


America's marketFLEX[®] Annuity

Prospectus dated May 1, 2016

A Deferred Variable Annuity Contract Issued by Nationwide Life Insurance Company Through its Nationwide Variable Account - 4



Make the switch to a
cleaner mailbox and a
greener planet

with eDelivery from Nationwide[®]

Signing up to receive your documents online is quick and simple. And we'll even plant a tree on your behalf through our partnership with American Forests when you register.

So, visit nationwide.com/paperless to get started today.



Nationwide[®]
is on your side

• Not a deposit • Not FDIC insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

**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):**

America's marketFLEX Advisor Annuity, America's marketFLEX II Annuity and America's
marketFlex Edge Annuity prospectuses dated May 1, 2020

America's marketFLEX Annuity 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.
--

(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 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.

(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 Z

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) 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.

**Supplement dated August 21, 2020
to the
America's marketFLEX Annuity prospectus dated May 1, 2016**

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

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 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)	0.31%	8.41%

**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 FPVUL, BOA CVUL Future (NWL), BAE Future Corporate FPVUL, BOA Next Generation FPVUL, BOA ChoiceLife FPVUL, 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 FPVUL, BOA ChoiceLife Protection FPVUL, 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 FPVUL, Multi-Flex FPVUL 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 June 1, 2020
to the following prospectus(es):**

Nationwide Destination Architect 2.0, America's marketFLEX II Annuity, America's marketFLEX Edge Annuity, America's marketFLEX Advisor Annuity, and Nationwide Destination Freedom+ prospectuses dated May 1, 2020

America's marketFLEX Annuity 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.

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 May 1, 2020, the name of the investment option is updated as indicated below:

CURRENT NAME	UPDATED NAME
ALPS Variable Investment Trust – ALPS/Red Rocks Listed Private Equity Portfolio: Class III	ALPS Variable Investment Trust – ALPS/Red Rocks Global Opportunity Portfolio: Class III

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

Waddell & Reed Advisors Select Preferred (2.0) and Waddell & Reed Advisors Select Preferred NY (2.0) dated May 1, 2019

America's marketFLEX Annuity, BOA America's Exclusive Annuity II, Waddell & Reed Advisors Select Reserve Annuity, and The One Investor Annuity dated May 1, 2016

BOA America's Income Annuity, Waddell & Reed Advisors Select Income Annuity, and BOA Advisor Variable Annuity 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, BOA Choice Venue Annuity, Key Choice, and Paine Webber Choice Annuity dated May 1, 2013

Schwab Income Choice Variable Annuity dated May 1, 2012

Schwab Custom Solutions Variable Annuity dated May 1, 2010

Successor, Nationwide Enterprise The Best of America Annuity, Evergreen Ultra Advantage Plus, Nationwide Select Annuity, BOA TruAccord Variable Annuity, Multi-Flex Annuity, Waddell & Reed Advisors Select Annuity, and Market Street VIP/2 Annuity (NLAIC) dated May 1, 2008

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

Evergreen Ultra Advantage dated November 25, 2003

Nationwide Classic Annuity, ElitePRO LTD, ElitePRO Classic, Retirement Ally A, and Retirement Ally B dated May 1, 2003

BOA InvestCare, MFS Variable Annuity, VIP Extra Credit Annuity (NLIC), Market Street VIP/2 Annuity (NLIC), and VIP Extra Credit Annuity (NLAIC) dated May 1, 2002

VIP Premier DCA Annuity (NLIC) and VIP Premier DCA Annuity (NLAIC) dated November 1, 2001
NLAIC Annuity and Options VIP Annuity (NLAIC) dated May 1, 2001

American Capital AO, Smith Barney AO, and Citibank Annuity dated May 1, 2000

NLAIC VIP Annuity dated May 2, 1994

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:

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.

**Supplement dated May 1, 2020
to the
America's marketFLEX Annuity prospectus dated May 1, 2016**

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

1. The following is added to the prospectus as a result of the SECURE Act that was enacted on December 20, 2019:

For those contract owners who attained the age of 70 1/2 prior to January 1, 2020, distributions from an IRA, SEP IRA, Simple IRA, or tax sheltered annuity must begin no later than April 1 of the calendar year following the calendar year in which the contract owner reaches age 70 1/2. The SECURE Act raised the age that distributions from IRAs, SEP IRAs, Simple IRAs, or tax sheltered annuities must begin. For contract owners who attain age 72 on or after January 1, 2020, distributions must begin no later than April 1 of the calendar year in which the contract owner turns age 72.

The SECURE Act changed other provisions of the tax law. Consult a tax adviser for more information on the SECURE Act.

2. The *Interest Charged* provision and the *Interest Credited* provision of the *Loan Privilege* section are deleted in their entirety and replaced with the following:

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;

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

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

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

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

\$1,125

(outstanding finance interest)

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

\$52,000	+	\$1,125	=	\$53,125
(outstanding principal and collateral interest)		(outstanding finance interest)		(total outstanding principal and interest)

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;

6.25%	x	\$52,000	=	\$3,250
(total interest rate)		(1A outstanding principal and collateral interest)		(\$2,080 = collateral interest \$1,170 = finance interest)

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

\$2,080	+	\$52,000	=	\$54,080
(collateral interest)		(1A outstanding principal and collateral interest)		(outstanding principal and collateral interest)

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

6.25%	x	\$1,125	=	\$70.31
(total interest rate)		(outstanding finance interest)		(finance interest)

\$70.31	+	\$1,125	=	\$1,195.31
(finance interest)		(outstanding finance interest)		(outstanding finance interest)

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

\$1,170	+	\$1,195.31	=	\$2,365.31
(finance interest)		(outstanding finance interest)		(outstanding finance interest)

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.

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

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

3. The following sections of the prospectus are restated.

- 1) 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 is in force. More detail concerning each mutual fund's fees and expenses is contained in the mutual fund's prospectus.
- 2) The Legal Proceedings for Nationwide Life Insurance Company and Nationwide Investment Services Corporation, which describe certain information about the legal and regulatory proceedings that the Company is subject to.
- 3) The Underlying Mutual Fund Information appendix, which contains information about the mutual funds available to the contract owner through investment in the sub-accounts.

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)	0.31%	6.31%

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.

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 Balanced Wealth Strategy Portfolio: Class B

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

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

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.
Designation: LTF

ALPS Variable Investment Trust - ALPS/Alerian Energy Infrastructure Portfolio: Class III

Investment Advisor: ALPS Advisors, Inc.
Investment Objective: Seeks investment results that correspond (before fees and expenses) generally to the price and yield performance of its underlying index, the Alerian Energy Infrastructure Index (the "Index").
Designation: LTF

ALPS Variable Investment Trust - ALPS/Red Rocks Listed Private Equity Portfolio: Class III

Investment Advisor: ALPS Advisors, Inc.
Sub-advisor: Red Rocks Capital LLC
Investment Objective: Seeks to maximize total return, which consists of appreciation on its investments and a variable income stream.
Designation: LTF

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.
Designation: LTF

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

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

American Century Variable Portfolios, Inc. - American Century VP Ultra® Fund: Class I

Investment Advisor: American Century Investment Management, Inc.
Investment Objective: Long-term capital growth.
Designation: LTF

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

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

American Funds Insurance Series® - Capital Income Builder®: Class 4

Investment Advisor: Capital Research and Management Company
Investment Objective: The fund has two primary investment objectives. It seeks (1) to provide a level of current income that exceeds the average yield on U.S. stocks generally and (2) to provide a growing stream of income over the years. The fund's secondary objective is to provide growth of capital.
Designation: LTF

American Funds Insurance Series® - Global Small Capitalization Fund: Class 4

Investment Advisor: Capital Research and Management Company
Investment Objective: The fund's investment objective is to provide long-term growth of capital.
Designation: LTF

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.

Designation: LTF

BlackRock Variable Series Funds, Inc. - BlackRock 60/40 Target Allocation ETF V.I. Fund: Class III

Investment Advisor: BlackRock Advisors, LLC
Investment Objective: The fund seeks to track the investment results of a broad-based index composed of U.S. equities.

Designation: FF, LTF

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.

Designation: LTF

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.

Designation: LTF

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).

Designation: LTF

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.

Designation: LTF

Credit Suisse Trust - Commodity Return Strategy Portfolio

Investment Advisor: Credit Suisse Asset Management, LLC
Investment Objective: Total Return.

Designation: LTF

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.

Designation: LTF

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

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

Designation: LTF

Fidelity Variable Insurance Products Fund - VIP Asset Manager Portfolio: Service Class 2

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

Investment Advisor: Fidelity Management & Research Company
Investment Objective: High total return.

Designation: LTF

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.
Designation: LTF

Fidelity Variable Insurance Products Fund - VIP Contrafund® Portfolio: Service Class 2

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

Investment Advisor: Fidelity Management & Research Company
Investment Objective: Long-term capital appreciation.
Designation: LTF

Fidelity Variable Insurance Products Fund - VIP Equity-Income Portfolio: Service Class 2

Investment Advisor: Fidelity Management & Research Company
Investment Objective: Reasonable income.
Designation: LTF

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.
Designation: LTF

Fidelity Variable Insurance Products Fund - VIP Growth Portfolio: Service Class 2

Investment Advisor: Fidelity Management & Research Company
Investment Objective: Capital appreciation.
Designation: LTF

Fidelity Variable Insurance Products Fund - VIP High Income Portfolio: Service Class 2

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.
Designation: LTF

Fidelity Variable Insurance Products Fund - VIP Investment Grade Bond Portfolio: Service Class 2

Investment Advisor: Fidelity Management & Research Company
Investment Objective: High level of current income.
Designation: LTF

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.
Designation: LTF

Fidelity Variable Insurance Products Fund - VIP Strategic Income Portfolio: Service Class 2

Investment Advisor: Fidelity Management & Research Company
Sub-advisor: FIL Investment Advisors (UK) Limited (FIA(UK)), and other investment advisers serve as sub-advisers for the fund
Investment Objective: The fund seeks a high level of current income. The fund may also seek capital appreciation.
Designation: LTF

Franklin Templeton Variable Insurance Products Trust - Franklin Allocation 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 Advisers, Inc.
Investment Objective: Seeks capital appreciation with income as a secondary goal.
Designation: FF, LTF

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.
Designation: LTF

Franklin Templeton Variable Insurance Products Trust - Franklin Mutual Global Discovery VIP Fund: Class 2

Investment Advisor: Franklin Mutual Advisers, LLC
Investment Objective: Seeks capital appreciation.
Designation: LTF

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.
Designation: LTF

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
Designation: LTF

Goldman Sachs Variable Insurance Trust - Goldman Sachs High Quality Floating Rate Fund: Advisor Shares

Investment Advisor: Goldman Sachs Asset Management, L.P.
Investment Objective: Seeks to provide a high level of current income, consistent with low volatility of principal.
Designation: LTF

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.
Designation: LTF

Guggenheim Variable Funds - Global Managed Futures Strategy

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

Investment Advisor: Guggenheim Investments
Investment Objective: The Global Managed Futures Strategy Fund (the "Fund") seeks to generate positive total returns over time.
Designation: LTF

Guggenheim Variable Funds - Long Short Equity Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Long-term capital appreciation.
Designation: LTF

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.
Designation: LTF

Guggenheim Variable Funds Trust - Series F (Floating Rate Strategies Series)

Investment Advisor: Guggenheim Investments
Investment Objective: To provide a high level of current income while maximizing total return.
Designation: LTF

Invesco - Invesco V.I. Balanced-Risk Allocation Fund: Series II Shares

Investment Advisor: Invesco Advisers, Inc.
Investment Objective: The Fund's investment objective is total return with a low to moderate correlation to traditional financial market indices.
Designation: LTFInvesco Oppenheimer V.I. Global Fund: Series II

Investment Advisor: Invesco Advisers, Inc.
Investment Objective: The Fund seeks capital appreciation.
Designation: LTF

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.
Designation: LTF

Lazard Retirement Series, Inc. - Lazard Retirement Emerging Markets Equity Portfolio: Service Shares

Investment Advisor: Lazard Asset Management LLC
Investment Objective: Long-term capital appreciation.
Designation: LTF

Legg Mason Partners Variable Income Trust - Western Asset Variable Global High Yield Bond Portfolio: Class II

Investment Advisor: Legg Mason Partners Fund Advisor, LLC
Sub-advisor: Western Asset Management Company and Western Asset Management Company Limited and Western Asset Management Company Pte. Ltd.
Investment Objective: Seeks to maximize total return.
Designation: LTF

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.
Designation: LTF

MainStay VP Funds Trust - MainStay VP MacKay Convertible Portfolio: Service 2 Class

Investment Advisor: New York Life Investment Management LLC
Sub-advisor: MacKay Shields LLC
Investment Objective: The Fund seeks capital appreciation together with current income.
Designation: LTF

MFS® Variable Insurance Trust II - MFS Global Tactical Allocation Portfolio: Service Class

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

Investment Advisor: Massachusetts Financial Services Company
Investment Objective: To seek total return.
Designation: LTF

Morgan Stanley Variable Insurance Fund, Inc. - Emerging Markets Debt Portfolio: Class II

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.
Designation: LTF

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.
Designation: LTF

Morgan Stanley Variable Insurance Fund, Inc. - Global Real Estate Portfolio: Class II

Investment Advisor: Morgan Stanley Investment Management Inc.
Sub-advisor: Morgan Stanley Investment Management Company
Investment Objective: The Portfolio seeks to provide current income and capital appreciation.
Designation: LTF

Morgan Stanley Variable Insurance Fund, Inc. - Global Strategist Portfolio: Class II

Investment Advisor: Morgan Stanley Investment Management Inc.
Investment Objective: The fund seeks total return.
Designation: LTF

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, LTF

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.
Designation: LTF

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, LTF, 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.
Designation: LTF

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.
Designation: LTF

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.
Designation: LTF

Nationwide Variable Insurance Trust - NVIT AllianzGI International Growth Fund: Class II (formerly, Nationwide Variable Insurance Trust - NVIT Multi-Manager International Growth Fund: Class II)

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Allianz Global Investors U.S. LLC
Investment Objective: The fund seeks long-term capital growth.
Designation: LTF

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.

Designation: LTF

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, LTF

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, LTF

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, LTF

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, LTF

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, LTF, 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, LTF, 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, LTF

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, LTF

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, LTF

Nationwide Variable Insurance Trust - NVIT Bond Index Fund: Class I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: BlackRock Investment Management, LLC
Investment Objective: The Fund seeks to match the performance of the Bloomberg Barclays U.S. Aggregate Bond Index as closely as possible before the deduction of Fund expenses.

Designation: LTF

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.

Designation: LTF

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, LTF

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.

Designation: LTF

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.

Designation: LTF

Nationwide Variable Insurance Trust - NVIT Government Money Market Fund: Class II

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.

Designation: ATF

Nationwide Variable Insurance Trust - NVIT International Index Fund: Class I

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.

Designation: LTF

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, LTF

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, LTF

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, LTF

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, LTF

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, LTF, 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, LTF, 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, LTF

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, LTF

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, LTF

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, LTF

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, LTF

Nationwide Variable Insurance Trust - NVIT Jacobs Levy Large Cap Growth Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Jacobs Levy Equity Management, Inc.
Investment Objective: The fund seeks long-term capital growth.
Designation: LTF

Nationwide Variable Insurance Trust - NVIT Mellon Dynamic U.S. Core Fund: Class II (formerly, Nationwide Variable Insurance Trust - NVIT Dynamic U.S. Growth Fund: Class II)

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Mellon Investments Corporation
Investment Objective: The Fund seeks long-term capital growth.
Designation: LTF

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.
Designation: LTF

Nationwide Variable Insurance Trust - NVIT Multi-Manager International Value Fund: Class II

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.
Designation: LTF

Nationwide Variable Insurance Trust - NVIT Multi-Manager Large Cap Value Fund: Class II

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.
Designation: LTF

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.
Designation: LTF

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.
Designation: LTF

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.
Designation: LTF

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.
Designation: LTF

Nationwide Variable Insurance Trust - NVIT Real Estate Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Wellington Management Company LLP
Investment Objective: The Fund seeks current income and long-term capital appreciation.
Designation: LTF

Nationwide Variable Insurance Trust - NVIT S&P 500® Index Fund: Class I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: BlackRock Investment Management, LLC
Investment Objective: The Fund seeks long-term capital appreciation.
Designation: LTF

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.
Designation: LTF

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.
Designation: LTF

Nationwide Variable Insurance Trust - NVIT Wells Fargo Discovery Fund: Class I

This underlying mutual fund is no longer available to receive transfers or new purchase payments effective April 24, 2009

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.
Designation: LTF

Nationwide Variable Insurance Trust - NVIT Wells Fargo Discovery Fund: Class II

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.
Designation: LTF

Neuberger Berman Advisers Management Trust - U.S. Equity Index PutWrite Strategy Portfolio: Class S

Investment Advisor: Neuberger Berman Investment Advisers LLC
Investment Objective: The Fund seeks long-term growth of capital and income generation.
Designation: LTF

Northern Lights Variable Trust - 7Twelve Balanced Portfolio

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2018

Investment Advisor: 7Twelve Advisors, LLC
Investment Objective: The Portfolio seeks to provide superior volatility risk-adjusted returns when compared to the bond and equity markets in general.

Designation: LTF

Northern Lights Variable Trust - BTS Tactical Fixed Income VIT Fund: Class 2

Investment Advisor: BTS Asset Management, Inc.
Investment Objective: Seeks to provide total return.
Designation: LTF

Northern Lights Variable Trust - Power Income VIT Fund, advised by WE Donoghue: Class 2

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2018

Investment Advisor: W. E. Donoghue & Co., LLC
Investment Objective: The Fund's primary investment objective is total return from income and capital appreciation with capital preservation as a secondary objective.

Designation: LTF

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, LTF

PIMCO Variable Insurance Trust - Commodity RealReturn® Strategy Portfolio: Advisor Class

Investment Advisor: PIMCO
Investment Objective: The Portfolio seeks maximum real return, consistent with prudent investment management.
Designation: LTF

PIMCO Variable Insurance Trust - Dynamic Bond Portfolio: Advisor Class

Investment Advisor: PIMCO
Investment Objective: The Portfolio seeks maximum long-term return, consistent with preservation of capital and prudent investment management.

Designation: LTF

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.

Designation: LTF

PIMCO Variable Insurance Trust - Global Bond Opportunities Portfolio (Unhedged): Advisor Class

Investment Advisor: PIMCO
Investment Objective: The Portfolio seeks maximum total return, consistent with preservation of capital and prudent investment management.

Designation: LTF

PIMCO Variable Insurance Trust - High Yield Portfolio: Advisor Class

Investment Advisor: PIMCO
Investment Objective: The Portfolio seeks maximum total return consistent with preservation of capital and prudent investment management.
Designation: LTF

PIMCO Variable Insurance Trust - Income Portfolio: Advisor Class

Investment Advisor: PIMCO
Investment Objective: The Portfolio's primary investment objective is to maximize current income. Long-term capital appreciation is a secondary objective.
Designation: LTF

PIMCO Variable Insurance Trust - International Bond Portfolio (U.S. Dollar-Hedged): Advisor Class

Investment Advisor: PIMCO
Investment Objective: The Portfolio seeks maximum total return, consistent with preservation of capital and prudent investment management.
Designation: LTF

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.
Designation: LTF

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.
Designation: LTF

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.
Designation: LTF

Pioneer Variable Contracts Trust - Pioneer High Yield VCT Portfolio: Class II

This underlying mutual fund is no longer available to receive transfers or new purchase payments effective May 1, 2012

Investment Advisor: Amundi Pioneer Asset Management, Inc.
Investment Objective: Maximize total return through a combination of income and capital appreciation. Normally, the portfolio invests at least 80% of its total assets in below investment grade (high yield) debt securities and preferred stocks.
Designation: LTF

ProFunds - ProFund VP Access High Yield Fund

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks to provide investment results that correspond generally to the total return of the high yield market, consistent with maintaining reasonable liquidity.
Designation: ATF

ProFunds - ProFund VP Asia 30

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the ProFunds Asia 30 Index.
Designation: ATF

ProFunds - ProFund VP Banks

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Dow Jones U.S. BanksSM Index.
Designation: ATF

ProFunds - ProFund VP Basic Materials

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Dow Jones U.S. Basic MaterialsSM Index.
Designation: ATF

ProFunds - ProFund VP Bear

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

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks daily investment results, before fees and expenses, that correspond to the inverse (-1x) of the daily performance of the S&P 500[®] Index. The Fund does not seek to achieve its stated investment objective over a period of time greater than a single day.
Designation: ATF

ProFunds - ProFund VP Biotechnology

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Dow Jones U.S. BiotechnologySM Index.
Designation: ATF

ProFunds - ProFund VP Bull

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the S&P 500[®] Index.
Designation: ATF

ProFunds - ProFund VP Consumer Goods

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Dow Jones U.S. Consumer GoodsSM Index.
Designation: ATF

ProFunds - ProFund VP Consumer Services

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Dow Jones U.S. Consumer ServicesSM Index.
Designation: ATF

ProFunds - ProFund VP Emerging Markets

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the S&P/BNY Mellon Emerging 50 ADR Index (USD).
Designation: ATF

ProFunds - ProFund VP Europe 30

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the ProFunds Europe 30 Index.
Designation: ATF

ProFunds - ProFund VP Financials

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Dow Jones U.S. FinancialsSM Index.
Designation: ATF

ProFunds - ProFund VP Health Care

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Dow Jones U.S. Health CareSM Index.
Designation: ATF

ProFunds - ProFund VP Industrials

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Dow Jones U.S. IndustrialsSM Index.
Designation: ATF

ProFunds - ProFund VP International

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the MSCI EAFE Index.
Designation: ATF

ProFunds - ProFund VP Internet

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Dow Jones InternetSM Composite Index.
Designation: ATF

ProFunds - ProFund VP Japan

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Nikkei 225 Stock Average.
Designation: ATF

ProFunds - ProFund VP NASDAQ-100

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the NASDAQ-100® Index.
Designation: ATF

ProFunds - ProFund VP Oil & Gas

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Dow Jones U.S. Oil & GasSM Index.
Designation: ATF

ProFunds - ProFund VP Pharmaceuticals

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Dow Jones U.S. Select Pharmaceuticals Index.
Designation: ATF

ProFunds - ProFund VP Precious Metals

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Dow Jones Precious MetalsSM Index.
Designation: ATF

ProFunds - ProFund VP Real Estate

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Dow Jones U.S. Real EstateSM Index.
Designation: ATF

ProFunds - ProFund VP Rising Rates Opportunity

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

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks daily investment results, before fees and expenses, that correspond to one and one-quarter times the inverse (-1.25x) of the daily price movement of the most recently issued 30-Year U.S. Treasury Bond. The Fund does not seek to achieve its stated investment objective over a period of time greater than a single day.
Designation: ATF

ProFunds - ProFund VP Semiconductor

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Dow Jones U.S. SemiconductorsSM Index.
Designation: ATF

ProFunds - ProFund VP Short Emerging Markets

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

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks daily investment results, before fees and expenses, that correspond to the inverse (-1x) of the daily performance of the S&P/BNY Mellon Emerging 50 ADR Index (USD). The Fund does not seek to achieve its stated investment objective over a period of time greater than a single day.
Designation: ATF

ProFunds - ProFund VP Short International

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

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks daily investment results, before fees and expenses, that correspond to the inverse (-1x) of the daily performance of the MSCI EAFE Index. The Fund does not seek to achieve its stated investment objective over a period of time greater than a single day.
Designation: ATF

ProFunds - ProFund VP Short NASDAQ-100

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

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks daily investment results, before fees and expenses, that correspond to the inverse (-1x) of the daily performance of the Nasdaq-100[®] Index. The Fund does not seek to achieve its stated investment objective over a period of time greater than a single day.
Designation: ATF

ProFunds - ProFund VP Technology

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Dow Jones U.S. TechnologySM Index.
Designation: ATF

ProFunds - ProFund VP Telecommunications

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Dow Jones U.S. Select Telecommunications Index.
Designation: ATF

ProFunds - ProFund VP U.S. Government Plus

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

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks daily investment results, before fees and expenses, that correspond to one and one-quarter times (1.25x) the daily price movement of the most recently issued 30-Year U.S. Treasury Bond. The Fund does not seek to achieve its stated investment objective over a period of time greater than a single day.

Designation: ATF

ProFunds - ProFund VP UltraNASDAQ-100

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

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks daily investment results, before fees and expenses, that correspond to two times (2x) the daily performance of the Nasdaq-100® Index. The Fund does not seek to achieve its stated investment objective over a period of time greater than a single day.

Designation: ATF

ProFunds - ProFund VP UltraShort NASDAQ-100

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

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks daily investment results, before fees and expenses, that correspond to two times the inverse (-2x) of the daily performance of the Nasdaq-100® Index. The Fund does not seek to achieve its stated investment objective over a period of time greater than a single day.

Designation: ATF

ProFunds - ProFund VP Utilities

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Dow Jones U.S. UtilitiesSM Index.

Designation: ATF

Rydex Variable Trust - Banking Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that are involved in the banking sector, including commercial banks (and their holding companies) and savings and loan institutions.

Designation: ATF

Rydex Variable Trust - Basic Materials Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies engaged in the mining, manufacture, or sale of basic materials, such as lumber, steel, iron, aluminum, concrete, chemicals and other basic building and manufacturing materials.

Designation: ATF

Rydex Variable Trust - Biotechnology Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that are involved in the biotechnology industry, including companies involved in research and development, genetic or other biological engineering, and in the design, manufacture, or sale of related biotechnology products or services.

Designation: ATF

Rydex Variable Trust - Commodities Strategy Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Seeks to provide investment results that correlate to the performance of the Goldman Sachs Commodity Total Return Index ("GSCI® Index").

Designation: ATF

Rydex Variable Trust - Consumer Products Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies engaged in manufacturing finished goods and services both domestically and internationally.
Designation: ATF

Rydex Variable Trust - Dow 2x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to 200% of the daily performance of the Dow Jones Industrial Average.
Designation: ATF

Rydex Variable Trust - Electronics Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that are involved in the electronics sector, including semiconductor manufacturers and distributors, and makers and vendors of other electronic components and devices.
Designation: ATF

Rydex Variable Trust - Energy Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies involved in the energy field, including the exploration, production, and development of oil, gas, coal and alternative sources of energy.
Designation: ATF

Rydex Variable Trust - Energy Services Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that are involved in the energy services field, including those that provide services and equipment in the areas of oil, coal, and gas exploration and production.
Designation: ATF

Rydex Variable Trust - Europe 1.25x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the Dow Jones STOXX 50 Index.
Designation: ATF

Rydex Variable Trust - Financial Services Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that are involved in the financial services sector.
Designation: ATF

Rydex Variable Trust - Government Long Bond 1.2x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond with 120% of the daily price movement of the Long Treasury Bond.
Designation: ATF

Rydex Variable Trust - Health Care Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that are involved in the health care industry.
Designation: ATF

Rydex Variable Trust - High Yield Strategy Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Seeks to provide investment results that correlate, before fees and expenses, to the performance of the high yield bond market.
Designation: ATF

Rydex Variable Trust - Internet Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that provide products or services designed for or related to the Internet.
Designation: ATF

Rydex Variable Trust - Inverse Dow 2x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that inversely correspond to 200% of the daily performance of the Dow Jones Industrial Average.
Designation: ATF

Rydex Variable Trust - Inverse Government Long Bond Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that inversely correspond to the daily performance of the Long Treasury Bond.
Designation: ATF

Rydex Variable Trust - Inverse Mid-Cap Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that inversely correspond to the daily performance of the S&P Mid Cap 400® Index.
Designation: ATF

Rydex Variable Trust - Inverse NASDAQ-100® Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that inversely correspond to the daily performance of the NASDAQ 100 Index®.
Designation: ATF

Rydex Variable Trust - Inverse Russell 2000® Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that inversely correspond to the daily performance of the Russell 2000 Index®.
Designation: ATF

Rydex Variable Trust - Inverse S&P 500 Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that will inversely correlate to the daily performance of the S&P 500® Index.
Designation: ATF

Rydex Variable Trust - Japan 2x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correlate to the daily performance of the Nikkei 225 Stock Average.
Designation: ATF

Rydex Variable Trust - Leisure Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies engaged in leisure and entertainment businesses.
Designation: ATF

Rydex Variable Trust - Mid-Cap 1.5x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the S&P MidCap 400® Index.
Designation: ATF

Rydex Variable Trust - NASDAQ-100® 2x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to 200% of the daily performance of the NASDAQ 100 Index®.
Designation: ATF

Rydex Variable Trust - NASDAQ-100® Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the NASDAQ 100 Index®.
Designation: ATF

Rydex Variable Trust - Nova Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to 150% of the daily performance of the S&P 500® Index.
Designation: ATF

Rydex Variable Trust - Precious Metals Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in U.S. and foreign companies that are involved in the precious metals sector, including exploration, mining, production and development, and other precious metals-related services.
Designation: ATF

Rydex Variable Trust - Real Estate Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that are involved in the real estate industry including real estate investment trusts.
Designation: ATF

Rydex Variable Trust - Retailing Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies engaged in merchandising finished goods and services, including department stores, restaurant franchises, mail order operations and other companies involved in selling products to consumers.
Designation: ATF

Rydex Variable Trust - Russell 2000® 1.5x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the Russell 2000 Index®.
Designation: ATF

Rydex Variable Trust - S&P 500 2x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to 200% of the daily performance of the S&P 500® Index.
Designation: ATF

Rydex Variable Trust - S&P 500 Pure Growth Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the S&P 500/Pure Growth Index.
Designation: ATF

Rydex Variable Trust - S&P 500 Pure Value Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the S&P 500/Pure Value Index.
Designation: ATF

Rydex Variable Trust - S&P MidCap 400 Pure Growth Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the S&P MidCap 400/Pure Growth Index.
Designation: ATF

Rydex Variable Trust - S&P MidCap 400 Pure Value Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the S&P MidCap 400/Pure Value Index.
Designation: ATF

Rydex Variable Trust - S&P SmallCap 600 Pure Growth Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the S&P SmallCap 600/Pure Growth Index.
Designation: ATF

Rydex Variable Trust - S&P SmallCap 600 Pure Value Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the S&P SmallCap 600/Pure Value Index.
Designation: ATF

Rydex Variable Trust - Strengthening Dollar 2x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to 200% of the daily performance of the U.S. Dollar Index.
Designation: ATF

Rydex Variable Trust - Technology Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that are involved in the technology sector, including computer software and service companies, semiconductor manufacturers, networking and telecommunications equipment manufacturers, PC hardware and peripherals companies.

Designation: ATF

Rydex Variable Trust - Telecommunications Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies engaged in the development, manufacture, or sale of communications services or communications equipment.

Designation: ATF

Rydex Variable Trust - Transportation Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies engaged in providing transportation services or companies engaged in the design, manufacture, distribution, or sale of transportation equipment.

Designation: ATF

Rydex Variable Trust - Utilities Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that operate public utilities.

Designation: ATF

Rydex Variable Trust - Weakening Dollar 2x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to 200% of the daily performance of the U.S. Dollar Index.

Designation: ATF

The Merger Fund VL - The Merger Fund VL

Investment Advisor: Westchester Capital Management, LLC
Investment Objective: Seeks to achieve capital growth by engaging in merger arbitrage.

Designation: LTF

VanEck VIP Trust - VanEck VIP Global Gold Fund: Class S

Investment Advisor: Van Eck Associates Corporation
Investment Objective: Seeks long-term capital appreciation by investing in common stocks of gold-mining companies. The Fund may take current income into consideration when choosing investments.

Designation: LTF

VanEck VIP Trust - VanEck VIP Global Hard Assets Fund: Initial Class

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.

Designation: LTF

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.

Designation: LTF

**Prospectus supplement dated February 14, 2020
to the following prospectus(es):**

Nationwide Destination Architect 2.0, America's marketFLEX II Annuity, America's marketFlex Edge Annuity, America's marketFLEX Advisor Annuity, Nationwide Destination Freedom+ Variable Annuity, Nationwide Advisory Retirement Income Annuity, and Nationwide Advisory Retirement Income Annuity - New York dated May 1, 2019

America's marketFLEX Annuity 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.

The following disclosure changes are hereby made to the prospectus:

At a meeting of the Board of Trustees (the "Board") of Columbia Funds Variable Insurance Trust (the "Trust") the Board approved the liquidation (the "Liquidation") pursuant to which the Columbia Funds Variable Insurance Trust – CTIVP – AQR Managed Futures Strategy Fund (the "Fund") will be liquidated.

Subject to shareholder approval, the liquidation is expected to occur on or about April 24, 2020 (the "Liquidation Date").

In anticipation of the Liquidation, the following changes apply to the contract:

- Effective on or about the Liquidation Date, the Fund will no longer be available for purchase or exchanges by new investors.
- Prior to the Liquidation Date and pursuant to the terms of your contract, you may transfer your allocations from the Fund to any investment option available in your contract.
- On or about the Liquidation Date, any remaining assets of the Fund will be transferred to the Nationwide Variable Insurance Trust – NVIT Government Money Market Fund (the "Acquiring Fund").
- After the Liquidation Date, any and all references in the prospectus to the Fund are deleted and replaced with the Acquiring Fund.

**Prospectus supplement dated December 16, 2019
to the following prospectus(es):**

BOA IV , Nationwide Destination B (2.0), Nationwide Destination B NY (2.0), Nationwide Destination Navigator (2.0), Nationwide Destination Navigator NY (2.0), Nationwide Destination All American Gold (2.0), Nationwide Destination All American Gold NY (2.0), Nationwide Destination Architect 2.0, Nationwide Destination Freedom+ Variable Annuity, BOA CVUL Future, Next Generation Corporate Variable Universal Life, Future Executive VUL, Nationwide Innovator VUL, Nationwide YourLife Protection VUL - New York, Nationwide YourLife Accumulation VUL - New York, Nationwide YourLife Survivorship VUL - New York , Nationwide YourLife Protection VUL, Marathon Performance VUL, Nationwide YourLife Accumulation VUL , Nationwide YourLife Survivorship VUL, Nationwide Destination B , Nationwide Destination L , Nationwide Destination EV (2.0), Nationwide Destination EV NY (2.0), Nationwide Destination L (2.0), Nationwide Destination L NY (2.0), BOA America's VISION Annuity , BOA America's FUTURE Annuity II, Nationwide Destination All American Gold, Compass All American Gold, Key All American Gold, M&T All American Gold, Wells Fargo Gold Variable Annuity, BOA Achiever Annuity, America's Horizon Annuity, BOA Future Venue Annuity, Nationwide Heritage Annuity, Nationwide Destination C, BOA Elite Venue Annuity, America's marketFLEX II Annuity, America's marketFlex Edge Annuity, America's marketFLEX Advisor Annuity , BOA The Next Generation II FFPVUL, BOA All American Annuity, M&T All American, BOA America's Future Annuity, Key Future, NEA Valuebuilder Future, America's Future Horizon Annuity, BOA V, NEA Valuebuilder Select, NEA Valuebuilder , BOA FFPVUL, BOA TNG, BOA ChoiceLife FFPVUL, NLIC Options Plus , and NLIC Options Premier dated May 1, 2019

BAE Future Corporate FFPVUL dated May 1, 2019, as amended September 17, 2019

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

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

Schwab Income Choice Variable Annuity dated May 1, 2012

Schwab Custom Solutions Variable Annuity dated May 1, 2010

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

NLIC Survivor Options Premier , NLIC Survivor Options Elite, NLAIC Survivor Options Premier , NLAIC Options Premier, Nationwide Enterprise The Best of America Annuity, BOA MSPVL, BOA MSPVL II, BOA Protection FFPVUL, BOA ChoiceLife Protection FFPVUL, Nationwide Options Select - New York, BOA CVUL Future, BOA CVUL, and Nationwide Options Select - NLAIC dated May 1, 2008

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

ElitePRO LTD and ElitePRO Classic dated May 1, 2003

NLAIC Options VL , BOA InvestCare , BOA SPVL, BOA Multiple Pay, BOA Last Survivor FFPVUL, and Multi-Flex FFPVUL dated May 1, 2002

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

At a meeting of the Board of Trustees (the "Board") of Nationwide Variable Insurance Trust (the "Trust") held on December 4, 2019 (the "Meeting"), the Board approved the following actions:

1. The Board approved the termination of Loomis, Sayles & Company, L.P. ("Loomis Sayles"), Massachusetts Financial Services Company d/b/a MFS Investment Management ("MFS") and Smith Asset Group ("Smith Group"), as the subadvisers to the NVIT Multi-Manager Large Cap Growth Fund and the appointment of Jacobs Levy Equity Management, Inc. ("Jacobs Levy") as the new subadviser to the NVIT Multi Manager Large Cap Growth Fund. All references to, and information regarding Loomis Sayles, MFS and Smith Group are deleted in their entirety and the fund is renamed the "NVIT Jacobs Levy Large Cap Growth Fund." All references to the fund's former name are replaced accordingly.
2. The Board approved the termination of Neuberger Berman Investment Advisers LLC ("Neuberger Berman") as the subadviser to the NVIT Multi-Manager Mid Cap Growth Fund. Wells Capital Management, Inc. will continue to subadvise the fund. All references to, and information regarding Neuberger Berman are deleted in their entirety and the fund is renamed the "NVIT Wells Fargo Discovery Fund." All references to the fund's former name are replaced accordingly.

The changes are anticipated to take effect on or about January 20, 2020.

**Prospectus supplement dated October 7, 2019
to the following prospectus(es):**

BOA IV, Nationwide Destination B (2.0), Nationwide Destination B NY (2.0), Nationwide Destination Navigator (2.0), Nationwide Destination Navigator NY (2.0), Nationwide Destination All American Gold (2.0), Nationwide Destination All American Gold NY (2.0), Nationwide Destination Architect 2.0, Nationwide Destination Freedom+ Variable Annuity, Next Generation Corporate Variable Universal Life, Future Executive VUL, Nationwide YourLife Protection VUL - New York, Nationwide YourLife Accumulation VUL - New York, Nationwide YourLife Survivorship VUL - New York , Nationwide YourLife Protection VUL, Marathon Performance VUL, Nationwide YourLife Accumulation VUL , Nationwide YourLife Survivorship VUL, Nationwide Marathon VUL Ultra, BOA America's VISION Annuity , BOA America's FUTURE Annuity II , Nationwide Destination All American Gold (formerly, BOA All American Gold), Compass All American Gold, Key All American Gold, M&T All American Gold (Variable Annuity Portfolio II), Wells Fargo Gold Variable Annuity, BOA Achiever Annuity, America's Horizon Annuity (1st Tennessee Achiever), BOA Future Venue Annuity, Nationwide Heritage Annuity (Wells Fargo Venue), BOA Elite Venue Annuity, Nationwide Destination B , Nationwide Destination L , BOA All American Annuity, Sun Trust All American, M&T All American (M&T Variable Annuity Portfolio), Compass All American, BOA America's Future Annuity, Key Future, America's Future Horizon Annuity, The BB&T Future Annuity, BOA V, BOA FPVUL, BOA Next Generation FPVUL, BOA ChoiceLife FPVUL, BOA The Next Generation II FPVUL, NLIC Options Plus , NLIC Options Premier , NLIC Options , Nationwide Destination C, Nationwide Destination EV (2.0), Nationwide Destination EV NY (2.0), Nationwide Destination L (2.0), Nationwide Destination L NY (2.0), America's marketFLEX II Annuity, America's marketFlex Edge Annuity, and America's marketFLEX Advisor Annuity prospectuses dated May 1, 2019

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 Venue Annuity II , Nationwide Income Architect Annuity , Nationwide Destination EV , Nationwide Destination Navigator, Nationwide Destination Navigator (New York), BOA Choice Venue Annuity, BOA Choice Annuity, and Paine Webber Choice Annuity 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

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

Nationwide Enterprise The Best of America Annuity, BOA TruAccord Variable Annuity, BOA MSPVL, BOA MSPVL II, BOA Protection FPVUL, BOA ChoiceLife Protection FPVUL, Nationwide Options Select - New York, BOA CVUL Future, BOA CVUL, INVESCO PCVUL, Nationwide Options Select - NLAIC , NLAIC Market Street VIP/2 , NLIC Survivor Options Premier , NLIC Survivor Options Elite, NLAIC Survivor Options Premier , NLAIC Options Premier, and America's marketFLEX VUL prospectuses dated May 1, 2008

America's Vision Plus Annuity, America's Vision Annuity, and BOA Exclusive 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 FPVUL, Multi-Flex FPVUL, NLIC VIP Extra Credit , NLIC Market Street VIP/2 , NLAIC VIP Extra Credit , and NLAIC Options VL prospectuses dated May 1, 2002

NLIC VIP Premier DCA and NLAIC VIP Premier DCA prospectuses dated November 1, 2001

NLAIC Options VIP prospectus dated May 1, 2001

NLIC Survivor Options Plus , NLIC Special Product , and NLAIC Survivor Options VL 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.

At a meeting of the Board of Trustees (the "Board") of Nationwide Variable Insurance Trust (the "Trust") held on September 11, 2019, the Board approved the termination of Epoch Investment Partners, Inc. and J.P. Morgan Investment Management Inc. as the subadvisers to the NVIT Multi-Manager Small Cap Value Fund (the "Fund"), and the appointment of Jacobs Levy Equity Management, Inc. and WCM Investment Management, LLC as the Fund's new subadvisers. This change is anticipated to take effect on or before November 1, 2019 (the "Effective Date").

**Prospectus supplement dated May 31, 2019
to the following prospectus(es):**

Nationwide YourLife Accumulation VUL - New York, Nationwide YourLife Accumulation VUL - NLAIC, Nationwide YourLife Protection VUL - New York, Nationwide YourLife Protection VUL - NLAIC, Marathon Performance VUL, Nationwide YourLife Survivorship VUL, Nationwide YourLife Survivorship VUL - New York, BOA Next Generation II FPVUL, BAE Future Corporate FPVUL, BOA IV, BOA America's Vision Annuity, BOA America's Future Annuity, BOA V, BOA CVUL Future (NWL), Key Future, America's Future Horizon Annuity, BOA Achiever Annuity, BOA America's Future Annuity II, BOA Elite Venue Annuity, BOA Future Venue Annuity, Nationwide Destination All American Gold, Nationwide Destination C, Nationwide Heritage Annuity, BOA All American Annuity, Compass All American Gold, Key All American Gold, NLIC Options Plus, NLIC Options Premier, M&T All American Gold, Compass All American, Sun Trust All American, M&T All American, Future Executive VUL, Next Generation Corporate Variable Universal Life, Wells Fargo Gold Variable Annuity, Nationwide Destination L, 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 EV 2.0, Nationwide Destination EV NY 2.0, Nationwide Destination Navigator 2.0, Nationwide Destination Navigator NY 2.0, Nationwide Destination L 2.0, Nationwide Destination L NY 2.0, Nationwide Destination Architect 2.0, Nationwide Destination Freedom+, The BB&T Future Annuity, NLIC Options, Nationwide Advisory Retirement Income Annuity, Nationwide Advisory Retirement Income Annuity NY, Marathon VUL Ultra, Nationwide Accumulator IVUL, Nationwide Protector IVUL, BOA FPVUL, BOA ChoiceLife FPVUL, BOA Next Generation FPVUL, America's Horizon Annuity, America's marketFLEX Advisor Annuity, America's marketFLEX II Annuity, America's marketFlex Edge Annuity, Soloist, NEA Valuebuilder Future, and NEA Valuebuilder Select dated May 1, 2019

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

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

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

Schwab Income Choice Variable Annuity dated May 1, 2012

Schwab Custom Solutions Variable Annuity dated May 1, 2010

Marathon VUL (NLAIC), BOA Last Survivorship II, BOA ChoiceLife Survivorship, Next Generation Survivorship Life, BOA ChoiceLife Survivorship II, BOA Protection Survivorship Life, and BOA ChoiceLife Protection dated May 1, 2009

BOA CVUL (NLAIC), BOA CVUL Future (NLAIC), Newport PCVUL, BOA MSPVL, Nationwide Enterprise The Best of America Annuity, BOA Protection FPVUL, BOA ChoiceLife Protection FPVUL, BOA MSPVL II (BOA MSPVL Future), Options Premier (NLAIC), Survivor Options Elite (NLIC), Survivor Options Premier (NLAIC), Survivor Options Premier (NLIC), Nationwide Options Select - New York, Nationwide Options Select AO, BOA TruAccord Variable Annuity, Options Elite (NLAIC), Options Elite (NLIC), and Successor dated May 1, 2008

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

ElitePRO Classic and ElitePRO LTD dated May 1, 2003

BOA Last Survivor FPVUL, BOA SPVL, BOA InvestCare, Multi-Flex FPVUL, and BOA Multiple Pay dated May 1, 2002

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:

In a supplement dated May 22, 2019 to your prospectus it was incorrectly indicated that the name changes associated with Oppenheimer funds were to be effective on or about June 24, 2019. The correct effective date of the Oppenheimer fund name changes was May 24, 2019.

**Prospectus supplement dated May 22, 2019
to the following prospectus(es):**

America's marketFLEX Annuity 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.

The following disclosure changes are made to the prospectus:

(1) The cover page of the prospectus is amended to include the following language:

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.

(2) The prospectus offers the following underlying mutual fund(s) as investment option(s) under the contract/policy. Effective on or about June 3, 2019, the name of the investment option(s) are updated as indicated below:

CURRENT NAME	UPDATED NAME
Dreyfus Investment Portfolios – MidCap Stock Portfolio	BNY Mellon Investment Portfolios – MidCap Stock Portfolio

As of the effective date, the Investment Advisor is changed to BNY Mellon Investment Management.

(3) The prospectus offers the following underlying mutual fund(s) as investment option(s) under the contract/policy. Effective on or about June 24, 2019, the name of the investment option(s) are updated as indicated below:

CURRENT NAME	UPDATED NAME
Oppenheimer Variable Account Funds – Oppenheimer Global Fund/VA	Invesco Oppenheimer V.I. Global Fund

**Supplement dated May 1, 2019
to the
America's marketFLEX Annuity prospectus dated May 1, 2016**

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

The following sections of the prospectus are restated.

- 1) The Total Annual Mutual Fund Operating Expenses table, which shows the minimum and maximum total operating expenses, as of December 31, 2018, charged by the underlying mutual funds that a contract owner may periodically pay while the contract is in force. More detail concerning each mutual fund's fees and expenses is contained in the mutual fund's prospectus.
- 2) The Legal Proceedings for Nationwide Life Insurance Company and Nationwide Investment Services Corporation, which describe certain information about the legal and regulatory proceedings that the Company is subject to.
- 3) The Underlying Mutual Fund Information appendix, which contains information about the mutual funds available to the contract owner through investment in the sub-accounts.

