transaction to be taxable to the extent of the value of the other property.

Tax Treatment of a Partial 1035 Exchange With Subsequent Withdrawal

In June 2011, the Internal Revenue Service issued Rev. Proc. 2011-38, which addresses the income tax consequences of the direct transfer of a portion of the cash value of an annuity contract in exchange for the issuance of a second annuity contract. Rev. Proc. 2011-38 modified and superseded prior guidance that was contained in Rev. Proc. 2008-24. A direct transfer that satisfies the revenue procedure will be treated as a tax-free exchange under Section 1035 of the Code if, for a period of at least 180 days from the date of the direct transfer, there are no distributions or surrenders from either annuity contract involved in the exchange. In addition, the 180-day period will be deemed to have been satisfied with respect to amounts received as an annuity for a period of 10 years or more, or as an annuity for the life of one or more persons. The taxation of distributions (other than distributions described in the immediately preceding sentence) received from either contract within the 180-day period will be determined using general tax principles to determine the substance of those payments. For example, they could be treated as taxable "boot" in an otherwise tax-free exchange, or as a

distribution from the new contract. Rev. Proc. 2011-38 also removed numerous exceptions to the 180-day waiting period that Rev. Proc. 2008-24 provided for in its 12-month waiting period. Please discuss any tax consequences concerning any contemplated or completed transactions with a professional tax advisor.

Same-Sex Marriages, Domestic Partnership, and Other Similar Relationships

The Treasury issued final regulations that address what relationships are considered marriages for federal tax purposes. The final regulations definition of a marriage reflects the United States Supreme Court holdings in Windsor and Obergefell, as well as Rev. Proc. 2017-13.

The final regulations define the terms "spouse", "husband", "wife", and "husband and wife" to be gender neutral so that such terms can apply equally to same sex couples and opposite sex couples. In addition, the regulations adopt the "place of celebration" rule to determine marital status for federal tax purposes. A marriage of two individuals is recognized for federal tax purposes if the marriage is recognized by a state, possession, or territory of the US in which the marriage was entered into, regardless of the couples place of domicile. Also a marriage entered into in a foreign jurisdiction will be recognized for federal tax purposes if that marriage would be recognized in at least one state, possession, or territory of the US.

Finally, the regulations adopt the holding of Rev. Proc. 2013-17 that relationships entered into as civil unions, or registered domestic partnerships that are not denominated as marriages under state law are not marriages for federal tax purposes. Therefore, the favorable income-tax deferral options afforded by federal tax law to a married spouse under Code Sections 72 and 401(a)(9) are not available to individuals who have entered into these formal relationships.

Withholding

Pre-death distributions from the contracts are subject to federal income tax. Nationwide is required to withhold the tax from the distributions unless the contract owner requests otherwise. Under some circumstances, the Code will not permit contract owners to waive withholding. Such circumstances include:

- if the payee does not provide Nationwide with a taxpayer identification number; or
- if Nationwide receives notice from the Internal Revenue Service that the taxpayer identification number furnished by the payee is incorrect.

If a contract owner is prohibited from waiving withholding, as described above, the portion of the distribution that represents income will be subject to withholding rates established by Section 3405 of the Code.

If the distribution is from a Tax Sheltered Annuity, it will be subject to mandatory 20% withholding that cannot be waived, unless:

- the distribution is made directly to another Tax Sheltered Annuity, qualified pension or profit-sharing plan described in Section 401(a), an eligible deferred compensation plan described in Section 457(b) which is maintained by an eligible employer described in section 457(e)(1)(A) or individual retirement plan; or
- the distribution satisfies the minimum distribution requirements imposed by the Code.

Non-Resident Aliens

Generally, a pre-death distribution from a contract to a non-resident alien is subject to federal income tax at a rate of 30% of the amount of income that is distributed.

Nationwide is required to withhold this amount and send it to the Internal Revenue Service. Some distributions to non-resident aliens may be subject to a lower (or no) tax if a treaty applies. In order to obtain the benefits of such a treaty, the non-resident alien must:

- (1) provide Nationwide with a properly completed withholding certificate claiming the treaty benefit of a lower tax rate or exemption from tax; and
- (2) provide Nationwide with an individual taxpayer identification number.

If the non-resident alien does not meet the above conditions, Nationwide will withhold 30% of income from the distribution.

Another exemption from the 30% withholding rate is available if the non-resident alien provides Nationwide with sufficient evidence that:

- (1) the distribution is connected to the non-resident alien's conduct of business in the United States;

- (2) the distribution is includable in the non-resident alien's gross income for United States federal income tax purposes; and
- (3) provide Nationwide with a properly completed withholding certificate claiming the exemption.