Total Annual Mutual Fund Operating Expenses		
	<u>Minimum</u>	<u>Maximum</u>
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)	0.31%	4.35%

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, 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.

The Company is engaged in an arbitration matter with at least a reasonable possibility of an unfavorable outcome that would exceed the materiality threshold for the Company, as follows:

Dabney, Edyth v. NISC and Edward Jones. This is a Financial Industry Regulatory Authority arbitration matter. Claimant alleges that NISC and Edward Jones improperly administered her 401k rollover. NISC and Edward Jones completed the correction in 2018, but the delay resulted in a taxable event for 2017. Claimant seeks damages of approximately \$25,000. The arbitration hearing is scheduled for April 25, 2019.

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 Balanced Wealth Strategy Portfolio: Class B

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

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

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

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

ALPS Variable Investment Trust - ALPS/Alerian Energy Infrastructure Portfolio: Class III

Investment Advisor: ALPS Advisors, Inc.
Investment Objective: Seeks investment results that correspond (before fees and expenses) generally to the price and yield performance of its underlying index, the Alerian Energy Infrastructure Index (the "Index").

Designation: LTF

ALPS Variable Investment Trust - ALPS/Red Rocks Listed Private Equity Portfolio: Class III

Investment Advisor: ALPS Advisors, Inc.
Sub-advisor: Red Rocks Capital LLC
Investment Objective: Seeks to maximize total return, which consists of appreciation on its investments and a variable income stream.

Designation: LTF

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.

Designation: LTF

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

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

Designation: LTF

American Century Variable Portfolios, Inc. - American Century VP Ultra® Fund: Class I

Investment Advisor: American Century Investment Management, Inc.
Investment Objective: Long-term capital growth.

Designation: LTF

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

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

Designation: LTF

American Funds Insurance Series® - Capital Income Builder®: Class 4

Investment Advisor: Capital Research and Management Company
Investment Objective: The fund has two primary investment objectives. It seeks (1) to provide a level of current income that exceeds the average yield on U.S. stocks generally and (2) to provide a growing stream of income over the years. The fund's secondary objective is to provide growth of capital.

Designation: LTF

American Funds Insurance Series® - Global Small Capitalization Fund: Class 4

Investment Advisor: Capital Research and Management Company
Investment Objective: The fund's investment objective is to provide long-term growth of capital.

Designation: LTF

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

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

Designation: LTF

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.
Designation: LTF

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.
Designation: LTF

BlackRock Variable Series Funds, Inc. - BlackRock iShares® Dynamic Allocation V.I. Fund: Class III

Investment Advisor: BlackRock Advisors, LLC
Sub-advisor: BlackRock Advisors, LLC
Investment Objective: To seek to provide total return.
Designation: FF, LTF

Columbia Funds Variable Insurance Trust - CTIVP - AQR Managed Futures Strategy Fund: Class 2

Investment Advisor: Columbia Management Investment Advisors, LLC
Sub-advisor: AQR Capital Management, LLC
Investment Objective: The investment seeks positive absolute returns.
Designation: LTF

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.
Designation: LTF

Credit Suisse Trust - Commodity Return Strategy Portfolio

Investment Advisor: Credit Suisse Asset Management, LLC
Investment Objective: Total Return.
Designation: LTF

Dreyfus Investment Portfolios - MidCap Stock Portfolio: Service Shares

Investment Advisor: The Dreyfus Corporation
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).
Designation: LTF

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.
Designation: LTF

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

Investment Advisor: Fidelity Management & Research Company
Sub-advisor: FMR Co., Inc.
Investment Objective: The fund seeks capital appreciation.
Designation: LTF

Fidelity Variable Insurance Products Fund - VIP Asset Manager Portfolio: Service Class 2

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

Investment Advisor: Fidelity Management & Research Company
Sub-advisor: FMR Co., Inc., Fidelity Management & Research (U.K.) Inc., Fidelity Research & Analysis Company, Fidelity Investments Money Management, Inc., Fidelity Investments Japan Limited, Fidelity International Investment Advisors, Fidelity International Investment Advisors (U.K.) Limited
Investment Objective: High total return.
Designation: LTF

Fidelity Variable Insurance Products Fund - VIP Balanced Portfolio: Service Class 2

Investment Advisor: Fidelity Management & Research Company
Sub-advisor: FMR Co., Inc., Fidelity Investments Money Management, Inc., Fidelity Management & Research (U.K.) Inc., Fidelity Research & Analysis Company, Fidelity Investments Japan Limited, Fidelity International Investment Advisors, Fidelity International Investment Advisors (U.K.) Limited
Investment Objective: Income and capital growth consistent with reasonable risk.
Designation: LTF

Fidelity Variable Insurance Products Fund - VIP Contrafund® Portfolio: Service Class 2

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

Investment Advisor: Fidelity Management & Research Company
Sub-advisor: FMR Co., Inc., Fidelity Investments Money Management, Inc., Fidelity Management & Research (U.K.) Inc., Fidelity Research & Analysis Company, Fidelity Investments Japan Limited, Fidelity International Investment Advisors, Fidelity International Investment Advisors (U.K.) Limited
Investment Objective: Long-term capital appreciation.
Designation: LTF

Fidelity Variable Insurance Products Fund - VIP Equity-Income Portfolio: Service Class 2

Investment Advisor: Fidelity Management & Research Company
Sub-advisor: FMR Co., Inc., Fidelity Management & Research (U.K.) Inc., Fidelity Research & Analysis Company, Fidelity Investments Japan Limited, Fidelity International Investment Advisors, Fidelity International Investment Advisors (U.K.) Limited
Investment Objective: Reasonable income.
Designation: LTF

Fidelity Variable Insurance Products Fund - VIP Growth & Income Portfolio: Service Class 2

Investment Advisor: Fidelity Management & Research Company
Sub-advisor: FMR Co., Inc., Fidelity Management & Research (U.K.) Inc., Fidelity Research & Analysis Company, Fidelity Investments Japan Limited, Fidelity International Investment Advisors, Fidelity International Investment Advisors (U.K.) Limited
Investment Objective: High total return through a combination of current income and capital appreciation.
Designation: LTF

Fidelity Variable Insurance Products Fund - VIP Growth Portfolio: Service Class 2

Investment Advisor: Fidelity Management & Research Company
Sub-advisor: FMR Co., Inc., Fidelity Management & Research (U.K.) Inc., Fidelity Research & Analysis Company, Fidelity International Investment Advisors, Fidelity International Investment Advisors (U.K.) Limited, Fidelity Investments Japan Limited
Investment Objective: Capital appreciation.
Designation: LTF

Fidelity Variable Insurance Products Fund - VIP High Income Portfolio: Service Class 2

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
Sub-advisor: FMR Co., Inc., Fidelity Research & Analysis Company, Fidelity Investments Japan Limited, Fidelity International Investment Advisors, Fidelity International Investment Advisors (U.K.) Limited
Investment Objective: High level of current income while also considering growth of capital.
Designation: LTF

Fidelity Variable Insurance Products Fund - VIP Investment Grade Bond Portfolio: Service Class 2

Investment Advisor: Fidelity Management & Research Company
Sub-advisor: Fidelity Investments Money Management, Inc., Fidelity Research & Analysis Company, Fidelity International Investment Advisors, Fidelity International Investment Advisors (U.K.) Limited
Investment Objective: High level of current income.
Designation: LTF

Fidelity Variable Insurance Products Fund - VIP Real Estate Portfolio: Service Class 2

Investment Advisor: Fidelity SelectCo, LLC (SelectCo) (the Adviser), an affiliate of Fidelity Management & Research Company
Sub-advisor: FMRC and other investment advisers serve as sub-advisers for the fund.
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.
Designation: LTF

Fidelity Variable Insurance Products Fund - VIP Strategic Income Portfolio: Service Class 2

Investment Advisor: Fidelity Management & Research Company
Sub-advisor: Fidelity Investments Money Management, Inc., Fidelity International Investment Advisors, Fidelity International Investment Advisors (U.K.) Limited, Fidelity Research & Analysis Company, Fidelity Management & Research (U.K.) Inc.
Investment Objective: The fund seeks a high level of current income. The fund may also seek capital appreciation.
Designation: LTF

Franklin Templeton Variable Insurance Products Trust - Franklin Allocation VIP Fund: Class 2 (formerly, Franklin Templeton Variable Insurance Products Trust - Franklin Founding Funds Allocation 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 Advisers, Inc.
Investment Objective: Seeks capital appreciation with income as a secondary goal.
Designation: FF, LTF

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.
Designation: LTF

Franklin Templeton Variable Insurance Products Trust - Franklin Mutual Global Discovery VIP Fund: Class 2

Investment Advisor: Franklin Mutual Advisers, LLC
Investment Objective: Seeks capital appreciation.
Designation: LTF

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.
Designation: LTF

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
Designation: LTF

Goldman Sachs Variable Insurance Trust - Goldman Sachs High Quality Floating Rate Fund: Advisor Shares

Investment Advisor: Goldman Sachs Asset Management, L.P.
Investment Objective: Seeks to provide a high level of current income, consistent with low volatility of principal.
Designation: LTF

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.
Designation: LTF

Guggenheim Variable Funds - Global Managed Futures Strategy

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

Investment Advisor: Guggenheim Investments
Investment Objective: The Global Managed Futures Strategy Fund (the "Fund") seeks to generate positive total returns over time.
Designation: LTF

Guggenheim Variable Funds - Long Short Equity Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Long-term capital appreciation.
Designation: LTF

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.
Designation: LTF

Guggenheim Variable Funds Trust - Series F (Floating Rate Strategies Series)

Investment Advisor: Guggenheim Investments
Investment Objective: To provide a high level of current income while maximizing total return.
Designation: LTF

Invesco - Invesco V.I. Balanced-Risk Allocation Fund: Series II Shares

Investment Advisor: Invesco Advisers, Inc.
Investment Objective: The Fund's investment objective is total return with a low to moderate correlation to traditional financial market indices.
Designation: LTF

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.
Designation: LTF

Lazard Retirement Series, Inc. - Lazard Retirement Emerging Markets Equity Portfolio: Service Shares

Investment Advisor: Lazard Asset Management LLC
Investment Objective: Long-term capital appreciation.
Designation: LTF

Legg Mason Partners Variable Income Trust - Western Asset Variable Global High Yield Bond Portfolio: Class II

Investment Advisor: Legg Mason Partners Fund Advisor, LLC
Sub-advisor: Western Asset Management Company and Western Asset Management Company Limited and Western Asset Management Company Pte. Ltd.
Investment Objective: Seeks to maximize total return, consistent with the preservation of capital.
Designation: LTF

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.
Designation: LTF

MainStay VP Funds Trust - MainStay VP MacKay Convertible Portfolio: Service 2 Class

Investment Advisor: New York Life Investment Management LLC
Sub-advisor: MacKay Shields LLC
Investment Objective: The Fund seeks capital appreciation together with current income.
Designation: LTF

Merger Fund VL (The) - The Merger Fund VL

Investment Advisor: Westchester Capital Management, LLC
Investment Objective: Seeks to achieve capital growth by engaging in merger arbitrage.
Designation: LTF

MFS® Variable Insurance Trust II - MFS Global Tactical Allocation Portfolio: Service Class

Investment Advisor: Massachusetts Financial Services Company
Investment Objective: To seek total return.
Designation: LTF

Morgan Stanley Variable Insurance Fund, Inc. - Emerging Markets Debt Portfolio: Class II

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.
Designation: LTF

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.
Designation: LTF

Morgan Stanley Variable Insurance Fund, Inc. - Global Real Estate Portfolio: Class II

Investment Advisor: Morgan Stanley Investment Management Inc.
Sub-advisor: Morgan Stanley Investment Management Company
Investment Objective: The Portfolio seeks to provide current income and capital appreciation.
Designation: LTF

Morgan Stanley Variable Insurance Fund, Inc. - Global Strategist Portfolio: Class II

Investment Advisor: Morgan Stanley Investment Management Inc.
Investment Objective: The fund seeks total return.
Designation: LTF

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, LTF

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.

Designation: LTF

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, LTF

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.

Designation: LTF

Nationwide Variable Insurance Trust - Federated NVIT High Income Bond Fund: Class I

This underlying mutual fund is no longer available to receive transfers or new purchase payments effective April 25, 2014

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Federated Investment Management Company
Investment Objective: The Fund seeks to provide high current income.

Designation: LTF

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.

Designation: LTF

Nationwide Variable Insurance Trust - NVIT Bond Index Fund: Class I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: BlackRock Investment Management, LLC
Investment Objective: The Fund seeks to match the performance of the Bloomberg Barclays U.S. Aggregate Bond Index as closely as possible before the deduction of Fund expenses.

Designation: LTF

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 Cardinal Funds.

Designation: FF, LTF

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, LTF

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 Cardinal Funds.

Designation: FF, LTF

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 Cardinal Funds.
Designation: FF, LTF

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, LTF

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, LTF

Nationwide Variable Insurance Trust - NVIT Cardinal(SM) 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 Cardinal Funds.
Designation: FF, LTF

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 Cardinal Funds.
Designation: FF, LTF

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, LTF

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.
Designation: LTF

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, LTF

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, LTF

Nationwide Variable Insurance Trust - NVIT Dynamic U.S. Growth Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Mellon Investments Corporation
Investment Objective: The Fund seeks long-term capital growth.
Designation: LTF

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.

Designation: LTF

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.
Designation: LTF

Nationwide Variable Insurance Trust - NVIT Government Money Market Fund: Class II

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.

Designation: ATF

Nationwide Variable Insurance Trust - NVIT International Index Fund: Class I

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.

Designation: LTF

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, LTF

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, LTF

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, LTF

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, LTF

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, LTF

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, LTF

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, LTF

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, LTF

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, LTF

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, LTF

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, LTF

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.

Designation: LTF

Nationwide Variable Insurance Trust - NVIT Multi-Manager International Growth Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Allianz Global Investors U.S. LLC and WCM Investment Management, LLC
Investment Objective: The fund seeks long-term capital growth.

Designation: LTF

Nationwide Variable Insurance Trust - NVIT Multi-Manager International Value Fund: Class II

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.

Designation: LTF

Nationwide Variable Insurance Trust - NVIT Multi-Manager Large Cap Growth Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Massachusetts Financial Services Company; Smith Asset Management Group; and Loomis, Sayles & Company L.P.
Investment Objective: The fund seeks long-term capital growth.
Designation: LTF

Nationwide Variable Insurance Trust - NVIT Multi-Manager Large Cap Value Fund: Class II

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.
Designation: LTF

Nationwide Variable Insurance Trust - NVIT Multi-Manager Mid Cap Growth Fund: Class I

This underlying mutual fund is no longer available to receive transfers or new purchase payments effective April 24, 2009

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Neuberger Berman Investment Advisers LLC and Wells Capital Management, Inc.
Investment Objective: The fund seeks long-term capital growth.
Designation: LTF

Nationwide Variable Insurance Trust - NVIT Multi-Manager Mid Cap Growth Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Neuberger Berman Investment Advisers LLC and Wells Capital Management, Inc.
Investment Objective: The fund seeks long-term capital growth.
Designation: LTF

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.
Designation: LTF

Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Cap Growth Fund: Class I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: OppenheimerFunds, Inc. and Wellington Management Company, LLP
Investment Objective: The Fund seeks capital growth.
Designation: LTF

Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Cap Value Fund: Class I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Epoch Investment Partners, Inc. and J.P. Morgan Investment Management Inc.
Investment Objective: The Fund seeks capital appreciation.
Designation: LTF

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 OppenheimerFunds, Inc.
Investment Objective: The Fund seeks long-term growth of capital.
Designation: LTF

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.
Designation: LTF

Nationwide Variable Insurance Trust - NVIT Real Estate Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Wellington Management Company LLP
Investment Objective: The Fund seeks current income and long-term capital appreciation.
Designation: LTF

Nationwide Variable Insurance Trust - NVIT S&P 500® Index Fund: Class I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: BlackRock Investment Management, LLC
Investment Objective: The Fund seeks long-term capital appreciation.
Designation: LTF

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.
Designation: LTF

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.
Designation: LTF

Neuberger Berman Advisers Management Trust - U.S. Equity Index PutWrite Strategy Portfolio: Class S

Investment Advisor: Neuberger Berman Investment Advisers LLC
Investment Objective: The Fund seeks long-term growth of capital and income generation.
Designation: LTF

Northern Lights Variable Trust - 7Twelve Balanced Portfolio

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2018

Investment Advisor: 7Twelve Advisors, LLC
Investment Objective: The Portfolio seeks to provide superior volatility risk-adjusted returns when compared to the bond and equity markets in general.
Designation: LTF

Northern Lights Variable Trust - BTS Tactical Fixed Income VIT Fund: Class 2

Investment Advisor: BTS Asset Management, Inc.
Investment Objective: Seeks to provide total return.
Designation: LTF

Northern Lights Variable Trust - Power Income VIT Fund, advised by WE Donoghue: Class 2

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2018

Investment Advisor: W. E. Donoghue & Co., LLC
Investment Objective: The Fund's primary investment objective is total return from income and capital appreciation with capital preservation as a secondary objective.
Designation: LTF

Oppenheimer Variable Account Funds - Oppenheimer Global Fund/VA: Service Shares

Investment Advisor: OFI Global Asset Management, Inc.
Sub-advisor: OppenheimerFunds, Inc.
Investment Objective: The Fund seeks capital appreciation.
Designation: LTF

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, LTF

PIMCO Variable Insurance Trust - Commodity RealReturn® Strategy Portfolio: Advisor Class

Investment Advisor: PIMCO
Investment Objective: The Portfolio seeks maximum real return, consistent with prudent investment management.
Designation: LTF

PIMCO Variable Insurance Trust - Dynamic Bond Portfolio: Advisor Class

Investment Advisor: PIMCO
Investment Objective: The Portfolio seeks maximum long-term return, consistent with preservation of capital and prudent investment management.

Designation: LTF

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.

Designation: LTF

PIMCO Variable Insurance Trust - Global Bond Opportunities Portfolio (Unhedged): Advisor Class

Investment Advisor: PIMCO
Investment Objective: The Portfolio seeks maximum total return consistent with preservation of capital and prudent investment management.

Designation: LTF

PIMCO Variable Insurance Trust - High Yield Portfolio: Advisor Class

Investment Advisor: PIMCO
Investment Objective: The Portfolio seeks maximum total return consistent with preservation of capital and prudent investment management.

Designation: LTF

PIMCO Variable Insurance Trust - Income Portfolio: Advisor Class

Investment Advisor: PIMCO
Investment Objective: The Fund's primary investment objective is to maximize current income. Long-term capital appreciation is a secondary objective.

Designation: LTF

PIMCO Variable Insurance Trust - International Bond Portfolio (U.S. Dollar-Hedged): Advisor Class

Investment Advisor: PIMCO
Investment Objective: The Portfolio seeks maximum total return, consistent with preservation of capital and prudent investment management.

Designation: LTF

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.

Designation: LTF

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.

Designation: LTF

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.
Designation: LTF

Pioneer Variable Contracts Trust - Pioneer High Yield VCT Portfolio: Class II

This underlying mutual fund is no longer available to receive transfers or new purchase payments effective May 1, 2012

Investment Advisor: Amundi Pioneer Asset Management, Inc.
Investment Objective: Maximize total return through a combination of income and capital appreciation. Normally, the portfolio invests at least 80% of its total assets in below investment grade (high yield) debt securities and preferred stocks.
Designation: LTF

ProFunds - ProFund VP Access High Yield Fund

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks to provide investment results that correspond generally to the total return of the high yield market, consistent with maintaining reasonable liquidity.
Designation: ATF

ProFunds - ProFund VP Asia 30

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the ProFunds Asia 30 Index.
Designation: ATF

ProFunds - ProFund VP Banks

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Dow Jones U.S. BanksSM Index.
Designation: ATF

ProFunds - ProFund VP Basic Materials

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Dow Jones U.S. Basic MaterialsSM Index.
Designation: ATF

ProFunds - ProFund VP Bear

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

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks daily investment results, before fees and expenses, that correspond to the inverse (-1x) of the daily performance of the S&P 500[®] Index.
Designation: ATF

ProFunds - ProFund VP Biotechnology

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Dow Jones U.S. BiotechnologySM Index.
Designation: ATF

ProFunds - ProFund VP Bull

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the S&P 500[®] Index.
Designation: ATF

ProFunds - ProFund VP Consumer Goods

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Dow Jones U.S. Consumer GoodsSM Index.
Designation: ATF

ProFunds - ProFund VP Consumer Services

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Dow Jones U.S. Consumer ServicesSM Index.
Designation: ATF

ProFunds - ProFund VP Emerging Markets

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the BNY Mellon Emerging Markets 50 ADR[®] Index.
Designation: ATF

ProFunds - ProFund VP Europe 30

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the ProFunds Europe 30 Index.
Designation: ATF

ProFunds - ProFund VP Financials

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Dow Jones U.S. FinancialsSM Index.
Designation: ATF

ProFunds - ProFund VP Health Care

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Dow Jones U.S. Health CareSM Index.
Designation: ATF

ProFunds - ProFund VP Industrials

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Dow Jones U.S. IndustrialsSM Index.
Designation: ATF

ProFunds - ProFund VP International

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the MSCI EAFE Index.
Designation: ATF

ProFunds - ProFund VP Internet

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Dow Jones InternetSM Composite Index.
Designation: ATF

ProFunds - ProFund VP Japan

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Nikkei 225 Stock Average.
Designation: ATF

ProFunds - ProFund VP NASDAQ-100

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the NASDAQ-100® Index.
Designation: ATF

ProFunds - ProFund VP Oil & Gas

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Dow Jones U.S. Oil & GasSM Index.
Designation: ATF

ProFunds - ProFund VP Pharmaceuticals

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Dow Jones U.S. Select Pharmaceuticals Index.
Designation: ATF

ProFunds - ProFund VP Precious Metals

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Dow Jones Precious MetalsSM Index.
Designation: ATF

ProFunds - ProFund VP Real Estate

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Dow Jones U.S. Real EstateSM Index.
Designation: ATF

ProFunds - ProFund VP Rising Rates Opportunity

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

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks daily investment results, before fees and expenses, that correspond to one and one-quarter times the inverse (-1.25x) of the daily price movement of the most recently issued 30-year U.S. Treasury Bond.
Designation: ATF

ProFunds - ProFund VP Semiconductor

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Dow Jones U.S. SemiconductorsSM Index.
Designation: ATF

ProFunds - ProFund VP Short Emerging Markets

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

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks daily investment results, before fees and expenses, that correspond to the inverse (-1x) of the daily performance of the BNY Mellon Emerging Markets 50 ADR® Index.
Designation: ATF

ProFunds - ProFund VP Short International

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

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks daily investment results, before fees and expenses, that correspond to the inverse (-1x) of the daily performance of the MSCI EAFE Index.
Designation: ATF

ProFunds - ProFund VP Short NASDAQ-100

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

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks daily investment results, before fees and expenses, that correspond to the inverse (-1x) of the daily performance of the NASDAQ-100® Index.

Designation: ATF

ProFunds - ProFund VP Technology

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Dow Jones U.S. TechnologySM Index.

Designation: ATF

ProFunds - ProFund VP Telecommunications

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Dow Jones U.S. Select Telecommunications Index.

Designation: ATF

ProFunds - ProFund VP U.S. Government Plus

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

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks daily investment results, before fees and expenses, that correspond to one and one-quarter times (1.25x) the daily price movement of the most recently issued 30-year U.S. Treasury Bond.

Designation: ATF

ProFunds - ProFund VP UltraNASDAQ-100

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

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks daily investment results, before fees and expenses, that correspond to two times (2x) the daily performance of the NASDAQ-100® Index.

Designation: ATF

ProFunds - ProFund VP UltraShort NASDAQ-100

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

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks daily investment results, before fees and expenses, that correspond to two times the inverse (-2x) of the daily performance of the NASDAQ-100® Index.

Designation: ATF

ProFunds - ProFund VP Utilities

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks investment results, before fees and expenses, that correspond to the performance of the Dow Jones U.S. UtilitiesSM Index.

Designation: ATF

Rydex Variable Trust - Banking Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that are involved in the banking sector, including commercial banks (and their holding companies) and savings and loan institutions.

Designation: ATF

Rydex Variable Trust - Basic Materials Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies engaged in the mining, manufacture, or sale of basic materials, such as lumber, steel, iron, aluminum, concrete, chemicals and other basic building and manufacturing materials.

Designation: ATF

Rydex Variable Trust - Biotechnology Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that are involved in the biotechnology industry, including companies involved in research and development, genetic or other biological engineering, and in the design, manufacture, or sale of related biotechnology products or services.

Designation: ATF

Rydex Variable Trust - Commodities Strategy Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Seeks to provide investment results that correlate to the performance of the Goldman Sachs Commodity Total Return Index ("GSCI® Index").

Designation: ATF

Rydex Variable Trust - Consumer Products Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies engaged in manufacturing finished goods and services both domestically and internationally.

Designation: ATF

Rydex Variable Trust - Dow 2x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to 200% of the daily performance of the Dow Jones Industrial Average.

Designation: ATF

Rydex Variable Trust - Electronics Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that are involved in the electronics sector, including semiconductor manufacturers and distributors, and makers and vendors of other electronic components and devices.

Designation: ATF

Rydex Variable Trust - Energy Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies involved in the energy field, including the exploration, production, and development of oil, gas, coal and alternative sources of energy.

Designation: ATF

Rydex Variable Trust - Energy Services Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that are involved in the energy services field, including those that provide services and equipment in the areas of oil, coal, and gas exploration and production.

Designation: ATF

Rydex Variable Trust - Europe 1.25x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the Dow Jones STOXX 50 Index.

Designation: ATF

Rydex Variable Trust - Financial Services Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that are involved in the financial services sector.

Designation: ATF

Rydex Variable Trust - Government Long Bond 1.2x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond with 120% of the daily price movement of the Long Treasury Bond.

Designation: ATF

Rydex Variable Trust - Health Care Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that are involved in the health care industry.

Designation: ATF

Rydex Variable Trust - High Yield Strategy Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Seeks to provide investment results that correlate, before fees and expenses, to the performance of the high yield bond market.

Designation: ATF

Rydex Variable Trust - Internet Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that provide products or services designed for or related to the Internet.

Designation: ATF

Rydex Variable Trust - Inverse Dow 2x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that inversely correspond to 200% of the daily performance of the Dow Jones Industrial Average.

Designation: ATF

Rydex Variable Trust - Inverse Government Long Bond Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that inversely correspond to the daily performance of the Long Treasury Bond.

Designation: ATF

Rydex Variable Trust - Inverse Mid-Cap Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that inversely correspond to the daily performance of the S&P Mid Cap 400® Index.

Designation: ATF

Rydex Variable Trust - Inverse NASDAQ-100® Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that inversely correspond to the daily performance of the NASDAQ 100 Index®.

Designation: ATF

Rydex Variable Trust - Inverse Russell 2000® Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that inversely correspond to the daily performance of the Russell 2000 Index®.

Designation: ATF

Rydex Variable Trust - Inverse S&P 500 Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that will inversely correlate to the daily performance of the S&P 500® Index.

Designation: ATF

Rydex Variable Trust - Japan 2x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correlate to the daily performance of the Nikkei 225 Stock Average.

Designation: ATF

Rydex Variable Trust - Leisure Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies engaged in leisure and entertainment businesses.

Designation: ATF

Rydex Variable Trust - Mid-Cap 1.5x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the S&P MidCap 400® Index.

Designation: ATF

Rydex Variable Trust - NASDAQ-100® 2x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to 200% of the daily performance of the NASDAQ 100 Index®.

Designation: ATF

Rydex Variable Trust - NASDAQ-100® Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the NASDAQ 100 Index®.

Designation: ATF

Rydex Variable Trust - Nova Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to 150% of the daily performance of the S&P 500® Index.

Designation: ATF

Rydex Variable Trust - Precious Metals Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in U.S. and foreign companies that are involved in the precious metals sector, including exploration, mining, production and development, and other precious metals-related services.

Designation: ATF

Rydex Variable Trust - Real Estate Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that are involved in the real estate industry including real estate investment trusts.

Designation: ATF

Rydex Variable Trust - Retailing Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies engaged in merchandising finished goods and services, including department stores, restaurant franchises, mail order operations and other companies involved in selling products to consumers.

Designation: ATF

Rydex Variable Trust - Russell 2000® 1.5x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the Russell 2000 Index®.
Designation: ATF

Rydex Variable Trust - S&P 500 2x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to 200% of the daily performance of the S&P 500® Index.
Designation: ATF

Designation: ATF

Rydex Variable Trust - S&P 500 Pure Growth Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the S&P 500/Pure Growth Index.
Designation: ATF

Designation: ATF

Rydex Variable Trust - S&P 500 Pure Value Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the S&P 500/Pure Value Index.
Designation: ATF

Designation: ATF

Rydex Variable Trust - S&P MidCap 400 Pure Growth Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the S&P MidCap 400/Pure Growth Index.
Designation: ATF

Designation: ATF

Rydex Variable Trust - S&P MidCap 400 Pure Value Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the S&P MidCap 400/Pure Value Index.
Designation: ATF

Designation: ATF

Rydex Variable Trust - S&P SmallCap 600 Pure Growth Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the S&P SmallCap 600/Pure Growth Index.

Designation: ATF

Rydex Variable Trust - S&P SmallCap 600 Pure Value Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the S&P SmallCap 600/Pure Value Index.

Designation: ATF

Rydex Variable Trust - Strengthening Dollar 2x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to 200% of the daily performance of the U.S. Dollar Index.

Designation: ATF

Rydex Variable Trust - Technology Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that are involved in the technology sector, including computer software and service companies, semiconductor manufacturers, networking and telecommunications equipment manufacturers, PC hardware and peripherals companies.

Designation: ATF

Rydex Variable Trust - Telecommunications Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies engaged in the development, manufacture, or sale of communications services or communications equipment.

Designation: ATF

Rydex Variable Trust - Transportation Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies engaged in providing transportation services or companies engaged in the design, manufacture, distribution, or sale of transportation equipment.

Designation: ATF

Rydex Variable Trust - Utilities Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that operate public utilities.

Designation: ATF

Rydex Variable Trust - Weakening Dollar 2x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to 200% of the daily performance of the U.S. Dollar Index.

Designation: ATF

VanEck VIP Trust - VanEck VIP Global Gold Fund: Class S

Investment Advisor: Van Eck Associates Corporation
Investment Objective: Seeks long-term capital appreciation by investing in common stocks of gold-mining companies. The Fund may take current income into consideration when choosing investments.

Designation: LTF

VanEck VIP Trust - VanEck VIP Global Hard Assets Fund: Initial Class

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.

Designation: LTF

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.
Designation: LTF

**Prospectus supplement dated December 10, 2018
to the following prospectus(es):**

BOA IV, Nationwide Destination B (2.0), Nationwide Destination B NY (2.0), Nationwide Destination Navigator (2.0), Nationwide Destination Navigator NY (2.0), Nationwide Destination All American Gold (2.0), Nationwide Destination All American Gold NY (2.0), Nationwide Destination Architect 2.0, Nationwide Destination Freedom+ Variable Annuity, BOA CVUL Future, BAE Future Corporate FPVUL, Next Generation Corporate Variable Universal Life, Future Executive VUL, Nationwide YourLife Protection VUL - New York, Nationwide YourLife Accumulation VUL - New York, Nationwide YourLife Survivorship VUL - New York, Nationwide YourLife Protection VUL, Marathon Performance VUL, Nationwide YourLife Accumulation VUL, Nationwide YourLife Survivorship VUL, BOA America's VISION Annuity, BOA America's FUTURE Annuity II, Nationwide Destination All American Gold, Compass All American Gold, Key All American Gold, M&T All American Gold, Wells Fargo Gold Variable Annuity, BOA Achiever Annuity, America's Horizon Annuity, BOA Future Venue Annuity, Nationwide Heritage Annuity, BOA Elite Venue Annuity, Nationwide Destination B, Nationwide Destination L, BOA America's Future Annuity, Key Future, NEA Valuebuilder Future, America's Future Horizon Annuity, BOA V, NEA Valuebuilder Select, BOA FPVUL, BOA TNG, BOA ChoiceLife FPVUL, BOA The Next Generation II FPVUL, NLIC Options Plus, NLIC Options Premier, Nationwide Destination C, Nationwide Destination EV (2.0), Nationwide Destination EV NY (2.0), Nationwide Destination L (2.0), Nationwide Destination L NY (2.0), America's marketFLEX II Annuity, America's marketFlex Edge Annuity, and America's marketFLEX Advisor Annuity dated May 1, 2018

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

BOA America's Income Annuity 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 Venue Annuity, BOA Choice Annuity, Key Choice, and Paine Webber Choice Annuity dated May 1, 2013

Schwab Income Choice Variable Annuity dated May 1, 2012

Schwab Custom Solutions Variable Annuity dated May 1, 2010

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

NLIC Survivor Options Premier, NLIC Survivor Options Elite, NLAIC Survivor Options Premier, NLAIC Options Premier, Nationwide Enterprise The Best of America Annuity, BOA TruAccord Variable Annuity, BOA MSPVL, BOA MSPVL II, BOA Protection FPVUL, BOA ChoiceLife Protection FPVUL, Nationwide Options Select - New York, BOA CVUL Future, BOA CVUL, INVESCO PCVUL, Newport PCVUL, and Nationwide Options Select dated May 1, 2008

BOA Exclusive dated May 1, 2004

ElitePRO LTD and ElitePRO Classic dated May 1, 2003

NLAIC Options VL, BOA InvestCare, BOA SPVL, and BOA Last Survivor FPVUL dated May 1, 2002

NLIC Survivor Options Plus, NLIC Special Product, and NLAIC Survivor Options VL 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.

- On December 5, 2018, at a meeting of the Board of Trustees (the "Board") of Nationwide Variable Insurance Trust (the "Trust"), the Board approved the termination of Logan Circle Partners, L.P. as the subadviser to the Nationwide Variable Insurance Trust – NVIT Multi Sector Bond Fund (the "Fund") and approved the appointment of Amundi Pioneer Institutional Asset Management, Inc. as the Fund's new subadviser.
- The Fund is renamed "Amundi NVIT Multi Sector Bond Fund" and all references in the prospectus to the Fund's former name are replaced accordingly.
- These changes are anticipated to take effect before the end of January 2019.

Prospectus supplement dated September 14, 2018

to the following prospectus(es):

Soloist, BOA IV, BOA America's Vision Annuity, BOA America's Future Annuity II, BOA Achiever Annuity, America's Horizon Annuity, BOA Future Venue Annuity, Nationwide Heritage Annuity, BOA Elite Venue Annuity, 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 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, America's marketFLEX Advisor Annuity, America's marketFLEX II Annuity, America's marketFLEX Edge Annuity, Nationwide Destination Freedom+, BOA All American Annuity, Sun Trust All American, M&T All American, Compass All American, BOA America's Future Annuity, Key Future, NEA Valuebuilder Future, America's Future Horizon Annuity, BOA V, NEA Valuebuilder Select, BOA FPVUL, BOA Next Generation FPVUL, BOA ChoiceLife FPVUL, BOA Next Generation II FPVUL, Nationwide YourLife Protection VUL - New York, Nationwide YourLife Accumulation VUL - New York, Nationwide YourLife Survivorship VUL - New York, NLIC Options Plus, NLIC Options Premier, Nationwide YourLife Protection VUL - NLAIC, Marathon Performance VUL, Nationwide YourLife Accumulation VUL - NLAIC, and Nationwide YourLife Survivorship VUL dated May 1, 2018

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

BOA America's Income Annuity and BOA Advisor Variable Annuity 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 dated May 1, 2013

Schwab Income Choice Variable Annuity dated May 1, 2012

Schwab Custom Solutions Variable Annuity dated May 1, 2010

BOA Last Survivorship II, BOA ChoiceLife Survivorship, Next Generation Survivorship Life, BOA ChoiceLife Survivorship II, BOA Protection Survivorship Life, BOA ChoiceLife Protection, and Marathon VUL (NLAIC) dated May 1, 2009

Successor, Nationwide Enterprise The Best of America Annuity, BOA TruAccord Variable Annuity, BOA MSPVL, BOA MSPVL II (BOA MSPVL Future), BOA Protection FPVUL, BOA ChoiceLife Protection FPVUL, Nationwide Options Select - New York, Survivor Options Premier (NLIC), Survivor Options Elite (NLIC), Nationwide Options Select AO, Survivor Options Premier (NLAIC), and Options Premier (NLAIC) dated May 1, 2008

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

ElitePRO LTD and ElitePRO Classic dated May 1, 2003

BOA SPVL, BOA Last Survivor FPVUL, and Multi-Flex FPVUL dated May 1, 2002

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

On September 12, 2018, at a meeting of the Board of Trustees (the "Board") of Nationwide Variable Insurance Trust (the "Trust"), the Board approved the termination of Invesco Advisers, Inc. and American Century Investments Management, Inc. as the subadvisers to the Nationwide Variable Insurance Trust – NVIT Multi-Manager International Growth Fund (the "Fund") and approved the appointment of Allianz Global Investors U.S. LLC and WCM Investment Management as the Fund's new subadvisers. These changes are anticipated to take effect before the end of October 2018.

**Prospectus supplement dated July 2, 2018
to the following prospectus(es):**

America's marketFLEX Advisor Annuity, America's marketFLEX II Annuity, and America's
marketFLEX Edge Annuity dated May 1, 2018

America's marketFLEX Annuity 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.
--

The following disclosure changes are made to the prospectus:

- (1) The prospectus offers the following underlying mutual fund(s) as investment option(s). Effective July 30, 2018, the name of the investment option(s) are updated as indicated below:

CURRENT NAME	UPDATED NAME
PIMCO Variable Insurance Trust - Foreign Bond Portfolio (U.S. Dollar-Hedged): Advisor Class	PIMCO Variable Insurance Trust - International Bond Portfolio (U.S. Dollar-Hedged): Advisor Class
PIMCO Variable Insurance Trust - Foreign Bond Portfolio (unhedged): Advisor Class	PIMCO Variable Insurance Trust - International Bond Portfolio (unhedged): Advisor Class
PIMCO Variable Insurance Trust - Global Bond Portfolio (Unhedged): Advisor Class	PIMCO Variable Insurance Trust - Global Bond Opportunities Portfolio (unhedged): Advisor Class
PIMCO Variable Insurance Trust - Unconstrained Bond Portfolio: Advisor Class	PIMCO Variable Insurance Trust - Dynamic Bond Portfolio: Advisor Class

**Prospectus supplement dated June 28, 2018
to the following prospectus(es):**

Nationwide Destination EV NY 2.0, Nationwide Destination B 2.0, Nationwide Destination B NY 2.0, Nationwide Destination L NY 2.0, Nationwide Destination All American Gold 2.0, Nationwide Destination All American Gold NY 2.0, Nationwide Destination Navigator 2.0, Nationwide Destination Navigator NY 2.0, Nationwide Destination All American Gold, Compass All American Gold, Key All American Gold, M&T All American Gold, Wells Fargo Gold Variable Annuity, BOA Achiever Annuity, America's Horizon Annuity, Nationwide Destination C, BOA Elite Venue Annuity, BOA Future Venue Annuity, Nationwide Heritage Annuity, Nationwide Destination L, Nationwide Destination B, Nationwide Destination EV 2.0, Nationwide Destination L 2.0, BOA America's Future Annuity II, Nationwide Destination Freedom+, America's marketFLEX II Annuity, America's marketFLEX Edge Annuity, America's marketFLEX Advisor Annuity, BOA All American Annuity, and Sun Trust All American dated May 1, 2018

America's marketFLEX Annuity dated May 1, 2016

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

Schwab Income Choice Variable Annuity dated May 1, 2012

Schwab Custom Solutions Variable Annuity dated May 1, 2010

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

- On June 13, 2018, at a meeting of the Board of Trustees (the "Board") of Nationwide Variable Insurance Trust (the "Trust"), the Board approved the termination of Boston Advisors, LLC as the subadviser to the Nationwide Variable Insurance Trust – NVIT Large Cap Growth Fund: Class II (the "Fund") and approved the appointment of BNY Mellon Asset Management North America Corporation as the Fund's new subadviser. This change is anticipated to take effect on or about July 16, 2018 (the "Effective Date").
- As of the Effective Date, the Fund is renamed "Nationwide Variable Insurance Trust – NVIT Dynamic U.S. Growth Fund: Class II." All references in the prospectus to the Fund's former name are replaced accordingly.

**Supplement dated May 1, 2018
to the
America's marketFLEX Annuity prospectus dated May 1, 2016**

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

The following disclosures are added to the prospectus. These disclosures supersede any conflicting information presently included in the prospectus.

- 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.
- Nationwide does not recommend or endorse any particular fund and it does not provide investment advice.
- Nationwide may substitute, eliminate, or combine shares of another underlying mutual fund for shares already purchased or to be purchased in the future if either: 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.

The following sections of the prospectus are restated.

- 1) The Total Annual Mutual Fund Operating Expenses table, which shows the minimum and maximum total operating expenses, as of December 31, 2017, charged by the underlying mutual funds that a contract owner may periodically pay while the contract is in force. More detail concerning each mutual fund's fees and expenses is contained in the mutual fund's prospectus.
- 2) The Legal Proceedings for Nationwide Life Insurance Company and Nationwide Investment Services Corporation, which describe certain information about the legal and regulatory proceedings that the Company is subject to.
- 3) The Underlying Mutual Fund Information appendix, which contains information about the mutual funds available to the contract owner through investment in the sub-accounts.

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)	0.31%	4.04%

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 consolidated

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 Federal Reserve Bank and state insurance authorities. Such regulatory entities may, in the normal course, 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. The Company will cooperate with its ultimate parent company, Nationwide Mutual Insurance Company (NMIC) insofar as any inquiry, examination or investigation encompasses NMIC's operations. In addition, recent regulatory activity, including state and federal regulatory activity related to fiduciary standards, may impact the Company's business and operations, and certain estimates and assumptions used by the Company in determining the amounts presented in the combined financial statements and accompanying notes. Actual results could differ significantly from those estimates and assumptions.

Nationwide Investment Services Corporation

The general distributor, NISC, is not engaged in any litigation that is likely to have a material adverse effect on its ability to perform its contract with the variable account.

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 Balanced Wealth Strategy Portfolio: Class B

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

Investment Advisor: AllianceBernstein L.P.
Investment Objective: To 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

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

ALPS Variable Investment Trust - ALPS/Alerian Energy Infrastructure Portfolio: Class III

Investment Advisor: ALPS Advisors, Inc.
Investment Objective: The Portfolio seeks investment results that correspond (before fees and expenses) generally to the price and yield performance of its underlying index, the Alerian Energy Infrastructure Index (the "Index").

ALPS Variable Investment Trust - ALPS/Red Rocks Listed Private Equity Portfolio: Class III

Investment Advisor: ALPS Advisors, Inc.
Sub-advisor: Red Rocks Capital LLC
Investment Objective: To seek to maximize total return, which consists of appreciation on its investments and a variable income stream.

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

Investment Advisor: American Century Investment Management, Inc.
Investment Objective: 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

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 Ultra® Fund: Class I

Investment Advisor: American Century Investment Management, Inc.
Investment Objective: Long-term capital growth.

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

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

American Funds Insurance Series® - Capital Income Builder®: Class 4

Investment Advisor: Capital Research and Management Company
Investment Objective: The fund has two primary investment objectives. It seeks (1) to provide you with a level of current income that exceeds the average yield on U.S. stocks generally and (2) to provide you with a growing stream of income over the years. The fund's secondary objective is to provide you with growth of capital.

American Funds Insurance Series® - Global Small Capitalization Fund: Class 4

Investment Advisor: Capital Research and Management Company
Investment Objective: Seeks long-term growth of capital through investments in smaller companies in the U.S. and around the world.

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.

BlackRock Variable Series Funds, Inc. - BlackRock iShares® Dynamic Allocation V.I. Fund: Class III

Investment Advisor: BlackRock Advisors, LLC
Sub-advisor: BlackRock Advisors, LLC
Investment Objective: To seek to provide total return.
Designation: FF

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

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

Columbia Funds Variable Insurance Trust - CTIVP - AQR Managed Futures Strategy Fund: Class 2 (formerly, Columbia Funds Variable Insurance Trust - Variable Portfolio - AQR Managed Futures Strategy Fund: Class 2)

Investment Advisor: Columbia Management Investment Advisors, LLC
Sub-advisor: AQR Capital Management, LLC
Investment Objective: The investment seeks positive absolute returns.

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.

Credit Suisse Trust - Commodity Return Strategy Portfolio

Investment Advisor: Credit Suisse Asset Management, LLC
Investment Objective: Total Return.

Dreyfus Investment Portfolios - MidCap Stock Portfolio: Service Shares

Investment Advisor: The Dreyfus Corporation
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).

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.

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

Investment Advisor: Fidelity Management & Research Company
Sub-advisor: FMR Co., Inc.
Investment Objective: The fund seeks capital appreciation.

Fidelity Variable Insurance Products Fund - VIP Asset Manager Portfolio: Service Class 2

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

Investment Advisor: Fidelity Management & Research Company
Sub-advisor: FMR Co., Inc., Fidelity Management & Research (U.K.) Inc., Fidelity Research & Analysis Company, Fidelity Investments Money Management, Inc., Fidelity Investments Japan Limited, Fidelity International Investment Advisors, Fidelity International Investment Advisors (U.K.) Limited
Investment Objective: High total return.

Fidelity Variable Insurance Products Fund - VIP Balanced Portfolio: Service Class 2

Investment Advisor: Fidelity Management & Research Company
Sub-advisor: FMR Co., Inc., Fidelity Investments Money Management, Inc., Fidelity Management & Research (U.K.) Inc., Fidelity Research & Analysis Company, Fidelity Investments Japan Limited, Fidelity International Investment Advisors, Fidelity International Investment Advisors (U.K.) Limited
Investment Objective: Income and capital growth consistent with reasonable risk.

Fidelity Variable Insurance Products Fund - VIP Contrafund® Portfolio: Service Class 2

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

Investment Advisor: Fidelity Management & Research Company
Sub-advisor: FMR Co., Inc., Fidelity Investments Money Management, Inc., Fidelity Management & Research (U.K.) Inc., Fidelity Research & Analysis Company, Fidelity Investments Japan Limited, Fidelity International Investment Advisors, Fidelity International Investment Advisors (U.K.) Limited
Investment Objective: Long-term capital appreciation.