Note that for the preceding exemption, the distributions would be subject to the same withholding rules that are applicable to payments to United States persons.

This prospectus does not address any tax matters that may arise by reason of application of the laws of a non-resident alien's country of citizenship and/or country of residence. Purchasers and prospective purchasers should consult a financial professional, tax advisor or legal counsel to discuss the applicability of laws of those jurisdictions to the purchase or ownership of a contract.

FATCA

Under Sections 1471 through 1474 of the Internal Revenue Code (commonly referred to as FATCA), distributions from a contract to a foreign financial institution or to a nonfinancial foreign entity, each as described by FATCA, may be subject to United States tax withholding at a flat rate equal to 30% of the taxable amount of the distribution, irrespective of the status of any beneficial owner of the contract or of the distribution. Nationwide may require a contract owner to provide certain information or documentation (e.g., Form W-9 or Form W-8BEN) to determine its withholding requirements under FATCA.

Additional Medicare Tax

Section 1411 of the Code imposes a surtax of 3.8% on certain net investment income received by individuals and certain trusts and estates. The surtax is imposed on the lesser of (a) net investment income or (b) the excess of the modified adjusted gross income over a threshold amount. For individuals, the threshold amount is \$250,000 (married filing jointly); \$125,000 (married filing separately); or \$200,000 (other individuals). The threshold for an estate or trust for 2020 is \$7,500.

Modified adjusted gross income is equal to adjusted gross income with several modifications; consult with a qualified tax advisor regarding how to determine modified adjusted gross income for purposes of determining the applicability of the surtax.

Net investment income includes, but is not limited to, interest, dividends, capital gains, rent and royalty income, and income from nonqualified annuities. Net investment income does not include, among other things, distributions from certain qualified plans (such as IRAs, Roth IRAs, and plans described in Code Sections 401(a), 401(k), 403(a), 403(b) or 457(b)); however, such distributions, to the extent that they are includable in income for federal income tax purposes, are includable in modified adjusted gross income.

Federal Estate, Gift and Generation Skipping Transfer Taxes

The following transfers may be considered a gift for federal gift tax purposes:

- a transfer of the contract from one contract owner to another; or
- a distribution to someone other than a contract owner.

Upon the contract owner's death, the value of the contract may be subject to estate taxes, even if all or a portion of the value is also subject to federal income taxes.

Section 2612 of the Code may require Nationwide to determine whether a death benefit or other distribution is a "direct skip" and the amount of the resulting generation skipping transfer tax, if any. A direct skip is when property is transferred to, or a death benefit or other distribution is made to:

- (a) an individual who is two or more generations younger than the contract owner; or
- (b) certain trusts, as described in Section 2613 of the Code (generally, trusts that have no beneficiaries who are not two or more generations younger than the contract owner).

If the contract owner is not an individual, then for this purpose only, "contract owner" refers to any person:

- who would be required to include the contract, death benefit, distribution, or other payment in his or her federal gross estate at his or her death; or
- who is required to report the transfer of the contract, death benefit, distribution, or other payment for federal gift tax purposes.

If a payment is subject to the generation skipping transfer tax, Nationwide may be required to deduct the amount of the transfer tax from the death benefit, distribution or other payment, and remit it directly to the Internal Revenue Service.

Charge for Tax

Nationwide is not required to maintain a capital gain reserve liability on non-qualified contracts. If tax laws change requiring a reserve, Nationwide may implement and adjust a tax charge.

Diversification

Code Section 817(h) contains rules on diversification requirements for variable annuity contracts. A variable annuity contract that does not meet these diversification requirements will not be treated as an annuity, unless:

- the failure to diversify was inadvertent;
- the failure is corrected; and
- a fine is paid to the Internal Revenue Service.

The amount of the fine will be the amount of tax that would have been paid by the contract owner if the income, for the period the contract was not diversified, had been received by the contract owner.

If the violation is not corrected, the contract owner will be considered the owner of the underlying securities and will be taxed on the earnings of his or her contract. Nationwide believes that the investments underlying this contract meet these diversification requirements.

Representatives of the Internal Revenue Service have informally suggested, from time to time, that the number of underlying mutual funds available or the number of transfer opportunities available under a variable product may be relevant in determining whether the product qualifies for the desired tax treatment. In 2003, the Internal Revenue Service issued formal guidance, in Revenue Ruling 2003-91, indicating that if the number of underlying mutual funds available in a variable insurance product does not exceed 20, the number of underlying mutual funds alone would not cause the contract to fail to qualify for the desired tax treatment. The Internal Revenue Service has also indicated that exceeding 20 investment options may be considered a factor, along with other factors including the number of transfer opportunities available under the contract, when determining whether the contract qualifies for the desired tax treatment. The revenue ruling did not indicate the actual number of underlying mutual funds that would cause the contract to not provide the desired tax treatment. Should the U.S. Secretary of the Treasury issue additional rules or regulations limiting the number of underlying mutual funds, transfers between underlying mutual funds, exchanges of underlying mutual funds or changes in investment objectives of underlying mutual funds such that the contract would no longer qualify for tax deferred treatment under Section 72 of the Code, Nationwide will take whatever steps are available to remain in compliance.

Based on the above, the contract should be treated as an annuity contract for federal income tax purposes.

Required Distributions

The Code requires that certain distributions be made from the contracts issued in conjunction with this prospectus. Following is an overview of the required distribution rules applicable to each type of contract. Consult a qualified tax or financial professional for more specific required distribution information.

Required Distributions - General Information

In general, a beneficiary is an individual or other entity that the contract owner designates to receive death proceeds upon the contract owner's death. The distribution rules in the Code make a distinction between "beneficiary" and "designated beneficiary" when determining the life expectancy that may be used for payments that are made from IRAs, SEP IRAs, Simple IRAs, Roth IRAs and Tax Sheltered Annuities after the death of the contract owner, or that are made from non-qualified contracts after the death of the contract owner. A designated beneficiary is a natural person who is designated by the contract owner as the beneficiary under the contract. Non-natural beneficiaries (e.g. charities or certain trusts) are not designated beneficiaries for the purpose of required distributions and the life expectancy of such a beneficiary is zero.

Life expectancies and joint life expectancies will be determined in accordance with the relevant guidance provided by the Internal Revenue Service and the Treasury Department, including but not limited to Treasury Regulation 1.72-9 and Treasury Regulation 1.401(a)(9)-9.

Required distributions paid upon the death of the contract owner are paid to the beneficiary or beneficiaries stipulated by the contract owner. How quickly the distributions must be made may be determined with respect to the life expectancies of the beneficiaries. For non-qualified contracts, the beneficiaries used in the determination of the distribution period are

those in effect on the date of the contract owner's death. For contracts other than non-qualified contracts, the beneficiaries used in the determination of the distribution period do not have to be determined until September 30 of the year following the contract owner's death. If there is more than one beneficiary, the life expectancy of the beneficiary with the shortest life expectancy is used to determine the distribution period. Any beneficiary that is not a designated beneficiary has a life expectancy of zero.

For IRAs, SEP IRAs, Simple IRAs, Roth IRAs and Tax-Sheltered Annuities, the SECURE Act that was enacted on December 20, 2019 generally eliminated the option to take required minimum distributions over a designated beneficiary's life expectancy. In the case of a contract owner who dies on or after January 1, 2020, an individual beneficiary under a qualified contract must withdraw the entire balance of the contract by December 31 of the tenth year following the contract owner's death. There are limited exceptions to this rule and a prospective purchaser contemplating the purchase of the contract should consult a qualified tax advisor.

Required Distributions for Non-Qualified Contracts

Code Section 72(s) requires Nationwide to make certain distributions when a contract owner dies. The following distributions will be made in accordance with the following requirements:

- (1) If any contract owner dies on or after the annuitization date and before the entire interest in the contract has been distributed, then the remaining interest must be distributed at least as rapidly as the distribution method in effect on the contract owner's death.
- (2) If any contract owner dies before the annuitization date, then the entire interest in the contract (consisting of either the death benefit or the contract value reduced by charges set forth elsewhere in the contract) must be distributed within five years of the contract owner's death, provided however:
 - (a) any interest payable to or for the benefit of a designated beneficiary may be distributed over the life of the designated beneficiary or over a period not longer than the life expectancy of the designated beneficiary. Payments must begin within one year of the contract owner's death unless otherwise permitted by federal income tax regulations; and
 - (b) if the designated beneficiary is the surviving spouse of the deceased contract owner, the spouse can choose to become the contract owner instead of receiving a death benefit. Any distributions required under these distribution rules will be made upon that spouse's death.

In the event that the contract owner is not a natural person (e.g., a trust or corporation), but is acting as an agent for a natural person, for purposes of these distribution provisions:

- (a) the death of the annuitant will be treated as the death of a contract owner;
- (b) any change of annuitant will be treated as the death of a contract owner; and
- (c) in either case, the appropriate distribution will be made upon the death or change, as the case may be.