Fidelity Variable Insurance Products Fund - VIP Equity-Income Portfolio: Service Class 2

Investment Advisor: Fidelity Management & Research Company
Sub-advisor: FMR Co., Inc., Fidelity Management & Research (U.K.) Inc., Fidelity Research & Analysis Company, Fidelity Investments Japan Limited, Fidelity International Investment Advisors, Fidelity International Investment Advisors (U.K.) Limited
Investment Objective: Reasonable income.

Fidelity Variable Insurance Products Fund - VIP Growth & Income Portfolio: Service Class 2

Investment Advisor: Fidelity Management & Research Company
Sub-advisor: FMR Co., Inc., Fidelity Management & Research (U.K.) Inc., Fidelity Research & Analysis Company, Fidelity Investments Japan Limited, Fidelity International Investment Advisors, Fidelity International Investment Advisors (U.K.) Limited
Investment Objective: High total return through a combination of current income and capital appreciation.

Fidelity Variable Insurance Products Fund - VIP Growth Portfolio: Service Class 2

Investment Advisor: Fidelity Management & Research Company
Sub-advisor: FMR Co., Inc., Fidelity Management & Research (U.K.) Inc., Fidelity Research & Analysis Company, Fidelity International Investment Advisors, Fidelity International Investment Advisors (U.K.) Limited, Fidelity Investments Japan Limited
Investment Objective: Capital appreciation.

Fidelity Variable Insurance Products Fund - VIP High Income Portfolio: Service Class 2

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
Sub-advisor: FMR Co., Inc., Fidelity Research & Analysis Company, Fidelity Investments Japan Limited, Fidelity International Investment Advisors, Fidelity International Investment Advisors (U.K.) Limited
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 2

Investment Advisor: Fidelity Management & Research Company
Sub-advisor: Fidelity Investments Money Management, Inc., Fidelity Research & Analysis Company, Fidelity International Investment Advisors, Fidelity International Investment Advisors (U.K.) Limited
Investment Objective: High level of current income.

Fidelity Variable Insurance Products Fund - VIP Real Estate Portfolio: Service Class 2

Investment Advisor: Fidelity SelectCo, LLC (SelectCo) (the Adviser), an affiliate of Fidelity Management & Research Company
Sub-advisor: FMR Co., Inc., Fidelity Research & Analysis Company
Investment Objective: The fund seeks above-average income and long-term capital growth, consistent with reasonable investment risk.

Fidelity Variable Insurance Products Fund - VIP Strategic Income Portfolio: Service Class 2

Investment Advisor: Fidelity Management & Research Company
Sub-advisor: Fidelity Investments Money Management, Inc., Fidelity International Investment Advisors, Fidelity International Investment Advisors (U.K.) Limited, Fidelity Research & Analysis Company, Fidelity Management & Research (U.K.) Inc.
Investment Objective: The fund seeks a high level of current income. The fund may also seek capital appreciation.

Franklin Templeton Variable Insurance Products Trust - Franklin Founding Funds Allocation 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 Templeton Services, LLC
Investment Objective: 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 Mutual Global Discovery VIP Fund: Class 2

Investment Advisor: Franklin Mutual Advisers, LLC
Investment Objective: Seeks capital appreciation.

Franklin Templeton Variable Insurance Products Trust - Templeton Global Bond VIP Fund: Class 2

Investment Advisor: Franklin Advisers, Inc.
Investment Objective: 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 to achieve investment results that approximate the performance of the GS Global Markets Navigator Index (the "Index").

Goldman Sachs Variable Insurance Trust - Goldman Sachs High Quality Floating Rate Fund: Advisor Shares

Investment Advisor: Goldman Sachs Asset Management, L.P.
Investment Objective: Seeks to provide a high level of current income, consistent with low volatility of principal.

Goldman Sachs Variable Insurance Trust - Goldman Sachs Multi-Strategy Alternatives Portfolio: Service Shares

Investment Advisor: Goldman Sachs Asset Management, L.P.
Investment Objective: The Portfolio seeks long-term growth of capital.

Guggenheim Variable Funds - Global Managed Futures Strategy

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

Investment Advisor: Guggenheim Investments
Investment Objective: The Managed Futures Strategy Fund seeks to provide investment results that match the performance of a benchmark for measuring trends in the commodity and financial futures markets.

Guggenheim Variable Funds - Long Short Equity Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Long-term capital appreciation.

Guggenheim Variable Funds - Multi-Hedge Strategies

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.

Guggenheim Variable Funds Trust - Series F (Floating Rate Strategies Series)

Investment Advisor: Guggenheim Investments
Investment Objective: To provide a high level of current income while maximizing total return.

Invesco - Invesco V.I. Balanced-Risk Allocation Fund: Series II Shares

Investment Advisor: Invesco Advisers, Inc.
Investment Objective: The Fund's investment objective is total return with a low to moderate correlation to traditional financial market indices.

Ivy Variable Insurance Portfolios - Asset Strategy: Class II (formerly, Ivy Variable Insurance Portfolios - Asset Strategy)

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.

Lazard Retirement Series, Inc. - Lazard Retirement Emerging Markets Equity Portfolio: Service Shares

Investment Advisor: Lazard Asset Management LLC
Investment Objective: Long-term capital appreciation.

Legg Mason Partners Variable Income Trust - Western Asset Variable Global High Yield Bond Portfolio: Class II

Investment Advisor: Legg Mason Partners Fund Advisor, LLC
Sub-advisor: Western Asset Management Company and Western Asset Management Company Limited and Western Asset Management Company Pte. Ltd.
Investment Objective: Seeks to maximize total return, consistent with the preservation of capital.

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.

MainStay VP Funds Trust - MainStay VP MacKay Convertible Portfolio: Service 2 Class (formerly, MainStay VP Funds Trust - MainStay VP Convertible Portfolio: Service 2 Class)

Investment Advisor: New York Life Investment Management LLC
Sub-advisor: MacKay Shields LLC
Investment Objective: The Fund seeks capital appreciation together with current income.

MFS® Variable Insurance Trust II - MFS Global Tactical Allocation Portfolio: Service Class

Investment Advisor: Massachusetts Financial Services Company
Investment Objective: The fund seeks total return.

Morgan Stanley Variable Insurance Fund, Inc. - Emerging Markets Debt Portfolio: Class II

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.

Morgan Stanley Variable Insurance Fund, Inc. - Global Real Estate Portfolio: Class II

Investment Advisor: Morgan Stanley Investment Management Inc.
Sub-advisor: Morgan Stanley Investment Management Company
Investment Objective: The Portfolio seeks to provide current income and capital appreciation.

Morgan Stanley Variable Insurance Fund, Inc. - Global Strategist Portfolio: Class II

Investment Advisor: Morgan Stanley Investment Management Inc.
Investment Objective: The fund seeks total 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 - BlackRock NVIT Managed Global Allocation Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Nationwide Asset Management, LLC
Investment Objective: 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

This underlying mutual fund is no longer available to receive transfers or new purchase payments effective April 25, 2014

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 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 Bond Index Fund: Class I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: BlackRock Investment Management, LLC
Investment Objective: The Fund seeks to match the performance of the Bloomberg Barclays U.S. Aggregate Bond Index ("Aggregate Bond Index") as closely as possible before the deduction of Fund expenses.

Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Aggressive Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The Aggressive Fund seeks maximum growth of capital consistent with a more aggressive level of risk as compared to other Cardinal Funds.

Designation: FF

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 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 Cardinal Funds.

Designation: FF

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 Cardinal Funds.

Designation: FF

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: 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 Cardinal(SM) Managed Growth Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Nationwide Asset Management, LLC
Investment Objective: Seeks growth primarily and investment income secondarily.

Designation: FF, VOL

Nationwide Variable Insurance Trust - NVIT Cardinal(SM) 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 Cardinal Funds.
Designation: FF

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 Cardinal Funds.
Designation: FF

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 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: 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: 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 the preservation of capital.

Nationwide Variable Insurance Trust - NVIT Government Money Market Fund: Class II

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.

Nationwide Variable Insurance Trust - NVIT International Index Fund: Class I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: BlackRock Investment Management, LLC
Investment Objective: The Fund seeks to match the performance of the MSCI Europe, Australasia and Far East Index ("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 NVIT Investor Destinations Aggressive 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 NVIT Investor Destinations Balanced 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 NVIT Investor Destinations Capital Appreciation 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 NVIT Investor Destinations Conservative 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: 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: Seeks growth primarily and investment income secondarily.

Designation: FF, VOL

Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderate Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The NVIT Investor Destinations Moderate 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 NVIT Investor Destinations Moderately Aggressive 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 NVIT Investor Destinations Moderately Conservative Fund seeks a high level of total return consistent with a moderately conservative level of risk.

Designation: FF

Nationwide Variable Insurance Trust - NVIT Large Cap Growth Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Boston Advisors, LLC
Investment Objective: The Fund seeks long-term capital growth.

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 Sector Bond Fund: Class I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Logan Circle Partners, L.P.
Investment Objective: The Fund seeks to provide above average total return over a market cycle of three to five years.

Nationwide Variable Insurance Trust - NVIT Multi-Manager International Growth Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Invesco Advisers, Inc. and American Century Investment Management, Inc.
Investment Objective: The fund seeks long-term capital growth.

Nationwide Variable Insurance Trust - NVIT Multi-Manager International Value Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Thompson, Siegel & Walmsley LLC
Investment Objective: The Fund seeks long-term capital appreciation.

Nationwide Variable Insurance Trust - NVIT Multi-Manager Large Cap Growth Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Massachusetts Financial Services Company; Smith Asset Management Group; and Loomis, Sayles & Company L.P.
Investment Objective: The fund seeks long-term capital growth.

Nationwide Variable Insurance Trust - NVIT Multi-Manager Large Cap Value Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Massachusetts Financial Services Company; The Boston Company Asset Management, LLC; Wellington Management Company, LLP
Investment Objective: The fund seeks long-term capital growth.

Nationwide Variable Insurance Trust - NVIT Multi-Manager Mid Cap Growth Fund: Class I

This underlying mutual fund is no longer available to receive transfers or new purchase payments effective April 24, 2009

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Neuberger Berman Investment Advisers LLC; Wells Capital Management, Inc.
Investment Objective: The fund seeks long-term capital growth.

Nationwide Variable Insurance Trust - NVIT Multi-Manager Mid Cap Growth Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Neuberger Berman Investment Advisers LLC; Wells Capital Management, Inc.
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; 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: OppenheimerFunds, Inc.; 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: Epoch Investment Partners, Inc.; JPMorgan Investment Management Inc.
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.; OppenheimerFunds, Inc.
Investment Objective: The Fund seeks long-term growth of capital.

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 Real Estate Fund: Class II

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 I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: BlackRock Investment Management, LLC
Investment Objective: 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.

Neuberger Berman Advisers Management Trust - U.S. Equity Index PutWrite Strategy Portfolio: Class S

Investment Advisor: Neuberger Berman Investment Advisers LLC
Investment Objective: The Fund seeks long-term growth of capital and income generation.

Northern Lights Variable Trust - 7Twelve Balanced Portfolio

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2018

Investment Advisor: 7Twelve Advisors, LLC
Investment Objective: The Portfolio seeks to provide superior volatility risk-adjusted returns when compared to the bond and equity markets in general.

Northern Lights Variable Trust - BTS Tactical Fixed Income VIT Fund: Class 2

Investment Advisor: BTS Asset Management, Inc.
Investment Objective: Seeks to provide total return.

Northern Lights Variable Trust - Power Income VIT Fund, advised by WE Donoghue: Class 2

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2018

Investment Advisor: W. E. Donoghue & Co., LLC
Investment Objective: The Fund's primary investment objective is total return from income and capital appreciation with capital preservation as a secondary objective.

Oppenheimer Variable Account Funds - Oppenheimer Global Fund/VA: Service Shares

Investment Advisor: OFI Global Asset Management, Inc.
Sub-advisor: OppenheimerFunds, Inc.
Investment Objective: The Fund seeks capital appreciation.

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 - Commodity RealReturn® Strategy Portfolio: Advisor Class

Investment Advisor: PIMCO
Investment Objective: The Portfolio seeks maximum real return, consistent with prudent investment management.

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 - Foreign Bond Portfolio (U.S. Dollar-Hedged): 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 - Foreign 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 - Global 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 - High Yield 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 - Income Portfolio: Advisor Class

Investment Advisor: PIMCO
Investment Objective: The Fund's primary investment objective is to maximize current income. Long-term capital appreciation is a secondary objective.

PIMCO Variable Insurance Trust - Low Duration Portfolio: Advisor Class

Investment Advisor: Pacific Investment Management Company LLC
Investment Objective: The Portfolio seeks maximum total return, consistent with preservation of capital and prudent investment management.

PIMCO Variable Insurance Trust - Total Return Portfolio: Advisor Class

Investment Advisor: Pacific Investment Management Company LLC
Investment Objective: The Portfolio seeks maximum total return, consistent with preservation of capital and prudent investment management.

PIMCO Variable Insurance Trust - Unconstrained Bond Portfolio: Advisor Class

Investment Advisor: Pacific Investment Management Company LLC
Investment Objective: The Portfolio seeks maximum long-term return, consistent with preservation of capital and prudent investment management.

Pioneer Variable Contracts Trust - Pioneer High Yield VCT Portfolio: Class II

This underlying mutual fund is no longer available to receive transfers or new purchase payments effective May 1, 2012

Investment Advisor: Pioneer Investment Management, Inc.
Investment Objective: Maximize total return through a combination of income and capital appreciation. Normally, the portfolio invests at least 80% of its total assets in below investment grade (high yield) debt securities and preferred stocks.

ProFunds - ProFund VP Access High Yield Fund

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Access VP High Yield Fund (the "Fund") seeks to provide investment results that correspond generally to the total return of the high yield market consistent with maintaining reasonable liquidity.

ProFunds - ProFund VP Asia 30

Investment Advisor: ProFund Advisors LLC
Investment Objective: ProFund VP Asia 30 seeks daily investment results, before fees and expenses, that correspond to the daily performance of the ProFunds Asia 30 Index.

ProFunds - ProFund VP Banks

Investment Advisor: ProFund Advisors LLC
Investment Objective: The fund seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Dow Jones U.S. BanksSM Index.

ProFunds - ProFund VP Basic Materials

Investment Advisor: ProFund Advisors LLC
Investment Objective: The fund seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Dow Jones U.S. Basic MaterialsSM Index.

ProFunds - ProFund VP Bear

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

Investment Advisor: ProFund Advisors LLC
Investment Objective: ProFund VP Bear seeks daily investment results, before fees and expenses, that correspond to the inverse (-1X) of the daily performance of the S&P 500® Index.

ProFunds - ProFund VP Biotechnology

Investment Advisor: ProFund Advisors LLC
Investment Objective: The fund seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Dow Jones U.S. BiotechnologySM Index.

ProFunds - ProFund VP Bull

Investment Advisor: ProFund Advisors LLC
Investment Objective: ProFund VP Bull seeks daily investment results, before fees and expenses, that correspond to the daily performance of the S&P 500® Index.

ProFunds - ProFund VP Consumer Goods

Investment Advisor: ProFund Advisors LLC
Investment Objective: The fund seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Dow Jones U.S. Consumer GoodsSM Index.

ProFunds - ProFund VP Consumer Services

Investment Advisor: ProFund Advisors LLC
Investment Objective: The fund seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Dow Jones U.S. Consumer GoodsSM Index. The fund does not seek to achieve its stated investment objective over a period of time greater than one day.

ProFunds - ProFund VP Emerging Markets

Investment Advisor: ProFund Advisors LLC
Investment Objective: ProFund VP Emerging Markets seeks daily investment results, before fees and expenses, that correspond to the daily performance of The Bank of New York Mellon Emerging Markets 50 ADR® Index.

ProFunds - ProFund VP Europe 30

Investment Advisor: ProFund Advisors LLC
Investment Objective: ProFund VP Europe 30 seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Pro-Funds Europe 30 Index.

ProFunds - ProFund VP Financials

Investment Advisor: ProFund Advisors LLC
Investment Objective: The fund seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Dow Jones U.S. FinancialsSM Index.

ProFunds - ProFund VP Health Care

Investment Advisor: ProFund Advisors LLC
Investment Objective: The fund seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Dow Jones U.S. Health CareSM Index

ProFunds - ProFund VP Industrials

Investment Advisor: ProFund Advisors LLC
Investment Objective: The fund seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Dow Jones U.S. IndustrialsSM Index.

ProFunds - ProFund VP International

Investment Advisor: ProFund Advisors LLC
Investment Objective: ProFund VP International seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Morgan Stanley Capital International Europe, Australasia and Far East ("MSCI EAFE") Index.

ProFunds - ProFund VP Internet

Investment Advisor: ProFund Advisors LLC
Investment Objective: The fund seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Dow Jones Internet CompositeSM Index.

ProFunds - ProFund VP Japan

Investment Advisor: ProFund Advisors LLC
Investment Objective: ProFund VP Japan seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Nikkei 225 Stock Average.

ProFunds - ProFund VP NASDAQ-100

Investment Advisor: ProFund Advisors LLC
Investment Objective: ProFund VP NASDAQ-100 seeks daily investment results, before fees and expenses, that correspond to the daily performance of the NASDAQ-100 Index.

ProFunds - ProFund VP Oil & Gas

Investment Advisor: ProFund Advisors LLC
Investment Objective: ProFund VP Oil & Gas seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Dow Jones U.S. Oil & GasSM Index.

ProFunds - ProFund VP Pharmaceuticals

Investment Advisor: ProFund Advisors LLC
Investment Objective: The fund seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Dow Jones U.S. PharmaceuticalsSM Index.

ProFunds - ProFund VP Precious Metals

Investment Advisor: ProFund Advisors LLC
Investment Objective: The fund seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Dow Jones Precious MetalsSM Index.

ProFunds - ProFund VP Real Estate

Investment Advisor: ProFund Advisors LLC
Investment Objective: The fund seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Dow Jones U.S. Real EstateSM Index.

ProFunds - ProFund VP Rising Rates Opportunity

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

Investment Advisor: ProFund Advisors LLC
Investment Objective: ProFund VP Rising Rates Opportunity seeks daily investment results, before fees and expenses, that correspond to one and one-quarter times (125%) the inverse (opposite) of the daily price movement of the most recently issued 30-year U.S. Treasury Bond ("Long Bond").

ProFunds - ProFund VP Semiconductor

Investment Advisor: ProFund Advisors LLC
Investment Objective: The fund seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Dow Jones U.S. SemiconductorsSM Index.

ProFunds - ProFund VP Short Emerging Markets

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

Investment Advisor: ProFund Advisors LLC
Investment Objective: ProFund VP Short Emerging Markets seeks daily investment results, before fees and expenses, that correspond to the inverse (opposite) of the daily performance of The Bank of New York Mellon Emerging Markets 50 ADR[®] Index.

ProFunds - ProFund VP Short International

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

Investment Advisor: ProFund Advisors LLC
Investment Objective: ProFund VP Short International seeks daily investment results, before fees and expenses, that correspond to the inverse (opposite) of the daily performance of the Morgan Stanley Capital International Europe, Australasia and Far East ("MSCI EAFE") Index.

ProFunds - ProFund VP Short NASDAQ-100

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

Investment Advisor: ProFund Advisors LLC
Investment Objective: ProFund VP Short NASDAQ-100 (formerly ProFund VP Short OTC) seeks daily investment results, before fees and expenses, that correspond to the inverse (opposite) of the daily performance of the NASDAQ-100 Index.

ProFunds - ProFund VP Technology

Investment Advisor: ProFund Advisors LLC
Investment Objective: The fund seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Dow Jones U.S. TechnologySM Index.

ProFunds - ProFund VP Telecommunications

Investment Advisor: ProFund Advisors LLC
Investment Objective: The fund seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Dow Jones U.S. TelecommunicationsSM Index.

ProFunds - ProFund VP U.S. Government Plus

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

Investment Advisor: ProFund Advisors LLC
Investment Objective: ProFund VP U.S. Government Plus seeks daily investment results, before fees and expenses, that correspond to one and one-quarter times (125%) the daily price movement of the most recently issued 30-year U.S. Treasury Bond ("Long Bond").

ProFunds - ProFund VP UltraNASDAQ-100

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

Investment Advisor: ProFund Advisors LLC
Investment Objective: ProFund VP UltraNASDAQ-100 (formerly ProFund VP Ultra OTC) seeks daily investment results, before fees and expenses, that correspond to twice (200%) the daily performance of the NASDAQ-100® Index.

ProFunds - ProFund VP UltraShort NASDAQ-100

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

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks daily investment results, before fees and expenses, that correspond to twice (200%) the inverse (opposite) of the daily performance of the NASDAQ-100® Index. The Fund does not seek to achieve its stated investment objective over a period of time greater than one day.

ProFunds - ProFund VP Utilities

Investment Advisor: ProFund Advisors LLC
Investment Objective: The fund seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Dow Jones U.S. UtilitiesSM Index.

Rydex Variable Trust - Banking Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that are involved in the banking sector, including commercial banks (and their holding companies) and savings and loan institutions.

Rydex Variable Trust - Basic Materials Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies engaged in the mining, manufacture, or sale of basic materials, such as lumber, steel, iron, aluminum, concrete, chemicals and other basic building and manufacturing materials.

Rydex Variable Trust - Biotechnology Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that are involved in the biotechnology industry, including companies involved in research and development, genetic or other biological engineering, and in the design, manufacture, or sale of related biotechnology products or services.

Rydex Variable Trust - Commodities Strategy Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Seeks to provide investment results that correlate to the performance of the Goldman Sachs Commodity Total Return Index ("GSCI® Index").

Rydex Variable Trust - Consumer Products Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies engaged in manufacturing finished goods and services both domestically and internationally.

Rydex Variable Trust - Dow 2x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to 200% of the daily performance of the Dow Jones Industrial Average.

Rydex Variable Trust - Electronics Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that are involved in the electronics sector, including semiconductor manufacturers and distributors, and makers and vendors of other electronic components and devices.

Rydex Variable Trust - Energy Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies involved in the energy field, including the exploration, production, and development of oil, gas, coal and alternative sources of energy.

Rydex Variable Trust - Energy Services Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that are involved in the energy services field, including those that provide services and equipment in the areas of oil, coal, and gas exploration and production.

Rydex Variable Trust - Europe 1.25x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the Dow Jones STOXX 50 Index.

Rydex Variable Trust - Financial Services Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that are involved in the financial services sector.

Rydex Variable Trust - Government Long Bond 1.2x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond with 120% of the daily price movement of the Long Treasury Bond.

Rydex Variable Trust - Health Care Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that are involved in the health care industry.

Rydex Variable Trust - High Yield Strategy Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Seeks to provide investment results that correlate, before fees and expenses, to the performance of the high yield bond market.

Rydex Variable Trust - Internet Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that provide products or services designed for or related to the Internet.

Rydex Variable Trust - Inverse Dow 2x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that inversely correspond to 200% of the daily performance of the Dow Jones Industrial Average.

Rydex Variable Trust - Inverse Government Long Bond Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that inversely correspond to the daily performance of the Long Treasury Bond.

Rydex Variable Trust - Inverse Mid-Cap Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that inversely correspond to the daily performance of the S&P Mid Cap 400® Index.

Rydex Variable Trust - Inverse NASDAQ-100® Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that inversely correspond to the daily performance of the NASDAQ 100 Index®.

Rydex Variable Trust - Inverse Russell 2000® Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that inversely correspond to the daily performance of the Russell 2000 Index®.

Rydex Variable Trust - Inverse S&P 500 Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that will inversely correlate to the daily performance of the S&P 500® Index.

Rydex Variable Trust - Japan 2x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correlate to the daily performance of the Nikkei 225 Stock Average.

Rydex Variable Trust - Leisure Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies engaged in leisure and entertainment businesses.

Rydex Variable Trust - Mid-Cap 1.5x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the S&P MidCap 400® Index.

Rydex Variable Trust - NASDAQ-100® 2x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to 200% of the daily performance of the NASDAQ 100 Index®.

Rydex Variable Trust - NASDAQ-100® Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the NASDAQ 100 Index®.

Rydex Variable Trust - Nova Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to 150% of the daily performance of the S&P 500® Index.

Rydex Variable Trust - Precious Metals Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in U.S. and foreign companies that are involved in the precious metals sector, including exploration, mining, production and development, and other precious metals-related services.

Rydex Variable Trust - Real Estate Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that are involved in the real estate industry including real estate investment trusts.

Rydex Variable Trust - Retailing Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies engaged in merchandising finished goods and services, including department stores, restaurant franchises, mail order operations and other companies involved in selling products to consumers.

Rydex Variable Trust - Russell 2000® 1.5x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the Russell 2000 Index®.

Rydex Variable Trust - S&P 500 2x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to 200% of the daily performance of the S&P 500® Index.

Rydex Variable Trust - S&P 500 Pure Growth Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the S&P 500/Pure Growth Index.

Rydex Variable Trust - S&P 500 Pure Value Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the S&P 500/Pure Value Index.

Rydex Variable Trust - S&P MidCap 400 Pure Growth Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the S&P MidCap 400/Pure Growth Index.

Rydex Variable Trust - S&P MidCap 400 Pure Value Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the S&P MidCap 400/Pure Value Index.

Rydex Variable Trust - S&P SmallCap 600 Pure Growth Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the S&P SmallCap 600/Pure Growth Index.

Rydex Variable Trust - S&P SmallCap 600 Pure Value Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the S&P SmallCap 600/Pure Value Index.

Rydex Variable Trust - Strengthening Dollar 2x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to 200% of the daily performance of the U.S. Dollar Index.

Rydex Variable Trust - Technology Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that are involved in the technology sector, including computer software and service companies, semiconductor manufacturers, networking and telecommunications equipment manufacturers, PC hardware and peripherals companies.

Rydex Variable Trust - Telecommunications Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies engaged in the development, manufacture, or sale of communications services or communications equipment.

Rydex Variable Trust - Transportation Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies engaged in providing transportation services or companies engaged in the design, manufacture, distribution, or sale of transportation equipment.

Rydex Variable Trust - Utilities Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that operate public utilities.

Rydex Variable Trust - Weakening Dollar 2x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to 200% of the daily performance of the U.S. Dollar Index.

The Merger Fund VL - The Merger Fund VL

Investment Advisor: Westchester Capital Management, LLC
Investment Objective: Seeks to achieve capital growth by engaging in merger arbitrage.

VanEck VIP Trust - VanEck VIP Global Gold Fund: Class S (formerly, VanEck VIP Trust - VanEck VIP Global Gold Fund: Service Class)

Investment Advisor: Van Eck Associates Corporation
Investment Objective: The Fund seeks long-term capital appreciation by investing in common stocks of gold-mining companies. The Fund may take current income into consideration when choosing investments.

VanEck VIP Trust - VanEck VIP Global Hard Assets Fund: Initial Class

Investment Advisor: Van Eck Associates Corporation
Investment Objective: Long-term capital appreciation by investing primarily in hard asset securities. Income is a secondary consideration.

Prospectus supplement dated March 12, 2018

to the following prospectus(es):

Nationwide Destination Architect 2.0, Nationwide Destination All American Gold 2.0, Nationwide Destination All American Gold NY 2.0, Nationwide Destination B 2.0, Nationwide Destination B NY 2.0, Nationwide Destination EV NY 2.0, Nationwide Destination L NY 2.0, Nationwide Destination Navigator 2.0, Nationwide Destination Navigator NY 2.0, Nationwide Destination Freedom+, BOA CVUL Future (NWL), BAE Future Corporate FPVUL, Next Generation Corporate Variable Universal Life, Future Executive VUL, Nationwide YourLife Protection VUL - New York, Nationwide YourLife Accumulation VUL - New York, Nationwide YourLife Survivorship VUL - New York, Nationwide YourLife Protection VUL - NLAIC, Marathon Performance VUL, Nationwide YourLife Accumulation VUL - NLAIC, Nationwide YourLife Survivorship VUL, BOA IV, BOA America's Vision Annuity, BOA America's Future Annuity II, BOA Achiever Annuity, America's Horizon Annuity, BOA Future Venue Annuity, Nationwide Heritage Annuity, BOA Elite Venue Annuity, 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 B, Nationwide Destination C, Nationwide Destination EV 2.0, Nationwide Destination L, Nationwide Destination L 2.0, America's marketFLEX Advisor Annuity, America's marketFLEX II Annuity, America's marketFLEX Edge Annuity, BOA All American Annuity, Sun Trust All American, M&T All American, Compass All American, BOA America's Future Annuity, Key Future, NEA Valuebuilder Future, America's Future Horizon Annuity, The BB&T Future Annuity, BOA V, NEA Valuebuilder Select, BOA FPVUL, BOA Next Generation FPVUL, BOA ChoiceLife FPVUL, BOA Next Generation II FPVUL, NLIC Options Plus, NLIC Options Premier, and NLIC Options dated May 1, 2017

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

BOA America's Income Annuity and BOA Advisor Variable Annuity 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 Venue Annuity, BOA Choice Annuity, Key Choice, and Paine Webber Choice Annuity dated May 1, 2013

Schwab Income Choice Variable Annuity dated May 1, 2012

Schwab Custom Solutions Variable Annuity dated May 1, 2010

BOA Last Survivorship II, BOA ChoiceLife Survivorship, Next Generation Survivorship Life, BOA ChoiceLife Survivorship II, BOA Protection Survivorship Life, BOA ChoiceLife Protection, and Marathon VUL (NLAIC) dated May 1, 2009

Nationwide Enterprise The Best of America Annuity, BOA TruAccord Variable Annuity, Market Street VIP/2 Annuity (NLAIC), BOA MSPVL, BOA MSPVL II (BOA MSPVL Future), BOA Protection FPVUL, BOA ChoiceLife Protection FPVUL, America's marketFLEX VUL, Nationwide Options Select - New York, Survivor Options Premier (NLIC), Survivor Options Elite (NLIC), BOA CVUL Future (NLAIC), BOA CVUL (NLAIC), INVESCO PCVUL, Nationwide Options Select AO, Survivor Options Premier (NLAIC), and Options Premier (NLAIC) dated May 1, 2008

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

ElitePRO LTD and ElitePRO Classic dated May 1, 2003

BOA InvestCare, VIP Extra Credit Annuity (NLIC), Market Street VIP/2 Annuity (NLIC), VIP Extra Credit Annuity (NLAIC), BOA SPVL, BOA Last Survivor FPVUL, Multi-Flex FPVUL, and Options VL (NLAIC) dated May 1, 2002

VIP Premier DCA Annuity (NLIC) and VIP Premier DCA Annuity (NLAIC) dated November 1, 2001

Eagle Choice Annuity and Options VIP Annuity (NLAIC) dated May 1, 2001
Survivor Options Plus (NLIC), Special Product (NLIC), and Survivor Options VL (NLAIC) 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.

At a meeting held on or about March 7, 2018, the Board of Trustees of Nationwide Variable Insurance Trust (the "Trust") approved the termination of Putnam Investment Management, LLC ("Putnam") as a subadvisor to the NVIT Multi-Manager Small Company Fund (the "Fund"). This change is anticipated to take effect on or about April 27, 2018 (the "Effective Date").

**Prospectus supplement dated January 9, 2018
to the following prospectus(es):**

Nationwide Destination Freedom+, America's marketFLEX Advisor Annuity, America's marketFLEX
II Annuity, America's marketFLEX Edge Annuity dated May 1, 2017

America's marketFLEX Annuity dated May 1, 2016

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

At a meeting held on December 13, 2017, the Board of Trustees (the "Board") of the Goldman Sachs Variable Insurance Trust (the "Trust") approved a plan of liquidation (the "Plan of Liquidation") for the Goldman Sachs Variable Insurance Trust – Goldman Sachs Strategic Income Fund: Advisor Shares (the "Fund").

Therefore, the following changes apply to the contract:

- Effective on or about January 19, 2018, the Fund will no longer be available to receive new purchase payments, except that existing contract owners of the Fund may continue to purchase or transfer shares of the Fund until on or about April 20, 2018.
- The liquidation of the Fund is expected to occur on or about April 27, 2018 (the "Liquidation Date"). Prior to the Liquidation Date and pursuant to the terms of your contract, you may transfer your allocations from the Fund to any investment option available in your contract.
- Any funds remaining in the Fund as of the Liquidation Date will be reallocated to the Nationwide Variable Insurance Trust – NVIT Government Money Market Fund: Class II (the "Acquiring Fund").

**Prospectus supplement dated November 15, 2017
to the following prospectus(es):**

Nationwide Destination EV NY 2.0, Nationwide Destination B 2.0, Nationwide Destination B NY 2.0, Nationwide Destination L NY 2.0, Nationwide Destination All American Gold 2.0, Nationwide Destination All American Gold NY 2.0, Nationwide Destination Navigator 2.0, Nationwide Destination Navigator NY 2.0, Nationwide YourLife Protection VUL - NLAIC, Marathon Performance VUL, Nationwide YourLife Accumulation VUL - NLAIC, Nationwide YourLife Survivorship VUL, Future Executive VUL, BOA CVUL Future (NWL), BAE Future Corporate FPVUL, Next Generation Corporate Variable Universal Life, Nationwide YourLife Protection VUL - New York, Nationwide YourLife Accumulation VUL - New York, Nationwide YourLife Survivorship VUL - New York, Nationwide Destination Freedom+, NEA Valuebuilder, America's marketFLEX II Annuity, America's marketFLEX Edge Annuity, America's marketFLEX Advisor Annuity, BOA America's Future Annuity, Key Future, NEA Valuebuilder Future, America's Future Horizon Annuity, BOA V, NEA Valuebuilder Select, BOA FPVUL, BOA Next Generation FPVUL, BOA ChoiceLife FPVUL, BOA Next Generation II FPVUL, BOA All American Annuity, M&T All American, BOA IV, BOA America's Vision Annuity, BOA America's Future Annuity II, Nationwide Destination All American Gold, Compass All American Gold, Key All American Gold, M&T All American Gold, Wells Fargo Gold Variable Annuity, BOA Achiever Annuity, America's Horizon Annuity, Nationwide Destination C, BOA Elite Venue Annuity, BOA Future Venue Annuity, Nationwide Heritage Annuity, Nationwide Destination L, Nationwide Destination B, Nationwide Destination EV 2.0, Nationwide Destination L 2.0, NLIC Options, NLIC Options Plus, and NLIC Options Premier dated May 1, 2017

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

BOA America's Income Annuity dated May 1, 2014

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

Schwab Income Choice Variable Annuity dated May 1, 2012

Schwab Custom Solutions Variable Annuity dated May 1, 2010

Marathon VUL (NLAIC), BOA Last Survivorship II, BOA ChoiceLife Survivorship, BOA Protection Survivorship Life, BOA ChoiceLife Protection, Next Generation Survivorship Life, and BOA ChoiceLife Survivorship II dated May 1, 2009

Multi-Flex Annuity, BOA TruAccord Variable Annuity, Nationwide Enterprise The Best of America Annuity, BOA CVUL Future (NLAIC), BOA CVUL (NLAIC), INVESCO PCVUL, Nationwide Options Select AO, BOA MSPVL, BOA MSPVL II (BOA MSPVL Future), BOA Protection FPVUL, BOA ChoiceLife Protection FPVUL, America's marketFLEX VUL, Nationwide Options Select - New York, Survivor Options Elite (NLIC), Survivor Options Premier (NLIC), Market Street VIP/2 Annuity (NLAIC), Options Premier (NLAIC), and Survivor Options Premier (NLAIC) dated May 1, 2008

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

ElitePRO LTD and ElitePRO Classic dated May 1, 2003

BOA InvestCare, BOA SPVL, BOA Multiple Pay, BOA Last Survivor FPVUL, Multi-Flex FPVUL, Market Street VIP/2 Annuity (NLIC), VIP Extra Credit Annuity (NLIC), VIP Extra Credit Annuity (NLAIC), and Options VL (NLAIC) dated May 1, 2002

VIP Premier DCA Annuity (NLIC) and VIP Premier DCA Annuity (NLAIC) dated November 1, 2001

NLAIC Annuity and Options VIP Annuity (NLAIC) dated May 1, 2001
Citibank Annuity, Special Product (NLIC), Survivor Options Plus (NLIC), and Survivor Options VL
(NLAIC) dated May 1, 2000

VIP Annuity (NLIC) and NLAIC VIP Annuity dated May 2, 1994
SPVL and VLI (NLIC) dated May 1, 1987

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

Effective on or about November 13, 2017 (the "Effective Date"), HighMark Capital Management, Inc. ("HighMark") will no longer serve as subadviser to the Nationwide Variable Insurance Trust – Nationwide Fund (the "Fund").

At a special meeting on November 8, 2017, the Board of Trustees (the "Board") of the Nationwide Variable Insurance Trust (the "Trust") approved the appointment of AQR Capital Management, LLC (AQR) as the new subadviser to the Fund. This change is anticipated to be implemented on or about the Effective Date.

Prospectus supplement dated September 29, 2017

to the following prospectus(es):

Nationwide Destination Freedom+, Nationwide Destination Architect 2.0, Nationwide Destination All American Gold 2.0, Nationwide Destination All American Gold NY 2.0, Nationwide Destination B 2.0, Nationwide Destination B NY 2.0, Nationwide Destination EV NY 2.0, Nationwide Destination L NY 2.0, Nationwide Destination Navigator 2.0, Nationwide Destination Navigator NY 2.0, Nationwide YourLife Protection VUL - NLAIC, Marathon Performance VUL, Nationwide YourLife Accumulation VUL - NLAIC, Nationwide YourLife Survivorship VUL, BOA CVUL Future (NWL), BAE Future Corporate FPVUL, Future Executive VUL, Next Generation Corporate Variable Universal Life, Nationwide YourLife Protection VUL - New York, Nationwide YourLife Accumulation VUL - New York, Nationwide YourLife Survivorship VUL - New York, NLIC Options Plus, NLIC Options Premier, America's marketFLEX Advisor Annuity, America's marketFLEX II Annuity, America's marketFLEX Edge Annuity, BOA All American Annuity, M&T All American, BOA America's Future Annuity, Key Future, NEA Valuebuilder Future, America's Future Horizon Annuity, BOA V, NEA Valuebuilder Select, BOA IV, BOA America's Vision Annuity, BOA America's Future Annuity II, BOA Achiever Annuity, America's Horizon Annuity, BOA Future Venue Annuity, Nationwide Heritage Annuity, BOA Elite Venue Annuity, 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 B, Nationwide Destination C, Nationwide Destination EV 2.0, Nationwide Destination L, Nationwide Destination L 2.0, BOA FPVUL, BOA Next Generation FPVUL, BOA ChoiceLife FPVUL, and BOA Next Generation II FPVUL dated May 1, 2017

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

BOA America's Income Annuity dated May 1, 2014

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

Schwab Income Choice Variable Annuity dated May 1, 2012

Schwab Custom Solutions Variable Annuity dated May 1, 2010

Marathon VUL (NLAIC), BOA Last Survivorship II, BOA ChoiceLife Survivorship, BOA ChoiceLife Survivorship II, Next Generation Survivorship Life, BOA Protection Survivorship Life, and BOA ChoiceLife Protection dated May 1, 2009

Survivor Options Premier (NLIC), Survivor Options Elite (NLIC), Survivor Options Premier (NLAIC), Options Premier (NLAIC), BOA TruAccord Variable Annuity, Nationwide Enterprise The Best of America Annuity, BOA CVUL Future (NLAIC), BOA CVUL (NLAIC), Nationwide Options Select AO, BOA MSPVL, BOA MSPVL II (BOA MSPVL Future), BOA Protection FPVUL, BOA ChoiceLife Protection FPVUL, and Nationwide Options Select - New York dated May 1, 2008

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

ElitePRO LTD and ElitePRO Classic dated May 1, 2003

BOA SPVL, BOA Last Survivor FPVUL, and Multi-Flex FPVUL dated May 1, 2002

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

On September 13, 2017, the Board of Trustees of Nationwide Variable Insurance Trust (the "Trust") approved the termination of Brookfield Investment Management, Inc. ("Brookfield") as the subadviser to the NVIT Real Estate Fund (the "Fund") and approved the appointment of Wellington Management Company LLP ("Wellington Management") as the new subadviser to the Fund. This change is anticipated to take effect on or about September 29, 2017 (the "Effective Date").

**Prospectus supplement dated August 11, 2017
to the following prospectus(es):**

America's marketFLEX Advisor Annuity and America's marketFLEX II Annuity dated May 1, 2017
America's marketFLEX Annuity dated May 1, 2016

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

The Trustees of Pioneer Variable Contracts Trust (the "Trust") have authorized the liquidation of Pioneer Emerging Markets VCT Portfolio (the "Portfolio").

Therefore, the following changes apply to the contract:

- Effective on or about October 31, 2017, the Portfolio will no longer be available to receive transfers or new purchase payments.
- The liquidation of the Portfolio is expected to occur on or about November 1, 2017 (the "Liquidation Date"). Prior to the Liquidation Date and pursuant to the terms of your contract, you may transfer your allocations from the Portfolio to any investment option available in your contract.
- Any funds remaining in the Portfolio as of the Liquidation Date will be reallocated to the Nationwide Variable Insurance Trust – NVIT Government Money Market Fund: Class II (the "Acquiring Fund").

Prospectus supplement dated June 21, 2017

to the following prospectus(es):

Nationwide Destination All American Gold 2.0, Nationwide Destination All American Gold NY 2.0, Nationwide Destination B 2.0, Nationwide Destination B NY 2.0, Nationwide Destination EV NY 2.0, Nationwide Destination L NY 2.0, Nationwide Destination Navigator 2.0, Nationwide Destination Navigator NY 2.0, Nationwide Destination Freedom+, Nationwide YourLife Protection VUL - New York, Nationwide YourLife Accumulation VUL - New York, Nationwide YourLife Survivorship VUL - New York, Nationwide YourLife Protection VUL - NLAIC, Marathon Performance VUL, Nationwide YourLife Accumulation VUL - NLAIC, Nationwide YourLife Survivorship VUL, BOA IV, BOA America's Vision Annuity, BOA America's Future Annuity II, BOA Achiever Annuity, America's Horizon Annuity, BOA Future Venue Annuity, Nationwide Heritage Annuity, BOA Elite Venue Annuity, 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 B, Nationwide Destination C, Nationwide Destination EV 2.0, Nationwide Destination L, Nationwide Destination L 2.0, America's marketFLEX Advisor Annuity, America's marketFLEX II Annuity, America's marketFlex Edge Annuity, BOA All American Annuity, M&T All American, Compass All American, BOA America's Future Annuity, The BB&T Future Annuity, BOA V, BOA FFPVUL, BOA Next Generation FFPVUL, BOA ChoiceLife FFPVUL, BOA Next Generation II FFPVUL, NLIC Options Plus, NLIC Options Premier, and NLIC Options prospectus dated May 1, 2017

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

BOA America's Income Annuity and BOA Advisor Variable Annuity 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 Venue Annuity, BOA Choice Annuity, and Paine Webber Choice Annuity dated May 1, 2013

Schwab Income Choice Variable Annuity dated May 1, 2012

Schwab Custom Solutions Variable Annuity dated May 1, 2010

BOA Last Survivorship II, BOA ChoiceLife Survivorship, BOA ChoiceLife Survivorship II, Next Generation Survivorship Life, BOA Protection Survivorship Life, BOA ChoiceLife Protection, and Marathon VUL (NLAIC) dated May 1, 2009

Nationwide Enterprise The Best of America Annuity, BOA TruAccord Variable Annuity, Market Street VIP/2 Annuity (NLAIC), BOA MSPVL, BOA MSPVL II (BOA MSPVL Future), BOA Protection FFPVUL, BOA ChoiceLife Protection FFPVUL, Nationwide Options Select - New York, Survivor Options Premier (NLIC), Survivor Options Elite (NLIC), Nationwide Options Select AO, Survivor Options Premier (NLAIC), and Options Premier (NLAIC) dated May 1, 2008

BOA Exclusive Annuity dated May 1, 2004

ElitePRO LTD and ElitePRO Classic dated May 1, 2003

VIP Extra Credit Annuity (NLIC), Market Street VIP/2 Annuity (NLIC), VIP Extra Credit Annuity (NLAIC), and Options VL (NLAIC) dated May 1, 2002

VIP Premier DCA Annuity (NLIC) and VIP Premier DCA Annuity (NLAIC) dated November 1, 2001
Options VIP Annuity (NLAIC) dated May 1, 2001

Survivor Options Plus (NLIC), Special Product (NLIC), and Survivor Options VL (NLAIC) 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.

On June 14, 2017, the Board of Trustees of Nationwide Variable Insurance Trust (the "Trust") approved the termination of J.P. Morgan Investment Management Inc. ("JPMorgan") as a subadviser to the NVIT Multi-Manager International Value Fund (the "Fund") and approved the appointment of Thompson, Siegel & Walmsley LLC ("TSW") as a new subadviser to the Fund. This change is anticipated to take effect on or about July 10, 2017 (the "Effective Date").

Prospectus supplement dated June 1, 2017

to the following prospectus(es):

America's marketFLEX Advisor Annuity, America's marketFLEX Annuity, America's marketFlex Edge Annuity, and America's marketFLEX II Annuity

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:

- (1) The prospectus offers the following underlying mutual fund(s) as investment option(s) under the contract/policy. Effective May 1, 2017, the name of the investment option(s) are updated as indicated below:

CURRENT NAME	UPDATED NAME
Nationwide Variable Insurance Trust - DFA NVIT Capital Appreciation Fund: Class II	Nationwide Variable Insurance Trust - NVIT DFA Capital Appreciation Fund: Class II
Nationwide Variable Insurance Trust - DFA NVIT Moderate Fund: Class II	Nationwide Variable Insurance Trust - NVIT DFA Moderate Fund: Class II

- (2) Effective May 1, 2017, the investment objective for the following underlying mutual funds are updated as indicated below:

Dreyfus Investment Portfolios - MidCap Stock Portfolio: Service Shares

Investment Advisor: The Dreyfus Corporation
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).

Prospectus supplement dated May 30, 2017

to the following prospectus(es):

America's marketFLEX Annuity 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.

The following disclosure change is made to the prospectus:

- (1) A supplement dated May 1, 2017 incorrectly indicated that the Fidelity Variable Insurance Products Fund - VIP Real Estate Portfolio: Service Class was an available investment option under the contract/policy. Any reference to the Fidelity Variable Insurance Products Fund - VIP Real Estate Portfolio: Service Class is hereby deleted and replaced with the following:

Fidelity Variable Insurance Products Fund - VIP Real Estate Portfolio: Service Class 2

Investment Advisor: Fidelity SelectCo, LLC (SelectCo) (the Adviser), an affiliate of Fidelity Management & Research Company
Sub-advisor: FMR Co., Inc., Fidelity Research & Analysis Company
Investment Objective: The fund seeks above-average income and long-term capital growth, consistent with reasonable investment risk.