These distribution provisions do not apply to any contract exempt from Section 72(s) of the Code by reason of Section 72(s)(5) or any other law or rule.

Required Distributions for Tax Sheltered Annuities, IRAs, SEP IRAs, Simple IRAs, and Roth IRAs

Required Distributions During the Life of the Contract Owner

For those contract owners who attained the age of 70 ½ prior to January 1, 2020, distributions from a Tax Sheltered Annuity, IRA, SEP IRA or Simple IRA must begin no later than April 1 of the calendar year following the calendar year in which the contract owner reaches age 70½. The SECURE Act raised the age that distributions from IRA, SEP IRA, or Simple IRA must begin. For contract owners who attain age 72 on or after 1/1/2020, distributions must begin no later than April 1 of the calendar year in which the contract owner turns age 72. Distributions may be paid in a lump sum or in substantially equal payments over:

- (a) the life of the contract owner or the joint lives of the contract owner and the contract owner's designated beneficiary; or
- (b) a period not longer than the period determined under the table in Treasury Regulation 1.401(a)(9)-9, which is the deemed joint life expectancy of the contract owner and a person 10 years younger than the contract owner. If the designated beneficiary is the spouse of the contract owner, the period may not exceed the longer of the period

determined under such table or the joint life expectancy of the contract owner and the contract owner's spouse, determined in accordance with Treasury Regulation 1.72-9, or such additional guidance as may be provided pursuant to Treasury Regulation 1.401(a)(9)-9.

For Tax Sheltered Annuities, required distributions do not have to be withdrawn from this contract if they are being withdrawn from another Tax Sheltered Annuity of the contract owner.

For IRAs, SEP IRAs, and Simple IRAs, required distributions do not have to be withdrawn from this contract if they are being withdrawn from another IRA, SEP IRA, or Simple IRA of the contract owner.

If the contract owner's entire interest in a Tax Sheltered Annuity, IRA, SEP IRA, or Simple IRA will be distributed in equal or substantially equal payments over a period described in (a) or (b) above, the payments must begin on or before the required beginning date. The required beginning date is April 1 of the calendar year following the calendar year in which the contract owner reaches age 70½ (age 72 for those contract owners who turn age 72 on or after January 1, 2020). The rules for Roth IRAs do not require distributions to begin during the contract owner's lifetime, therefore, the required beginning date is not applicable to Roth IRAs.

Due to recent changes in Treasury Regulations, the amount used to compute the minimum distribution requirement may exceed the contract value. *Required Distributions Upon Death of a Contract Owner Before January 1, 2020*

If the contract owner dies before January 1, 2020 and before the required beginning date (in the case of a Tax Sheltered Annuity, IRA, SEP IRA, or Simple IRA) or before the entire contract value is distributed (in the case of Roth IRAs), any remaining interest in the contract must be distributed by December 31 of the fifth year following the contract owner's death or over a period not exceeding the applicable distribution period, which is determined as follows:

- (a) if the designated beneficiary is the contract owner's spouse, the applicable distribution period is the surviving spouse's remaining life expectancy using the surviving spouse's birthday for each distribution calendar year after the calendar year of the contract owner's death. For calendar years after the death of the contract owner's surviving spouse occurring before January 1, 2020, the applicable distribution period is the spouse's remaining life expectancy using the spouse's age in the calendar year of the spouse's death, reduced by one for each calendar year that elapsed since the calendar year immediately following the calendar year of the spouse's death. Such distributions must begin on or before the later of (a) the end of the calendar year immediately following the calendar year in which the contract owner died; or (b) the end of the calendar year in which the contract owner would have attained 70½ (age 72 for those contract owners who turn age 72 on or after January 1, 2020). For death of the contract owner's spouse on or after January 1, 2020, the entire value of the contract must be withdrawn by December 31 of the tenth year following the death of the contract owner's spouse;
- (b) if the designated beneficiary is not the contract owner's surviving spouse, the applicable distribution period is the designated beneficiary's remaining life expectancy using the designated beneficiary's birthday in the calendar year immediately following the calendar year of the contract owner's death, reduced by one for each calendar year that elapsed thereafter. Such distributions must begin on or before the end of the calendar year immediately following the calendar year in which the contract owner died. If the designated beneficiary dies on or after January 1, 2020, the entire value of the contract must be withdrawn by December 31 of the tenth year following the death of the designated beneficiary; and
- (c) if there is no designated beneficiary, the entire balance of the contract must be distributed by December 31 of the fifth year following the contract owner's death.