Prospectus supplement dated May 1, 2017

to the following prospectus(es):

America's marketFLEX Annuity 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.

The following disclosure changes are made to the prospectus:

- (1) Effective May 1, 2017, the following underlying mutual fund(s) are added as investment option(s) under the contract/policy. The investment option(s) are added to *Appendix A: Underlying Mutual Funds*:

Columbia Funds Variable Insurance Trust - Variable Portfolio - AQR Managed Futures Strategy Fund: Class 2

Investment Advisor: Columbia Management Investment Advisors, LLC
Sub-advisor: AQR Capital Management, LLC
Investment Objective: The investment seeks positive absolute returns.

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.

Fidelity Variable Insurance Products Fund - VIP Real Estate Portfolio: Service Class

Investment Advisor: Fidelity SelectCo, LLC (SelectCo) (the Adviser), an affiliate of Fidelity Management & Research Company
Sub-advisor: FMR Co., Inc.
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.

PIMCO Variable Insurance Trust - Foreign Bond Portfolio (U.S. Dollar-Hedged): Advisor Class

Investment Advisor: Pacific Investment Management Company LLC
Investment Objective: The Portfolio seeks maximum total return, consistent with preservation of capital and prudent investment management.

PIMCO Variable Insurance Trust - Income Portfolio: Advisor Class

Investment Advisor: Pacific Investment Management Company LLC
Investment Objective: The Fund's primary investment objective is to maximize current income. Long-term capital appreciation is a secondary objective.

VanEck VIP Trust - VanEck VIP Global Gold Fund: Service Class

Investment Advisor: Van Eck Associates Corporation
Investment Objective: The Fund seeks long-term capital appreciation by investing in common stocks of gold-mining companies. The Fund may take current income into consideration when choosing investments.

- (2) The following investment option(s) are only available to contracts/policies for which good order applications were received prior to May 1, 2017:

- BlackRock Variable Series Funds, Inc. - BlackRock Equity Dividend V.I. Fund: Class III
- Guggenheim Variable Fund - Global Managed Futures Strategy
- Ivy Funds Variable Insurance Portfolios - Asset Strategy

- (3) The prospectus offers the following underlying mutual fund(s) as investment option(s) under the contract/policy. Effective May 1, 2017, the name of the investment option(s) are updated as indicated below:

CURRENT NAME	UPDATED NAME
Eaton Vance Variable Trust - Eaton Vance VT Floating-Rate Income Fund	Eaton Vance Variable Trust - Eaton Vance VT Floating-Rate Income Fund: Initial Class
Dreyfus Investment Portfolios - Mid Cap Stock Portfolio: Service Shares	Dreyfus Investment Portfolios - MidCap Stock Portfolio: Service Shares
The Universal Institutional Funds, Inc. - Emerging Markets Debt Portfolio: Class II	Morgan Stanley Variable Insurance Fund, Inc. - Emerging Markets Debt Portfolio: Class II
The Universal Institutional Funds, Inc. - Global Infrastructure Portfolio: Class II	Morgan Stanley Variable Insurance Fund, Inc. - Global Infrastructure Portfolio: Class II
The Universal Institutional Funds, Inc. - Global Real Estate Portfolio: Class II	Morgan Stanley Variable Insurance Fund, Inc. - Global Real Estate Portfolio: Class II
The Universal Institutional Funds, Inc. - Global Strategist Portfolio: Class	Morgan Stanley Variable Insurance Fund, Inc. - Global Strategist Portfolio: Class II
Nationwide Variable Insurance Trust - NVIT Money Market Fund: Class II	Nationwide Variable Insurance Trust - NVIT Government Money Market Fund: Class II
Neuberger Berman Advisers Management Trust - Absolute Return Multi-Manager Portfolio: S Class Shares	Neuberger Berman Advisers Management Trust - U.S. Equity Index PutWrite Strategy Portfolio: S Class Shares
Ivy Funds Variable Insurance Portfolios - Asset Strategy	Ivy Variable Insurance Portfolios - Asset Strategy

Effective May 1, 2017, the *Legal Proceedings* section of the prospectus is deleted and replaced in its entirety with the following:

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 proceedings 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. Regulatory proceedings may also affect the outcome of one or more of the Company's litigation matters. Furthermore, it is often not possible with any degree of certainty to determine the likely ultimate outcomes of the pending regulatory and legal proceedings or to provide reasonable ranges of potential losses. Some matters are in very preliminary stages, and the Company does not have sufficient information to make an assessment of the claims for liability or damages. In some of the legal proceedings which are seeking to be certified as class actions, the court has not yet decided whether a class will be certified or (in the event of certification) the size of the class and class period. In many of legal proceedings, the plaintiffs are seeking undefined amounts of damages or other relief, including punitive damages and equitable remedies, which are difficult to quantify and cannot be defined based on the information currently available. 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 condensed consolidated financial position. Nonetheless, it is possible that such outcomes could materially affect the Company's condensed consolidated

financial position or results of operations in a particular quarter or annual period given the large or indeterminate amounts sought in certain of these legal proceedings and the inherent unpredictability of litigation. 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 recognizes an asset for insurance recoveries, not to exceed cumulative accrued losses, when recovery under such policies is probable and reasonably estimable.

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 ("DOL"), the Internal Revenue Service, the Federal Reserve Bank and state insurance authorities. Such regulatory entities may, in the normal course, 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. The Company will cooperate with its ultimate parent company, Nationwide Mutual Insurance Company ("NMIC") insofar as any inquiry, examination or investigation encompasses NMIC's operations. In addition, recent regulatory activity, including activity by the DOL, may impact the Company's business and operations, and certain estimates and assumptions used by the Company in determining the amounts presented in the financial statements and accompanying notes. Actual results could differ significantly from those estimates and assumptions.

Nationwide Investment Services Corporation

The general distributor, NISC, is not engaged in any litigation of any material nature.

Prospectus supplement dated March 14, 2017

to the following prospectus(es):

BOA IV, BOA America's Vision Annuity, BOA America's Future Annuity II, Nationwide Destination Architect 2.0, BOA Achiever Annuity, America's Horizon Annuity, BOA Future Venue Annuity, Nationwide Heritage Annuity, BOA Elite Venue Annuity, 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 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, America's marketFLEX Advisor Annuity, America's marketFLEX II Annuity, America's marketFLEX Edge Annuity, Nationwide Destination Freedom+, BOA All American Annuity, Sun Trust All American, M&T All American, Compass All American, BOA America's Future Annuity, Key Future, NEA Valuebuilder Future, America's Future Horizon Annuity, The BB&T Future Annuity, BOA V, NEA Valuebuilder Select, NEA Valuebuilder, BOA FPVUL, BOA Next Generation FPVUL, BOA ChoiceLife FPVUL, BOA CVUL Future (NWL), BAE Future Corporate FPVUL, Next Generation Corporate Variable Universal Life, Future Executive VUL, BOA Next Generation II FPVUL, Nationwide YourLife Protection VUL - New York, Nationwide YourLife Accumulation VUL - New York, Nationwide YourLife Survivorship VUL - New York, NLIC Options Plus, NLIC Options Premier, Nationwide YourLife Protection VUL - NLAIC, Marathon Performance VUL, Nationwide YourLife Accumulation VUL - NLAIC, Nationwide YourLife Survivorship VUL, America's marketFLEX Annuity, and BOA America's Exclusive Annuity II prospectus dated May 1, 2016

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

Schwab Income Choice Variable Annuity prospectus dated May 1, 2012

Schwab Custom Solutions Variable Annuity prospectus dated May 1, 2010

BOA Last Survivorship II, BOA ChoiceLife Survivorship, BOA ChoiceLife Survivorship II, Next Generation Survivorship Life, BOA Protection Survivorship Life, BOA ChoiceLife Protection, and Marathon VUL (NLAIC) prospectus dated May 1, 2009

Nationwide Enterprise The Best of America Annuity, BOA TruAccord Variable Annuity, BOA MSPVL, BOA MSPVL II (BOA MSPVL Future), BOA Protection FPVUL, BOA ChoiceLife Protection FPVUL, Nationwide Options Select - New York, Options Elite (NLIC), Survivor Options Elite (NLIC), BOA CVUL Future (NLAIC), BOA CVUL (NLAIC), Nationwide Options Select AO, Survivor Options Premier (NLAIC), Options Premier (NLAIC), and Options Elite (NLAIC) prospectus dated May 1, 2008

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

ElitePRO LTD and ElitePRO Classic prospectus dated May 1, 2003

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

Survivor Options Plus (NLIC), Special Product (NLIC), and Survivor Options VL (NLAIC)
prospectus 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.

On March 8, 2017, the Board of Trustees of Nationwide Variable Insurance Trust (the "Trust") approved the termination of Winslow Capital Management, LLC ("Winslow") as subadviser to the NVIT Multi-Manager Large Cap Growth Fund (the "Fund") and approved the appointment of Loomis, Sayles & Company, L.P. ("Loomis Sayles") to subadvise the Fund. This change is anticipated to take effect on or about March 31, 2017 (the "Effective Date").

**Prospectus supplement dated January 23, 2017
to the following prospectus(es):**

America's marketFLEX Annuity, America's marketFLEX Advisor Annuity, America's marketFLEX II Annuity, and America's marketFLEX Edge Annuity prospectuses dated May 1, 2016

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

This supplement replaces and restates supplement dated January 19, 2017.

The Board of Trustees of Northern Lights Variable Trust (the "Trust") approved a plan to close the Mariner Managed Futures Strategy Portfolio (the "Portfolio") and liquidate the Portfolio.

Therefore, the following changes apply to the contract:

- Effective on or about February 21, 2017, the Portfolio will no longer be available to receive transfers or new purchase payments.
- The liquidation of the Portfolio is expected to occur on or about March 20, 2017 (the "Liquidation Date"). Prior to the Liquidation Date and pursuant to the terms of your contract, you may transfer your allocations from the Portfolio to any investment option available in your contract.
- Any funds remaining in the Portfolio as of the Liquidation Date will be reallocated to the Nationwide Variable Insurance Trust – NVIT Money Market Fund: Class II (the "Acquiring Fund").

**Prospectus supplement dated January 19, 2017
to the following prospectus(es):**

America's marketFLEX Annuity, America's marketFLEX Advisor Annuity, America's marketFLEX II Annuity, and America's marketFLEX Edge Annuity prospectuses dated May 1, 2016

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

The Board of Trustees of Northern Lights Variable Trust (the "Trust") approved a plan to close the Mariner Managed Futures Strategy Portfolio (the "Portfolio") and liquidate the Portfolio.

Therefore, the following changes apply to the contract:

- Effective at the close of business on January 19, 2017, the Portfolio will no longer be available to receive transfers or new purchase payments.
- The liquidation of the Portfolio is expected to occur on or about March 20, 2017 (the "Liquidation Date"). Prior to the Liquidation Date and pursuant to the terms of your contract, you may transfer your allocations from the Portfolio to any investment option available in your contract.
- Any funds remaining in the Portfolio as of the Liquidation Date will be reallocated to the Nationwide Variable Insurance Trust – NVIT Money Market Fund: Class II (the "Acquiring Fund").

**Prospectus supplement dated December 20, 2016
to the following prospectus(es):**

America's marketFLEX Annuity, America's marketFLEX Advisor Annuity, America's marketFLEX II Annuity, America's marketFLEX Edge Annuity, and Nationwide Destination Freedom + prospectuses 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.

At a meeting held on December 7, 2016, the Board of Trustees of Nationwide Variable Insurance Trust (the "Trust") approved a plan of liquidation and dissolution (the "Plan of Liquidation and Dissolution") for the NVIT Flexible Fixed Income Fund, the NVIT Flexible Moderate Growth Fund, and the Lazard NVIT Flexible Opportunistic Strategies Fund (each, a "Fund" and collectively, the "Funds").

The Plan of Liquidation and Dissolution is subject to approval by the shareholders of the Funds at a shareholders' meeting. The liquidation of the Funds will occur only if the Plan of Liquidation and Dissolution is approved by shareholders. If approved, the liquidation of the Funds is expected to occur on or about April 21, 2017 (the "Liquidation Date").

**Prospectus supplement dated December 2, 2016
to the following prospectus(es):**

America's marketFLEX Annuity, America's marketFLEX Advisor Annuity, America's marketFLEX II Annuity, and America's marketFLEX Edge Annuity prospectuses dated May 1, 2016

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

At a meeting held on November 17, 2016, the Board of Trustees of Rydex Variable Trust (the "Trust") approved a plan of liquidation (the "Plan of Liquidation") for the Guggenheim Variable Fund – CLS Global Diversified Equity Fund, Guggenheim Variable Fund – CLS Global Growth Fund and Guggenheim Variable Fund – CLS Growth and Income Fund (each, a "Fund" and collectively, the "Funds").

The Plan of Liquidation is subject to approval by the shareholders of the Funds at a shareholders' meeting expected to be held on or about February 21, 2017. The liquidation of the Funds will occur only if the Plan of Liquidation is approved by shareholders. If approved, the liquidation of the Funds is expected to occur on or about February 24, 2017 (the "Liquidation Date").

Therefore, effective on or about February 24, 2017, any remaining account value allocated to any of the Funds will be transferred to the Nationwide Variable Insurance Trust – NVIT Money Market Fund: Class II.

**Prospectus supplement dated August 3, 2016
to the following prospectus(es):**

America's marketFLEX Annuity 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.

The following changes are made to the prospectus:

1) The *Designations Key of Appendix A: Underlying Mutual Funds* is revised to include the following designation:

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.

The designations for the following underlying mutual funds listed in *Appendix A: Underlying Mutual Funds* are updated as follows:

Nationwide Variable Insurance Trust - American Funds NVIT Asset Allocation Fund: Class II

Investment Advisor: Capital Research and Management Company
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

2) Effective January 1, 2016, all references to Neuberger Berman Management LLC, Neuberger Berman LLC, and Neuberger Berman Fixed Income LLC as Sub-advisor to the following funds is changed to Neuberger Berman Investment Advisers LLC:

- Nationwide Variable Insurance Trust – NVIT Multi-Manager Mid Cap Growth Fund
- Nationwide Variable Insurance Trust – Neuberger Berman NVIT Multi Cap Opportunities Fund

**Prospectus supplement dated May 27, 2016
to the following prospectus(es):**

America's marketFLEX Annuity, America's marketFLEX Advisor Annuity, America's marketFLEX II Annuity, America's marketFlex Edge Annuity, and Nationwide Destination Freedom+ prospectuses dated May 1, 2016

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

At a meeting held on May 17-18, 2016, the Board of Trustees of Guggenheim Variable Funds Trust approved a plan of liquidation (the "Plan of Liquidation") for the Guggenheim Variable Funds Trust - Series M (Macro Opportunities Series) (the "Fund"). The Plan of Liquidation is subject to approval by the shareholders of the Fund at a shareholders' meeting expected to be held on or about July 29, 2016. The liquidation of the Fund will occur only if the Plan of Liquidation is approved by shareholders. If approved, the liquidation of the Fund is expected to occur on or about August 5, 2016.

Therefore, effective on or about August 5, 2016, any remaining account value allocated to the Fund will be transferred to the Nationwide Variable Insurance Trust – NVIT Money Market Fund: Class II.

America's marketFLEX[®] Annuity

Individual Deferred Variable Annuity Contracts

Issued by

Nationwide Life Insurance Company

through its

Nationwide Variable Account-4

The date of this prospectus is May 1, 2016.

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 consultants and advisors, 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 underlying 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, 2016), 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 48. 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*.

Information about Nationwide and the variable annuity contract described in this prospectus (including the Statement of Additional Information) may also be reviewed and copied at the SEC's Public Reference Room in Washington, D.C., or may be obtained upon payment of a duplicating fee by writing the Public Reference Section of the SEC, 100 F Street NE, Washington, D.C. 20549. Additional information on the operation of the Public Reference Room may be obtained by calling the SEC at (202) 551-8090. The SEC also 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 available under this contract invest in underlying mutual funds of the portfolio companies listed below.

- AllianceBernstein Variable Products Series Fund, Inc.
- ALPS Variable Investment Trust
- American Century Variable Portfolios II, Inc.
- American Century Variable Portfolios, Inc.
- American Funds Insurance Series®
- BlackRock Variable Series Funds, Inc.
- Credit Suisse Trust
- Dreyfus Investment Portfolios

- Eaton Vance Variable Trust
- Fidelity Variable Insurance Products Fund
- Franklin Templeton Variable Insurance Products Trust
- Goldman Sachs Variable Insurance Trust
- Guggenheim Variable Fund
- Guggenheim Variable Funds Trust
- Invesco
- Ivy Funds Variable Insurance Portfolios
- Lazard Retirement Series, Inc.
- Legg Mason Partners Variable Income Trust
- Lord Abbett Series Fund, Inc.
- MainStay VP Funds Trust
- MFS® Variable Insurance Trust II
- Nationwide Variable Insurance Trust
- Neuberger Berman Advisers Management Trust
- Northern Lights Variable Trust
- Oppenheimer Variable Account Funds
- PIMCO Variable Insurance Trust
- Pioneer Variable Contracts Trust
- ProFunds
- Rydex Variable Trust
- The Merger Fund VL
- The Universal Institutional Funds, Inc.
- VanEck VIP Trust

For a complete list of the available Sub-Accounts, refer to *Appendix A: Underlying Mutual Funds*. For more information on the underlying mutual funds, refer to the prospectus for the mutual fund.

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.

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 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.

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 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 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.

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 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 the New York Stock Exchange for the next succeeding Valuation Date.

Variable Account – Nationwide Variable Account-4, 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.

Table of Contents

	<u>Page</u>
Glossary of Special Terms	3
Contract Expenses	7
Underlying Mutual Fund Annual Expenses	8
Example	8
Synopsis of the Contracts	9
Surrenders/Withdrawals	9
Minimum Initial and Subsequent Purchase Payments	9
Mortality and Expense Risk Charge	10
Contingent Deferred Sales Charge	10
No CDSC Option	10
Death Benefit Options	10
3% Extra Value Option	11
Charges for Optional Benefits	11
Underlying Mutual Fund Annual Expenses	11
Short-Term Trading Fees	11
Annuity Payments	11
Taxation	11
Death Benefit	11
Cancellation of the Contract	11
Condensed Financial Information	12
Financial Statements	12
Nationwide Life Insurance Company	12
Nationwide Investment Services Corporation	12
Investing in the Contract	12
The Variable Account and Underlying Mutual Funds	12
Contacting the Service Center	14
The Contract in General	14
Distribution, Promotional, and Sales Expenses	15
Underlying Mutual Fund Service Fee Payments	16
Treatment of Unclaimed Property	17
Profitability	17
Contract Modification	17
Standard Charges and Deductions	18
Mortality and Expense Risk Charge	18
Contingent Deferred Sales Charge	18
Premium Taxes	19
Short-Term Trading Fees	19
Optional Contract Benefits, Charges, and Deductions	20
No CDSC Option	20
Death Benefit Options	20
3% Extra Value Option	21
Removal of Variable Account Charges	23
Ownership and Interests in the Contract	23
Contract Owner	23
Joint Owner	23
Contingent Owner	24
Annuitant	24
Contingent Annuitant	24
Co-Annuitant	24
Joint Annuitant	24
Beneficiary and Contingent Beneficiary	24
Changes to the Parties to the Contract	24
Operation of the Contract	25
Pricing	25
Application and Allocation of Purchase Payments	26
Determining the Contract Value	26
Transfer Requests	27

Table of Contents (continued)

	<u>Page</u>
Transfers Prior to Annuitization	34
Transfers After Annuitization	34
Right to Examine and Cancel	34
Allocation of Purchase Payments during Free Look Period	34
Surrender/Withdrawal Prior to Annuitization	34
Partial Withdrawals	35
Full Surrenders	36
Enhanced Surrender Value for Terminal Illness	36
Withdrawals Under Certain Plan Types	36
Withdrawals Under a Tax Sheltered Annuity	36
Withdrawals Under a Texas Optional Retirement Program or a Louisiana Optional Retirement Plan	37
Surrender/Withdrawal After Annuitization	37
Loan Privilege	37
Minimum and Maximum Loan Amounts	37
Maximum Loan Processing Fee	38
How Loan Requests are Processed	38
Interest Charged	38
Interest Credited	38
Loan Repayment	38
Distributions and Annuity Payments	38
Transferring the Contract	39
Grace Period and Loan Default	39
Assignment	39
Contract Owner Services	39
Asset Rebalancing	39
Systematic Withdrawals	40
Death Benefit	40
Death of Contract Owner	40
Death of Annuitant	40
Death of Contract Owner/Annuitant	41
Death Benefit Payment	41
Death Benefit Calculations	41
Spousal Protection Feature	42
Annuity Commencement Date	43
Annuitizing the Contract	43
Annuitization Date	43
Annuitization	44
Fixed Annuity Payments	44
Variable Annuity Payments	44
Frequency and Amount of Annuity Payments	45
Annuity Payment Options	46
Annuity Payment Options Available to All Contracts	46
Statements and Reports	46
Legal Proceedings	47
Nationwide Life Insurance Company	47
Nationwide Investment Services Corporation	48
Contents of Statement of Additional Information	48
Appendix A: Underlying Mutual Funds	49
Appendix B: Condensed Financial Information	72
Appendix C: Contract Types and Tax Information	124
Types of Contracts	124
Federal Tax Considerations	127
Required Distributions	133
Tax Changes	135
State Taxation	136

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%	6%	5%	4%	3%	2%	1%	0%
Some state jurisdictions require a lower CDSC schedule. Please 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
Maximum Short-Term Trading Fee (as a percentage of transaction amount)								1%

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 (annualized rate of total Variable Account charges as a percentage of the Daily Net Assets)	
Mortality and Expense Risk Charge	1.15%
No CDSC Option Charge	0.20% ⁵
Total Variable Account Charges (including this option only)	1.35%
Death Benefit Options (an applicant may purchase one death benefit option as a replacement for the standard death benefit)	
Highest Anniversary Death Benefit Option Charge	0.20%
Total Variable Account Charges (including this option only)	1.35%
Highest Anniversary or 5% Enhanced Death Benefit Option Charge (no longer available for election)	0.25%
Total Variable Account Charges (including this option only)	1.40%
3% Extra Value Option Charge	0.45% ⁶
Total Variable Account Charges (including this option only)	1.60%

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)	1.15%
No CDSC Option Charge	0.20%
Highest Anniversary or 5% Enhanced Death Benefit Option Charge	0.25%
3% Extra Value Option Charge	0.45%
Maximum Possible Total Variable Account Charges	2.05%

¹ Each Contract Year, the Contract Owner may withdraw without a CDSC the greater of (1) or (2) where:

(1) is the lesser of (a) or (b) where:

(a) is 10% of purchase payments that are otherwise subject to a CDSC (i.e. purchase payments that have been in the contract less than 7 years), minus withdrawals from the contract that were subject to CDSC;

(b) is 10% of Contract Value; and

(2) is amounts 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 or other Qualified Plans.

- 2 Nationwide may assess 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 an annual rate of 2.25%, which is applied against the outstanding loan balance.
- 5 Election of the No CDSC Option eliminates the standard CDSC schedule; no CDSC will be assessed upon surrenders from the contract.
- 6 Nationwide will discontinue deducting the charge associated with the 3% Extra Value Option 7 years from the date the contract was issued.

Underlying Mutual Fund Annual Expenses

The next table provides the minimum and maximum total operating expenses, as of December 31, 2015, charged by the underlying mutual funds that the Contract Owner may pay periodically during the life of the contract. The table does not reflect Short-Term Trading Fees. 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)	0.32%	7.29%

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 or Short-Term Trading Fees 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 CDSC schedule; and
- the total Variable Account charges associated with the most expensive combination of optional benefits (2.05%).

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 (7.29%)	\$ 1,581	\$ 3,203	\$ 4,654	\$ 7,936	*	\$ 2,803	\$ 4,454	\$ 7,936	\$ 981	\$ 2,803	\$ 4,454	\$ 7,936
Minimum Total Underlying Mutual Fund Operating Expenses (0.32%)	\$ 849	\$ 1,165	\$ 1,508	\$ 2,789	*	\$ 765	\$ 1,308	\$ 2,789	\$ 249	\$ 765	\$ 1,308	\$ 2,789

* 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 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")
- 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 other Tax Sheltered Annuities

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 with regard to the differences in contract types, see *Appendix C: Contract Types and Tax Information*.

Prospective purchasers may apply to purchase a contract through broker dealers that have entered into a selling agreement with Nationwide Investment Services Corporation.

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 \$10,000. The minimum subsequent purchase payment is \$500. However, for subsequent purchase payments sent via electronic deposit, the minimum subsequent purchase payment is \$50.

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 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 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.

Mortality and Expense Risk Charge

Nationwide deducts a Mortality and Expense Risk Charge equal to an annualized rate of 1.15% 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.

No CDSC Option

Applicants can elect the No CDSC Option, which eliminates the standard seven-year CDSC schedule from the contract. This 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 0.20% 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. Withdrawals not subject to CDSC may be subject to taxation and tax penalties. Nationwide may realize a profit from the charge assessed for this option.

Death Benefit Options

The contract contains a standard death benefit (Return of Contract Value) 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 Highest Anniversary Death Benefit Option is available at the time of application. The charge for this option is equal to 0.20% of the Daily Net Assets.
- The Greater of Highest Anniversary or 5% Enhanced Death Benefit Option is available at the time of application. The charge for this option is equal to 0.25% of the Daily Net Assets. This option is no longer available for election.

3% 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.

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 3% 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.

Short-Term Trading Fees

Some underlying mutual funds may assess (or reserve the right to assess) a short-term trading fee in connection with transfers from a Sub-Account that occur within 60 days after the date of allocation to the Sub-Account.

Any short-term trading fee assessed by any underlying mutual fund available in conjunction with the contracts described in this prospectus will equal 1% of the amount determined to be engaged in short-term trading.

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 (Return of Contract Value) 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 that is received at the Service Center or postmarked within 30 days after the contract issue date (see *Right to Examine and Cancel*).

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 consolidated financial statements for 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 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-4 is a variable account that invests in the underlying mutual funds listed in *Appendix A: Underlying Mutual Funds*. Nationwide established the Variable Account on October 7, 1987 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 traded 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 traded mutual funds with similar names and investment objectives. However, the underlying mutual funds are NOT directly related to any publicly traded mutual fund. Contract Owners should not compare the performance of a publicly traded 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 traded 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.

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 with assets allocated to Sub-Accounts are entitled to certain voting rights. Nationwide will vote Contract Owner 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 the shareholders' 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, eliminate, or combine 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.

No substitution of shares may take place without the prior approval of the SEC. All affected Contract Owners will be notified in the event there is a substitution, elimination, or combination of shares.

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.

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 may be required to provide information about one or more contracts to government regulators. If mandated under applicable law, Nationwide may be required to reject a purchase payment and to refuse to process transaction requests for transfers, withdrawals, loans, and/or death benefits until instructed otherwise by the appropriate regulator.

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.

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, age issuance limitations, loans, availability of certain optional benefits, free look rights, 3% Extra Value Option recapture provisions, annuity payment options, ownership and interests in the contract, assignment, 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.

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 in order to compensate Nationwide for administrative services, distribution and operational expenses, and assumed actuarial risks associated with the contract.

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. Cyber security 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 cyber-security 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.

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 6.75% of purchase payments. **Note:** The individual registered representatives 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, 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. For more information on the exact compensation arrangement associated with this contract, consult your sales representative.

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 daily. 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). Such payments may be derived, in whole or in part, from the advisory fee, which is deducted from underlying mutual fund assets and is 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 ended December 31, 2015, 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, investment performance, risk characteristics, investment capabilities, experience and resources, investment consistency, and fund expenses. Another factor Nationwide considers during the identification process is whether the underlying mutual fund's adviser or subadviser is a Nationwide affiliate or whether the underlying mutual fund, its adviser, its subadviser(s), or an affiliate will make mutual fund service fee payments to Nationwide or its affiliates.

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 1.15% 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%	6%	5%	4%	3%	2%	1%	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

If the Contract Owner elected the No CDSC Option, no CDSC will be assessed on amounts withdrawn from the contract.

For those contracts without the No CDSC Option, each Contract Year, the Contract Owner may withdraw without a CDSC the greater of (1) or (2) where:

- (1) is the lesser of (a) or (b) where:
 - (a) is 10% of purchase payments that are otherwise subject to a CDSC (i.e. purchase payments that have been in the contract less than seven years), minus withdrawals made from the contract that were subject to a CDSC;
 - (b) is 10% of Contract Value; and
- (2) is an amount withdrawn to meet minimum distribution requirements for this contract under the Internal Revenue Code.

This CDSC-free 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; or
- (3) from any values which have been held under a contract at least seven years.

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.

Partial surrenders taken from this contract to pay advisory or management fees will not be subject to the CDSC provisions of the contract subject to an annual 2% maximum limit. The 2% maximum withdrawal amount will be determined based upon the Contract Value as of the most recent calendar year end, or initial purchase payment for contracts issued in the same year as the withdrawal request(s). Each withdrawal requested for the purpose of paying advisory or management fees will apply toward the annual withdrawal maximum of 2%. Any withdrawal or that portion of a withdrawal made for this purpose that exceeds the limit for that calendar year will be subject to the CDSC provisions of the contract. Any withdrawals may be subject to income tax and/or tax penalties.

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.**

Short-Term Trading Fees

Some underlying mutual funds may assess (or reserve the right to assess) a short-term trading fee in connection with transfers from a Sub-Account that occur within 60 days after the date of allocation to the Sub-Account.

Short-term trading fees are intended to compensate the underlying mutual fund (and Contract Owners with interests in the underlying mutual fund) for the negative impact on fund performance that may result from frequent, short-term trading strategies. Short-term trading fees are not intended to affect the large majority of Contract Owners not engaged in such strategies.

Any short-term trading fee assessed by any underlying mutual fund available in conjunction with the contracts described in this prospectus will equal 1% of the amount determined to be engaged in short-term trading.

Short-term trading fees will only apply to those Sub-Accounts corresponding to underlying mutual funds that charge such fees (see the underlying mutual fund prospectus). Contract Owners are responsible for monitoring the length of time allocations are held in any particular Sub-Account. Nationwide will not provide advance notice of the assessment of any applicable short-term trading fee.

To determine whether a particular underlying mutual fund assesses (or reserves the right to assess) a short-term trading fee, see *Appendix A: Underlying Mutual Funds*.

If a short-term trading fee is assessed, the underlying mutual fund will charge the Variable Account 1% of the amount determined to be engaged in short-term trading. The Variable Account will then pass the short-term trading fee on to the specific Contract Owner that engaged in short-term trading by deducting an amount equal to the short-term trading fee from that Contract Owner's Sub-Account value. All such fees will be remitted to the underlying mutual fund; none of the fee proceeds will be retained by Nationwide or the Variable Account.

When multiple purchase payments (or exchanges) are made to a Sub-Account that is subject to short-term trading fees, transfers will be considered to be made on a first in/first out (FIFO) basis for purposes of determining short-term trading fees. In other words, units held the longest time will be treated as being transferred first, and units held for the shortest time will be treated as being transferred last.

Some transactions are not subject to the short-term trading fees, including:

- scheduled and systematic transfers;
- withdrawals, including CDSC-free withdrawals;
- contract loans;
- withdrawals of Annuity Units to make annuity payments;
- withdrawals of Accumulation Units to pay a death benefit; or
- transfers made upon annuitization of the contract.

New share classes of currently available underlying mutual funds may be added as investment options under the contracts. These new share classes may require the assessment of short-term trading fees. When these new share classes are added, new purchase payment allocations and exchange reallocations to the underlying mutual funds in question may be limited to the new share class.

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.

No CDSC Option

Applicants can elect the No CDSC Option, which eliminates the standard seven-year CDSC schedule from the contract. This 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 0.20% 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. Withdrawals not subject to CDSC may be subject to taxation and tax penalties. Nationwide may realize a profit from the charge assessed for this option.

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.

Highest Anniversary Death Benefit Option

For an additional charge at an annualized rate of 0.20% of the Daily Net Assets, an applicant can elect the Highest Anniversary 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.

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 highest Contract Value on any Contract Anniversary before the Annuitant's 86th birthday, less an adjustment for amounts subsequently withdrawn, plus purchase payments received after that Contract Anniversary.

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 Highest Anniversary Death Benefit Option also includes the Long-Term Care/Nursing Home and Terminal Illness Waiver which allows for the withdrawals without CDSC if certain conditions are met (see *Contingent Deferred Sales Charge*), 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 (see *Spousal Protection Feature*).

Greater of Highest Anniversary or 5% Enhanced Death Benefit Option

For an additional charge at an annualized rate of 0.25% of the Daily Net Assets, an applicant can elect the Greater of Highest Anniversary or 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. This option is no longer available for election.

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;
- (3) the Contract Value on any Contract Anniversary before 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, accumulated at 5% annual compound interest until the last Contract Anniversary prior to the Annuitant's 86th birthday, proportionately adjusted for amounts withdrawn. The adjustment for amounts withdrawn will reduce the accumulated value as of the most recent Contract Anniversary prior to each partial withdrawal in the same proportion that the Contract Value was reduced on the date of the partial withdrawal. Such total accumulated amount, after the withdrawal adjustment, shall not exceed 200% of purchase payments adjusted for amounts withdrawn.

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 Highest Anniversary or 5% Enhanced Death Benefit Option also includes the 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.

3% 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 advisor 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.

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.

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 taken in order to pay registered representative fees, as permitted under the contract;
- 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.

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 3% Extra Value Option, the Variable Account value will be calculated using unit values with Variable Account charges of 1.60% for the first seven Contract Years. At the end of that period, the charge associated with the 3% 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 1.15%. Thus, the 3% 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 1.60% will have a lower unit value than Sub-Account X with charges of 1.15% (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.

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.

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.

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 and there is no Joint Owner. 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;
- Joint Annuitant
- Co-Annuitant (must be 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 registered representative 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 | • Independence Day |
| • Martin Luther King, Jr. Day | • Labor Day |
| • Presidents' Day | • Thanksgiving |
| • Good Friday | • Christmas |
| • Memorial Day | |

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 the New York Stock Exchange, which generally occurs at 4:00 p.m. EST. If the order is received after the close of 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 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 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 allocated to the Sub-Accounts are purchased at Net Asset Value, then converted into Accumulation Units.

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 3% Extra Value Option credits applied to the contract) allocated to the Sub-Accounts plus any amount held in the collateral fixed account. If charges are assessed against the whole Contract Value, Nationwide will deduct a proportionate amount from each Sub-Account 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 1.15% to 2.05% 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.

Transfer Requests

Contract Owners may submit transfer requests in writing, over the telephone, or via the Internet to the Service Center. Nationwide may restrict or withdraw the telephone and/or Internet transfer privilege at any time upon advance written notice.

Transfer requests will be processed on the current Valuation Day if received at the Service Center at least one hour before the close of the New York Stock Exchange ("NYSE") (generally 3:00 pm EST). Nationwide is currently extending the cut-off time for transfer requests submitted via the internet to 15 minutes before the close of the NYSE (generally 3:45 pm EST). All transfer requests received at the Service Center after the applicable cut-off time will be processed on the next Valuation Day.

Actively Traded Funds

The following list indicates those Sub-Accounts that invest in underlying mutual funds that support active trading strategies ("Actively Traded Funds").

- Guggenheim Variable Fund - CLS Global Diversified Equity Fund
- Guggenheim Variable Fund - CLS Global Growth Fund
- Guggenheim Variable Fund - CLS Growth and Income Fund
- Nationwide Variable Insurance Trust - NVIT Money Market Fund: Class II
- ProFunds - ProFund VP Access High Yield Fund
- ProFunds - ProFund VP Asia 30
- ProFunds - ProFund VP Banks
- ProFunds - ProFund VP Basic Materials
- ProFunds - ProFund VP Bear
- ProFunds - ProFund VP Biotechnology
- ProFunds - ProFund VP Bull
- ProFunds - ProFund VP Consumer Goods
- ProFunds - ProFund VP Consumer Services
- ProFunds - ProFund VP Emerging Markets
- ProFunds - ProFund VP Europe 30
- ProFunds - ProFund VP Financials
- ProFunds - ProFund VP Health Care
- ProFunds - ProFund VP Industrials
- ProFunds - ProFund VP International
- ProFunds - ProFund VP Internet

- ProFunds - ProFund VP Japan
- ProFunds - ProFund VP NASDAQ-100
- ProFunds - ProFund VP Oil & Gas
- ProFunds - ProFund VP Pharmaceuticals
- ProFunds - ProFund VP Precious Metals
- ProFunds - ProFund VP Real Estate
- ProFunds - ProFund VP Rising Rates Opportunity
- ProFunds - ProFund VP Semiconductor
- ProFunds - ProFund VP Short Emerging Markets
- ProFunds - ProFund VP Short International
- ProFunds - ProFund VP Short NASDAQ-100
- ProFunds - ProFund VP Technology
- ProFunds - ProFund VP Telecommunications
- ProFunds - ProFund VP U.S. Government Plus
- ProFunds - ProFund VP UltraNASDAQ-100
- ProFunds - ProFund VP UltraShort NASDAQ-100
- ProFunds - ProFund VP Utilities
- Rydex Variable Trust - Banking Fund
- Rydex Variable Trust - Basic Materials Fund
- Rydex Variable Trust - Biotechnology Fund
- Rydex Variable Trust - Commodities Strategy Fund
- Rydex Variable Trust - Consumer Products Fund
- Rydex Variable Trust - Dow 2x Strategy Fund
- Rydex Variable Trust - Electronics Fund
- Rydex Variable Trust - Energy Fund
- Rydex Variable Trust - Energy Services Fund
- Rydex Variable Trust - Europe 1.25x Strategy Fund
- Rydex Variable Trust - Financial Services Fund
- Rydex Variable Trust - Government Long Bond 1.2x Strategy Fund
- Rydex Variable Trust - Health Care Fund
- Rydex Variable Trust - High Yield Strategy Fund
- Rydex Variable Trust - Internet Fund
- Rydex Variable Trust - Inverse Dow 2x Strategy Fund
- Rydex Variable Trust - Inverse Government Long Bond Strategy Fund
- Rydex Variable Trust - Inverse Mid-Cap Strategy Fund
- Rydex Variable Trust - Inverse NASDAQ-100® Strategy Fund
- Rydex Variable Trust - Inverse Russell 2000® Strategy Fund
- Rydex Variable Trust - Inverse S&P 500 Strategy Fund
- Rydex Variable Trust - Japan 2x Strategy Fund
- Rydex Variable Trust - Leisure Fund

- Rydex Variable Trust - Mid-Cap 1.5x Strategy Fund
- Rydex Variable Trust - NASDAQ-100® 2x Strategy Fund
- Rydex Variable Trust - NASDAQ-100® Fund
- Rydex Variable Trust - Nova Fund
- Rydex Variable Trust - Precious Metals Fund
- Rydex Variable Trust - Real Estate Fund
- Rydex Variable Trust - Retailing Fund
- Rydex Variable Trust - Russell 2000® 1.5x Strategy Fund
- Rydex Variable Trust - S&P 500 2x Strategy Fund
- Rydex Variable Trust - S&P 500 Pure Growth Fund
- Rydex Variable Trust - S&P 500 Pure Value Fund
- Rydex Variable Trust - S&P MidCap 400 Pure Growth Fund
- Rydex Variable Trust - S&P MidCap 400 Pure Value Fund
- Rydex Variable Trust - S&P SmallCap 600 Pure Growth Fund
- Rydex Variable Trust - S&P SmallCap 600 Pure Value Fund
- Rydex Variable Trust - Strengthening Dollar 2x Strategy Fund
- Rydex Variable Trust - Technology Fund
- Rydex Variable Trust - Telecommunications Fund
- Rydex Variable Trust - Transportation Fund
- Rydex Variable Trust - Utilities Fund
- Rydex Variable Trust - Weakening Dollar 2x Strategy Fund

Limited Transfer Funds

The following list indicates those Sub-Accounts that invest in underlying mutual funds that prohibit active trading strategies ("Limited Transfer Funds").

- AllianceBernstein Variable Products Series Fund, Inc. - AB VPS Balanced Wealth Strategy Portfolio: Class B
- ALPS Variable Investment Trust - ALPS/Alerian Energy Infrastructure Portfolio: Class III
- ALPS Variable Investment Trust - ALPS/Red Rocks Listed Private Equity Portfolio: Class III
- 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 Ultra® Fund: Class I
- American Century Variable Portfolios, Inc. - American Century VP Value Fund: Class I
- American Funds Insurance Series® - Capital Income Builder®: Class 4
- American Funds Insurance Series® - Global Small Capitalization Fund: Class 4
- 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
- BlackRock Variable Series Funds, Inc. - BlackRock iShares® Dynamic Allocation V.I. Fund: Class III
- BlackRock Variable Series Funds, Inc. - BlackRock Total Return V.I. Fund: Class III
- Credit Suisse Trust - Commodity Return Strategy Portfolio
- Dreyfus Investment Portfolios - Mid Cap Stock Portfolio: Service Shares
- Eaton Vance Variable Trust - Eaton Vance VT Floating-Rate Income Fund
- Fidelity Variable Insurance Products Fund - VIP Asset Manager Portfolio: Service Class 2

- 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 Equity-Income Portfolio: Service Class 2
- Fidelity Variable Insurance Products Fund - VIP Growth & Income Portfolio: Service Class 2
- Fidelity Variable Insurance Products Fund - VIP Growth Portfolio: Service Class 2
- Fidelity Variable Insurance Products Fund - VIP High Income Portfolio: Service Class 2
- Fidelity Variable Insurance Products Fund - VIP Investment Grade Bond Portfolio: Service Class 2
- Fidelity Variable Insurance Products Fund - VIP Strategic Income Portfolio: Service Class 2
- Franklin Templeton Variable Insurance Products Trust - Franklin Founding Funds Allocation VIP Fund: Class 2
- Franklin Templeton Variable Insurance Products Trust - Franklin Income VIP Fund: Class 2
- Franklin Templeton Variable Insurance Products Trust - Franklin Mutual Global Discovery 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 High Quality Floating Rate Fund: Advisor Shares
- Goldman Sachs Variable Insurance Trust - Goldman Sachs Strategic Income Fund: Advisor Shares
- Guggenheim Variable Fund - Global Managed Futures Strategy
- Guggenheim Variable Fund - Long Short Equity Fund
- Guggenheim Variable Fund - Multi-Hedge Strategies
- Guggenheim Variable Funds Trust - Series F (Floating Rate Strategies Series)
- Guggenheim Variable Funds Trust - Series M (Macro Opportunities Series)
- Invesco - Invesco V.I. Balanced-Risk Allocation Fund: Series II Shares
- Ivy Funds Variable Insurance Portfolios - Asset Strategy
- Lazard Retirement Series, Inc. - Lazard Retirement Emerging Markets Equity Portfolio: Service Shares
- Legg Mason Partners Variable Income Trust - Western Asset Variable Global High Yield Bond Portfolio: Class II
- Lord Abbett Series Fund, Inc. - Total Return Portfolio: Class VC
- MainStay VP Funds Trust - MainStay VP Convertible Portfolio: Service 2 Class
- MFS® Variable Insurance Trust II - MFS Global Tactical Allocation Portfolio: Service Class
- Nationwide Variable Insurance Trust - American Funds NVIT Asset Allocation Fund: Class II
- Nationwide Variable Insurance Trust - BlackRock NVIT Managed Global Allocation Fund: Class II
- Nationwide Variable Insurance Trust - Federated NVIT High Income Bond Fund: Class I
- Nationwide Variable Insurance Trust - Lazard NVIT Flexible Opportunistic Strategies Fund: Class P
- Nationwide Variable Insurance Trust - Loring Ward NVIT Capital Appreciation Fund: Class II
- Nationwide Variable Insurance Trust - Loring Ward NVIT Moderate Fund: Class II
- Nationwide Variable Insurance Trust - Neuberger Berman NVIT Multi Cap Opportunities Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Bond Index Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Aggressive Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Balanced Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Capital Appreciation Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Conservative Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Managed Growth & Income Fund: Class II

- Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Managed Growth Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Moderate Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Moderately Aggressive Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Moderately Conservative Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Core Plus Bond Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Emerging Markets Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Flexible Fixed Income Fund: Class P
- Nationwide Variable Insurance Trust - NVIT Flexible Moderate Growth Fund: Class P
- Nationwide Variable Insurance Trust - NVIT Government Bond Fund: Class I
- Nationwide Variable Insurance Trust - NVIT International Index 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 Mid Cap Index Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Multi Sector Bond Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Multi-Manager International Growth Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Multi-Manager International Value Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Multi-Manager Large Cap Growth Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Multi-Manager Large Cap Value Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Multi-Manager Mid Cap Growth Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Multi-Manager Mid Cap Growth 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 Nationwide Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Real Estate Fund: Class II
- Nationwide Variable Insurance Trust - NVIT S&P 500® Index Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Short Term Bond Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Small Cap Index Fund: Class II
- Neuberger Berman Advisers Management Trust - Absolute Return Multi-Manager Portfolio: S Class Shares
- Northern Lights Variable Trust - 7Twelve Balanced Portfolio
- Northern Lights Variable Trust - BTS Tactical Fixed Income VIT Fund: Class 2
- Northern Lights Variable Trust - Mariner Managed Futures Strategy Portfolio: Class 2 Shares

- Northern Lights Variable Trust - Power Income VIT Fund, advised by WE Donoghue: Class 2
- Oppenheimer Variable Account Funds - Oppenheimer Global Fund/VA: Service Shares
- PIMCO Variable Insurance Trust - All Asset Portfolio: Advisor Class
- PIMCO Variable Insurance Trust - Commodity RealReturn® Strategy Portfolio: Advisor Class
- PIMCO Variable Insurance Trust - Emerging Markets Bond Portfolio: Advisor Class
- PIMCO Variable Insurance Trust - Foreign Bond Portfolio (Unhedged): Advisor Class
- PIMCO Variable Insurance Trust - Global Bond Portfolio (Unhedged): Advisor Class
- PIMCO Variable Insurance Trust - High Yield Portfolio: Advisor Class
- PIMCO Variable Insurance Trust - Low Duration Portfolio: Advisor Class
- PIMCO Variable Insurance Trust - Total Return Portfolio: Advisor Class
- PIMCO Variable Insurance Trust - Unconstrained Bond Portfolio: Advisor Class
- Pioneer Variable Contracts Trust - Pioneer Emerging Markets VCT Portfolio: Class II
- Pioneer Variable Contracts Trust - Pioneer High Yield VCT Portfolio: Class II
- The Merger Fund VL - The Merger Fund VL
- The Universal Institutional Funds, Inc. - Emerging Markets Debt Portfolio: Class II
- The Universal Institutional Funds, Inc. - Global Infrastructure Portfolio: Class II
- The Universal Institutional Funds, Inc. - Global Real Estate Portfolio: Class II
- The Universal Institutional Funds, Inc. - Global Strategist Portfolio: Class II
- VanEck VIP Trust - VanEck VIP Global Hard Assets Fund: Initial Class

Frequent Trading and Transfer Restrictions

Some of the Sub-Accounts available in the contract invest in underlying mutual funds that are designed to support active trading strategies (frequent reallocations from one Sub- Account to another). These Sub-Accounts are referred to in this prospectus as "Actively Traded Funds." The remaining Sub-Accounts available in the contract invest in underlying mutual funds that prohibit such active trading. These Sub-Accounts are referred to as "Limited Transfer Funds." Lists of the Actively Traded Funds and Limited Transfer Funds appear at the beginning of this section.

Nationwide discourages (and will take action to deter) inappropriate frequent transfers between and among the Limited Transfer Funds because frequent movement between or among those Sub-Accounts may negatively impact other investors. Frequent transfers among the Limited Transfer Funds 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 potentially negative impact of frequent transfers among the Limited Transfer Funds, Nationwide has implemented, or reserves the right to implement, several restrictions designed to deter frequent transfers among the Limited Transfer Funds, while still permitting Contract Owners to actively trade among the Actively Traded Funds. Nationwide makes no assurance that all risks associated with frequent trading will be completely eliminated by these processes and/or restrictions.

If Nationwide is unable to deter frequent trading in the Limited Transfer Funds, the performance of the Sub-Accounts may be adversely impacted.

Redemption Fees

Some underlying mutual funds assess (against the Variable Account) 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.

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" involving Limited Transfer Funds 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 Sub-Accounts in one day, this counts as one transfer event. A single transfer occurring on a given trading day and involving only two Sub-Accounts 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 involving Limited Transfer Funds will be accepted.

Nationwide will apply the following guidelines to the Limited Transfer Funds except for underlying mutual funds of Guggenheim Variable Fund and underlying mutual funds of the Rydex Variable Trust:

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

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

Generally, allocations may be transferred among the Sub-Accounts once per Valuation Period without charges or penalties.

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 that is 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 3% 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 3% Extra Value Option credits applied to the contract. The Contract Owner will retain any earnings attributable to the 3% Extra Value Option credits, but all losses attributable to the 3% 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 the New York Stock Exchange (generally, 4:00 pm EST). If the request and all necessary information is received after the close of 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.

If the 3% 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 3% 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. 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 Withdrawal to Pay Registered Representative Fees

The contract may be available for use with investment accounts sold by registered representatives. Any fees and expenses charged by registered representatives or associated with such accounts are separate from and in addition to the fees and expenses of the contract described in this prospectus. Fees for those accounts would be specified in the respective account agreements with the registered representative.

Selection of an investment advisor is at the complete discretion of the Contract Owner. Nationwide is not affiliated with and does not endorse such advisors, and makes no representations as to their qualifications. Some Contract Owners may authorize such advisors to take partial withdrawal from the contract to pay advisory or management fees. Partial withdrawals taken from this contract to pay advisory or management fees will not be subject to the CDSC provisions of the contract, subject to an annual 2% maximum limit. The 2% maximum withdrawal amount will be determined based upon the Contract Value as of the most recent calendar year end, or initial purchase payment for contracts issued in the same year as the withdrawal request(s). Each withdrawal requested for the purpose of paying advisory or management fees will apply toward the annual withdrawal maximum of 2%. Any withdrawal or portion of a withdrawal made for this purpose that exceeds the limit for that calendar year will be subject to the CDSC provisions of the contract. Any withdrawals may be subject to income tax and/or tax penalties.

Nationwide offers other variable annuity contracts that do not impose a CDSC, thus allowing for CDSC-free partial withdrawals to pay registered representative fees. This may result in a conflict of interest for your advisor, especially if he or she takes a sales commission from the purchase of this annuity and takes a fee for providing you with investment advice in connection with this contract. Consult with your registered representative (or another registered representative) about this potential conflict, or if you have any questions about this contract, other available Nationwide annuity contracts, how your registered representative is compensated for selling this contract, or additional fees he/she may assess for providing investment advice in connection with this annuity contract.

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
- application of any 3% Extra Value Option credits (and any recapture of such credits, if applicable)
- any outstanding loan balance plus accrued interest

The CDSC-free withdrawal privilege does not apply to full surrenders of the contract. For purposes of the CDSC-free withdrawal privilege, a full surrender is:

- multiple withdrawals taken within a Contract Year that deplete the entire Contract Value; or
- any single net withdrawal of 90% or more of the Contract Value.

Enhanced Surrender Value for Terminal Illness

For contracts issued on or after September 8, 2014 or the date of state approval (whichever is later), if an optional death benefit is elected, Nationwide will pay the Contract Value plus any additional amount necessary to equal the optional death benefit, if the Contract Owner/Annuitant (or Co-Annuitant, if applicable) is terminally ill and the Contract Owner fully surrenders the Contract after the first Contract Anniversary. There is no additional charge for this benefit.

Under this provision, no enhanced surrender value will be paid unless:

- The same person is named as Owner and as Annuitant since Contract issuance, and
- The Contract Owner or Co-Annuitant has been diagnosed by a physician to have a terminal illness and Nationwide receives and records an application, on a form satisfactory to Nationwide, containing a certification from that physician indicating such diagnosis.

Once the Contract Owner submits an approved application, the decision to surrender the contract and receive the enhanced surrender value is irrevocable.

Withdrawals Under Certain Plan Types

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.

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.

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 Contract 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
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*)

* 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. Some states do 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).

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

Interest Charged

Nationwide charges interest on the outstanding loan balance. The applicable rate is disclosed at the time of loan application or loan issuance. Contract loan interest charges may provide revenue for risk charges and profit.

Interest Credited

Interest is credited to the contract, based on the amount of the outstanding loan balance in the collateral fixed account until the loan is repaid in full. The credited interest rate will be 2.25% less than the loan interest rate charged by Nationwide, and will be no less than the guaranteed minimum interest rate stated in the contract.

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.

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. 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 Requests*).

Contract Owners should consult a financial advisor 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.

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 writing to the Service Center.

The withdrawals will be taken from the Sub-Accounts proportionally unless Nationwide is instructed otherwise.

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 surviving Joint Owner. If there is no surviving Joint Owner, the death benefit will be paid 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).

Death Benefit Calculations

An applicant may elect either the standard death benefit (Return of Contract Value) 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.

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).

Nationwide reserves the right to refuse any purchase payment that would result in the cumulative total for all contracts issued by Nationwide on the life of any one Annuitant or owned by any one Contract Owner to exceed \$1,000,000. If a Contract Owner does not submit purchase payments in excess of \$1,000,000, or if Nationwide has refused to accept purchase payments in excess of \$1,000,000, the references in this provision to purchase payments in excess of \$1,000,000 will not apply.

Standard Death Benefit (Return of Contract Value)

If the Annuitant dies prior to the Annuitization Date, the death benefit will be the Contract Value.

Highest Anniversary Death Benefit Option

For an additional charge at an annualized rate of 0.20% of the Daily Net Assets, an applicant can elect the Highest Anniversary 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.

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 highest Contract Value on any Contract Anniversary before the Annuitant's 86th birthday, less an adjustment for amounts subsequently withdrawn, plus purchase payments received after that Contract Anniversary.

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 Highest Anniversary Death Benefit Option also includes the Long-Term Care/Nursing Home and Terminal Illness Waiver which allows for the withdrawals without CDSC if certain conditions are met (see *Contingent Deferred Sales Charge*), 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 (see *Spousal Protection Feature*).

Greater of Highest Anniversary or 5% Enhanced Death Benefit Option

For an additional charge at an annualized rate of 0.25% of the Daily Net Assets, an applicant can elect the Greater of Highest Anniversary or 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. This option is no longer available for election.

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;
- (3) the Contract Value on any Contract Anniversary before 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, accumulated at 5% annual compound interest until the last Contract Anniversary prior to the Annuitant's 86th birthday, proportionately adjusted for amounts withdrawn. The adjustment for amounts withdrawn will reduce the accumulated value as of the most recent Contract Anniversary prior to each partial withdrawal in the same proportion that the Contract Value was reduced on the date of the partial withdrawal. Such total accumulated amount, after the withdrawal adjustment, shall not exceed 200% of purchase payments adjusted for amounts withdrawn.

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 Highest Anniversary or 5% Enhanced Death Benefit Option also includes the 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.

Spousal Protection Feature

Each of the optional death benefits includes 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 registered representative 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 change the Annuity Commencement Date before annuitization. This change must be submitted in writing to the Service Center and approved by Nationwide. The Annuity Commencement Date may not be later than the first day of the first calendar month after the Annuitant's 90th birthday (or the 90th birthday of the oldest Annuitant if there are joint annuitants) unless 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.

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.

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 Funds*.

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 1.15% 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.

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, 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. The Company's legal and regulatory matters include proceedings specific to the Company and other proceedings generally applicable to business practices in the industries in which the Company operates. These matters are subject to many uncertainties, and given their complexity and scope, their outcomes cannot be predicted. Regulatory proceedings could also affect the outcome of one or more of the Company's litigation matters. Furthermore, it is often not possible to determine the ultimate outcomes of the pending regulatory investigations and legal proceedings or to provide reasonable ranges of potential losses with any degree of certainty. Some matters, including certain of those referred to below, are in very preliminary stages, and the Company does not have sufficient information to make an assessment of the plaintiffs' claims for liability or damages. In some of the cases seeking to be certified as class actions, the court has not yet decided whether a class will be certified or (in the event of certification) the size of the class and class period. In many of the cases, the plaintiffs are seeking undefined amounts of damages or other relief, including punitive damages and equitable remedies, which are difficult to quantify and cannot be defined based on the information currently available. The Company believes, however, that based on currently known information, the ultimate outcome of all pending legal and regulatory matters is not likely to have a material adverse effect on the Company's condensed consolidated financial position. Nonetheless, given the large or indeterminate amounts sought in certain of these matters and the inherent unpredictability of litigation, it is possible that such outcomes could materially affect the Company's condensed consolidated financial position or results of operations in a particular quarter or annual period.

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 Federal Reserve Bank and state insurance authorities. Such regulatory entities may, in the normal course, be engaged in general or targeted inquiries, examinations and investigations of the Company and/or its affiliates. The financial services industry has been the subject of increasing scrutiny in

connection with a broad spectrum of regulatory issues; with respect to all such scrutiny directed at the Company and/or its affiliates, the Company is cooperating with regulators. The Company will cooperate with Nationwide Mutual Insurance Company (NMIC) insofar as any inquiry, examination or investigation encompasses NMIC's operations.

On August 15, 2001, NFS and NLIC were named in a lawsuit filed in the United States District Court for the District of Connecticut entitled *Lou Haddock, as trustee of the Flyte Tool & Die, Incorporated Deferred Compensation Plan, et al v. Nationwide Financial Services, Inc. and Nationwide Life Insurance Company*. On November 18, 2009, the plaintiffs filed a sixth amended complaint amending the list of named plaintiffs and claiming to represent a class of qualified retirement plan trustees under the Employee Retirement Income Security Act of 1974 (ERISA) that purchased variable annuities from NLIC. The plaintiffs allege that they invested ERISA plan assets in their variable annuity contracts and that NLIC and NFS breached ERISA fiduciary duties by allegedly accepting service payments from certain mutual funds. The complaint seeks damages in an amount equivalent to some or all of the payments allegedly received by NFS and NLIC, other unspecified relief for restitution, declaratory and injunctive relief, and attorneys fees. On November 6, 2009, the Court granted the plaintiffs motion for class certification. On October 21, 2010, the District Court dismissed NFS from the lawsuit. On February 6, 2012, the Second Circuit Court of Appeals vacated the November 6, 2009 order granting class certification and remanded the case back to the District Court for further consideration. On September 6, 2013, the District Court granted the plaintiffs motion for class certification. On December 11, 2014, the plaintiffs filed a 7th Amended Complaint adding another sub class of defendants that held trust platform products. On December 11, 2014, plaintiff filed a motion for preliminary approval of settlement. On January 5, 2015, the Court signed the Order Preliminarily Approving Settlement and Approving Form and Manner of Notice. On March 31, 2015, the Court held a Fairness Hearing. On April 9, 2015, the Court entered the Final Order and Consent Judgment. The Company has paid the loss amount. In November 2015, the settlement administrator mailed settlement checks to class members.

Nationwide Investment Services Corporation

The general distributor, NISC, is not engaged in any litigation of any material nature.

Contents of Statement of Additional Information

General Information and History

Services

Purchase of Securities Being Offered

Underwriters

Advertising

Annuity Payments

Condensed Financial Information

Financial Statements

Investment Company Act of 1940 Registration File No. 811-05701

Securities Act of 1933 Registration File No. 333-62692

Appendix A: Underlying Mutual Funds

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:

- STTF: The underlying mutual fund assesses (or reserves the right to assess) a short-term trading fee (see *Short-Term Trading Fees*).
- 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.
- ATF: This Sub-Account is an Actively Traded Fund (see *Transfer Requests*).
- LTF: This Sub-Account is a Limited Transfer Fund (see *Transfer Requests*).
- VOL: This 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 investment option may result in foregone investment gains that could otherwise be realized by investing in riskier investment options.

AllianceBernstein Variable Products Series Fund, Inc. - AB VPS Balanced Wealth Strategy Portfolio: Class B

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

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

ALPS Variable Investment Trust - ALPS/Alerian Energy Infrastructure Portfolio: Class III

Investment Advisor: ALPS Advisors, Inc.
Investment Objective: The Portfolio seeks investment results that correspond (before fees and expenses) generally to the price and yield performance of its underlying index, the Alerian Energy Infrastructure Index (the "Index").
Designation: LTF

ALPS Variable Investment Trust - ALPS/Red Rocks Listed Private Equity Portfolio: Class III

Investment Advisor: ALPS Advisors, Inc.
Sub-advisor: Red Rocks Capital LLC
Investment Objective: To seek to maximize total return, which consists of appreciation on its investments and a variable income stream.
Designation: LTF

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

Investment Advisor: American Century Investment Management, Inc.
Investment Objective: Long-term total return using a strategy that seeks to protect against U.S. inflation.
Designation: LTF

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

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

American Century Variable Portfolios, Inc. - American Century VP Ultra® Fund: Class I

Investment Advisor: American Century Investment Management, Inc.
Investment Objective: Long-term capital growth.
Designation: LTF

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

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

American Funds Insurance Series® - Capital Income Builder®: Class 4

Investment Advisor: Capital Research and Management Company
Investment Objective: It seeks (1) to provide you with a level of current income that exceeds the average yield on U.S. stocks generally and (2) to provide you with a growing stream of income over the years.
Designation: LTF

American Funds Insurance Series® - Global Small Capitalization Fund: Class 4

Investment Advisor: Capital Research and Management Company
Investment Objective: Seeks long-term growth of capital through investments in smaller companies in the U.S. and around the world.
Designation: LTF

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

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

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.
Designation: LTF

BlackRock Variable Series Funds, Inc. - BlackRock iShares® Dynamic Allocation V.I. Fund: Class III

Investment Advisor: BlackRock Advisors, LLC
Investment Objective: To seek to provide total return.
Designation: FF, LTF

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

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

Credit Suisse Trust - Commodity Return Strategy Portfolio

Investment Advisor: Credit Suisse Asset Management, LLC
Investment Objective: Total Return.
Designation: LTF

Dreyfus Investment Portfolios - Mid Cap Stock Portfolio: Service Shares

Investment Advisor: The Dreyfus Corporation
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).
Designation: LTF

Eaton Vance Variable Trust - Eaton Vance VT Floating-Rate Income Fund

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

Fidelity Variable Insurance Products Fund - VIP Asset Manager Portfolio: Service Class 2

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

Investment Advisor: Fidelity Management & Research Company
Sub-advisor: FMR Co., Inc., Fidelity Management & Research (U.K.) Inc., Fidelity Research & Analysis Company, Fidelity Investments Money Management, Inc., Fidelity Investments Japan Limited, Fidelity International Investment Advisors, Fidelity International Investment Advisors (U.K.) Limited
Investment Objective: High total return.
Designation: LTF

Fidelity Variable Insurance Products Fund - VIP Balanced Portfolio: Service Class 2

Investment Advisor: Fidelity Management & Research Company
Sub-advisor: FMR Co., Inc., Fidelity Investments Money Management, Inc., Fidelity Management & Research (U.K.) Inc., Fidelity Research & Analysis Company, Fidelity Investments Japan Limited, Fidelity International Investment Advisors, Fidelity International Investment Advisors (U.K.) Limited
Investment Objective: Income and capital growth consistent with reasonable risk.
Designation: LTF

Fidelity Variable Insurance Products Fund - VIP Contrafund® Portfolio: Service Class 2

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

Investment Advisor: Fidelity Management & Research Company
Sub-advisor: FMR Co., Inc., Fidelity Investments Money Management, Inc., Fidelity Management & Research (U.K.) Inc., Fidelity Research & Analysis Company, Fidelity Investments Japan Limited, Fidelity International Investment Advisors, Fidelity International Investment Advisors (U.K.) Limited
Investment Objective: Long-term capital appreciation.
Designation: LTF

Fidelity Variable Insurance Products Fund - VIP Equity-Income Portfolio: Service Class 2

Investment Advisor: Fidelity Management & Research Company
Sub-advisor: FMR Co., Inc., Fidelity Management & Research (U.K.) Inc., Fidelity Research & Analysis Company, Fidelity Investments Japan Limited, Fidelity International Investment Advisors, Fidelity International Investment Advisors (U.K.) Limited
Investment Objective: Reasonable income.

Fidelity Variable Insurance Products Fund - VIP Growth & Income Portfolio: Service Class 2

Investment Advisor: Fidelity Management & Research Company
Sub-advisor: FMR Co., Inc., Fidelity Management & Research (U.K.) Inc., Fidelity Research & Analysis Company, Fidelity Investments Japan Limited, Fidelity International Investment Advisors, Fidelity International Investment Advisors (U.K.) Limited
Investment Objective: High total return through a combination of current income and capital appreciation.
Designation: LTF

Fidelity Variable Insurance Products Fund - VIP Growth Portfolio: Service Class 2

Investment Advisor: Fidelity Management & Research Company
Sub-advisor: FMR Co., Inc., Fidelity Management & Research (U.K.) Inc., Fidelity Research & Analysis Company, Fidelity International Investment Advisors, Fidelity International Investment Advisors (U.K.) Limited, Fidelity Investments Japan Limited
Investment Objective: Capital appreciation.
Designation: LTF

Fidelity Variable Insurance Products Fund - VIP High Income Portfolio: Service Class 2

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
Sub-advisor: FMR Co., Inc., Fidelity Research & Analysis Company, Fidelity Investments Japan Limited, Fidelity International Investment Advisors, Fidelity International Investment Advisors (U.K.) Limited
Investment Objective: High level of current income while also considering growth of capital.
Designation: LTF

Fidelity Variable Insurance Products Fund - VIP Investment Grade Bond Portfolio: Service Class 2

Investment Advisor: Fidelity Management & Research Company
Sub-advisor: Fidelity Investments Money Management, Inc., Fidelity Research & Analysis Company, Fidelity International Investment Advisors, Fidelity International Investment Advisors (U.K.) Limited
Investment Objective: High level of current income.
Designation: LTF

Fidelity Variable Insurance Products Fund - VIP Strategic Income Portfolio: Service Class 2

Investment Advisor: Fidelity Management & Research Company
Sub-advisor: Fidelity Investments Money Management, Inc., Fidelity International Investment Advisors, Fidelity International Investment Advisors (U.K.) Limited, Fidelity Research & Analysis Company, Fidelity Management & Research (U.K.) Inc.
Investment Objective: The fund seeks a high level of current income. The fund may also seek capital appreciation.
Designation: LTF

Franklin Templeton Variable Insurance Products Trust - Franklin Founding Funds Allocation 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 Templeton Services, LLC
Investment Objective: Capital appreciation with income as a secondary goal.
Designation: FF, LTF

Franklin Templeton Variable Insurance Products Trust - Franklin Income VIP Fund: Class 2

Investment Advisor: Franklin Advisers, Inc.
Investment Objective: Maximum income while maintaining prospects for capital appreciation.
Designation: LTF

Franklin Templeton Variable Insurance Products Trust - Franklin Mutual Global Discovery VIP Fund: Class 2

Investment Advisor: Franklin Mutual Advisers, LLC
Investment Objective: Capital appreciation.
Designation: LTF

Franklin Templeton Variable Insurance Products Trust - Templeton Global Bond VIP Fund: Class 2

Investment Advisor: Franklin Advisers, Inc.
Investment Objective: High current income, consistent with preservation of capital, with capital appreciation as a secondary consideration.
Designation: LTF

Goldman Sachs Variable Insurance Trust - Goldman Sachs Global Trends Allocation Fund: Service Shares

Investment Advisor: Goldman Sachs Asset Management, L.P.
Investment Objective: Seeks to achieve investment results that approximate the performance of the GS Global Markets Navigator Index (the "Index").
Designation: LTF

Goldman Sachs Variable Insurance Trust - Goldman Sachs High Quality Floating Rate Fund: Advisor Shares

Investment Advisor: Goldman Sachs Asset Management, L.P.
Investment Objective: Seeks to provide a high level of current income, consistent with low volatility of principal.
Designation: LTF

Goldman Sachs Variable Insurance Trust - Goldman Sachs Strategic Income Fund: Advisor Shares

Investment Advisor: Goldman Sachs Asset Management, L.P.
Investment Objective: Seeks total return comprised of income and capital appreciation.
Designation: LTF

Guggenheim Variable Fund - CLS Global Diversified Equity Fund

Investment Advisor: Guggenheim Investments
Sub-advisor: CLS Investment Firm, LLC
Investment Objective: Long-term capital growth without regard to current income.
Designation: FF, ATF

Guggenheim Variable Fund - CLS Global Growth Fund

Investment Advisor: Guggenheim Investments
Sub-advisor: CLS Investment Firm, LLC
Investment Objective: Growth of capital and total return.
Designation: FF, ATF

Guggenheim Variable Fund - CLS Growth and Income Fund

Investment Advisor: Guggenheim Investments
Sub-advisor: CLS Investment Firm, LLC
Investment Objective: A combination of current income and growth of capital.
Designation: FF, ATF

Guggenheim Variable Fund - Global Managed Futures Strategy

Investment Advisor: Guggenheim Investments
Investment Objective: The Managed Futures Strategy Fund seeks to provide investment results that match the performance of a benchmark for measuring trends in the commodity and financial futures markets.

Designation: LTF

Guggenheim Variable Fund - Long Short Equity Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Long-term capital appreciation.
Designation: LTF

Guggenheim Variable Fund - Multi-Hedge Strategies

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.

Designation: LTF

Guggenheim Variable Funds Trust - Series F (Floating Rate Strategies Series)

Investment Advisor: Guggenheim Investments
Investment Objective: To provide a high level of current income while maximizing total return.
Designation: LTF

Guggenheim Variable Funds Trust - Series M (Macro Opportunities Series)

Investment Advisor: Guggenheim Investments
Investment Objective: Series M seeks to provide total return, comprised of current income and capital appreciation.

Designation: LTF

Invesco - Invesco V.I. Balanced-Risk Allocation Fund: Series II Shares

Investment Advisor: Invesco Advisers, Inc.
Investment Objective: The Fund's investment objective is total return with a low to moderate correlation to traditional financial market indices.

Designation: LTF

Ivy Funds Variable Insurance Portfolios - Asset Strategy

Investment Advisor: Waddell & Reed Investment Management Company
Investment Objective: To seek to provide total return.
Designation: LTF

Lazard Retirement Series, Inc. - Lazard Retirement Emerging Markets Equity Portfolio: Service Shares

Investment Advisor: Lazard Asset Management LLC
Investment Objective: Long-term capital appreciation.
Designation: LTF

Legg Mason Partners Variable Income Trust - Western Asset Variable Global High Yield Bond Portfolio: Class II

Investment Advisor: Legg Mason Partners Fund Advisor, LLC
Sub-advisor: Western Asset Management Company and Western Asset Management Company Limited and Western Asset Management Company Pte. Ltd.
Investment Objective: Seeks to maximize total return, consistent with the preservation of capital.
Designation: LTF

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.
Designation: LTF

MainStay VP Funds Trust - MainStay VP Convertible Portfolio: Service 2 Class

Investment Advisor: New York Life Investment Management LLC
Sub-advisor: MacKay Shields LLC
Investment Objective: The Fund seeks capital appreciation together with current income.
Designation: LTF

MFS® Variable Insurance Trust II - MFS Global Tactical Allocation Portfolio: Service Class

Investment Advisor: Massachusetts Financial Services Company
Investment Objective: The fund seeks total return.
Designation: LTF

Nationwide Variable Insurance Trust - American Funds NVIT Asset Allocation Fund: Class II

Investment Advisor: Capital Research and Management Company
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: FF, LTF

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: Seeks high total investment return consistent with preservation of capital over the long term.
Designation: FF, VOL, LTF

Nationwide Variable Insurance Trust - Federated NVIT High Income Bond Fund: Class I

This underlying mutual fund is no longer available to receive transfers or new purchase payments effective April 26, 2014

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Federated Investment Management Company
Investment Objective: The Fund seeks to provide high current income.
Designation: LTF

Nationwide Variable Insurance Trust - Lazard NVIT Flexible Opportunistic Strategies Fund: Class P

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Lazard Asset Management LLC
Investment Objective: The Fund seeks long-term capital appreciation.
Designation: FF, LTF

Nationwide Variable Insurance Trust - Loring Ward NVIT Capital Appreciation Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: LWI Financial Inc.
Investment Objective: Seeks primarily to provide growth of capital, and secondarily current income.
Designation: FF, LTF

Nationwide Variable Insurance Trust - Loring Ward NVIT Moderate Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: LWI Financial Inc.
Investment Objective: Seeks a high level of total return consistent with a moderate level of risk.
Designation: FF, LTF

Nationwide Variable Insurance Trust - Neuberger Berman NVIT Multi Cap Opportunities Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Neuberger Berman Management LLC
Investment Objective: The fund seeks long-term capital growth.
Designation: LTF

Nationwide Variable Insurance Trust - NVIT Bond Index Fund: Class I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: BlackRock Investment Management, LLC
Investment Objective: The Fund seeks to match the performance of the Barclays U.S. Aggregate Bond Index ("Aggregate Bond Index") as closely as possible before the deduction of Fund expenses.
Designation: LTF

Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Aggressive Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The Aggressive Fund seeks maximum growth of capital consistent with a more aggressive level of risk as compared to other Cardinal Funds.
Designation: FF, LTF

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, LTF

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 Cardinal Funds.
Designation: FF, LTF

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 Cardinal Funds.
Designation: FF, LTF

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: Seeks a high level of total return through investment in both equity and fixed-income securities, consistent with preservation of capital.
Designation: FF, VOL, LTF

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: Seeks growth primarily and investment income secondarily.
Designation: FF, VOL, LTF

Nationwide Variable Insurance Trust - NVIT Cardinal(SM) 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 Cardinal Funds.
Designation: FF, LTF

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 Cardinal Funds.
Designation: FF, LTF

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, LTF

Nationwide Variable Insurance Trust - NVIT Core Plus Bond Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Neuberger Berman Fixed Income LLC
Investment Objective: The Fund seeks long-term total return consistent with reasonable risk.
Designation: LTF

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
Investment Objective: The Fund seeks long-term capital growth by investing primarily in equity securities of companies located in emerging market countries.
Designation: LTF

Nationwide Variable Insurance Trust - NVIT Flexible Fixed Income Fund: Class P

Investment Advisor: Nationwide Fund Advisors
Investment Objective: Seeks income primarily, and total return secondarily, through investment in other mutual funds with a fixed-income orientation.
Designation: FF, LTF

Nationwide Variable Insurance Trust - NVIT Flexible Moderate Growth Fund: Class P

Investment Advisor: Nationwide Fund Advisors
Investment Objective: Seeks long-term growth of capital through a broad and flexible allocation in stocks, bonds and other asset classes through investment in other mutual funds.
Designation: FF, LTF

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 level of income as is consistent with the preserving of capital.
Designation: LTF

Nationwide Variable Insurance Trust - NVIT International Index Fund: Class I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: BlackRock Investment Management, LLC
Investment Objective: The Fund seeks to match the performance of the Morgan Stanley Capital International Europe, Australasia and Far East Index ("MSCI EAFE® Index") as closely as possible before the deduction of Fund expenses.
Designation: LTF

Nationwide Variable Insurance Trust - NVIT Investor Destinations Aggressive Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The NVIT Investor Destinations Aggressive Fund seeks maximum growth of capital consistent with a more aggressive level of risk as compared to other Investor Destinations Funds.

Designation: FF, LTF

Nationwide Variable Insurance Trust - NVIT Investor Destinations Balanced Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The NVIT Investor Destinations Balanced Fund seeks a high level of total return through investment in both equity and fixed-income securities.

Designation: FF, LTF

Nationwide Variable Insurance Trust - NVIT Investor Destinations Capital Appreciation Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The NVIT Investor Destinations Capital Appreciation 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, LTF

Nationwide Variable Insurance Trust - NVIT Investor Destinations Conservative Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The NVIT Investor Destinations Conservative Fund seeks a high level of total return consistent with a conservative level of risk as compared to other Investor Destinations Funds.

Designation: FF, LTF

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: Seeks a high level of total return through investment in both equity and fixed-income securities, consistent with preservation of capital.

Designation: FF, VOL, LTF

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: Seeks growth primarily and investment income secondarily.

Designation: FF, VOL, LTF

Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderate Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The NVIT Investor Destinations Moderate Fund seeks a high level of total return consistent with a moderate level of risk as compared to other Investor Destinations Funds.

Designation: FF, LTF

Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderately Aggressive Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The NVIT Investor Destinations Moderately Aggressive 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, LTF

Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderately Conservative Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The NVIT Investor Destinations Moderately Conservative Fund seeks a high level of total return consistent with a moderately conservative level of risk.

Designation: FF, LTF

Nationwide Variable Insurance Trust - NVIT Large Cap Growth Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Boston Advisors, LLC
Investment Objective: The Fund seeks long-term capital growth.
Designation: LTF

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.
Designation: LTF

Nationwide Variable Insurance Trust - NVIT Money Market Fund: Class II

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.
Designation: ATF

Nationwide Variable Insurance Trust - NVIT Multi Sector Bond Fund: Class I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Logan Circle Partners, L.P.
Investment Objective: The Fund seeks to provide above average total return over a market cycle of three to five years.
Designation: LTF

Nationwide Variable Insurance Trust - NVIT Multi-Manager International Growth Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Invesco Advisers, Inc. and American Century Investment Management, Inc.
Investment Objective: The fund seeks long-term capital growth.
Designation: LTF

Nationwide Variable Insurance Trust - NVIT Multi-Manager International Value Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Dimensional Fund Advisors LP; JPMorgan Investment Management Inc.
Investment Objective: The Fund seeks long-term capital appreciation.
Designation: LTF

Nationwide Variable Insurance Trust - NVIT Multi-Manager Large Cap Growth Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Massachusetts Financial Services Company; Smith Asset Management Group; and Winslow Capital Management, LLC
Investment Objective: The fund seeks long-term capital growth.
Designation: LTF

Nationwide Variable Insurance Trust - NVIT Multi-Manager Large Cap Value Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Massachusetts Financial Services Company; Wellington Management Company, LLP; The Boston Company Asset Management, LLC
Investment Objective: The fund seeks long-term capital growth.
Designation: LTF

Nationwide Variable Insurance Trust - NVIT Multi-Manager Mid Cap Growth Fund: Class I

This underlying mutual fund is no longer available to receive transfers or new purchase payments effective April 24, 2009

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Neuberger Berman Management LLC; Wells Capital Management, Inc.
Investment Objective: The fund seeks long-term capital growth.
Designation: LTF

Nationwide Variable Insurance Trust - NVIT Multi-Manager Mid Cap Growth Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Neuberger Berman Management LLC; Wells Capital Management, Inc.
Investment Objective: The fund seeks long-term capital growth.
Designation: LTF

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;
WEDGE Capital Management L.L.P.
Investment Objective: The fund seeks long-term capital appreciation.
Designation: LTF

Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Cap Growth Fund: Class I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: OppenheimerFunds, Inc.; Wellington Management Company, LLP
Investment Objective: The Fund seeks capital growth.
Designation: LTF

Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Cap Value Fund: Class I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Epoch Investment Partners, Inc.; JPMorgan Investment Management Inc.
Investment Objective: The Fund seeks capital appreciation.
Designation: LTF

Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Company Fund: Class I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Jacobs Levy Equity Management, Morgan Stanley Investment Management Inc;
OppenheimerFunds, Inc.; Putnam Investment Management, LLC
Investment Objective: The Fund seeks capital appreciation.
Designation: LTF

Nationwide Variable Insurance Trust - NVIT Nationwide Fund: Class I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: HighMark Capital Management, Inc.
Investment Objective: The Fund seeks total return through a flexible combination of capital appreciation and current income.
Designation: LTF

Nationwide Variable Insurance Trust - NVIT Real Estate Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Brookfield Investment Management, Inc.
Investment Objective: The Fund seeks current income and long-term capital appreciation.
Designation: LTF

Nationwide Variable Insurance Trust - NVIT S&P 500® Index Fund: Class I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: BlackRock Investment Management, LLC
Investment Objective: Long-term capital appreciation.
Designation: LTF

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.
Designation: LTF

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.
Designation: LTF

Neuberger Berman Advisers Management Trust - Absolute Return Multi-Manager Portfolio: S Class Shares

Investment Advisor: Neuberger Berman Management LLC
Sub-advisor: Cramer Rosenthal McGlynn, LLC, GAMCO Asset Management Inc., Lazard Asset Management LLC, Levin Capital Strategies, L.P., Loeb Arbitrage Management LP, SLS Management, LLC, Sound Point Capital Management, L.P., Visium Asset Management, LP
Investment Objective: The Fund seeks capital appreciation with an emphasis on absolute (i.e., positive) returns.
Designation: LTF

Northern Lights Variable Trust - 7Twelve Balanced Portfolio

Investment Advisor: 7Twelve Advisors, LLC
Investment Objective: The Portfolio seeks to provide superior volatility risk-adjusted returns when compared to the bond and equity markets in general.
Designation: LTF

Northern Lights Variable Trust - BTS Tactical Fixed Income VIT Fund: Class 2

Investment Advisor: BTS Asset Management, Inc.
Investment Objective: Seeks to provide total return.
Designation: LTF

Northern Lights Variable Trust - Mariner Managed Futures Strategy Portfolio: Class 2 Shares

Investment Advisor: Monte Capital Group, LLC
Investment Objective: The Portfolio seeks income and capital appreciation.
Designation: LTF

Northern Lights Variable Trust - Power Income VIT Fund, advised by WE Donoghue: Class 2

Investment Advisor: W. E. Donoghue & Co., Inc.
Investment Objective: The Fund's primary investment objective is total return from income and capital appreciation with capital preservation as a secondary objective.
Designation: LTF

Oppenheimer Variable Account Funds - Oppenheimer Global Fund/VA: Service Shares

Investment Advisor: OFI Global Asset Management, Inc.
Sub-advisor: OppenheimerFunds, Inc.
Investment Objective: The Fund seeks capital appreciation.
Designation: LTF

PIMCO Variable Insurance Trust - All Asset Portfolio: Advisor Class

Investment Advisor: Pacific Investment Management Company LLC
Sub-advisor: Research Affiliates
Investment Objective: The fund seeks maximum real return, consistent with preservation of real capital and prudent investment management.
Designation: FF, LTF

PIMCO Variable Insurance Trust - Commodity RealReturn® Strategy Portfolio: Advisor Class

Investment Advisor: Pacific Investment Management Company LLC
Investment Objective: The Portfolio seeks maximum real return, consistent with prudent investment management.
Designation: LTF

PIMCO Variable Insurance Trust - Emerging Markets Bond Portfolio: Advisor Class

Investment Advisor: Pacific Investment Management Company LLC
Investment Objective: The portfolio seeks maximum total return consistent with preservation of capital and prudent investment management.
Designation: LTF

PIMCO Variable Insurance Trust - Foreign Bond Portfolio (Unhedged): Advisor Class

Investment Advisor: Pacific Investment Management Company LLC
Investment Objective: The portfolio seeks maximum total return consistent with preservation of capital and prudent investment management.
Designation: LTF

PIMCO Variable Insurance Trust - Global Bond Portfolio (Unhedged): Advisor Class

Investment Advisor: Pacific Investment Management Company LLC
Investment Objective: The Portfolio seeks maximum total return consistent with preservation of capital and prudent investment management.
Designation: LTF

PIMCO Variable Insurance Trust - High Yield Portfolio: Advisor Class

Investment Advisor: Pacific Investment Management Company LLC
Investment Objective: The Portfolio seeks maximum total return consistent with preservation of capital and prudent investment management.
Designation: LTF

PIMCO Variable Insurance Trust - Low Duration Portfolio: Advisor Class

Investment Advisor: Pacific Investment Management Company LLC
Investment Objective: The Portfolio seeks maximum total return, consistent with preservation of capital and prudent investment management.
Designation: LTF

PIMCO Variable Insurance Trust - Total Return Portfolio: Advisor Class

Investment Advisor: Pacific Investment Management Company LLC
Investment Objective: The Portfolio seeks maximum total return, consistent with preservation of capital and prudent investment management.
Designation: LTF

PIMCO Variable Insurance Trust - Unconstrained Bond Portfolio: Advisor Class

Investment Advisor: Pacific Investment Management Company LLC
Investment Objective: The Portfolio seeks maximum long-term return, consistent with preservation of capital and prudent investment management.
Designation: LTF

Pioneer Variable Contracts Trust - Pioneer Emerging Markets VCT Portfolio: Class II

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2012

Investment Advisor: Pioneer Investment Management, Inc.
Investment Objective: Long-term growth of capital.
Designation: LTF

Pioneer Variable Contracts Trust - Pioneer High Yield VCT Portfolio: Class II

This underlying mutual fund is no longer available to receive transfers or new purchase payments effective May 1, 2012

Investment Advisor: Pioneer Investment Management, Inc.
Investment Objective: Maximize total return through a combination of income and capital appreciation. Normally, the portfolio invests at least 80% of its total assets in below investment grade (high yield) debt securities and preferred stocks.
Designation: LTF

ProFunds - ProFund VP Access High Yield Fund

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Access VP High Yield Fund (the "Fund") seeks to provide investment results that correspond generally to the total return of the high yield market consistent with maintaining reasonable liquidity.
Designation: ATF

ProFunds - ProFund VP Asia 30

Investment Advisor: ProFund Advisors LLC
Investment Objective: ProFund VP Asia 30 seeks daily investment results, before fees and expenses, that correspond to the daily performance of the ProFunds Asia 30 Index.
Designation: ATF

ProFunds - ProFund VP Banks

Investment Advisor: ProFund Advisors LLC
Investment Objective: The fund seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Dow Jones U.S. BanksSM Index.
Designation: ATF

ProFunds - ProFund VP Basic Materials

Investment Advisor: ProFund Advisors LLC
Investment Objective: The fund seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Dow Jones U.S. Basic MaterialsSM Index.
Designation: ATF

ProFunds - ProFund VP Bear

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

Investment Advisor: ProFund Advisors LLC
Investment Objective: ProFund VP Bear seeks daily investment results, before fees and expenses, that correspond to the inverse (-1X) of the daily performance of the S&P 500[®] Index.
Designation: ATF

ProFunds - ProFund VP Biotechnology

Investment Advisor: ProFund Advisors LLC
Investment Objective: The fund seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Dow Jones U.S. BiotechnologySM Index.
Designation: ATF

ProFunds - ProFund VP Bull

Investment Advisor: ProFund Advisors LLC
Investment Objective: ProFund VP Bull seeks daily investment results, before fees and expenses, that correspond to the daily performance of the S&P 500[®] Index.
Designation: ATF

ProFunds - ProFund VP Consumer Goods

Investment Advisor: ProFund Advisors LLC
Investment Objective: The fund seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Dow Jones U.S. Consumer GoodsSM Index.
Designation: ATF

ProFunds - ProFund VP Consumer Services

Investment Advisor: ProFund Advisors LLC
Investment Objective: The fund seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Dow Jones U.S. Consumer GoodsSM Index. The fund does not seek to achieve its stated investment objective over a period of time greater than one day.
Designation: ATF

ProFunds - ProFund VP Emerging Markets

Investment Advisor: ProFund Advisors LLC
Investment Objective: ProFund VP Emerging Markets seeks daily investment results, before fees and expenses, that correspond to the daily performance of The Bank of New York Mellon Emerging Markets 50 ADR[®] Index.
Designation: ATF

ProFunds - ProFund VP Europe 30

Investment Advisor: ProFund Advisors LLC
Investment Objective: ProFund VP Europe 30 seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Pro-Funds Europe 30 Index.
Designation: ATF

ProFunds - ProFund VP Financials

Investment Advisor: ProFund Advisors LLC
Investment Objective: The fund seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Dow Jones U.S. FinancialsSM Index.
Designation: ATF

ProFunds - ProFund VP Health Care

Investment Advisor: ProFund Advisors LLC
Investment Objective: The fund seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Dow Jones U.S. Health CareSM Index
Designation: ATF

ProFunds - ProFund VP Industrials

Investment Advisor: ProFund Advisors LLC
Investment Objective: The fund seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Dow Jones U.S. IndustrialsSM Index.
Designation: ATF

ProFunds - ProFund VP International

Investment Advisor: ProFund Advisors LLC
Investment Objective: ProFund VP International seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Morgan Stanley Capital International Europe, Australasia and Far East ("MSCI EAFE") Index.
Designation: ATF

ProFunds - ProFund VP Internet

Investment Advisor: ProFund Advisors LLC
Investment Objective: The fund seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Dow Jones Internet CompositeSM Index.
Designation: ATF

ProFunds - ProFund VP Japan

Investment Advisor: ProFund Advisors LLC
Investment Objective: ProFund VP Japan seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Nikkei 225 Stock Average.
Designation: ATF

ProFunds - ProFund VP NASDAQ-100

Investment Advisor: ProFund Advisors LLC
Investment Objective: ProFund VP NASDAQ-100 seeks daily investment results, before fees and expenses, that correspond to the daily performance of the NASDAQ-100 Index.
Designation: ATF

ProFunds - ProFund VP Oil & Gas

Investment Advisor: ProFund Advisors LLC
Investment Objective: ProFund VP Oil & Gas seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Dow Jones U.S. Oil & GasSM Index.
Designation: ATF

ProFunds - ProFund VP Pharmaceuticals

Investment Advisor: ProFund Advisors LLC
Investment Objective: The fund seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Dow Jones U.S. PharmaceuticalsSM Index.
Designation: ATF

ProFunds - ProFund VP Precious Metals

Investment Advisor: ProFund Advisors LLC
Investment Objective: The fund seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Dow Jones Precious MetalsSM Index.
Designation: ATF

ProFunds - ProFund VP Real Estate

Investment Advisor: ProFund Advisors LLC
Investment Objective: The fund seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Dow Jones U.S. Real EstateSM Index.
Designation: ATF

ProFunds - ProFund VP Rising Rates Opportunity

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

Investment Advisor: ProFund Advisors LLC
Investment Objective: ProFund VP Rising Rates Opportunity seeks daily investment results, before fees and expenses, that correspond to one and one-quarter times (125%) the inverse (opposite) of the daily price movement of the most recently issued 30-year U.S. Treasury Bond ("Long Bond").
Designation: ATF

ProFunds - ProFund VP Semiconductor

Investment Advisor: ProFund Advisors LLC
Investment Objective: The fund seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Dow Jones U.S. SemiconductorsSM Index.
Designation: ATF

ProFunds - ProFund VP Short Emerging Markets

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

Investment Advisor: ProFund Advisors LLC
Investment Objective: ProFund VP Short Emerging Markets seeks daily investment results, before fees and expenses, that correspond to the inverse (opposite) of the daily performance of The Bank of New York Mellon Emerging Markets 50 ADR[®] Index.
Designation: ATF

ProFunds - ProFund VP Short International

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

Investment Advisor: ProFund Advisors LLC
Investment Objective: ProFund VP Short International seeks daily investment results, before fees and expenses, that correspond to the inverse (opposite) of the daily performance of the Morgan Stanley Capital International Europe, Australasia and Far East ("MSCI EAFE") Index.
Designation: ATF

ProFunds - ProFund VP Short NASDAQ-100

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

Investment Advisor: ProFund Advisors LLC
Investment Objective: ProFund VP Short NASDAQ-100 (formerly ProFund VP Short OTC) seeks daily investment results, before fees and expenses, that correspond to the inverse (opposite) of the daily performance of the NASDAQ-100 Index.
Designation: ATF

ProFunds - ProFund VP Technology

Investment Advisor: ProFund Advisors LLC
Investment Objective: The fund seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Dow Jones U.S. TechnologySM Index.
Designation: ATF

ProFunds - ProFund VP Telecommunications

Investment Advisor: ProFund Advisors LLC
Investment Objective: The fund seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Dow Jones U.S. TelecommunicationsSM Index.
Designation: ATF

ProFunds - ProFund VP U.S. Government Plus

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

Investment Advisor: ProFund Advisors LLC
Investment Objective: ProFund VP U.S. Government Plus seeks daily investment results, before fees and expenses, that correspond to one and one-quarter times (125%) the daily price movement of the most recently issued 30-year U.S. Treasury Bond ("Long Bond").
Designation: ATF

ProFunds - ProFund VP UltraNASDAQ-100

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

Investment Advisor: ProFund Advisors LLC
Investment Objective: ProFund VP UltraNASDAQ-100 (formerly ProFund VP Ultra OTC) seeks daily investment results, before fees and expenses, that correspond to twice (200%) the daily performance of the NASDAQ-100[®] Index.
Designation: ATF

ProFunds - ProFund VP UltraShort NASDAQ-100

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

Investment Advisor: ProFund Advisors LLC
Investment Objective: The Fund seeks daily investment results, before fees and expenses, that correspond to twice (200%) the inverse (opposite) of the daily performance of the NASDAQ-100[®] Index. The Fund does not seek to achieve its stated investment objective over a period of time greater than one day.
Designation: ATF

ProFunds - ProFund VP Utilities

Investment Advisor: ProFund Advisors LLC
Investment Objective: The fund seeks daily investment results, before fees and expenses, that correspond to the daily performance of the Dow Jones U.S. UtilitiesSM Index.
Designation: ATF

Rydex Variable Trust - Banking Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that are involved in the banking sector, including commercial banks (and their holding companies) and savings and loan institutions.
Designation: ATF

Rydex Variable Trust - Basic Materials Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies engaged in the mining, manufacture, or sale of basic materials, such as lumber, steel, iron, aluminum, concrete, chemicals and other basic building and manufacturing materials.
Designation: ATF

Rydex Variable Trust - Biotechnology Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that are involved in the biotechnology industry, including companies involved in research and development, genetic or other biological engineering, and in the design, manufacture, or sale of related biotechnology products or services.