If the contract owner dies before January 1, 2020 and on or after the required beginning date, the interest in the Tax Sheltered Annuity, IRA, SEP IRA, or Simple IRA must be distributed over a period not exceeding the applicable distribution period, which is determined as follows:

- (a) if the designated beneficiary is the contract owner's spouse, the applicable distribution period is the surviving spouse's remaining life expectancy using the surviving spouse's birthday for each distribution calendar year after the calendar year of the contract owner's death. For calendar years after the death of the contract owner's surviving spouse occurring before January 1, 2020, the applicable distribution period is the greater of (a) the contract owner's remaining life expectancy using the contract owner's birthday in the calendar year of the contract owner's death, reduced by one for each year thereafter; or (b) the spouse's remaining life expectancy using the spouse's age in the calendar year of the spouse's death, reduced by one for each calendar year that elapsed since the calendar year immediately following the calendar year of the spouse's death. For death of the contract owner's spouse on or after January 1, 2020, the entire value of the contract must be withdrawn by December 31 of the tenth year following the death of the contract owner's spouse;

- (b) if the designated beneficiary is not the contract owner's surviving spouse, the applicable distribution period is the greater of (a) the contract owner's remaining life expectancy using the contract owner's birthday in the calendar year of the contract owner's death, reduced by one for each year thereafter; or (b) the designated beneficiary's remaining life expectancy using the designated beneficiary's birthday in the calendar year immediately following the calendar year of the contract owner's death, reduced by one for each calendar year that elapsed thereafter. If the designated beneficiary dies on or after January 1, 2020, the entire value of the contract must be withdrawn by December 31 of the tenth year following the death of the designated beneficiary; and
- (c) if there is no designated beneficiary, the applicable distribution period is the contract owner's remaining life expectancy using the contract owner's birthday in the calendar year of the contract owner's death, reduced by one for each year thereafter.

Required Distributions Upon Death of a Contract Owner On or After January 1, 2020

If the contract owner dies on or after January 1, 2020 and the designated beneficiary is not an eligible designated beneficiary as defined under Code Section 401(a)(9)(E)(ii), then the entire balance of the contract must be distributed by December 31 of the tenth year following the contract owner's death. In the case of an eligible designated beneficiary as defined under Code Section 401(a)(9)(E)(ii), the entire balance of the contract will be distributed by December 31 of the tenth year following the contract owner's death unless otherwise permitted by law and approved by Nationwide. Purchasers and prospective purchasers should consult a financial professional, tax advisor or legal counsel to discuss the taxation and use of the contracts.

If distribution requirements are not met, a penalty tax of 50% is levied on the difference between the amount that should have been distributed for that year and the amount that actually was distributed for that year.

For IRAs, SEP IRAs, and Simple IRAs, all or a portion of each distribution will be included in the recipient's gross income and taxed at ordinary income tax rates. The portion of a distribution that is taxable is based on the ratio between the amount by which non-deductible purchase payments exceed prior non-taxable distributions and total account balances at the time of the distribution. The owner of an IRA, SEP IRA, or Simple IRA must annually report the amount of non-deductible purchase payments, the amount of any distribution, the amount by which non-deductible purchase payments for all years exceed non-taxable distributions for all years, and the total balance of all IRAs, SEP IRAs, or Simple IRAs.

Distributions from Roth IRAs may be either taxable or nontaxable, depending upon whether they are "qualified distributions" or "non-qualified distributions."

Tax Changes

The SECURE Act was enacted on December 20, 2019. The SECURE Act made numerous changes to the Code effective January 1, 2020, including the following:

- Increasing the age a contract owner must begin RMDs under IRAs and certain qualified plans from age 70½ to age 72.
- Requiring an individual beneficiary of an inherited IRA and certain qualified plans to withdraw their entire inherited interest within 10 years of the original contract owner's death.
- Repealing the 70½ age limitation that prohibited an individual from making an IRA contribution.

The Tax Cuts and Jobs Act (the "Act") was enacted on December 22, 2017. The Act made numerous changes to the Code effective January 1, 2018, including the following:

- Lowered the federal individual and corporate income tax rates;
- Doubled the federal estate and gift tax exclusion amount to \$10 million;
- Eliminated the ability to recharacterize the rollover or conversion of amounts from IRAs or eligible retirement plans to a Roth IRA.

State Taxation

The tax rules across the various states and localities are not uniform and therefore are not discussed in this prospectus. Tax rules that may apply to contracts issued in U.S. territories such as Puerto Rico and Guam are also not discussed. Purchasers and prospective purchasers should consult a financial professional, tax advisor or legal counsel to discuss the taxation and use of the contracts.



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