Designation: ATF

Rydex Variable Trust - Commodities Strategy Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Seeks to provide investment results that correlate to the performance of the Goldman Sachs Commodity Total Return Index ("GSCI® Index").

Designation: ATF

Rydex Variable Trust - Consumer Products Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies engaged in manufacturing finished goods and services both domestically and internationally.

Designation: ATF

Rydex Variable Trust - Dow 2x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to 200% of the daily performance of the Dow Jones Industrial Average.

Designation: ATF

Rydex Variable Trust - Electronics Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that are involved in the electronics sector, including semiconductor manufacturers and distributors, and makers and vendors of other electronic components and devices.

Designation: ATF

Rydex Variable Trust - Energy Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies involved in the energy field, including the exploration, production, and development of oil, gas, coal and alternative sources of energy.

Designation: ATF

Rydex Variable Trust - Energy Services Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that are involved in the energy services field, including those that provide services and equipment in the areas of oil, coal, and gas exploration and production.

Designation: ATF

Rydex Variable Trust - Europe 1.25x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the Dow Jones STOXX 50 Index.

Designation: ATF

Rydex Variable Trust - Financial Services Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that are involved in the financial services sector.

Designation: ATF

Rydex Variable Trust - Government Long Bond 1.2x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond with 120% of the daily price movement of the Long Treasury Bond.

Designation: ATF

Rydex Variable Trust - Health Care Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that are involved in the health care industry.

Designation: ATF

Rydex Variable Trust - High Yield Strategy Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Seeks to provide investment results that correlate, before fees and expenses, to the performance of the high yield bond market.

Designation: ATF

Rydex Variable Trust - Internet Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that provide products or services designed for or related to the Internet.

Designation: ATF

Rydex Variable Trust - Inverse Dow 2x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that inversely correspond to 200% of the daily performance of the Dow Jones Industrial Average.

Designation: ATF

Rydex Variable Trust - Inverse Government Long Bond Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that inversely correspond to the daily performance of the Long Treasury Bond.

Designation: ATF

Rydex Variable Trust - Inverse Mid-Cap Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that inversely correspond to the daily performance of the S&P Mid Cap 400® Index.

Designation: ATF

Rydex Variable Trust - Inverse NASDAQ-100® Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that inversely correspond to the daily performance of the NASDAQ 100 Index®.

Designation: ATF

Rydex Variable Trust - Inverse Russell 2000® Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that inversely correspond to the daily performance of the Russell 2000 Index®.

Designation: ATF

Rydex Variable Trust - Inverse S&P 500 Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that will inversely correlate to the daily performance of the S&P 500® Index.

Designation: ATF

Rydex Variable Trust - Japan 2x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correlate to the daily performance of the Nikkei 225 Stock Average.

Designation: ATF

Rydex Variable Trust - Leisure Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies engaged in leisure and entertainment businesses.

Designation: ATF

Rydex Variable Trust - Mid-Cap 1.5x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the S&P MidCap 400® Index.

Designation: ATF

Rydex Variable Trust - NASDAQ-100® 2x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to 200% of the daily performance of the NASDAQ 100 Index®.

Designation: ATF

Rydex Variable Trust - NASDAQ-100® Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the NASDAQ 100 Index®.

Designation: ATF

Rydex Variable Trust - Nova Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to 150% of the daily performance of the S&P 500® Index.

Designation: ATF

Rydex Variable Trust - Precious Metals Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in U.S. and foreign companies that are involved in the precious metals sector, including exploration, mining, production and development, and other precious metals-related services.

Designation: ATF

Rydex Variable Trust - Real Estate Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that are involved in the real estate industry including real estate investment trusts.

Designation: ATF

Rydex Variable Trust - Retailing Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies engaged in merchandising finished goods and services, including department stores, restaurant franchises, mail order operations and other companies involved in selling products to consumers.

Designation: ATF

Rydex Variable Trust - Russell 2000® 1.5x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the Russell 2000 Index®.

Designation: ATF

Rydex Variable Trust - S&P 500 2x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to 200% of the daily performance of the S&P 500® Index.

Designation: ATF

Rydex Variable Trust - S&P 500 Pure Growth Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the S&P 500/Pure Growth Index.

Designation: ATF

Rydex Variable Trust - S&P 500 Pure Value Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the S&P 500/Pure Value Index.

Designation: ATF

Rydex Variable Trust - S&P MidCap 400 Pure Growth Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the S&P MidCap 400/Pure Growth Index.

Designation: ATF

Rydex Variable Trust - S&P MidCap 400 Pure Value Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the S&P MidCap 400/Pure Value Index.

Designation: ATF

Rydex Variable Trust - S&P SmallCap 600 Pure Growth Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the S&P SmallCap 600/Pure Growth Index.

Designation: ATF

Rydex Variable Trust - S&P SmallCap 600 Pure Value Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to the daily performance of the S&P SmallCap 600/Pure Value Index.

Designation: ATF

Rydex Variable Trust - Strengthening Dollar 2x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to 200% of the daily performance of the U.S. Dollar Index.

Designation: ATF

Rydex Variable Trust - Technology Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that are involved in the technology sector, including computer software and service companies, semiconductor manufacturers, networking and telecommunications equipment manufacturers, PC hardware and peripherals companies.

Designation: ATF

Rydex Variable Trust - Telecommunications Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies engaged in the development, manufacture, or sale of communications services or communications equipment.

Designation: ATF

Rydex Variable Trust - Transportation Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies engaged in providing transportation services or companies engaged in the design, manufacture, distribution, or sale of transportation equipment.

Designation: ATF

Rydex Variable Trust - Utilities Fund

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation by investing in companies that operate public utilities.

Designation: ATF

Rydex Variable Trust - Weakening Dollar 2x Strategy Fund

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

Investment Advisor: Guggenheim Investments
Investment Objective: Investment results that correspond to 200% of the daily performance of the U.S. Dollar Index.

Designation: ATF

The Merger Fund VL - The Merger Fund VL

Investment Advisor: Westchester Capital Management, LLC
Investment Objective: Seeks to achieve capital growth by engaging in merger arbitrage.

Designation: LTF

The Universal Institutional Funds, Inc. - Emerging Markets Debt Portfolio: Class II

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.

Designation: LTF

The Universal Institutional Funds, Inc. - Global Infrastructure Portfolio: Class II

Investment Advisor: Morgan Stanley Investment Management Inc.
Investment Objective: Both capital appreciation and current income.

Designation: LTF

The Universal Institutional Funds, Inc. - Global Real Estate Portfolio: Class II

Investment Advisor: Morgan Stanley Investment Management Inc.
Investment Objective: The Portfolio seeks to provide current income and capital appreciation.
Designation: LTF

The Universal Institutional Funds, Inc. - Global Strategist Portfolio: Class II

Investment Advisor: Morgan Stanley Investment Management Inc.
Investment Objective: The fund seeks total return.
Designation: LTF

VanEck VIP Trust - VanEck VIP Global Hard Assets Fund: Initial Class

Investment Advisor: Van Eck Associates Corporation
Investment Objective: Long-term capital appreciation by investing primarily in hard asset securities. Income is a secondary consideration.
Designation: LTF

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 1.15%) and contracts with the most expensive combination of allowable optional benefits as of December 31, 2015 (the maximum Variable Account charge of 2.05%). 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 Sub-Accounts were added to the Variable Account after December 31, 2015; therefore, no Condensed Financial Information is available:

- BlackRock Variable Series Funds, Inc. - BlackRock Equity Dividend V.I. Fund: Class III
- BlackRock Variable Series Funds, Inc. - BlackRock Total Return V.I. Fund: Class III
- Fidelity Variable Insurance Products Fund - VIP Balanced Portfolio: Service Class 2
- Fidelity Variable Insurance Products Fund - VIP Growth & Income Portfolio: Service Class 2
- Fidelity Variable Insurance Products Fund - VIP Investment Grade Bond Portfolio: Service Class 2
- Lord Abbett Series Fund, Inc. - Total Return Portfolio: Class VC
- MainStay VP Funds Trust - MainStay VP Convertible Portfolio: Service 2 Class
- Nationwide Variable Insurance Trust - BlackRock NVIT Managed Global Allocation Fund: Class II
- Nationwide Variable Insurance Trust - Neuberger Berman NVIT Multi Cap Opportunities Fund: Class II

No Additional Contract Options Elected Total - 1.15%

Variable account charges of the daily net assets of the variable account - 1.15%

<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 Balanced Wealth Strategy Portfolio: Class B - Q/NQ				
2015	12.400694	12.416691	0.13%	6,269
2014	11.712278	12.400694	5.88%	7,462
2013	10.190275	11.712278	14.94%	9,012
2012	9.092887	10.190275	12.07%	5,331
2011*	10.000000	9.092887	-9.07%	268
ALPS Variable Investment Trust - ALPS/Alerian Energy Infrastructure Portfolio: Class III - Q/NQ				
2015	11.473041	7.039992	-38.64%	18,906
2014	10.371171	11.473041	10.62%	85,279
2013*	10.000000	10.371171	3.71%	0
ALPS Variable Investment Trust - ALPS/Red Rocks Listed Private Equity Portfolio: Class III - Q/NQ				
2015	10.258182	10.006681	-2.45%	0
American Century Variable Portfolios II, Inc. - American Century VP Inflation Protection Fund: Class II - Q/NQ				
2015	10.443159	10.068271	-3.59%	31,804
2014	10.227183	10.443159	2.11%	30,965
2013	11.304746	10.227183	-9.53%	39,299
2012	10.649990	11.304746	6.15%	56,667
2011*	10.000000	10.649990	6.50%	46,476
American Century Variable Portfolios, Inc. - American Century VP Income & Growth Fund: Class I - Q/NQ				
2015*	10.000000	9.259267	-7.41%	70,784
American Century Variable Portfolios, Inc. - American Century VP Ultra(R) Fund: Class I - Q/NQ				
2015*	10.000000	9.974533	-0.25%	83,589

No Additional Contract Options Elected Total - 1.15%
Variable account charges of the daily net assets of the variable account - 1.15%

<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 Value Fund: Class I - Q/NQ				
2015*	10.000000	9.387058	-6.13%	133,266
American Funds Insurance Series® - Capital Income Builder®: Class 4 - Q/NQ				
2015	9.842836	9.555222	-2.92%	2,051
American Funds Insurance Series® - Global Small Capitalization Fund: Class 4 - Q/NQ				
2015	11.580419	11.445050	-1.17%	4,710
2014	11.498634	11.580419	0.71%	0
2013*	10.000000	11.498634	14.99%	15,354
BlackRock Variable Series Funds, Inc. - BlackRock Global Allocation V.I. Fund: Class III - Q/NQ				
2015	12.543775	12.275399	-2.14%	202,274
2014	12.449150	12.543775	0.76%	273,750
2013	11.007188	12.449150	13.10%	400,987
2012	10.126286	11.007188	8.70%	385,665
2011	10.630831	10.126286	-4.75%	424,086
2010*	10.000000	10.630831	6.31%	267,792
BlackRock Variable Series Funds, Inc. - BlackRock iShares® Dynamic Allocation V.I. Fund: Class III - Q/NQ				
2015	9.939516	9.433630	-5.09%	0
Credit Suisse Trust - Commodity Return Strategy Portfolio - Q/NQ				
2015	7.208392	5.337171	-25.96%	8,373
2014	8.787117	7.208392	-17.97%	9,318
2013	9.906911	8.787117	-11.30%	10,119
2012	10.236918	9.906911	-3.22%	12,133
2011	11.855684	10.236918	-13.65%	25,811
2010*	10.000000	11.855684	18.56%	11,810
Dreyfus Investment Portfolios - Mid Cap Stock Portfolio: Service Shares - Q/NQ				
2015	10.900598	10.504113	-3.64%	1,690
2014*	10.000000	10.900598	9.01%	46,630
Eaton Vance Variable Trust - Eaton Vance VT Floating-Rate Income Fund - Q/NQ				
2015*	10.000000	9.591167	-4.09%	134
Fidelity Variable Insurance Products Fund - VIP Asset Manager Portfolio: Service Class 2 - Q/NQ				
2015	12.015972	11.870638	-1.21%	3,540
2014	11.517849	12.015972	4.32%	20,723
2013	10.102230	11.517849	14.01%	18,366
2012	9.105894	10.102230	10.94%	53,590
2011*	10.000000	9.105894	-8.94%	46,937
Fidelity Variable Insurance Products Fund - VIP Contrafund® Portfolio: Service Class 2 - Q/NQ				
2015*	10.000000	9.695468	-3.05%	197,743
Fidelity Variable Insurance Products Fund - VIP Equity-Income Portfolio: Service Class 2 - Q/NQ				
2015*	10.000000	9.287957	-7.12%	147,675

No Additional Contract Options Elected Total - 1.15%
Variable account charges of the daily net assets of the variable account - 1.15%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Fidelity Variable Insurance Products Fund - VIP Growth Portfolio: Service Class 2 - Q/NQ				
2015*	10.000000	10.280403	2.80%	156,302
Fidelity Variable Insurance Products Fund - VIP High Income Portfolio: Service Class 2 - Q/NQ				
2015*	10.000000	9.123090	-8.77%	31,106
Fidelity Variable Insurance Products Fund - VIP Strategic Income Portfolio: Service Class 2 - Q/NQ				
2015	9.885842	9.582970	-3.06%	7,575
Franklin Templeton Variable Insurance Products Trust - Franklin Founding Funds Allocation VIP Fund: Class 2 - Q/NQ				
2015	14.394762	13.345131	-7.29%	76,842
2014	14.158974	14.394762	1.67%	167,589
2013	11.572744	14.158974	22.35%	170,507
2012	10.151217	11.572744	14.00%	104,806
2011	10.429885	10.151217	-2.67%	39,808
2010*	10.000000	10.429885	4.30%	45,436
Franklin Templeton Variable Insurance Products Trust - Franklin Income VIP Fund: Class 2 - Q/NQ				
2015	10.923850	10.036471	-8.12%	31,058
2014	10.563343	10.923850	3.41%	49,942
2013*	10.000000	10.563343	5.63%	17,529
Franklin Templeton Variable Insurance Products Trust - Franklin Mutual Global Discovery VIP Fund: Class 2 - Q/NQ				
2015	11.952814	11.384078	-4.76%	18,975
2014	11.438882	11.952814	4.49%	18,618
2013*	10.000000	11.438882	14.39%	195,391
Franklin Templeton Variable Insurance Products Trust - Templeton Global Bond VIP Fund: Class 2 - Q/NQ				
2015*	10.000000	9.417293	-5.83%	0
Goldman Sachs Variable Insurance Trust - Goldman Sachs Global Trends Allocation Fund: Service Shares - Q/NQ				
2015	10.550579	9.822561	-6.90%	0
2014	10.268198	10.550579	2.75%	0
2013*	10.000000	10.268198	2.68%	0
Goldman Sachs Variable Insurance Trust - Goldman Sachs High Quality Floating Rate Fund: Advisor Shares - Q/NQ				
2015	9.974346	9.803916	-1.71%	0
Goldman Sachs Variable Insurance Trust - Goldman Sachs Strategic Income Fund: Advisor Shares - Q/NQ				
2015	9.921067	9.586304	-3.37%	0
Guggenheim Variable Fund - CLS Global Diversified Equity Fund - Q/NQ				
2015	12.775700	11.858780	-7.18%	290,281
2014	12.490703	12.775700	2.28%	339,210
2013	10.237032	12.490703	22.01%	342,230
2012	9.108003	10.237032	12.40%	329,658
2011	9.939377	9.108003	-8.36%	398,585
2010	8.733167	9.939377	13.81%	410,855
2009	6.337416	8.733167	37.80%	246,971
2008	11.265455	6.337416	-43.74%	102,581
2007	10.017545	11.265455	12.46%	250,428

No Additional Contract Options Elected Total - 1.15%
Variable account charges of the daily net assets of the variable account - 1.15%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Guggenheim Variable Fund - CLS Global Growth Fund - Q/NQ				
2015	11.691628	11.093257	-5.12%	122,647
2014	11.505523	11.691628	1.62%	140,022
2013	9.801735	11.505523	17.38%	132,419
2012	8.820814	9.801735	11.12%	210,134
2011	9.315454	8.820814	-5.31%	252,486
2010	8.284648	9.315454	12.44%	252,111
2009	6.171830	8.284648	34.23%	121,898
2008	10.790387	6.171830	-42.80%	43,679
2007*	10.000000	10.790387	7.90%	46,078
Guggenheim Variable Fund - CLS Growth and Income Fund - Q/NQ				
2015	11.437598	10.836374	-5.26%	258,096
2014	11.366070	11.437598	0.63%	202,134
2013	10.437285	11.366070	8.90%	259,510
2012	9.530838	10.437285	9.51%	235,752
2011	9.668268	9.530838	-1.42%	227,353
2010	8.812545	9.668268	9.71%	178,152
2009	7.272727	8.812545	21.17%	88,589
2008	10.521594	7.272727	-30.88%	29,545
2007	10.020827	10.521594	5.00%	40,251
Guggenheim Variable Fund - Global Managed Futures Strategy - Q/NQ				
2015	7.836837	7.626797	-2.68%	39,353
2014	7.073268	7.836837	10.80%	27,677
2013	6.974960	7.073268	1.41%	42,874
2012	7.946695	6.974960	-12.23%	78,040
2011	8.797988	7.946695	-9.68%	212,712
2010	9.226584	8.797988	-4.65%	195,472
2009	9.724310	9.226584	-5.12%	191,817
2008*	10.000000	9.724310	-2.76%	19,804
Guggenheim Variable Fund - Long Short Equity Fund - Q/NQ				
2015	14.811686	14.825840	0.10%	97,427
2014	14.576609	14.811686	1.61%	95,373
2013	12.554432	14.576609	16.11%	94,403
2012	12.161921	12.554432	3.23%	118,334
2011	13.167221	12.161921	-7.63%	138,911
2010	11.977801	13.167221	9.93%	192,125
2009	9.519028	11.977801	25.83%	207,602
2008	16.249173	9.519028	-41.42%	304,753
2007	13.392897	16.249173	21.33%	424,680
2006	12.163376	13.392897	10.11%	367,419

No Additional Contract Options Elected Total - 1.15%
Variable account charges of the daily net assets of the variable account - 1.15%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Guggenheim Variable Fund - Multi-Hedge Strategies - Q/NQ				
2015	9.429929	9.493824	0.68%	106,876
2014	9.114924	9.429929	3.46%	117,364
2013	9.070997	9.114924	0.48%	139,270
2012	8.977036	9.070997	1.05%	241,489
2011	8.784243	8.977036	2.19%	177,994
2010	8.369048	8.784243	4.96%	222,802
2009	8.753879	8.369048	-4.40%	183,098
2008	10.895483	8.753879	-19.66%	243,561
2007	10.615800	10.895483	2.63%	229,357
2006	10.070102	10.615800	5.42%	234,528
Guggenheim Variable Funds Trust - Series F (Floating Rate Strategies Series) - Q/NQ				
2015	10.295597	10.251339	-0.43%	35,264
2014	10.173147	10.295597	1.20%	41,077
2013*	10.000000	10.173147	1.73%	60,207
Guggenheim Variable Funds Trust - Series M (Macro Opportunities Series) - Q/NQ				
2015	10.480297	10.328475	-1.45%	9,402
2014	10.063917	10.480297	4.14%	0
2013*	10.000000	10.063917	0.64%	0
Invesco - Invesco V.I. Balanced-Risk Allocation Fund: Series II Shares - Q/NQ				
2015	10.458640	9.883438	-5.50%	7,686
2014	10.008784	10.458640	4.49%	2,124
2013*	10.000000	10.008784	0.09%	186
Ivy Funds Variable Insurance Portfolios - Asset Strategy - Q/NQ				
2015	13.081129	11.851434	-9.40%	116,855
2014	13.968783	13.081129	-6.35%	158,158
2013	11.293100	13.968783	23.69%	310,554
2012	9.586475	11.293100	17.80%	239,935
2011	10.450864	9.586475	-8.27%	301,931
2010*	10.000000	10.450864	4.51%	254,838
Lazard Retirement Series, Inc. - Lazard Retirement Emerging Markets Equity Portfolio: Service Shares - Q/NQ				
2015	9.287866	7.339677	-20.98%	4,624
2014	9.852806	9.287866	-5.73%	58,094
2013*	10.000000	9.852806	-1.47%	36,427
Legg Mason Partners Variable Income Trust - Western Asset Variable Global High Yield Bond Portfolio: Class II - Q/NQ				
2015	9.763112	9.064215	-7.16%	1,445
2014	10.028063	9.763112	-2.64%	6,283
2013*	10.000000	10.028063	0.28%	126,979
MFS® Variable Insurance Trust II - MFS Global Tactical Allocation Portfolio: Service Class - Q/NQ				
2015	11.319299	10.910430	-3.61%	2,305
2014	10.984430	11.319299	3.05%	13,152
2013	10.237670	10.984430	7.29%	12,447
2012	9.478912	10.237670	8.00%	12,092
2011*	10.000000	9.478912	-5.21%	0

No Additional Contract Options Elected Total - 1.15%
Variable account charges of the daily net assets of the variable account - 1.15%

<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 Asset Allocation Fund: Class II - Q/NQ				
2015	13.506628	13.482693	-0.18%	194,447
2014	13.014285	13.506628	3.78%	140,034
2013	10.679055	13.014285	21.87%	150,793
2012	9.336248	10.679055	14.38%	116,965
2011*	10.000000	9.336248	-6.64%	10,333
Nationwide Variable Insurance Trust - Federated NVIT High Income Bond Fund: Class I - Q/NQ				
2015	9.855043	9.487705	-3.73%	84,150
2014*	10.000000	9.855043	-1.45%	98,471
Nationwide Variable Insurance Trust - Lazard NVIT Flexible Opportunistic Strategies Fund: Class P - Q/NQ				
2015	10.244837	9.798452	-4.36%	0
2014*	10.000000	10.244837	2.45%	0
Nationwide Variable Insurance Trust - Loring Ward NVIT Capital Appreciation Fund: Class II - Q/NQ				
2015	12.059163	11.543921	-4.27%	2,724
2014	11.829350	12.059163	1.94%	11,070
2013*	10.000000	11.829350	18.29%	8,346
Nationwide Variable Insurance Trust - Loring Ward NVIT Moderate Fund: Class II - Q/NQ				
2015	11.642630	11.306023	-2.89%	0
2014	11.563118	11.642630	0.69%	0
2013*	10.000000	11.563118	15.63%	0
Nationwide Variable Insurance Trust - NVIT Bond Index Fund: Class I - Q/NQ				
2015	10.080207	9.978409	-1.01%	161,294
Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Aggressive Fund: Class II - Q/NQ				
2015	15.106685	14.671058	-2.88%	5,692
2014	14.624777	15.106685	3.30%	15,662
2013	11.426800	14.624777	27.99%	32,355
2012	9.952402	11.426800	14.81%	69
2011	10.753887	9.952402	-7.45%	3,923
2010*	10.000000	10.753887	7.54%	0
Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Balanced Fund: Class II - Q/NQ				
2015	13.113546	12.825423	-2.20%	84,669
2014	12.719491	13.113546	3.10%	346,456
2013	11.222532	12.719491	13.34%	34,884
2012	10.222686	11.222532	9.78%	27,255
2011	10.482360	10.222686	-2.48%	25,765
2010*	10.000000	10.482360	4.82%	13,184
Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Capital Appreciation Fund: Class II - Q/NQ				
2015	14.098606	13.751310	-2.46%	54,829
2014	13.622699	14.098606	3.49%	55,880
2013	11.366316	13.622699	19.85%	52,002
2012	10.118419	11.366316	12.33%	61,578
2011	10.601405	10.118419	-4.56%	59,317
2010*	10.000000	10.601405	6.01%	22,418

No Additional Contract Options Elected Total - 1.15%
Variable account charges of the daily net assets of the variable account - 1.15%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Conservative Fund: Class II - Q/NQ				
2015	11.622312	11.404351	-1.88%	59,630
2014	11.377902	11.622312	2.15%	77,400
2013	10.969180	11.377902	3.73%	121,797
2012	10.323006	10.969180	6.26%	192,253
2011	10.297554	10.323006	0.25%	165,705
2010*	10.000000	10.297554	2.98%	219,225
Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Managed Growth & Income Fund: Class II - Q/NQ				
2015	10.395014	9.834248	-5.39%	0
2014	10.283526	10.395014	1.08%	0
2013*	10.000000	10.283526	2.84%	0
Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Managed Growth Fund: Class II - Q/NQ				
2015	10.340211	9.722849	-5.97%	2,339
2014	10.355564	10.340211	-0.15%	2,427
2013*	10.000000	10.355564	3.56%	0
Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Moderate Fund: Class II - Q/NQ				
2015	13.599397	13.299719	-2.20%	115,768
2014	13.156354	13.599397	3.37%	85,277
2013	11.297856	13.156354	16.45%	92,527
2012	10.171398	11.297856	11.07%	55,011
2011	10.535235	10.171398	-3.45%	84,854
2010*	10.000000	10.535235	5.35%	89,462
Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Moderately Aggressive Fund: Class II - Q/NQ				
2015	14.456561	14.074858	-2.64%	69,000
2014	13.986706	14.456561	3.36%	68,076
2013	11.385398	13.986706	22.85%	94,461
2012	10.051996	11.385398	13.27%	43,597
2011	10.667009	10.051996	-5.77%	29,203
2010*	10.000000	10.667009	6.67%	45,815
Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Moderately Conservative Fund: Class II - Q/NQ				
2015	12.640818	12.362358	-2.20%	2,448
2014	12.286323	12.640818	2.89%	2,660
2013	11.173512	12.286323	9.96%	2,875
2012	10.272091	11.173512	8.78%	2,792
2011	10.419519	10.272091	-1.41%	3,333
2010*	10.000000	10.419519	4.20%	3,581
Nationwide Variable Insurance Trust - NVIT Core Plus Bond Fund: Class II - Q/NQ				
2015	10.918174	10.736798	-1.66%	20,633
2014	10.531113	10.918174	3.68%	41,007
2013	10.876465	10.531113	-3.18%	27,945
2012	10.272149	10.876465	5.88%	35,306
2011*	10.000000	10.272149	2.72%	54,265
Nationwide Variable Insurance Trust - NVIT Emerging Markets Fund: Class I - Q/NQ				
2015	9.667442	8.027632	-16.96%	18,678
2014*	10.000000	9.667442	-3.33%	16,177

No Additional Contract Options Elected Total - 1.15%
Variable account charges of the daily net assets of the variable account - 1.15%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Flexible Fixed Income Fund: Class P - Q/NQ				
2015	9.754273	9.302820	-4.63%	0
2014*	10.000000	9.754273	-2.46%	0
Nationwide Variable Insurance Trust - NVIT Flexible Moderate Growth Fund: Class P - Q/NQ				
2015	10.250943	9.794744	-4.45%	0
2014*	10.000000	10.250943	2.51%	0
Nationwide Variable Insurance Trust - NVIT Government Bond Fund: Class I - Q/NQ				
2015	10.176465	10.048497	-1.26%	123,952
2014*	10.000000	10.176465	1.76%	141,525
Nationwide Variable Insurance Trust - NVIT International Index Fund: Class I - Q/NQ				
2015	9.733572	9.529329	-2.10%	17,520
Nationwide Variable Insurance Trust - NVIT Investor Destinations Aggressive Fund: Class II - Q/NQ				
2015	10.364205	10.142760	-2.14%	93,994
2014*	10.000000	10.364205	3.64%	75,361
Nationwide Variable Insurance Trust - NVIT Investor Destinations Balanced Fund: Class II - Q/NQ				
2015	10.267261	10.131564	-1.32%	14,536
2014*	10.000000	10.267261	2.67%	44,250
Nationwide Variable Insurance Trust - NVIT Investor Destinations Capital Appreciation Fund: Class II - Q/NQ				
2015	10.344188	10.170849	-1.68%	17,811
2014*	10.000000	10.344188	3.44%	21,617
Nationwide Variable Insurance Trust - NVIT Investor Destinations Conservative Fund: Class II - Q/NQ				
2015	10.171314	10.080960	-0.89%	159,141
2014*	10.000000	10.171314	1.71%	237,769
Nationwide Variable Insurance Trust - NVIT Investor Destinations Managed Growth & Income Fund: Class II - Q/NQ				
2015	10.393853	9.941314	-4.35%	0
2014	10.262735	10.393853	1.28%	0
2013*	10.000000	10.262735	2.63%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Managed Growth Fund: Class II - Q/NQ				
2015	10.385825	9.860347	-5.06%	0
2014	10.327599	10.385825	0.56%	0
2013*	10.000000	10.327599	3.28%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderate Fund: Class II - Q/NQ				
2015	10.331587	10.178593	-1.48%	582,662
2014*	10.000000	10.331587	3.32%	452,207
Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderately Aggressive Fund: Class II - Q/NQ				
2015	10.334965	10.141549	-1.87%	181,257
2014*	10.000000	10.334965	3.35%	176,861

No Additional Contract Options Elected Total - 1.15%
Variable account charges of the daily net assets of the variable account - 1.15%

<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 Conservative Fund: Class II - Q/NQ				
2015	10.262436	10.141323	-1.18%	64,657
2014*	10.000000	10.262436	2.62%	81,135
Nationwide Variable Insurance Trust - NVIT Mid Cap Index Fund: Class I - Q/NQ				
2015	10.129217	9.758989	-3.66%	16,856
Nationwide Variable Insurance Trust - NVIT Money Market Fund: Class II - Q/NQ				
2015	9.432129	9.323658	-1.15%	2,434,693
2014	9.541854	9.432129	-1.15%	2,329,613
2013	9.652863	9.541854	-1.15%	2,640,530
2012	9.765464	9.652863	-1.15%	2,800,504
2011	9.878753	9.765464	-1.15%	4,184,346
2010	9.993664	9.878753	-1.15%	4,145,662
2009*	10.000000	9.993664	-0.06%	5,551,458
Nationwide Variable Insurance Trust - NVIT Multi Sector Bond Fund: Class I - Q/NQ				
2015	9.846943	9.452365	-4.01%	2,657
2014	9.589090	9.846943	2.69%	4,819
2013*	10.000000	9.589090	-4.11%	1,506
Nationwide Variable Insurance Trust - NVIT Multi-Manager International Growth Fund: Class II - Q/NQ				
2015	13.292065	13.053224	-1.80%	7,646
2014	13.630988	13.292065	-2.49%	8,050
2013	11.389049	13.630988	19.69%	11,003
2012	9.973886	11.389049	14.19%	13,836
2011	11.164071	9.973886	-10.66%	17,549
2010*	10.000000	11.164071	11.64%	14,035
Nationwide Variable Insurance Trust - NVIT Multi-Manager International Value Fund: Class II - Q/NQ				
2015	9.019452	8.439133	-6.43%	33,883
2014*	10.000000	9.019452	-9.81%	22,180
Nationwide Variable Insurance Trust - NVIT Multi-Manager Large Cap Growth Fund: Class II - Q/NQ				
2015	17.134856	17.467893	1.94%	26,125
2014	15.737133	17.134856	8.88%	15,061
2013	11.844143	15.737133	32.87%	24,810
2012	10.317057	11.844143	14.80%	17,146
2011	10.785475	10.317057	-4.34%	17,281
2010*	10.000000	10.785475	7.85%	2,037
Nationwide Variable Insurance Trust - NVIT Multi-Manager Large Cap Value Fund: Class II - Q/NQ				
2015	16.136785	15.403051	-4.55%	15,773
2014	14.807727	16.136785	8.98%	25,173
2013	11.094008	14.807727	33.47%	26,542
2012	9.544369	11.094008	16.24%	14,881
2011	10.281595	9.544369	-7.17%	12,586
2010*	10.000000	10.281595	2.82%	537

No Additional Contract Options Elected Total - 1.15%
Variable account charges of the daily net assets of the variable account - 1.15%

<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 Growth Fund: Class I - Q/NQ				
2015	23.452491	23.139886	-1.33%	589
2014	22.805157	23.452491	2.84%	656
2013	16.603954	22.805157	37.35%	960
2012	14.618790	16.603954	13.58%	3,512
2011	15.441634	14.618790	-5.33%	4,403
2010	12.317693	15.441634	25.36%	7,026
2009*	10.000000	12.317693	23.18%	11,109
Nationwide Variable Insurance Trust - NVIT Multi-Manager Mid Cap Growth Fund: Class II - Q/NQ				
2015	16.906298	16.654099	-1.49%	16,870
2014	16.489610	16.906298	2.53%	13,772
2013	12.035125	16.489610	37.01%	22,640
2012	10.620190	12.035125	13.32%	19,766
2011	11.243957	10.620190	-5.55%	19,304
2010*	10.000000	11.243957	12.44%	31,796
Nationwide Variable Insurance Trust - NVIT Multi-Manager Mid Cap Value Fund: Class II - Q/NQ				
2015	18.600484	17.856015	-4.00%	13,983
2014	16.080060	18.600484	15.67%	35,198
2013	11.989515	16.080060	34.12%	31,179
2012	10.425238	11.989515	15.00%	7,243
2011	10.796900	10.425238	-3.44%	5,288
2010*	10.000000	10.796900	7.97%	4,589
Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Cap Growth Fund: Class I - Q/NQ				
2015	11.052957	11.008451	-0.40%	32,715
2014*	10.000000	11.052957	10.53%	8,343
Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Cap Value Fund: Class I - Q/NQ				
2015	10.757963	9.993797	-7.10%	18,248
2014*	10.000000	10.757963	7.58%	20,576
Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Company Fund: Class I - Q/NQ				
2015	10.437444	10.148697	-2.77%	45,300
2014*	10.000000	10.437444	4.37%	55,790
Nationwide Variable Insurance Trust - NVIT Nationwide Fund: Class I - Q/NQ				
2015	10.903224	10.878654	-0.23%	19,649
2014*	10.000000	10.903224	9.03%	21,890
Nationwide Variable Insurance Trust - NVIT Real Estate Fund: Class II - Q/NQ				
2015	11.861116	11.061052	-6.75%	6,541
2014	9.330098	11.861116	27.13%	71,604
2013*	10.000000	9.330098	-6.70%	840
Nationwide Variable Insurance Trust - NVIT S&P 500® Index Fund: Class I - Q/NQ				
2015	10.115743	10.115719	0.00%	83,599

No Additional Contract Options Elected Total - 1.15%
Variable account charges of the daily net assets of the variable account - 1.15%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Short Term Bond Fund: Class II - Q/NQ				
2015	10.024752	9.875674	-1.49%	189,430
2014	10.091531	10.024752	-0.66%	132,224
2013	10.198177	10.091531	-1.05%	143,770
2012	9.965957	10.198177	2.33%	109,456
2011*	10.000000	9.965957	-0.34%	148,246
Nationwide Variable Insurance Trust - NVIT Small Cap Index Fund: Class II - Q/NQ				
2015	10.215018	9.604594	-5.98%	13,485
Neuberger Berman Advisers Management Trust - Absolute Return Multi-Manager Portfolio: S Class Shares - Q/NQ				
2015	10.044117	9.426211	-6.15%	0
Northern Lights Variable Trust - 7Twelve Balanced Portfolio - Q/NQ				
2015	9.989514	9.148681	-8.42%	11,484
2014	10.135718	9.989514	-1.44%	10,740
2013*	10.000000	10.135718	1.36%	0
Northern Lights Variable Trust - BTS Tactical Fixed Income VIT Fund: Class 2 - Q/NQ				
2015	9.697736	9.278533	-4.32%	61,108
2014	9.674891	9.697736	0.24%	9,326
2013*	10.000000	9.674891	-3.25%	14,762
Northern Lights Variable Trust - Mariner Managed Futures Strategy Portfolio: Class 2 Shares - Q/NQ				
2015	10.524368	9.713647	-7.70%	6,380
2014	9.900334	10.524368	6.30%	776
2013	9.637946	9.900334	2.72%	776
2012*	10.000000	9.637946	-3.62%	0
Northern Lights Variable Trust - Power Income VIT Fund, advised by WE Donoghue: Class 2 - Q/NQ				
2015	10.338335	9.963105	-3.63%	9,501
2014	10.572379	10.338335	-2.21%	26,600
2013	10.224786	10.572379	3.40%	12,735
2012*	10.000000	10.224786	2.25%	7,387
Oppenheimer Variable Account Funds - Oppenheimer Global Fund/VA: Service Shares - Q/NQ				
2015	11.542199	11.828462	2.48%	24,010
2014	11.441237	11.542199	0.88%	17,802
2013*	10.000000	11.441237	14.41%	6,543
PIMCO Variable Insurance Trust - All Asset Portfolio: Advisor Class - Q/NQ				
2015	10.644236	9.555092	-10.23%	41,810
2014	10.719310	10.644236	-0.70%	68,692
2013	10.832183	10.719310	-1.04%	81,243
2012	9.545134	10.832183	13.48%	114,940
2011*	10.000000	9.545134	-4.55%	231,715

No Additional Contract Options Elected Total - 1.15%
Variable account charges of the daily net assets of the variable account - 1.15%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
PIMCO Variable Insurance Trust - CommodityRealReturn® Strategy Portfolio: Advisor Class - Q/NQ				
2015	7.900728	5.805610	-26.52%	5,189
2014	9.821469	7.900728	-19.56%	5,743
2013	11.650081	9.821469	-15.70%	5,345
2012	11.211470	11.650081	3.91%	13,862
2011	12.267049	11.211470	-8.60%	19,984
2010*	10.000000	12.267049	22.67%	23,613
PIMCO Variable Insurance Trust - Emerging Markets Bond Portfolio: Advisor Class - Q/NQ				
2015	11.945245	11.528598	-3.49%	22,591
2014	11.916825	11.945245	0.24%	36,604
2013	12.968663	11.916825	-8.11%	27,733
2012	11.140588	12.968663	16.41%	158,257
2011	10.610842	11.140588	4.99%	62,265
2010*	10.000000	10.610842	6.11%	212,170
PIMCO Variable Insurance Trust - Foreign Bond Portfolio (Unhedged): Advisor Class - Q/NQ				
2015	11.129856	10.212436	-8.24%	7,243
2014	11.225544	11.129856	-0.85%	9,000
2013	12.154303	11.225544	-7.64%	13,324
2012	11.684694	12.154303	4.02%	29,241
2011	10.902661	11.684694	7.17%	30,001
2010*	10.000000	10.902661	9.03%	15,870
PIMCO Variable Insurance Trust - Global Bond Portfolio (Unhedged): Advisor Class - Q/NQ				
2015	11.160777	10.576371	-5.24%	14,492
2014	11.052050	11.160777	0.98%	23,604
2013	12.228120	11.052050	-9.62%	22,561
2012	11.576295	12.228120	5.63%	43,899
2011	10.898068	11.576295	6.22%	63,277
2010*	10.000000	10.898068	8.98%	66,198
PIMCO Variable Insurance Trust - High Yield Portfolio: Advisor Class - Q/NQ				
2015	13.013212	12.635997	-2.90%	140,018
2014	12.752348	13.013212	2.05%	129,772
2013	12.213141	12.752348	4.41%	286,022
2012	10.819751	12.213141	12.88%	622,667
2011	10.602429	10.819751	2.05%	272,532
2010*	10.000000	10.602429	6.02%	303,175
PIMCO Variable Insurance Trust - Low Duration Portfolio: Advisor Class - Q/NQ				
2015	10.096081	10.000815	-0.94%	69,504
2014	10.137685	10.096081	-0.41%	53,735
2013	10.279493	10.137685	-1.38%	152,178
2012	9.833932	10.279493	4.53%	220,928
2011*	10.000000	9.833932	-1.66%	24,302

No Additional Contract Options Elected Total - 1.15%
Variable account charges of the daily net assets of the variable account - 1.15%

<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				
2015	10.806099	10.717682	-0.82%	88,787
2014	10.494450	10.806099	2.97%	134,828
2013	10.839073	10.494450	-3.18%	172,012
2012	10.014102	10.839073	8.24%	305,577
2011*	10.000000	10.014102	0.14%	142,965
PIMCO Variable Insurance Trust - Unconstrained Bond Portfolio: Advisor Class - Q/NQ				
2015	10.109357	9.814436	-2.92%	1,878
2014	9.934562	10.109357	1.76%	1,891
2013*	10.000000	9.934562	-0.65%	135
Pioneer Variable Contracts Trust - Pioneer Emerging Markets VCT Portfolio: Class II - Q/NQ				
2015	7.789020	6.501121	-16.53%	18,758
2014	9.036190	7.789020	-13.80%	23,908
2013	9.346071	9.036190	-3.32%	24,163
2012	8.467769	9.346071	10.37%	56,926
2011	11.214462	8.467769	-24.49%	46,926
2010*	10.000000	11.214462	12.14%	86,823
Pioneer Variable Contracts Trust - Pioneer High Yield VCT Portfolio: Class II - Q/NQ				
2015	13.069882	12.372347	-5.34%	1,809
2014	13.261208	13.069882	-1.44%	4,051
2013	11.998937	13.261208	10.52%	5,564
2012	10.492107	11.998937	14.36%	15,489
2011	10.833857	10.492107	-3.15%	30,735
2010*	10.000000	10.833857	8.34%	47,905
ProFunds - ProFund VP Access High Yield Fund - Q/NQ				
2015	13.738983	13.601916	-1.00%	42,054
2014	13.581147	13.738983	1.16%	77,875
2013	12.488041	13.581147	8.75%	888,191
2012	11.070022	12.488041	12.81%	192,539
2011	10.899347	11.070022	1.57%	31,269
2010*	10.000000	10.899347	8.99%	56,281
ProFunds - ProFund VP Asia 30 - Q/NQ				
2015	10.139276	9.082593	-10.42%	1,748
2014	10.420686	10.139276	-2.70%	1,311
2013	9.169118	10.420686	13.65%	17,354
2012	8.032787	9.169118	14.15%	25,787
2011	11.131138	8.032787	-27.83%	6,441
2010*	10.000000	11.131138	11.31%	28,513
ProFunds - ProFund VP Banks - Q/NQ				
2015	14.175625	13.951927	-1.58%	7,633
2014	12.992395	14.175625	9.11%	7,309
2013	9.848595	12.992395	31.92%	9,790
2012	7.468545	9.848595	31.87%	17,911
2011*	10.000000	7.468545	-25.31%	6

No Additional Contract Options Elected Total - 1.15%
Variable account charges of the daily net assets of the variable account - 1.15%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
ProFunds - ProFund VP Basic Materials - Q/NQ				
2015	9.751037	8.296926	-14.91%	1,618
2014	9.700881	9.751037	0.52%	1,377
2013	8.286361	9.700881	17.07%	5,638
2012	7.727250	8.286361	7.24%	3,956
2011*	10.000000	7.727250	-22.73%	5,626
ProFunds - ProFund VP Bear - Q/NQ				
2015	4.105667	3.858636	-6.02%	6,351
2014	4.843562	4.105667	-15.23%	6,405
2013	6.671202	4.843562	-27.40%	15,864
2012	8.091944	6.671202	-17.56%	22,603
2011	8.984118	8.091944	-9.93%	24,922
2010*	10.000000	8.984118	-10.16%	53,128
ProFunds - ProFund VP Biotechnology - Q/NQ				
2015	27.800560	28.387890	2.11%	7,161
2014	21.679378	27.800560	28.24%	15,548
2013	13.022042	21.679378	66.48%	16,314
2012	9.362623	13.022042	39.09%	13,732
2011*	10.000000	9.362623	-6.37%	713
ProFunds - ProFund VP Bull - Q/NQ				
2015	16.327967	16.066267	-1.60%	60,608
2014	14.818483	16.327967	10.19%	68,994
2013	11.553094	14.818483	28.26%	67,868
2012	10.262459	11.553094	12.58%	15,430
2011	10.381518	10.262459	-1.15%	60,895
2010*	10.000000	10.381518	3.82%	29,423
ProFunds - ProFund VP Consumer Goods - Q/NQ				
2015	15.003863	15.448773	2.97%	10,437
2014	13.770105	15.003863	8.96%	8,342
2013	10.844733	13.770105	26.98%	3,938
2012	9.896459	10.844733	9.58%	2,333
2011*	10.000000	9.896459	-1.04%	3,461
ProFunds - ProFund VP Consumer Services - Q/NQ				
2015	17.894923	18.518670	3.49%	13,180
2014	16.097227	17.894923	11.17%	4,677
2013	11.642635	16.097227	38.26%	12,673
2012	9.646469	11.642635	20.69%	5,982
2011*	10.000000	9.646469	-3.54%	1,561
ProFunds - ProFund VP Emerging Markets - Q/NQ				
2015	8.140262	6.649469	-18.31%	24,935
2014	8.526611	8.140262	-4.53%	7,747
2013	9.217846	8.526611	-7.50%	22,388
2012	8.750409	9.217846	5.34%	51,893
2011	11.024282	8.750409	-20.63%	31,490
2010*	10.000000	11.024282	10.24%	98,971

No Additional Contract Options Elected Total - 1.15%
Variable account charges of the daily net assets of the variable account - 1.15%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
ProFunds - ProFund VP Europe 30 - Q/NQ				
2015	11.956364	10.533236	-11.90%	24,508
2014	13.240391	11.956364	-9.70%	58,421
2013	11.011885	13.240391	20.24%	9,254
2012	9.554602	11.011885	15.25%	5,152
2011	10.608140	9.554602	-9.93%	2,193
2010*	10.000000	10.608140	6.08%	0
ProFunds - ProFund VP Financials - Q/NQ				
2015	14.882814	14.491794	-2.63%	7,998
2014	13.333653	14.882814	11.62%	7,991
2013	10.212736	13.333653	30.56%	12,906
2012	8.283256	10.212736	23.29%	1,897
2011*	10.000000	8.283256	-17.17%	7
ProFunds - ProFund VP Health Care - Q/NQ				
2015	18.842923	19.561892	3.82%	14,857
2014	15.410093	18.842923	22.28%	21,117
2013	11.154549	15.410093	38.15%	22,777
2012	9.611633	11.154549	16.05%	9,786
2011*	10.000000	9.611633	-3.88%	4,573
ProFunds - ProFund VP Industrials - Q/NQ				
2015	14.263563	13.617266	-4.53%	25,512
2014	13.667217	14.263563	4.36%	35,876
2013	10.005314	13.667217	36.60%	42,380
2012	8.740898	10.005314	14.47%	7,252
2011*	10.000000	8.740898	-12.59%	1,246
ProFunds - ProFund VP International - Q/NQ				
2015	11.320551	10.796179	-4.63%	7,172
2014	12.462748	11.320551	-9.16%	14,600
2013	10.550995	12.462748	18.12%	21,783
2012	9.207002	10.550995	14.60%	23,066
2011	10.873060	9.207002	-15.32%	34,252
2010*	10.000000	10.873060	8.73%	73,324
ProFunds - ProFund VP Internet - Q/NQ				
2015	15.025191	17.875353	18.97%	9,949
2014	15.031372	15.025191	-0.04%	4,915
2013	10.023171	15.031372	49.97%	10,567
2012	8.466646	10.023171	18.38%	1,034
2011*	10.000000	8.466646	-15.33%	392
ProFunds - ProFund VP Japan - Q/NQ				
2015	13.072925	13.673220	4.59%	4,056
2014	12.811693	13.072925	2.04%	1,595
2013	8.743267	12.811693	46.53%	3,681
2012	7.194145	8.743267	21.53%	2,083
2011	8.934040	7.194145	-19.47%	7,891
2010*	10.000000	8.934040	-10.66%	162

No Additional Contract Options Elected Total - 1.15%
Variable account charges of the daily net assets of the variable account - 1.15%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
ProFunds - ProFund VP NASDAQ-100 - Q/NQ				
2015	19.080491	20.267068	6.22%	28,953
2014	16.497018	19.080491	15.66%	38,069
2013	12.428971	16.497018	32.73%	26,024
2012	10.817934	12.428971	14.89%	60,217
2011	10.786581	10.817934	0.29%	77,265
2010*	10.000000	10.786581	7.87%	8,547
ProFunds - ProFund VP Oil & Gas - Q/NQ				
2015	12.310832	9.324951	-24.25%	16,825
2014	13.972512	12.310832	-11.89%	16,881
2013	11.392684	13.972512	22.64%	18,445
2012	11.201005	11.392684	1.71%	14,272
2011	11.082122	11.201005	1.07%	16,448
2010*	10.000000	11.082122	10.82%	36,763
ProFunds - ProFund VP Pharmaceuticals - Q/NQ				
2015	17.661987	18.234636	3.24%	7,814
2014	14.969389	17.661987	17.99%	6,241
2013	11.504871	14.969389	30.11%	9,659
2012	10.405457	11.504871	10.57%	10,406
2011*	10.000000	10.405457	4.05%	7,074
ProFunds - ProFund VP Precious Metals - Q/NQ				
2015	3.233214	2.146044	-33.63%	14,651
2014	4.296182	3.233214	-24.74%	21,721
2013	7.003845	4.296182	-38.66%	27,918
2012	8.291697	7.003845	-15.53%	28,146
2011*	10.000000	8.291697	-17.08%	49,065
ProFunds - ProFund VP Real Estate - Q/NQ				
2015	13.149097	13.040007	-0.83%	16,886
2014	10.640197	13.149097	23.58%	14,661
2013	10.754039	10.640197	-1.06%	9,256
2012	9.284934	10.754039	15.82%	12,411
2011*	10.000000	9.284934	-7.15%	4,735
ProFunds - ProFund VP Rising Rates Opportunity - Q/NQ				
2015	3.976255	3.868136	-2.72%	5,667
2014	5.767817	3.976255	-31.06%	6,810
2013	5.009512	5.767817	15.14%	25,782
2012	5.445583	5.009512	-8.01%	8,036
2011	8.814301	5.445583	-38.22%	26,889
2010*	10.000000	8.814301	-11.86%	11,654
ProFunds - ProFund VP Semiconductor - Q/NQ				
2015	14.659996	14.074694	-3.99%	3,106
2014	11.023999	14.659996	32.98%	9,021
2013	8.355238	11.023999	31.94%	3,120
2012	8.820362	8.355238	-5.27%	0
2011*	10.000000	8.820362	-11.80%	0

No Additional Contract Options Elected Total - 1.15%
Variable account charges of the daily net assets of the variable account - 1.15%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
ProFunds - ProFund VP Short Emerging Markets - Q/NQ				
2015	7.423092	8.182918	10.24%	1,378
2014	7.736079	7.423092	-4.05%	0
2013	7.844157	7.736079	-1.38%	2,145
2012	9.126074	7.844157	-14.05%	933
2011	8.342637	9.126074	9.39%	373
2010*	10.000000	8.342637	-16.57%	782
ProFunds - ProFund VP Short International - Q/NQ				
2015	5.386279	5.122970	-4.89%	412
2014	5.300550	5.386279	1.62%	278
2013	6.788299	5.300550	-21.92%	145
2012	8.601065	6.788299	-21.08%	947
2011	8.546855	8.601065	0.63%	324
2010*	10.000000	8.546855	-14.53%	1,389
ProFunds - ProFund VP Short NASDAQ-100 - Q/NQ				
2015	3.430089	2.948357	-14.04%	0
2014	4.304259	3.430089	-20.31%	27,159
2013	6.167984	4.304259	-30.22%	0
2012	7.684226	6.167984	-19.73%	679
2011	8.683074	7.684226	-11.50%	165
2010*	10.000000	8.683074	-13.17%	2,797
ProFunds - ProFund VP Technology - Q/NQ				
2015	14.628967	14.808128	1.22%	6,848
2014	12.529431	14.628967	16.76%	6,610
2013	10.124566	12.529431	23.75%	5,500
2012	9.285502	10.124566	9.04%	4,550
2011*	10.000000	9.285502	-7.14%	1,673
ProFunds - ProFund VP Telecommunications - Q/NQ				
2015	12.085269	12.128044	0.35%	1,117
2014	12.157072	12.085269	-0.59%	3,755
2013	10.974020	12.157072	10.78%	3,130
2012	9.528127	10.974020	15.17%	3,796
2011*	10.000000	9.528127	-4.72%	378
ProFunds - ProFund VP U.S. Government Plus - Q/NQ				
2015	16.096963	15.014294	-6.73%	4,679
2014	11.939193	16.096963	34.82%	23,416
2013	14.931766	11.939193	-20.04%	5,959
2012	14.960360	14.931766	-0.19%	100,535
2011	10.545466	14.960360	41.87%	20,736
2010*	10.000000	10.545466	5.45%	90,588

No Additional Contract Options Elected Total - 1.15%
Variable account charges of the daily net assets of the variable account - 1.15%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
ProFunds - ProFund VP UltraNASDAQ-100 - Q/NQ				
2015	34.968045	39.268038	12.30%	3,934
2014	26.041697	34.968045	34.28%	6,502
2013	14.714018	26.041697	76.99%	14,170
2012	11.129129	14.714018	32.21%	18,015
2011	11.394429	11.129129	-2.33%	22,877
2010*	10.000000	11.394429	13.94%	12,189
ProFunds - ProFund VP UltraShort NASDAQ-100 - Q/NQ				
2015	1.173653	0.855525	-27.11%	43,655
2014	1.848050	1.173653	-36.49%	169
2013	3.639751	1.848050	-49.23%	169
2012	5.684453	3.639751	-35.97%	169
2011	7.389126	5.684453	-23.07%	169
2010*	10.000000	7.389126	-26.11%	170
ProFunds - ProFund VP Utilities - Q/NQ				
2015	14.938413	13.821158	-7.48%	4,277
2014	12.004824	14.938413	24.44%	13,491
2013	10.717614	12.004824	12.01%	6,489
2012	10.827258	10.717614	-1.01%	13,248
2011*	10.000000	10.827258	8.27%	18,290
Rydex Variable Trust - Banking Fund - Q/NQ				
2015	8.691102	8.173575	-5.95%	42,655
2014	8.501562	8.691102	2.23%	28,575
2013	6.657531	8.501562	27.70%	35,209
2012	5.422063	6.657531	22.79%	94,330
2011	7.052969	5.422063	-23.12%	75,105
2010	6.312005	7.052969	11.74%	134,051
2009	6.612566	6.312005	-4.55%	59,851
2008	11.370105	6.612566	-41.84%	127,232
2007	15.775194	11.370105	-27.92%	75,935
2006	14.345009	15.775194	9.97%	91,962
Rydex Variable Trust - Basic Materials Fund - Q/NQ				
2015	22.377175	18.293519	-18.25%	33,836
2014	23.056148	22.377175	-2.94%	45,066
2013	23.036585	23.056148	0.08%	55,065
2012	21.048101	23.036585	9.45%	82,191
2011	25.487828	21.048101	-17.42%	84,840
2010	20.354782	25.487828	25.22%	159,935
2009	13.245718	20.354782	53.67%	131,995
2008	24.541698	13.245718	-46.03%	124,992
2007	18.533610	24.541698	32.42%	335,938
2006	15.330613	18.533610	20.89%	270,767

No Additional Contract Options Elected Total - 1.15%
Variable account charges of the daily net assets of the variable account - 1.15%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Rydex Variable Trust - Biotechnology Fund - Q/NQ				
2015	30.692369	32.910090	7.23%	39,767
2014	23.399068	30.692369	31.17%	48,568
2013	15.350678	23.399068	52.43%	63,054
2012	11.420351	15.350678	34.42%	70,950
2011	10.446590	11.420351	9.32%	81,328
2010	9.546440	10.446590	9.43%	83,696
2009	8.160831	9.546440	16.98%	89,296
2008	9.357862	8.160831	-12.79%	269,603
2007	9.067923	9.357862	3.20%	94,051
2006	9.488486	9.067923	-4.43%	79,873
Rydex Variable Trust - Commodities Strategy Fund - Q/NQ				
2015	3.095810	2.025811	-34.56%	91,139
2014	4.745976	3.095810	-34.77%	104,046
2013	4.960493	4.745976	-4.32%	172,283
2012	5.089993	4.960493	-2.54%	226,303
2011	5.515556	5.089993	-7.72%	305,081
2010	5.164979	5.515556	6.79%	455,749
2009	4.683557	5.164979	10.28%	340,434
2008	9.294898	4.683557	-49.61%	240,532
2007	7.177332	9.294898	29.50%	275,482
2006	8.840859	7.177332	-18.82%	75,975
Rydex Variable Trust - Consumer Products Fund - Q/NQ				
2015	29.547413	31.025063	5.00%	55,622
2014	26.540036	29.547413	11.33%	60,308
2013	20.934393	26.540036	26.78%	58,554
2012	19.421429	20.934393	7.79%	84,421
2011	17.270004	19.421429	12.46%	115,935
2010	14.896410	17.270004	15.93%	117,587
2009	12.651076	14.896410	17.75%	106,469
2008	16.705865	12.651076	-24.27%	96,004
2007	15.215528	16.705865	9.79%	100,352
2006	13.107925	15.215528	16.08%	131,789
Rydex Variable Trust - Dow 2x Strategy Fund - Q/NQ				
2015	20.679173	19.579186	-5.32%	60,724
2014	17.910298	20.679173	15.46%	84,517
2013	11.136225	17.910298	60.83%	135,641
2012	9.617179	11.136225	15.80%	287,772
2011	8.918294	9.617179	7.84%	261,099
2010	7.241596	8.918294	23.15%	224,877
2009	5.352421	7.241596	35.30%	377,151
2008	14.143597	5.352421	-62.16%	457,514
2007	13.230610	14.143597	6.90%	227,834
2006	10.252645	13.230610	29.05%	221,205

No Additional Contract Options Elected Total - 1.15%
Variable account charges of the daily net assets of the variable account - 1.15%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Rydex Variable Trust - Electronics Fund - Q/NQ				
2015	11.481224	11.587936	0.93%	44,792
2014	9.386616	11.481224	22.31%	59,268
2013	7.031151	9.386616	33.50%	56,924
2012	7.039135	7.031151	-0.11%	84,750
2011	8.526736	7.039135	-17.45%	85,626
2010	7.873594	8.526736	8.30%	170,413
2009	4.635020	7.873594	69.87%	211,336
2008	9.398954	4.635020	-50.69%	27,048
2007	9.752427	9.398954	-3.62%	20,444
2006	9.626347	9.752427	1.31%	10,509
Rydex Variable Trust - Energy Fund - Q/NQ				
2015	22.236286	15.336805	-31.03%	38,297
2014	27.643555	22.236286	-19.56%	74,501
2013	22.649686	27.643555	22.05%	58,481
2012	22.376203	22.649686	1.22%	72,998
2011	24.042017	22.376203	-6.93%	91,944
2010	20.429160	24.042017	17.68%	131,094
2009	14.921946	20.429160	36.91%	105,297
2008	27.973373	14.921946	-46.66%	178,645
2007	21.244157	27.973373	31.68%	300,446
2006	19.200634	21.244157	10.64%	198,671
Rydex Variable Trust - Energy Services Fund - Q/NQ				
2015	21.717417	14.662234	-32.49%	20,624
2014	31.092936	21.717417	-30.15%	29,764
2013	25.389306	31.092936	22.46%	59,189
2012	25.582080	25.389306	-0.75%	69,014
2011	28.530500	25.582080	-10.33%	88,763
2010	22.897854	28.530500	24.60%	130,555
2009	14.262018	22.897854	60.55%	143,019
2008	34.031250	14.262018	-58.09%	133,471
2007	25.112820	34.031250	35.51%	214,827
2006	22.890848	25.112820	9.71%	141,325
Rydex Variable Trust - Europe 1.25x Strategy Fund - Q/NQ				
2015	10.787550	9.897147	-8.25%	33,812
2014	12.470864	10.787550	-13.50%	44,748
2013	10.182896	12.470864	22.47%	61,809
2012	8.467607	10.182896	20.26%	97,954
2011	10.093844	8.467607	-16.11%	61,492
2010	11.444428	10.093844	-11.80%	83,355
2009	8.534845	11.444428	34.09%	184,690
2008	19.128094	8.534845	-55.38%	176,084
2007	17.116166	19.128094	11.75%	446,601
2006	13.369428	17.116166	28.02%	392,099

No Additional Contract Options Elected Total - 1.15%
Variable account charges of the daily net assets of the variable account - 1.15%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Rydex Variable Trust - Financial Services Fund - Q/NQ				
2015	12.066800	11.452537	-5.09%	65,191
2014	10.843183	12.066800	11.28%	82,566
2013	8.599651	10.843183	26.09%	69,299
2012	7.091335	8.599651	21.27%	130,855
2011	8.432106	7.091335	-15.90%	126,776
2010	7.458789	8.432106	13.05%	186,109
2009	6.304689	7.458789	18.31%	153,895
2008	12.276218	6.304689	-48.64%	135,405
2007	15.295892	12.276218	-19.74%	62,489
2006	13.255559	15.295892	15.39%	189,747
Rydex Variable Trust - Government Long Bond 1.2x Strategy Fund - Q/NQ				
2015	21.178198	19.867771	-6.19%	67,991
2014	15.910093	21.178198	33.11%	113,634
2013	19.688958	15.910093	-19.19%	78,401
2012	19.337480	19.688958	1.82%	101,549
2011	13.826186	19.337480	39.86%	165,929
2010	12.703624	13.826186	8.84%	155,009
2009	18.772685	12.703624	-32.33%	147,772
2008	13.113130	18.772685	43.16%	370,537
2007	12.089355	13.113130	8.47%	315,112
2006	12.627431	12.089355	-4.26%	222,399
Rydex Variable Trust - Health Care Fund - Q/NQ				
2015	24.546056	25.362903	3.33%	79,419
2014	19.926026	24.546056	23.19%	97,794
2013	14.214210	19.926026	40.18%	97,108
2012	12.273316	14.214210	15.81%	107,630
2011	11.859849	12.273316	3.49%	127,957
2010	11.237162	11.859849	5.54%	135,062
2009	9.120033	11.237162	23.21%	176,296
2008	12.278483	9.120033	-25.72%	260,832
2007	11.716235	12.278483	4.80%	168,503
2006	11.275709	11.716235	3.91%	137,378
Rydex Variable Trust - High Yield Strategy Fund - Q/NQ				
2015	9.975979	9.791282	-1.85%	1,992
Rydex Variable Trust - Internet Fund - Q/NQ				
2015	27.796077	29.773212	7.11%	33,150
2014	27.579841	27.796077	0.78%	26,743
2013	18.449134	27.579841	49.49%	50,541
2012	15.641362	18.449134	17.95%	44,042
2011	17.965003	15.641362	-12.93%	52,403
2010	15.047987	17.965003	19.38%	130,324
2009	9.178537	15.047987	63.95%	90,692
2008	16.844570	9.178537	-45.51%	27,541
2007	15.437753	16.844570	9.11%	107,945
2006	14.235823	15.437753	8.44%	89,595

No Additional Contract Options Elected Total - 1.15%
Variable account charges of the daily net assets of the variable account - 1.15%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Rydex Variable Trust - Inverse Dow 2x Strategy Fund - Q/NQ				
2015	0.872352	0.793036	-9.09%	298,981
2014	1.128038	0.872352	-22.67%	285,104
2013	2.033734	1.128038	-44.53%	159,538
2012	2.653286	2.033734	-23.35%	87,727
2011	3.680580	2.653286	-27.91%	64,651
2010	5.341368	3.680580	-31.09%	282,731
2009	9.762742	5.341368	-45.29%	146,056
2008	6.140424	9.762742	58.99%	109,116
2007	6.825793	6.140424	-10.04%	76,616
2006	8.826352	6.825793	-22.67%	239,283
Rydex Variable Trust - Inverse Government Long Bond Strategy Fund - Q/NQ				
2015	3.110611	3.037410	-2.35%	146,292
2014	4.190827	3.110611	-25.78%	156,217
2013	3.678253	4.190827	13.94%	348,870
2012	3.966867	3.678253	-7.28%	174,490
2011	5.768926	3.966867	-31.24%	222,312
2010	6.693380	5.768926	-13.81%	365,820
2009	5.670499	6.693380	18.04%	486,250
2008	8.219706	5.670499	-31.01%	280,065
2007	8.708860	8.219706	-5.62%	207,004
2006	8.149326	8.708860	6.87%	430,618
Rydex Variable Trust - Inverse Mid-Cap Strategy Fund - Q/NQ				
2015	2.122631	2.074630	-2.26%	6,933
2014	2.427986	2.122631	-12.58%	7,810
2013	3.391233	2.427986	-28.40%	9,906
2012	4.202369	3.391233	-19.30%	27,566
2011	4.587636	4.202369	-8.40%	23,263
2010	6.212076	4.587636	-26.15%	15,332
2009	9.709842	6.212076	-36.02%	22,276
2008	7.307483	9.709842	32.88%	33,113
2007	7.542666	7.307483	-3.12%	36,621
2006	7.933739	7.542666	-4.93%	118,580
Rydex Variable Trust - Inverse NASDAQ-100® Strategy Fund - Q/NQ				
2015	1.149167	0.989741	-13.87%	41,475
2014	1.428711	1.149167	-19.57%	53,342
2013	2.037179	1.428711	-29.87%	74,590
2012	2.533284	2.037179	-19.58%	124,650
2011	2.849849	2.533284	-11.11%	120,190
2010	3.661796	2.849849	-22.17%	171,939
2009	6.182135	3.661796	-40.77%	496,608
2008	4.224987	6.182135	46.32%	119,579
2007	4.817969	4.224987	-12.31%	244,883
2006	4.943186	4.817969	-2.53%	490,073

No Additional Contract Options Elected Total - 1.15%
Variable account charges of the daily net assets of the variable account - 1.15%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Rydex Variable Trust - Inverse Russell 2000® Strategy Fund - Q/NQ				
2015	1.966340	1.945695	-1.05%	110,693
2014	2.182305	1.966340	-9.90%	27,542
2013	3.192563	2.182305	-31.64%	17,923
2012	3.946213	3.192563	-19.10%	42,107
2011	4.321007	3.946213	-8.67%	77,925
2010	6.039865	4.321007	-28.46%	134,696
2009	9.100290	6.039865	-33.63%	242,376
2008	7.383028	9.100290	23.26%	76,018
2007	7.088828	7.383028	4.15%	108,287
2006	8.144778	7.088828	-12.96%	220,905
Rydex Variable Trust - Inverse S&P 500 Strategy Fund - Q/NQ				
2015	2.396852	2.264229	-5.53%	173,931
2014	2.834435	2.396852	-15.44%	176,232
2013	3.902128	2.834435	-27.36%	146,643
2012	4.755067	3.902128	-17.94%	151,447
2011	5.288547	4.755067	-10.09%	212,538
2010	6.442719	5.288547	-17.91%	499,199
2009	8.996140	6.442719	-28.38%	618,729
2008	6.535677	8.996140	37.65%	206,465
2007	6.557795	6.535677	-0.34%	354,919
2006	7.172039	6.557795	-8.56%	337,630
Rydex Variable Trust - Japan 2x Strategy Fund - Q/NQ				
2015	11.425099	12.648508	10.71%	20,156
2014	13.663568	11.425099	-16.38%	23,619
2013	8.860618	13.663568	54.21%	41,719
2012	7.463453	8.860618	18.72%	72,961
2011	10.625938	7.463453	-29.76%	44,612
2010	9.288706	10.625938	14.40%	79,777
2009	7.598005	9.288706	22.25%	59,695
2008	11.468090	7.598005	-33.75%	128,538
2007	13.070149	11.468090	-12.26%	73,537
2006	12.575856	13.070149	3.93%	207,706
Rydex Variable Trust - Leisure Fund - Q/NQ				
2015	28.305516	28.065011	-0.85%	42,262
2014	26.640357	28.305516	6.25%	36,233
2013	18.924236	26.640357	40.77%	43,239
2012	15.780396	18.924236	19.92%	70,150
2011	15.581617	15.780396	1.28%	87,851
2010	12.093167	15.581617	28.85%	115,770
2009	8.947816	12.093167	35.15%	59,823
2008	17.781792	8.947816	-49.68%	16,170
2007	18.458246	17.781792	-3.66%	28,856
2006	15.123240	18.458246	22.05%	166,409

No Additional Contract Options Elected Total - 1.15%
Variable account charges of the daily net assets of the variable account - 1.15%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Rydex Variable Trust - Mid-Cap 1.5x Strategy Fund - Q/NQ				
2015	35.676418	33.325662	-6.59%	32,264
2014	32.243302	35.676418	10.65%	18,337
2013	21.711604	32.243302	48.51%	40,831
2012	17.666645	21.711604	22.90%	63,451
2011	19.340127	17.666645	-8.65%	73,766
2010	14.223663	19.340127	35.97%	143,352
2009	9.442032	14.223663	50.64%	105,765
2008	21.149756	9.442032	-55.36%	168,650
2007	20.654432	21.149756	2.40%	163,330
2006	18.914906	20.654432	9.20%	143,532
Rydex Variable Trust - NASDAQ-100® 2x Strategy Fund - Q/NQ				
2015	31.957165	36.210163	13.31%	49,459
2014	23.671093	31.957165	35.01%	63,959
2013	13.287501	23.671093	78.15%	142,335
2012	10.022354	13.287501	32.58%	123,977
2011	10.207707	10.022354	-1.82%	134,134
2010	7.542969	10.207707	35.33%	308,880
2009	3.503433	7.542969	115.30%	390,570
2008	12.935014	3.503433	-72.92%	437,087
2007	10.207461	12.935014	26.72%	437,034
2006	9.847099	10.207461	3.66%	260,252
Rydex Variable Trust - NASDAQ-100® Fund - Q/NQ				
2015	28.086229	30.051205	7.00%	66,107
2014	24.192320	28.086229	16.10%	69,683
2013	18.179847	24.192320	33.07%	84,571
2012	15.750375	18.179847	15.42%	87,274
2011	15.595012	15.750375	1.00%	107,235
2010	13.315080	15.595012	17.12%	176,818
2009	8.861757	13.315080	50.25%	242,227
2008	15.433917	8.861757	-42.58%	120,415
2007	13.252407	15.433917	16.46%	260,762
2006	12.674459	13.252407	4.56%	166,631
Rydex Variable Trust - Nova Fund - Q/NQ				
2015	19.675578	19.309594	-1.86%	222,838
2014	16.784679	19.675578	17.22%	255,576
2013	11.396588	16.784679	47.28%	258,536
2012	9.431385	11.396588	20.84%	302,331
2011	9.653560	9.431385	-2.30%	267,471
2010	8.140463	9.653560	18.59%	419,978
2009	6.077306	8.140463	33.95%	507,133
2008	13.505039	6.077306	-55.00%	228,038
2007	13.510922	13.505039	-0.04%	345,385
2006	11.459012	13.510922	17.91%	505,362

No Additional Contract Options Elected Total - 1.15%
Variable account charges of the daily net assets of the variable account - 1.15%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Rydex Variable Trust - Precious Metals Fund - Q/NQ				
2015	10.296948	7.087100	-31.17%	129,966
2014	12.603080	10.296948	-18.30%	131,309
2013	23.655771	12.603080	-46.72%	158,930
2012	24.954231	23.655771	-5.20%	185,159
2011	33.284792	24.954231	-25.03%	207,277
2010	24.386260	33.284792	36.49%	364,462
2009	16.530467	24.386260	47.52%	300,134
2008	27.220790	16.530467	-39.27%	288,507
2007	23.035143	27.220790	18.17%	239,265
2006	19.190145	23.035143	20.04%	238,327
Rydex Variable Trust - Real Estate Fund - Q/NQ				
2015	23.665466	22.802730	-3.65%	49,589
2014	19.784356	23.665466	19.62%	92,142
2013	19.255033	19.784356	2.75%	95,830
2012	16.460056	19.255033	16.98%	144,366
2011	16.282431	16.460056	1.09%	160,365
2010	13.191611	16.282431	23.43%	252,452
2009	10.653444	13.191611	23.82%	129,769
2008	18.467932	10.653444	-42.31%	98,752
2007	23.100685	18.467932	-20.05%	84,369
2006	17.876161	23.100685	29.23%	257,195
Rydex Variable Trust - Retailing Fund - Q/NQ				
2015	26.376327	25.726948	-2.46%	22,221
2014	24.557502	26.376327	7.41%	24,673
2013	18.294182	24.557502	34.24%	45,234
2012	15.849316	18.294182	15.43%	41,997
2011	15.226552	15.849316	4.09%	85,666
2010	12.309188	15.226552	23.70%	75,937
2009	8.634008	12.309188	42.57%	24,702
2008	13.026525	8.634008	-33.72%	88,599
2007	15.079053	13.026525	-13.61%	20,713
2006	13.857675	15.079053	8.81%	31,660
Rydex Variable Trust - Russell 2000® 1.5x Strategy Fund - Q/NQ				
2015	26.951273	24.223252	-10.12%	26,127
2014	26.143810	26.951273	3.09%	36,496
2013	16.679760	26.143810	56.74%	52,901
2012	13.819747	16.679760	20.70%	69,993
2011	15.920105	13.819747	-13.19%	87,580
2010	11.683388	15.920105	36.26%	137,599
2009	8.865915	11.683388	31.78%	83,153
2008	18.442661	8.865915	-51.93%	166,824
2007	20.006629	18.442661	-7.82%	149,770
2006	16.747069	20.006629	19.46%	1,006,925

No Additional Contract Options Elected Total - 1.15%
Variable account charges of the daily net assets of the variable account - 1.15%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Rydex Variable Trust - S&P 500 2x Strategy Fund - Q/NQ				
2015	19.388206	18.847242	-2.79%	37,330
2014	15.734501	19.388206	23.22%	55,287
2013	9.434684	15.734501	66.77%	126,480
2012	7.376787	9.434684	27.90%	161,944
2011	7.769198	7.376787	-5.05%	237,033
2010	6.264193	7.769198	24.03%	404,136
2009	4.329333	6.264193	44.69%	449,753
2008	13.680530	4.329333	-68.35%	746,922
2007	13.756226	13.680530	-0.55%	175,955
2006	11.249719	13.756226	22.28%	358,907
Rydex Variable Trust - S&P 500 Pure Growth Fund - Q/NQ				
2015	20.460071	20.443301	-0.08%	139,170
2014	18.411396	20.460071	11.13%	165,568
2013	13.179800	18.411396	39.69%	161,742
2012	11.767247	13.179800	12.00%	158,833
2011	12.034854	11.767247	-2.22%	261,372
2010	9.737339	12.034854	23.59%	250,064
2009	6.690287	9.737339	45.54%	230,411
2008	11.247697	6.690287	-40.52%	136,556
2007	10.846436	11.247697	3.70%	188,593
2006	10.409753	10.846436	4.19%	142,582
Rydex Variable Trust - S&P 500 Pure Value Fund - Q/NQ				
2015	20.559957	18.417261	-10.42%	87,430
2014	18.747520	20.559957	9.67%	173,381
2013	13.055973	18.747520	43.59%	138,168
2012	10.806157	13.055973	20.82%	120,630
2011	11.289325	10.806157	-4.28%	140,736
2010	9.492113	11.289325	18.93%	167,889
2009	6.348554	9.492113	49.52%	140,288
2008	12.508650	6.348554	-49.25%	157,822
2007	13.372720	12.508650	-6.46%	118,768
2006	11.497223	13.372720	16.31%	564,616
Rydex Variable Trust - S&P MidCap 400 Pure Growth Fund - Q/NQ				
2015	24.155844	24.193143	0.15%	109,983
2014	24.822256	24.155844	-2.68%	77,009
2013	18.732436	24.822256	32.51%	119,901
2012	16.329422	18.732436	14.72%	149,591
2011	16.628391	16.329422	-1.80%	203,555
2010	12.688052	16.628391	31.06%	310,801
2009	8.185100	12.688052	55.01%	187,689
2008	12.967810	8.185100	-36.88%	136,610
2007	12.096993	12.967810	7.20%	233,432
2006	11.866251	12.096993	1.94%	146,294

No Additional Contract Options Elected Total - 1.15%
Variable account charges of the daily net assets of the variable account - 1.15%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Rydex Variable Trust - S&P MidCap 400 Pure Value Fund - Q/NQ				
2015	20.339337	17.719975	-12.88%	44,729
2014	19.279680	20.339337	5.50%	53,566
2013	14.361773	19.279680	34.24%	65,605
2012	12.419464	14.361773	15.64%	80,055
2011	13.531249	12.419464	-8.22%	82,336
2010	11.394786	13.531249	18.75%	100,879
2009	7.424888	11.394786	53.47%	241,017
2008	13.325268	7.424888	-44.28%	84,267
2007	14.167806	13.325268	-5.95%	98,056
2006	12.241776	14.167806	15.73%	143,671
Rydex Variable Trust - S&P SmallCap 600 Pure Growth Fund - Q/NQ				
2015	20.887846	20.570600	-1.52%	25,945
2014	21.130943	20.887846	-1.15%	34,893
2013	15.127944	21.130943	39.68%	98,718
2012	13.836552	15.127944	9.33%	87,215
2011	13.521853	13.836552	2.33%	137,120
2010	10.908356	13.521853	23.96%	184,692
2009	8.237088	10.908356	32.43%	104,085
2008	12.687221	8.237088	-35.08%	169,435
2007	12.849542	12.687221	-1.26%	117,362
2006	12.065848	12.849542	6.50%	177,496
Rydex Variable Trust - S&P SmallCap 600 Pure Value Fund - Q/NQ				
2015	18.573146	15.873076	-14.54%	21,224
2014	18.545786	18.573146	0.15%	37,690
2013	13.135723	18.545786	41.19%	88,162
2012	11.039157	13.135723	18.99%	65,594
2011	12.331917	11.039157	-10.48%	97,056
2010	9.972322	12.331917	23.66%	138,260
2009	6.217076	9.972322	60.40%	181,950
2008	11.131536	6.217076	-44.15%	162,683
2007	14.140714	11.131536	-21.28%	70,349
2006	12.000006	14.140714	17.84%	274,581
Rydex Variable Trust - Strengthening Dollar 2x Strategy Fund - Q/NQ				
2015	6.703335	7.510949	12.05%	25,657
2014	5.516329	6.703335	21.52%	101,336
2013	5.751255	5.516329	-4.08%	21,038
2012	6.208263	5.751255	-7.36%	65,995
2011	6.559811	6.208263	-5.36%	73,406
2010	6.949263	6.559811	-5.60%	81,148
2009	8.353109	6.949263	-16.81%	47,127
2008	8.004957	8.353109	4.35%	68,173
2007	9.088290	8.004957	-11.92%	31,759
2006	10.286860	9.088290	-11.65%	7,678

No Additional Contract Options Elected Total - 1.15%
Variable account charges of the daily net assets of the variable account - 1.15%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Rydex Variable Trust - Technology Fund - Q/NQ				
2015	19.854282	19.844456	-0.05%	55,508
2014	18.217047	19.854282	8.99%	59,325
2013	13.611368	18.217047	33.84%	56,317
2012	12.296454	13.611368	10.69%	70,657
2011	13.699564	12.296454	-10.24%	88,016
2010	12.370259	13.699564	10.75%	121,779
2009	8.042347	12.370259	53.81%	172,727
2008	14.904288	8.042347	-46.04%	91,877
2007	13.660647	14.904288	9.10%	148,790
2006	13.050397	13.660647	4.68%	65,032
Rydex Variable Trust - Telecommunications Fund - Q/NQ				
2015	9.234512	8.514126	-7.80%	17,743
2014	9.103843	9.234512	1.44%	19,013
2013	7.840502	9.103843	16.11%	23,098
2012	7.564323	7.840502	3.65%	33,533
2011	8.939669	7.564323	-15.38%	60,418
2010	7.897611	8.939669	13.19%	120,600
2009	6.208622	7.897611	27.20%	102,359
2008	11.490409	6.208622	-45.97%	71,209
2007	10.642985	11.490409	7.96%	135,244
2006	9.008629	10.642985	18.14%	102,639
Rydex Variable Trust - Transportation Fund - Q/NQ				
2015	30.391523	25.810047	-15.07%	32,902
2014	25.036490	30.391523	21.39%	64,035
2013	16.813384	25.036490	48.91%	67,998
2012	14.465757	16.813384	16.23%	66,305
2011	16.464406	14.465757	-12.14%	75,529
2010	13.417697	16.464406	22.71%	101,616
2009	11.563371	13.417697	16.04%	69,125
2008	15.651490	11.563371	-26.12%	138,387
2007	17.353631	15.651490	-9.81%	20,698
2006	16.347878	17.353631	6.15%	30,465
Rydex Variable Trust - Utilities Fund - Q/NQ				
2015	16.861192	15.440260	-8.43%	55,575
2014	13.879786	16.861192	21.48%	70,862
2013	12.357351	13.879786	12.32%	75,723
2012	12.363286	12.357351	-0.05%	121,719
2011	10.754991	12.363286	14.95%	174,005
2010	10.179554	10.754991	5.65%	154,539
2009	9.049477	10.179554	12.49%	179,680
2008	12.999381	9.049477	-30.39%	186,312
2007	11.652407	12.999381	11.56%	287,676
2006	9.744681	11.652407	19.58%	431,014

No Additional Contract Options Elected Total - 1.15%
Variable account charges of the daily net assets of the variable account - 1.15%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Rydex Variable Trust - Weakening Dollar 2x Strategy Fund - Q/NQ				
2015	7.855421	6.458316	-17.79%	19,575
2014	10.177110	7.855421	-22.81%	17,882
2013	10.593756	10.177110	-3.93%	12,764
2012	10.634201	10.593756	-0.38%	10,478
2011	11.169079	10.634201	-4.79%	13,711
2010	11.970302	11.169079	-6.69%	22,300
2009	11.359173	11.970302	5.38%	81,289
2008	13.093703	11.359173	-13.25%	98,684
2007	11.214831	13.093703	16.75%	82,157
2006	9.720048	11.214831	15.38%	63,200
The Merger Fund VL - The Merger Fund VL - Q/NQ				
2015	10.077274	9.871217	-2.04%	5,836
2014	10.056297	10.077274	0.21%	4,643
2013*	10.000000	10.056297	0.56%	0
The Universal Institutional Funds, Inc. - Emerging Markets Debt Portfolio: Class II - Q/NQ				
2015	11.037343	10.782191	-2.31%	2,543
2014	10.852083	11.037343	1.71%	7,259
2013	12.031890	10.852083	-9.81%	7,569
2012	10.326281	12.031890	16.52%	19,395
2011*	10.000000	10.326281	3.26%	310
The Universal Institutional Funds, Inc. - Global Infrastructure Portfolio: Class II - Q/NQ				
2015	10.621951	9.041853	-14.88%	10,899
2014*	10.000000	10.621951	6.22%	11,788
The Universal Institutional Funds, Inc. - Global Real Estate Portfolio: Class II - Q/NQ				
2015	12.177131	11.866403	-2.55%	10,372
2014	10.820063	12.177131	12.54%	75,958
2013	10.665032	10.820063	1.45%	11,639
2012	8.303049	10.665032	28.45%	14,466
2011*	10.000000	8.303049	-16.97%	494
The Universal Institutional Funds, Inc. - Global Strategist Portfolio: Class II - Q/NQ				
2015	11.535022	10.657819	-7.60%	13,719
2014	11.440853	11.535022	0.82%	13,277
2013	9.998811	11.440853	14.42%	8,848
2012	8.896846	9.998811	12.39%	568
2011*	10.000000	8.896846	-11.03%	1,472
VanEck VIP Trust - VanEck VIP Global Hard Assets Fund: Initial Class - Q/NQ				
2015	6.876900	4.524089	-34.21%	11,696
2014	8.599842	6.876900	-20.03%	63,944
2013	7.870786	8.599842	9.26%	76,211
2012	7.701774	7.870786	2.19%	55,572
2011*	10.000000	7.701774	-22.98%	7,189

Maximum Additional Contract Options Elected Total - 2.05%
Variable account charges of the daily net assets of the variable account - 2.05%

<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 Balanced Wealth Strategy Portfolio: Class B - Q/NQ				
2015.....	11.991853	11.897996	-0.78%	0
2014.....	11.430186	11.991853	4.91%	0
2013.....	10.036177	11.430186	13.89%	0
2012.....	9.037847	10.036177	11.05%	0
2011*.....	10.000000	9.037847	-9.62%	0
ALPS Variable Investment Trust - ALPS/Alerian Energy Infrastructure Portfolio: Class III - Q/NQ				
2015.....	11.354315	6.903534	-39.20%	0
2014.....	10.358200	11.354315	9.62%	0
2013*.....	10.000000	10.358200	3.58%	0
ALPS Variable Investment Trust - ALPS/Red Rocks Listed Private Equity Portfolio: Class III - Q/NQ				
2015.....	10.245079	9.902875	-3.34%	0
American Century Variable Portfolios II, Inc. - American Century VP Inflation Protection Fund: Class II - Q/NQ				
2015.....	10.098860	9.647656	-4.47%	0
2014.....	9.980867	10.098860	1.18%	0
2013.....	11.133880	9.980867	-10.36%	0
2012.....	10.585628	11.133880	5.18%	0
2011*.....	10.000000	10.585628	5.86%	0
American Century Variable Portfolios, Inc. - American Century VP Income & Growth Fund: Class I - Q/NQ				
2015*.....	10.000000	9.202790	-7.97%	0
American Century Variable Portfolios, Inc. - American Century VP Ultra(R) Fund: Class I - Q/NQ				
2015*.....	10.000000	9.913709	-0.86%	0
American Century Variable Portfolios, Inc. - American Century VP Value Fund: Class I - Q/NQ				
2015*.....	10.000000	9.329801	-6.70%	0
American Funds Insurance Series® - Capital Income Builder®: Class 4 - Q/NQ				
2015.....	9.830250	9.456103	-3.81%	0
American Funds Insurance Series® - Global Small Capitalization Fund: Class 4 - Q/NQ				
2015.....	11.405072	11.169052	-2.07%	0
2014.....	11.428610	11.405072	-0.21%	0
2013*.....	10.000000	11.428610	14.29%	0
BlackRock Variable Series Funds, Inc. - BlackRock Global Allocation V.I. Fund: Class III - Q/NQ				
2015.....	12.020061	11.655756	-3.03%	0
2014.....	12.039030	12.020061	-0.16%	0
2013.....	10.742348	12.039030	12.07%	0
2012.....	9.973646	10.742348	7.71%	0
2011.....	10.566598	9.973646	-5.61%	0
BlackRock Variable Series Funds, Inc. - BlackRock iShares® Dynamic Allocation V.I. Fund: Class III - Q/NQ				
2015.....	9.926810	9.335754	-5.95%	0

Maximum Additional Contract Options Elected Total - 2.05%
Variable account charges of the daily net assets of the variable account - 2.05%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Credit Suisse Trust - Commodity Return Strategy Portfolio - Q/NQ				
2015.....	6.907338	5.067594	-26.63%	0
2014.....	8.497567	6.907338	-18.71%	0
2013.....	9.668519	8.497567	-12.11%	0
2012.....	10.082635	9.668519	-4.11%	0
2011.....	11.784078	10.082635	-14.44%	0
Dreyfus Investment Portfolios - Mid Cap Stock Portfolio: Service Shares - Q/NQ				
2015.....	10.834176	10.345033	-4.51%	0
2014*.....	10.000000	10.834176	8.34%	0
Eaton Vance Variable Trust - Eaton Vance VT Floating-Rate Income Fund - Q/NQ				
2015*.....	10.000000	9.532466	-4.68%	0
Fidelity Variable Insurance Products Fund - VIP Asset Manager Portfolio: Service Class 2 - Q/NQ				
2015.....	11.619770	11.374687	-2.11%	0
2014.....	11.240420	11.619770	3.37%	0
2013.....	9.949459	11.240420	12.98%	0
2012.....	9.050781	9.949459	9.93%	0
2011*.....	10.000000	9.050781	-9.49%	0
Fidelity Variable Insurance Products Fund - VIP Contrafund® Portfolio: Service Class 2 - Q/NQ				
2015*.....	10.000000	9.636087	-3.64%	0
Fidelity Variable Insurance Products Fund - VIP Equity-Income Portfolio: Service Class 2 - Q/NQ				
2015*.....	10.000000	9.231065	-7.69%	0
Fidelity Variable Insurance Products Fund - VIP Growth Portfolio: Service Class 2 - Q/NQ				
2015*.....	10.000000	10.217466	2.17%	0
Fidelity Variable Insurance Products Fund - VIP High Income Portfolio: Service Class 2 - Q/NQ				
2015*.....	10.000000	9.067215	-9.33%	0
Fidelity Variable Insurance Products Fund - VIP Strategic Income Portfolio: Service Class 2 - Q/NQ				
2015.....	9.873212	9.483572	-3.95%	0
Franklin Templeton Variable Insurance Products Trust - Franklin Founding Funds Allocation VIP Fund: Class 2 - Q/NQ				
2015.....	13.793781	12.671478	-8.14%	0
2014.....	13.692515	13.793781	0.74%	0
2013.....	11.294240	13.692515	21.23%	0
2012.....	9.998157	11.294240	12.96%	0
2011.....	10.366852	9.998157	-3.56%	0
Franklin Templeton Variable Insurance Products Trust - Franklin Income VIP Fund: Class 2 - Q/NQ				
2015.....	10.758425	9.794447	-8.96%	0
2014.....	10.498973	10.758425	2.47%	0
2013*.....	10.000000	10.498973	4.99%	0

Maximum Additional Contract Options Elected Total - 2.05%
Variable account charges of the daily net assets of the variable account - 2.05%

<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 Mutual Global Discovery VIP Fund: Class 2 - Q/NQ				
2015.....	11.771863	11.109618	-5.63%	0
2014.....	11.369233	11.771863	3.54%	0
2013*.....	10.000000	11.369233	13.69%	0
Franklin Templeton Variable Insurance Products Trust - Templeton Global Bond VIP Fund: Class 2 - Q/NQ				
2015*.....	10.000000	9.359850	-6.40%	0
Goldman Sachs Variable Insurance Trust - Goldman Sachs Global Trends Allocation Fund: Service Shares - Q/NQ				
2015.....	10.441442	9.632413	-7.75%	0
2014.....	10.255353	10.441442	1.81%	0
2013*.....	10.000000	10.255353	2.55%	0
Goldman Sachs Variable Insurance Trust - Goldman Sachs High Quality Floating Rate Fund: Advisor Shares - Q/NQ				
2015.....	9.961605	9.702248	-2.60%	0
Goldman Sachs Variable Insurance Trust - Goldman Sachs Strategic Income Fund: Advisor Shares - Q/NQ				
2015.....	9.908392	9.486869	-4.25%	0
Guggenheim Variable Fund - CLS Global Diversified Equity Fund - Q/NQ				
2015.....	11.866059	10.914087	-8.02%	0
2014.....	11.707973	11.866059	1.35%	0
2013.....	9.683629	11.707973	20.90%	0
2012.....	8.694970	9.683629	11.37%	0
2011.....	9.575691	8.694970	-9.20%	0
Guggenheim Variable Fund - CLS Global Growth Fund - Q/NQ				
2015.....	10.899521	10.247502	-5.98%	0
2014.....	10.824596	10.899521	0.69%	0
2013.....	9.306334	10.824596	16.31%	0
2012.....	8.452122	9.306334	10.11%	0
2011.....	9.007947	8.452122	-6.17%	0
Guggenheim Variable Fund - CLS Growth and Income Fund - Q/NQ				
2015.....	10.623331	9.973236	-6.12%	0
2014.....	10.653901	10.623331	-0.29%	0
2013.....	9.873183	10.653901	7.91%	0
2012.....	9.098761	9.873183	8.51%	0
2011.....	9.314574	9.098761	-2.32%	0
Guggenheim Variable Fund - Global Managed Futures Strategy - Q/NQ				
2015.....	7.414776	7.150364	-3.57%	0
2014.....	6.753810	7.414776	9.79%	0
2013.....	6.721144	6.753810	0.49%	0
2012.....	7.728114	6.721144	-13.03%	0
2011.....	8.634444	7.728114	-10.50%	0

Maximum Additional Contract Options Elected Total - 2.05%
Variable account charges of the daily net assets of the variable account - 2.05%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Guggenheim Variable Fund - Long Short Equity Fund - Q/NQ				
2015.....	13.191094	13.083497	-0.82%	0
2014.....	13.101023	13.191094	0.69%	0
2013.....	11.387180	13.101023	15.05%	0
2012.....	11.132793	11.387180	2.29%	0
2011.....	12.163554	11.132793	-8.47%	0
Guggenheim Variable Fund - Multi-Hedge Strategies - Q/NQ				
2015.....	8.677746	8.657006	-0.24%	0
2014.....	8.464929	8.677746	2.51%	0
2013.....	8.501537	8.464929	-0.43%	0
2012.....	8.490987	8.501537	0.12%	0
2011.....	8.384750	8.490987	1.27%	0
Guggenheim Variable Funds Trust - Series F (Floating Rate Strategies Series) - Q/NQ				
2015.....	10.139679	10.004162	-1.34%	0
2014.....	10.111140	10.139679	0.28%	0
2013*.....	10.000000	10.111140	1.11%	0
Guggenheim Variable Funds Trust - Series M (Macro Opportunities Series) - Q/NQ				
2015.....	10.371886	10.128560	-2.35%	0
2014.....	10.051318	10.371886	3.19%	0
2013*.....	10.000000	10.051318	0.51%	0
Invesco - Invesco V.I. Balanced-Risk Allocation Fund: Series II Shares - Q/NQ				
2015.....	10.350438	9.692074	-6.36%	0
2014.....	9.996258	10.350438	3.54%	0
2013*.....	10.000000	9.996258	-0.04%	0
Ivy Funds Variable Insurance Portfolios - Asset Strategy - Q/NQ				
2015.....	12.534942	11.253119	-10.23%	0
2014.....	13.508614	12.534942	-7.21%	0
2013.....	11.021339	13.508614	22.57%	0
2012.....	9.441919	11.021339	16.73%	0
2011.....	10.387714	9.441919	-9.10%	0
Lazard Retirement Series, Inc. - Lazard Retirement Emerging Markets Equity Portfolio: Service Shares - Q/NQ				
2015.....	9.147158	7.162546	-21.70%	0
2014.....	9.792759	9.147158	-6.59%	0
2013*.....	10.000000	9.792759	-2.07%	0
Legg Mason Partners Variable Income Trust - Western Asset Variable Global High Yield Bond Portfolio: Class II - Q/NQ				
2015.....	9.615221	8.845584	-8.00%	0
2014.....	9.966927	9.615221	-3.53%	0
2013*.....	10.000000	9.966927	-0.33%	0
MFS® Variable Insurance Trust II - MFS Global Tactical Allocation Portfolio: Service Class - Q/NQ				
2015.....	10.946098	10.454638	-4.49%	0
2014.....	10.719865	10.946098	2.11%	0
2013.....	10.082866	10.719865	6.32%	0
2012.....	9.421565	10.082866	7.02%	0
2011*.....	10.000000	9.421565	-5.78%	0

Maximum Additional Contract Options Elected Total - 2.05%
Variable account charges of the daily net assets of the variable account - 2.05%

<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 Asset Allocation Fund: Class II - Q/NQ				
2015.....	13.061320	12.919455	-1.09%	0
2014.....	12.700856	13.061320	2.84%	0
2013.....	10.517580	12.700856	20.76%	0
2012.....	9.279738	10.517580	13.34%	0
2011*.....	10.000000	9.279738	-7.20%	0
Nationwide Variable Insurance Trust - Federated NVIT High Income Bond Fund: Class I - Q/NQ				
2015.....	9.793488	9.342578	-4.60%	0
2014*.....	10.000000	9.793488	-2.07%	0
Nationwide Variable Insurance Trust - Lazard NVIT Flexible Opportunistic Strategies Fund: Class P - Q/NQ				
2015.....	10.182396	9.650038	-5.23%	0
2014*.....	10.000000	10.182396	1.82%	0
Nationwide Variable Insurance Trust - Loring Ward NVIT Capital Appreciation Fund: Class II - Q/NQ				
2015.....	11.844754	11.235397	-5.14%	0
2014.....	11.725808	11.844754	1.01%	0
2013*.....	10.000000	11.725808	17.26%	0
Nationwide Variable Insurance Trust - Loring Ward NVIT Moderate Fund: Class II - Q/NQ				
2015.....	11.435618	11.003852	-3.78%	0
2014.....	11.461903	11.435618	-0.23%	0
2013*.....	10.000000	11.461903	14.62%	0
Nationwide Variable Insurance Trust - NVIT Bond Index Fund: Class I - Q/NQ				
2015.....	10.067336	9.874927	-1.91%	0
Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Aggressive Fund: Class II - Q/NQ				
2015.....	14.475968	13.930485	-3.77%	0
2014.....	14.142951	14.475968	2.35%	0
2013.....	11.151791	14.142951	26.82%	0
2012.....	9.802320	11.151791	13.77%	0
2011.....	10.688893	9.802320	-8.29%	0
Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Balanced Fund: Class II - Q/NQ				
2015.....	12.566085	12.178065	-3.09%	0
2014.....	12.300475	12.566085	2.16%	0
2013.....	10.952514	12.300475	12.31%	0
2012.....	10.068599	10.952514	8.78%	0
2011.....	10.419019	10.068599	-3.36%	0
Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Capital Appreciation Fund: Class II - Q/NQ				
2015.....	13.509989	13.057177	-3.35%	0
2014.....	13.173911	13.509989	2.55%	0
2013.....	11.092806	13.173911	18.76%	0
2012.....	9.965878	11.092806	11.31%	0
2011.....	10.537328	9.965878	-5.42%	0

Maximum Additional Contract Options Elected Total - 2.05%
Variable account charges of the daily net assets of the variable account - 2.05%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Conservative Fund: Class II - Q/NQ				
2015.....	11.137098	10.828720	-2.77%	0
2014.....	11.003067	11.137098	1.22%	0
2013.....	10.705280	11.003067	2.78%	0
2012.....	10.167450	10.705280	5.29%	0
2011.....	10.235316	10.167450	-0.66%	0
Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Managed Growth & Income Fund: Class II - Q/NQ				
2015.....	10.287487	9.643873	-6.26%	0
2014.....	10.270663	10.287487	0.16%	0
2013*.....	10.000000	10.270663	2.71%	0
Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Managed Growth Fund: Class II - Q/NQ				
2015.....	10.233243	9.534620	-6.83%	0
2014.....	10.342614	10.233243	-1.06%	0
2013*.....	10.000000	10.342614	3.43%	0
Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Moderate Fund: Class II - Q/NQ				
2015.....	13.031668	12.628440	-3.09%	0
2014.....	12.722959	13.031668	2.43%	0
2013.....	11.026025	12.722959	15.39%	0
2012.....	10.018081	11.026025	10.06%	0
2011.....	10.471573	10.018081	-4.33%	0
Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Moderately Aggressive Fund: Class II - Q/NQ				
2015.....	13.853014	13.364408	-3.53%	0
2014.....	13.525935	13.853014	2.42%	0
2013.....	11.111426	13.525935	21.73%	0
2012.....	9.900441	11.111426	12.23%	0
2011.....	10.602550	9.900441	-6.62%	0
Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Moderately Conservative Fund: Class II - Q/NQ				
2015.....	12.113078	11.738359	-3.09%	0
2014.....	11.881560	12.113078	1.95%	0
2013.....	10.904669	11.881560	8.96%	0
2012.....	10.117270	10.904669	7.78%	0
2011.....	10.356558	10.117270	-2.31%	0
Nationwide Variable Insurance Trust - NVIT Core Plus Bond Fund: Class II - Q/NQ				
2015.....	10.558200	10.288260	-2.56%	0
2014.....	10.277470	10.558200	2.73%	0
2013.....	10.712051	10.277470	-4.06%	0
2012.....	10.210052	10.712051	4.92%	0
2011*.....	10.000000	10.210052	2.10%	0
Nationwide Variable Insurance Trust - NVIT Emerging Markets Fund: Class I - Q/NQ				
2015.....	9.607036	7.904741	-17.72%	0
2014*.....	10.000000	9.607036	-3.93%	0
Nationwide Variable Insurance Trust - NVIT Flexible Fixed Income Fund: Class P - Q/NQ				
2015.....	9.694793	9.161879	-5.50%	0
2014*.....	10.000000	9.694793	-3.05%	0

Maximum Additional Contract Options Elected Total - 2.05%
Variable account charges of the daily net assets of the variable account - 2.05%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Flexible Moderate Growth Fund: Class P - Q/NQ				
2015.....	10.188467	9.646382	-5.32%	0
2014*.....	10.000000	10.188467	1.88%	0
Nationwide Variable Insurance Trust - NVIT Government Bond Fund: Class I - Q/NQ				
2015.....	10.112914	9.894813	-2.16%	0
2014*.....	10.000000	10.112914	1.13%	0
Nationwide Variable Insurance Trust - NVIT International Index Fund: Class I - Q/NQ				
2015.....	9.721118	9.430440	-2.99%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Aggressive Fund: Class II - Q/NQ				
2015.....	10.299489	9.987642	-3.03%	0
2014*.....	10.000000	10.299489	2.99%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Balanced Fund: Class II - Q/NQ				
2015.....	10.203147	9.976627	-2.22%	0
2014*.....	10.000000	10.203147	2.03%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Capital Appreciation Fund: Class II - Q/NQ				
2015.....	10.279596	10.015292	-2.57%	0
2014*.....	10.000000	10.279596	2.80%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Conservative Fund: Class II - Q/NQ				
2015.....	10.107799	9.926802	-1.79%	0
2014*.....	10.000000	10.107799	1.08%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Managed Growth & Income Fund: Class II - Q/NQ				
2015.....	10.286322	9.748864	-5.22%	0
2014.....	10.249896	10.286322	0.36%	0
2013*.....	10.000000	10.249896	2.50%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Managed Growth Fund: Class II - Q/NQ				
2015.....	10.278375	9.669458	-5.92%	0
2014.....	10.314675	10.278375	-0.35%	0
2013*.....	10.000000	10.314675	3.15%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderate Fund: Class II - Q/NQ				
2015.....	10.267086	10.022941	-2.38%	0
2014*.....	10.000000	10.267086	2.67%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderately Aggressive Fund: Class II - Q/NQ				
2015.....	10.270423	9.986442	-2.77%	0
2014*.....	10.000000	10.270423	2.70%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderately Conservative Fund: Class II - Q/NQ				
2015.....	10.198346	9.986220	-2.08%	0
2014*.....	10.000000	10.198346	1.98%	0
Nationwide Variable Insurance Trust - NVIT Mid Cap Index Fund: Class I - Q/NQ				
2015.....	10.116276	9.657759	-4.53%	0

Maximum Additional Contract Options Elected Total - 2.05%
Variable account charges of the daily net assets of the variable account - 2.05%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Money Market Fund: Class II - Q/NQ				
2015.....	9.005978	8.821360	-2.05%	0
2014.....	9.194462	9.005978	-2.05%	0
2013.....	9.386889	9.194462	-2.05%	0
2012.....	9.583885	9.386889	-2.06%	0
2011.....	9.783904	9.583885	-2.04%	0
Nationwide Variable Insurance Trust - NVIT Multi Sector Bond Fund: Class I - Q/NQ				
2015.....	9.697800	9.224421	-4.88%	0
2014.....	9.530619	9.697800	1.75%	0
2013*.....	10.000000	9.530619	-4.69%	0
Nationwide Variable Insurance Trust - NVIT Multi-Manager International Growth Fund: Class II - Q/NQ				
2015.....	12.737069	12.394249	-2.69%	0
2014.....	13.181907	12.737069	-3.37%	0
2013.....	11.114969	13.181907	18.60%	0
2012.....	9.823486	11.114969	13.15%	0
2011.....	11.096640	9.823486	-11.47%	0
Nationwide Variable Insurance Trust - NVIT Multi-Manager International Value Fund: Class II - Q/NQ				
2015.....	8.963091	8.309976	-7.29%	0
2014*.....	10.000000	8.963091	-10.37%	0
Nationwide Variable Insurance Trust - NVIT Multi-Manager Large Cap Growth Fund: Class II - Q/NQ				
2015.....	16.419607	16.586331	1.02%	0
2014.....	15.218786	16.419607	7.89%	0
2013.....	11.559173	15.218786	31.66%	0
2012.....	10.161534	11.559173	13.75%	0
2011.....	10.720302	10.161534	-5.21%	0
Nationwide Variable Insurance Trust - NVIT Multi-Manager Large Cap Value Fund: Class II - Q/NQ				
2015.....	15.463060	14.625515	-5.42%	0
2014.....	14.319873	15.463060	7.98%	0
2013.....	10.827005	14.319873	32.26%	0
2012.....	9.400435	10.827005	15.18%	0
2011.....	10.219439	9.400435	-8.01%	0
Nationwide Variable Insurance Trust - NVIT Multi-Manager Mid Cap Growth Fund: Class I - Q/NQ				
2015.....	22.264239	21.767398	-2.23%	0
2014.....	21.848675	22.264239	1.90%	0
2013.....	16.053605	21.848675	36.10%	0
2012.....	14.264417	16.053605	12.54%	0
2011.....	15.205505	14.264417	-6.19%	0
Nationwide Variable Insurance Trust - NVIT Multi-Manager Mid Cap Growth Fund: Class II - Q/NQ				
2015.....	16.200459	15.813455	-2.39%	0
2014.....	15.946391	16.200459	1.59%	0
2013.....	11.745495	15.946391	35.77%	0
2012.....	10.460063	11.745495	12.29%	0
2011.....	11.176012	10.460063	-6.41%	0

Maximum Additional Contract Options Elected Total - 2.05%
Variable account charges of the daily net assets of the variable account - 2.05%

<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				
2015.....	17.824001	16.954767	-4.88%	0
2014.....	15.550320	17.824001	14.62%	0
2013.....	11.700981	15.550320	32.90%	0
2012.....	10.268050	11.700981	13.96%	0
2011.....	10.731640	10.268050	-4.32%	0
Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Cap Growth Fund: Class I - Q/NQ				
2015.....	10.983963	10.840115	-1.31%	0
2014*.....	10.000000	10.983963	9.84%	0
Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Cap Value Fund: Class I - Q/NQ				
2015.....	10.690814	9.840952	-7.95%	0
2014*.....	10.000000	10.690814	6.91%	0
Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Company Fund: Class I - Q/NQ				
2015.....	10.372279	9.993495	-3.65%	0
2014*.....	10.000000	10.372279	3.72%	0
Nationwide Variable Insurance Trust - NVIT Nationwide Fund: Class I - Q/NQ				
2015.....	10.835144	10.712285	-1.13%	0
2014*.....	10.000000	10.835144	8.35%	0
Nationwide Variable Insurance Trust - NVIT Real Estate Fund: Class II - Q/NQ				
2015.....	11.681579	10.794404	-7.59%	0
2014.....	9.273200	11.681579	25.97%	0
2013*.....	10.000000	9.273200	-7.27%	0
Nationwide Variable Insurance Trust - NVIT S&P 500® Index Fund: Class I - Q/NQ				
2015.....	10.102821	10.010810	-0.91%	0
Nationwide Variable Insurance Trust - NVIT Short Term Bond Fund: Class II - Q/NQ				
2015.....	9.694210	9.463085	-2.38%	0
2014.....	9.848455	9.694210	-1.57%	0
2013.....	10.043987	9.848455	-1.95%	0
2012.....	9.905703	10.043987	1.40%	0
2011*.....	10.000000	9.905703	-0.94%	0
Nationwide Variable Insurance Trust - NVIT Small Cap Index Fund: Class II - Q/NQ				
2015.....	10.201961	9.504943	-6.83%	0
Neuberger Berman Advisers Management Trust - Absolute Return Multi-Manager Portfolio: S Class Shares - Q/NQ				
2015.....	10.031283	9.328422	-7.01%	0
Northern Lights Variable Trust - 7Twelve Balanced Portfolio - Q/NQ				
2015.....	9.886139	8.971521	-9.25%	0
2014.....	10.123030	9.886139	-2.34%	0
2013*.....	10.000000	10.123030	1.23%	0

Maximum Additional Contract Options Elected Total - 2.05%
Variable account charges of the daily net assets of the variable account - 2.05%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Northern Lights Variable Trust - BTS Tactical Fixed Income VIT Fund: Class 2 - Q/NQ				
2015.....	9.550854	9.054794	-5.19%	0
2014.....	9.615909	9.550854	-0.68%	0
2013*.....	10.000000	9.615909	-3.84%	0
Northern Lights Variable Trust - Mariner Managed Futures Strategy Portfolio: Class 2 Shares - Q/NQ				
2015.....	10.281294	9.402889	-8.54%	0
2014.....	9.760538	10.281294	5.34%	0
2013.....	9.589168	9.760538	1.79%	0
2012*.....	10.000000	9.589168	-4.11%	0
Northern Lights Variable Trust - Power Income VIT Fund, advised by WE Donoghue: Class 2 - Q/NQ				
2015.....	10.099576	9.644392	-4.51%	0
2014.....	10.423125	10.099576	-3.10%	0
2013.....	10.173048	10.423125	2.46%	0
2012*.....	10.000000	10.173048	1.73%	0
Oppenheimer Variable Account Funds - Oppenheimer Global Fund/VA: Service Shares - Q/NQ				
2015.....	11.367451	11.543290	1.55%	0
2014.....	11.371570	11.367451	-0.04%	0
2013*.....	10.000000	11.371570	13.72%	0
PIMCO Variable Insurance Trust - All Asset Portfolio: Advisor Class - Q/NQ				
2015.....	10.293285	9.155849	-11.05%	0
2014.....	10.461142	10.293285	-1.60%	0
2013.....	10.668426	10.461142	-1.94%	0
2012.....	9.487406	10.668426	12.45%	0
2011*.....	10.000000	9.487406	-5.13%	0
PIMCO Variable Insurance Trust - CommodityRealReturn® Strategy Portfolio: Advisor Class - Q/NQ				
2015.....	7.570806	5.512402	-27.19%	0
2014.....	9.497917	7.570806	-20.29%	0
2013.....	11.369853	9.497917	-16.46%	0
2012.....	11.042551	11.369853	2.96%	0
2011.....	12.192985	11.042551	-9.44%	0
PIMCO Variable Insurance Trust - Emerging Markets Bond Portfolio: Advisor Class - Q/NQ				
2015.....	11.446481	10.946641	-4.37%	0
2014.....	11.524179	11.446481	-0.67%	0
2013.....	12.656587	11.524179	-8.95%	0
2012.....	10.972678	12.656587	15.35%	0
2011.....	10.546687	10.972678	4.04%	0
PIMCO Variable Insurance Trust - Foreign Bond Portfolio (Unhedged): Advisor Class - Q/NQ				
2015.....	10.664337	9.696195	-9.08%	0
2014.....	10.854855	10.664337	-1.76%	0
2013.....	11.860943	10.854855	-8.48%	0
2012.....	11.507722	11.860943	3.07%	0
2011.....	10.835931	11.507722	6.20%	0

Maximum Additional Contract Options Elected Total - 2.05%
Variable account charges of the daily net assets of the variable account - 2.05%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
PIMCO Variable Insurance Trust - Global Bond Portfolio (Unhedged): Advisor Class - Q/NQ				
2015.....	10.694782	10.042504	-6.10%	0
2014.....	10.687899	10.694782	0.06%	0
2013.....	11.933879	10.687899	-10.44%	0
2012.....	11.401830	11.933879	4.67%	0
2011.....	10.832178	11.401830	5.26%	0
PIMCO Variable Insurance Trust - High Yield Portfolio: Advisor Class - Q/NQ				
2015.....	12.469863	11.998147	-3.78%	0
2014.....	12.332174	12.469863	1.12%	0
2013.....	11.919262	12.332174	3.46%	0
2012.....	10.656693	11.919262	11.85%	0
2011.....	10.538331	10.656693	1.12%	0
PIMCO Variable Insurance Trust - Low Duration Portfolio: Advisor Class - Q/NQ				
2015.....	9.762459	9.582292	-1.85%	0
2014.....	9.892751	9.762459	-1.32%	0
2013.....	10.123315	9.892751	-2.28%	0
2012.....	9.773742	10.123315	3.58%	0
2011*.....	10.000000	9.773742	-2.26%	0
PIMCO Variable Insurance Trust - Total Return Portfolio: Advisor Class - Q/NQ				
2015.....	10.449787	10.269921	-1.72%	0
2014.....	10.241673	10.449787	2.03%	0
2013.....	10.675195	10.241673	-4.06%	0
2012.....	9.953562	10.675195	7.25%	0
2011*.....	10.000000	9.953562	-0.46%	0
PIMCO Variable Insurance Trust - Unconstrained Bond Portfolio: Advisor Class - Q/NQ				
2015.....	10.004779	9.624475	-3.80%	0
2014.....	9.922124	10.004779	0.83%	0
2013*.....	10.000000	9.922124	-0.78%	0
Pioneer Variable Contracts Trust - Pioneer Emerging Markets VCT Portfolio: Class II - Q/NQ				
2015.....	7.463633	6.172712	-17.30%	0
2014.....	8.738353	7.463633	-14.59%	0
2013.....	9.121091	8.738353	-4.20%	0
2012.....	8.340058	9.121091	9.36%	0
2011.....	11.146730	8.340058	-25.18%	0
Pioneer Variable Contracts Trust - Pioneer High Yield VCT Portfolio: Class II - Q/NQ				
2015.....	12.523229	11.746938	-6.20%	0
2014.....	12.823298	12.523229	-2.34%	0
2013.....	11.709326	12.823298	9.51%	0
2012.....	10.333196	11.709326	13.32%	0
2011.....	10.767542	10.333196	-4.03%	0

Maximum Additional Contract Options Elected Total - 2.05%
Variable account charges of the daily net assets of the variable account - 2.05%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
ProFunds - ProFund VP Access High Yield Fund - Q/NQ				
2015.....	13.165497	12.915474	-1.90%	0
2014.....	13.133824	13.165497	0.24%	0
2013.....	12.187657	13.133824	7.76%	0
2012.....	10.903224	12.187657	11.78%	0
2011.....	10.833504	10.903224	0.64%	0
ProFunds - ProFund VP Asia 30 - Q/NQ				
2015.....	9.715793	8.623893	-11.24%	0
2014.....	10.077260	9.715793	-3.59%	0
2013.....	8.948379	10.077260	12.62%	0
2012.....	7.911625	8.948379	13.10%	0
2011.....	11.063904	7.911625	-28.49%	0
ProFunds - ProFund VP Banks - Q/NQ				
2015.....	13.708130	13.368948	-2.47%	0
2014.....	12.679317	13.708130	8.11%	0
2013.....	9.699507	12.679317	30.72%	0
2012.....	7.423218	9.699507	30.66%	0
2011*.....	10.000000	7.423218	-25.77%	0
ProFunds - ProFund VP Basic Materials - Q/NQ				
2015.....	9.429342	7.950067	-15.69%	0
2014.....	9.467095	9.429342	-0.40%	0
2013.....	8.160956	9.467095	16.00%	0
2012.....	7.680402	8.160956	6.26%	0
2011*.....	10.000000	7.680402	-23.20%	0
ProFunds - ProFund VP Bear - Q/NQ				
2015.....	3.934140	3.663748	-6.87%	0
2014.....	4.683873	3.934140	-16.01%	0
2013.....	6.510595	4.683873	-28.06%	0
2012.....	7.969954	6.510595	-18.31%	0
2011.....	8.929765	7.969954	-10.75%	0
ProFunds - ProFund VP Biotechnology - Q/NQ				
2015.....	26.884711	27.202673	1.18%	0
2014.....	21.157616	26.884711	27.07%	0
2013.....	12.825254	21.157616	64.97%	0
2012.....	9.305968	12.825254	37.82%	0
2011*.....	10.000000	9.305968	-6.94%	0
ProFunds - ProFund VP Bull - Q/NQ				
2015.....	15.646322	15.255358	-2.50%	0
2014.....	14.330310	15.646322	9.18%	0
2013.....	11.275078	14.330310	27.10%	0
2012.....	10.107731	11.275078	11.55%	0
2011.....	10.318759	10.107731	-2.05%	0

Maximum Additional Contract Options Elected Total - 2.05%
Variable account charges of the daily net assets of the variable account - 2.05%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
ProFunds - ProFund VP Consumer Goods - Q/NQ				
2015.....	14.509263	14.803503	2.03%	0
2014.....	13.438509	14.509263	7.97%	0
2013.....	10.680768	13.438509	25.82%	0
2012.....	9.836593	10.680768	8.58%	0
2011*.....	10.000000	9.836593	-1.63%	0
ProFunds - ProFund VP Consumer Services - Q/NQ				
2015.....	17.304992	17.745124	2.54%	0
2014.....	15.709605	17.304992	10.16%	0
2013.....	11.466597	15.709605	37.00%	0
2012.....	9.588095	11.466597	19.59%	0
2011*.....	10.000000	9.588095	-4.12%	0
ProFunds - ProFund VP Emerging Markets - Q/NQ				
2015.....	7.800197	6.313577	-19.06%	0
2014.....	8.245536	7.800197	-5.40%	0
2013.....	8.995936	8.245536	-8.34%	0
2012.....	8.618435	8.995936	4.38%	0
2011.....	10.957692	8.618435	-21.35%	0
ProFunds - ProFund VP Europe 30 - Q/NQ				
2015.....	11.457012	10.001319	-12.71%	0
2014.....	12.804075	11.457012	-10.52%	0
2013.....	10.746817	12.804075	19.14%	0
2012.....	9.410461	10.746817	14.20%	0
2011.....	10.544011	9.410461	-10.75%	0
ProFunds - ProFund VP Financials - Q/NQ				
2015.....	14.392067	13.886325	-3.51%	0
2014.....	13.012424	14.392067	10.60%	0
2013.....	10.058205	13.012424	29.37%	0
2012.....	8.233035	10.058205	22.17%	0
2011*.....	10.000000	8.233035	-17.67%	0
ProFunds - ProFund VP Health Care - Q/NQ				
2015.....	18.221939	18.744954	2.87%	0
2014.....	15.039081	18.221939	21.16%	0
2013.....	10.985916	15.039081	36.89%	0
2012.....	9.553488	10.985916	14.99%	0
2011*.....	10.000000	9.553488	-4.47%	0
ProFunds - ProFund VP Industrials - Q/NQ				
2015.....	13.793242	13.048346	-5.40%	0
2014.....	13.338028	13.793242	3.41%	0
2013.....	9.853977	13.338028	35.36%	0
2012.....	8.687959	9.853977	13.42%	0
2011*.....	10.000000	8.687959	-13.12%	0

Maximum Additional Contract Options Elected Total - 2.05%
Variable account charges of the daily net assets of the variable account - 2.05%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
ProFunds - ProFund VP International - Q/NQ				
2015.....	10.847753	10.251029	-5.50%	0
2014.....	12.052036	10.847753	-9.99%	0
2013.....	10.297008	12.052036	17.04%	0
2012.....	9.068105	10.297008	13.55%	0
2011.....	10.807367	9.068105	-16.09%	0
ProFunds - ProFund VP Internet - Q/NQ				
2015.....	14.529789	17.128604	17.89%	0
2014.....	14.669377	14.529789	-0.95%	0
2013.....	9.871577	14.669377	48.60%	0
2012.....	8.415384	9.871577	17.30%	0
2011*.....	10.000000	8.415384	-15.85%	0
ProFunds - ProFund VP Japan - Q/NQ				
2015.....	12.526975	12.982943	3.64%	0
2014.....	12.389450	12.526975	1.11%	0
2013.....	8.532730	12.389450	45.20%	0
2012.....	7.085591	8.532730	20.42%	0
2011.....	8.880013	7.085591	-20.21%	0
ProFunds - ProFund VP NASDAQ-100 - Q/NQ				
2015.....	18.284208	19.244468	5.25%	0
2014.....	15.953735	18.284208	14.61%	0
2013.....	12.129996	15.953735	31.52%	0
2012.....	10.654915	12.129996	13.84%	0
2011.....	10.721400	10.654915	-0.62%	0
ProFunds - ProFund VP Oil & Gas - Q/NQ				
2015.....	11.796656	8.853979	-24.95%	0
2014.....	13.512137	11.796656	-12.70%	0
2013.....	11.118506	13.512137	21.53%	0
2012.....	11.032126	11.118506	0.78%	0
2011.....	11.015125	11.032126	0.15%	0
ProFunds - ProFund VP Pharmaceuticals - Q/NQ				
2015.....	17.079839	17.473022	2.30%	0
2014.....	14.608950	17.079839	16.91%	0
2013.....	11.330929	14.608950	28.93%	0
2012.....	10.342535	11.330929	9.56%	0
2011*.....	10.000000	10.342535	3.43%	0
ProFunds - ProFund VP Precious Metals - Q/NQ				
2015.....	3.126441	2.056212	-34.23%	0
2014.....	4.192580	3.126441	-25.43%	0
2013.....	6.897872	4.192580	-39.22%	0
2012.....	8.241506	6.897872	-16.30%	0
2011*.....	10.000000	8.241506	-17.58%	0

Maximum Additional Contract Options Elected Total - 2.05%
Variable account charges of the daily net assets of the variable account - 2.05%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
ProFunds - ProFund VP Real Estate - Q/NQ				
2015.....	12.715580	12.495284	-1.73%	0
2014.....	10.383847	12.715580	22.46%	0
2013.....	10.591413	10.383847	-1.96%	0
2012.....	9.228723	10.591413	14.77%	0
2011*.....	10.000000	9.228723	-7.71%	0
ProFunds - ProFund VP Rising Rates Opportunity - Q/NQ				
2015.....	3.810025	3.672679	-3.60%	0
2014.....	5.577540	3.810025	-31.69%	0
2013.....	4.888733	5.577540	14.09%	0
2012.....	5.363311	4.888733	-8.85%	0
2011.....	8.760901	5.363311	-38.78%	0
ProFunds - ProFund VP Semiconductor - Q/NQ				
2015.....	14.176581	13.486626	-4.87%	0
2014.....	10.758344	14.176581	31.77%	0
2013.....	8.228753	10.758344	30.74%	0
2012.....	8.766949	8.228753	-6.14%	0
2011*.....	10.000000	8.766949	-12.33%	0
ProFunds - ProFund VP Short Emerging Markets - Q/NQ				
2015.....	7.113147	7.769921	9.23%	0
2014.....	7.481152	7.113147	-4.92%	0
2013.....	7.655349	7.481152	-2.28%	0
2012.....	8.988517	7.655349	-14.83%	0
2011.....	8.292117	8.988517	8.40%	0
ProFunds - ProFund VP Short International - Q/NQ				
2015.....	5.161290	4.864285	-5.75%	0
2014.....	5.125810	5.161290	0.69%	0
2013.....	6.624881	5.125810	-22.63%	0
2012.....	8.471441	6.624881	-21.80%	0
2011.....	8.495104	8.471441	-0.28%	0
ProFunds - ProFund VP Short NASDAQ-100 - Q/NQ				
2015.....	3.286729	2.799392	-14.83%	0
2014.....	4.162295	3.286729	-21.04%	0
2013.....	6.019421	4.162295	-30.85%	0
2012.....	7.568327	6.019421	-20.47%	0
2011.....	8.630520	7.568327	-12.31%	0
ProFunds - ProFund VP Technology - Q/NQ				
2015.....	14.146819	14.189712	0.30%	0
2014.....	12.227733	14.146819	15.69%	0
2013.....	9.971491	12.227733	22.63%	0
2012.....	9.229321	9.971491	8.04%	0
2011*.....	10.000000	9.229321	-7.71%	0

Maximum Additional Contract Options Elected Total - 2.05%
Variable account charges of the daily net assets of the variable account - 2.05%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
ProFunds - ProFund VP Telecommunications - Q/NQ				
2015.....	11.686796	11.621419	-0.56%	0
2014.....	11.864284	11.686796	-1.50%	0
2013.....	10.808120	11.864284	9.77%	0
2012.....	9.470475	10.808120	14.12%	0
2011*.....	10.000000	9.470475	-5.30%	0
ProFunds - ProFund VP U.S. Government Plus - Q/NQ				
2015.....	15.424883	14.256417	-7.58%	0
2014.....	11.545826	15.424883	33.60%	0
2013.....	14.572471	11.545826	-20.77%	0
2012.....	14.734892	14.572471	-1.10%	0
2011.....	10.481704	14.734892	40.58%	0
ProFunds - ProFund VP UltraNASDAQ-100 - Q/NQ				
2015.....	33.509324	37.287431	11.27%	0
2014.....	25.184423	33.509324	33.06%	0
2013.....	14.360149	25.184423	75.38%	0
2012.....	10.961384	14.360149	31.01%	0
2011.....	11.325604	10.961384	-3.22%	0
ProFunds - ProFund VP UltraShort NASDAQ-100 - Q/NQ				
2015.....	1.124539	0.812240	-27.77%	0
2014.....	1.787024	1.124539	-37.07%	0
2013.....	3.551970	1.787024	-49.69%	0
2012.....	5.598619	3.551970	-36.56%	0
2011.....	7.344336	5.598619	-23.77%	0
ProFunds - ProFund VP Utilities - Q/NQ				
2015.....	14.445977	13.243853	-8.32%	0
2014.....	11.715663	14.445977	23.30%	0
2013.....	10.555562	11.715663	10.99%	0
2012.....	10.761788	10.555562	-1.92%	0
2011*.....	10.000000	10.761788	7.62%	0
Rydex Variable Trust - Banking Fund - Q/NQ				
2015.....	7.698685	7.174298	-6.81%	0
2014.....	7.599986	7.698685	1.30%	0
2013.....	6.006147	7.599986	26.54%	0
2012.....	4.936615	6.006147	21.67%	0
2011.....	6.480483	4.936615	-23.82%	0
Rydex Variable Trust - Basic Materials Fund - Q/NQ				
2015.....	19.823141	16.057816	-18.99%	0
2014.....	20.612470	19.823141	-3.83%	0
2013.....	20.784266	20.612470	-0.83%	0
2012.....	19.165088	20.784266	8.45%	0
2011.....	23.420622	19.165088	-18.17%	0

Maximum Additional Contract Options Elected Total - 2.05%
Variable account charges of the daily net assets of the variable account - 2.05%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Rydex Variable Trust - Biotechnology Fund - Q/NQ				
2015.....	27.189977	28.889107	6.25%	0
2014.....	20.919165	27.189977	29.98%	0
2013.....	13.849700	20.919165	51.04%	0
2012.....	10.398495	13.849700	33.19%	0
2011.....	9.599023	10.398495	8.33%	0
Rydex Variable Trust - Commodities Strategy Fund - Q/NQ				
2015.....	2.844582	1.844420	-35.16%	0
2014.....	4.401004	2.844582	-35.37%	0
2013.....	4.642200	4.401004	-5.20%	0
2012.....	4.807287	4.642200	-3.43%	0
2011.....	5.256969	4.807287	-8.55%	0
Rydex Variable Trust - Consumer Products Fund - Q/NQ				
2015.....	26.176557	27.235429	4.05%	0
2014.....	23.728222	26.176557	10.32%	0
2013.....	18.888341	23.728222	25.62%	0
2012.....	17.684643	18.888341	6.81%	0
2011.....	15.869726	17.684643	11.44%	0
Rydex Variable Trust - Dow 2x Strategy Fund - Q/NQ				
2015.....	18.757613	17.598127	-6.18%	0
2014.....	16.395283	18.757613	14.41%	0
2013.....	10.287758	16.395283	59.37%	0
2012.....	8.966259	10.287758	14.74%	0
2011.....	8.390919	8.966259	6.86%	0
Rydex Variable Trust - Electronics Fund - Q/NQ				
2015.....	10.170577	10.171624	0.01%	0
2014.....	8.391452	10.170577	21.20%	0
2013.....	6.343422	8.391452	32.29%	0
2012.....	6.409178	6.343422	-1.03%	0
2011.....	7.834934	6.409178	-18.20%	0
Rydex Variable Trust - Energy Fund - Q/NQ				
2015.....	19.698279	13.462244	-31.66%	0
2014.....	24.713859	19.698279	-20.29%	0
2013.....	20.435251	24.713859	20.94%	0
2012.....	20.374481	20.435251	0.30%	0
2011.....	22.092131	20.374481	-7.77%	0
Rydex Variable Trust - Energy Services Fund - Q/NQ				
2015.....	19.238066	12.869773	-33.10%	0
2014.....	27.796988	19.238066	-30.79%	0
2013.....	22.906488	27.796988	21.35%	0
2012.....	23.293111	22.906488	-1.66%	0
2011.....	26.216155	23.293111	-11.15%	0

Maximum Additional Contract Options Elected Total - 2.05%
Variable account charges of the daily net assets of the variable account - 2.05%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Rydex Variable Trust - Europe 1.25x Strategy Fund - Q/NQ				
2015.....	9.556122	8.687468	-9.09%	0
2014.....	11.148856	9.556122	-14.29%	0
2013.....	9.187035	11.148856	21.35%	0
2012.....	7.709804	9.187035	19.16%	0
2011.....	9.274938	7.709804	-16.87%	0
Rydex Variable Trust - Financial Services Fund - Q/NQ				
2015.....	10.689274	10.052748	-5.95%	0
2014.....	9.693558	10.689274	10.27%	0
2013.....	7.758489	9.693558	24.94%	0
2012.....	6.456613	7.758489	20.16%	0
2011.....	7.747853	6.456613	-16.67%	0
Rydex Variable Trust - Government Long Bond 1.2x Strategy Fund - Q/NQ				
2015.....	18.761614	17.440462	-7.04%	0
2014.....	14.224155	18.761614	31.90%	0
2013.....	17.764322	14.224155	-19.93%	0
2012.....	17.607952	17.764322	0.89%	0
2011.....	12.704941	17.607952	38.59%	0
Rydex Variable Trust - Health Care Fund - Q/NQ				
2015.....	21.745462	22.264500	2.39%	0
2014.....	17.814618	21.745462	22.07%	0
2013.....	12.824665	17.814618	38.91%	0
2012.....	11.175457	12.824665	14.76%	0
2011.....	10.897979	11.175457	2.55%	0
Rydex Variable Trust - High Yield Strategy Fund - Q/NQ				
2015.....	9.963233	9.689724	-2.75%	0
Rydex Variable Trust - Internet Fund - Q/NQ				
2015.....	24.624031	26.135344	6.14%	0
2014.....	24.657021	24.624031	-0.13%	0
2013.....	16.645358	24.657021	48.13%	0
2012.....	14.242080	16.645358	16.87%	0
2011.....	16.507914	14.242080	-13.73%	0
Rydex Variable Trust - Inverse Dow 2x Strategy Fund - Q/NQ				
2015.....	0.791225	0.712746	-9.92%	0
2014.....	1.032540	0.791225	-23.37%	0
2013.....	1.878701	1.032540	-45.04%	0
2012.....	2.473628	1.878701	-24.05%	0
2011.....	3.462839	2.473628	-28.57%	0
Rydex Variable Trust - Inverse Government Long Bond Strategy Fund - Q/NQ				
2015.....	2.795573	2.704937	-3.24%	0
2014.....	3.801018	2.795573	-26.45%	0
2013.....	3.366751	3.801018	12.90%	0
2012.....	3.664404	3.366751	-8.12%	0
2011.....	5.377997	3.664404	-31.86%	0

Maximum Additional Contract Options Elected Total - 2.05%
Variable account charges of the daily net assets of the variable account - 2.05%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Rydex Variable Trust - Inverse Mid-Cap Strategy Fund - Q/NQ				
2015.....	1.925341	1.864653	-3.15%	0
2014.....	2.222559	1.925341	-13.37%	0
2013.....	3.132854	2.222559	-29.06%	0
2012.....	3.917981	3.132854	-20.04%	0
2011.....	4.316360	3.917981	-9.23%	0
Rydex Variable Trust - Inverse NASDAQ-100® Strategy Fund - Q/NQ				
2015.....	1.017944	0.868732	-14.66%	0
2014.....	1.277208	1.017944	-20.30%	0
2013.....	1.837899	1.277208	-30.51%	0
2012.....	2.306557	1.837899	-20.32%	0
2011.....	2.618577	2.306557	-11.92%	0
Rydex Variable Trust - Inverse Russell 2000® Strategy Fund - Q/NQ				
2015.....	1.783549	1.748755	-1.95%	0
2014.....	1.997635	1.783549	-10.72%	0
2013.....	2.949293	1.997635	-32.27%	0
2012.....	3.679145	2.949293	-19.84%	0
2011.....	4.065489	3.679145	-9.50%	0
Rydex Variable Trust - Inverse S&P 500 Strategy Fund - Q/NQ				
2015.....	2.123238	1.987490	-6.39%	0
2014.....	2.533963	2.123238	-16.21%	0
2013.....	3.520565	2.533963	-28.02%	0
2012.....	4.329656	3.520565	-18.69%	0
2011.....	4.859535	4.329656	-10.90%	0
Rydex Variable Trust - Japan 2x Strategy Fund - Q/NQ				
2015.....	10.121078	11.102854	9.70%	0
2014.....	12.215344	10.121078	-17.14%	0
2013.....	7.994177	12.215344	52.80%	0
2012.....	6.795676	7.994177	17.64%	0
2011.....	9.764235	6.795676	-30.40%	0
Rydex Variable Trust - Leisure Fund - Q/NQ				
2015.....	25.075514	24.636034	-1.75%	0
2014.....	23.817266	25.075514	5.28%	0
2013.....	17.074139	23.817266	39.49%	0
2012.....	14.368762	17.074139	18.83%	0
2011.....	14.317870	14.368762	0.36%	0
Rydex Variable Trust - Mid-Cap 1.5x Strategy Fund - Q/NQ				
2015.....	31.604666	29.253340	-7.44%	0
2014.....	28.825873	31.604666	9.64%	0
2013.....	19.588560	28.825873	47.16%	0
2012.....	16.085882	19.588560	21.77%	0
2011.....	17.771277	16.085882	-9.48%	0

Maximum Additional Contract Options Elected Total - 2.05%
Variable account charges of the daily net assets of the variable account - 2.05%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Rydex Variable Trust - NASDAQ-100® 2x Strategy Fund - Q/NQ				
2015.....	28.309689	31.785343	12.28%	0
2014.....	21.161832	28.309689	33.78%	0
2013.....	11.987896	21.161832	76.53%	0
2012.....	9.125279	11.987896	31.37%	0
2011.....	9.379279	9.125279	-2.71%	0
Rydex Variable Trust - NASDAQ-100® Fund - Q/NQ				
2015.....	24.881835	26.380298	6.02%	0
2014.....	21.629001	24.881835	15.04%	0
2013.....	16.402785	21.629001	31.86%	0
2012.....	14.341606	16.402785	14.37%	0
2011.....	14.330281	14.341606	0.08%	0
Rydex Variable Trust - Nova Fund - Q/NQ				
2015.....	17.429990	16.950012	-2.75%	0
2014.....	15.005619	17.429990	16.16%	0
2013.....	10.282134	15.005619	45.94%	0
2012.....	8.587440	10.282134	19.73%	0
2011.....	8.870371	8.587440	-3.19%	0
Rydex Variable Trust - Precious Metals Fund - Q/NQ				
2015.....	9.121007	6.220398	-31.80%	0
2014.....	11.266619	9.121007	-19.04%	0
2013.....	21.342081	11.266619	-47.21%	0
2012.....	22.720947	21.342081	-6.07%	0
2011.....	30.584193	22.720947	-25.71%	0
Rydex Variable Trust - Real Estate Fund - Q/NQ				
2015.....	20.964627	20.016431	-4.52%	0
2014.....	17.687358	20.964627	18.53%	0
2013.....	17.372351	17.687358	1.81%	0
2012.....	14.987370	17.372351	15.91%	0
2011.....	14.961537	14.987370	0.17%	0
Rydex Variable Trust - Retailing Fund - Q/NQ				
2015.....	23.366747	22.583900	-3.35%	0
2014.....	21.955371	23.366747	6.43%	0
2013.....	16.505873	21.955371	33.02%	0
2012.....	14.431689	16.505873	14.37%	0
2011.....	13.991722	14.431689	3.14%	0
Rydex Variable Trust - Russell 2000® 1.5x Strategy Fund - Q/NQ				
2015.....	23.875006	21.262870	-10.94%	0
2014.....	23.372581	23.875006	2.15%	0
2013.....	15.048542	23.372581	55.31%	0
2012.....	12.582994	15.048542	19.59%	0
2011.....	14.628512	12.582994	-13.98%	0

Maximum Additional Contract Options Elected Total - 2.05%
Variable account charges of the daily net assets of the variable account - 2.05%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Rydex Variable Trust - S&P 500 2x Strategy Fund - Q/NQ				
2015.....	17.175191	16.543927	-3.68%	0
2014.....	14.066572	17.175191	22.10%	0
2013.....	8.511946	14.066572	65.26%	0
2012.....	6.716570	8.511946	26.73%	0
2011.....	7.138777	6.716570	-5.91%	0
Rydex Variable Trust - S&P 500 Pure Growth Fund - Q/NQ				
2015.....	18.558972	18.374899	-0.99%	0
2014.....	16.854102	18.558972	10.12%	0
2013.....	12.175783	16.854102	38.42%	0
2012.....	10.970958	12.175783	10.98%	0
2011.....	11.323340	10.970958	-3.11%	0
Rydex Variable Trust - S&P 500 Pure Value Fund - Q/NQ				
2015.....	18.649382	16.553595	-11.24%	0
2014.....	17.161609	18.649382	8.67%	0
2013.....	12.061218	17.161609	42.29%	0
2012.....	10.074748	12.061218	19.72%	0
2011.....	10.621786	10.074748	-5.15%	0
Rydex Variable Trust - S&P MidCap 400 Pure Growth Fund - Q/NQ				
2015.....	21.911383	21.745395	-0.76%	0
2014.....	22.722880	21.911383	-3.57%	0
2013.....	17.305551	22.722880	31.30%	0
2012.....	15.224472	17.305551	13.67%	0
2011.....	15.645397	15.224472	-2.69%	0
Rydex Variable Trust - S&P MidCap 400 Pure Value Fund - Q/NQ				
2015.....	18.449183	15.926771	-13.67%	0
2014.....	17.648711	18.449183	4.54%	0
2013.....	13.267529	17.648711	33.02%	0
2012.....	11.578859	13.267529	14.58%	0
2011.....	12.731164	11.578859	-9.05%	0
Rydex Variable Trust - S&P SmallCap 600 Pure Growth Fund - Q/NQ				
2015.....	18.947000	18.489301	-2.42%	0
2014.....	19.343689	18.947000	-2.05%	0
2013.....	13.975540	19.343689	38.41%	0
2012.....	12.900233	13.975540	8.34%	0
2011.....	12.722433	12.900233	1.40%	0
Rydex Variable Trust - S&P SmallCap 600 Pure Value Fund - Q/NQ				
2015.....	16.847001	14.266661	-15.32%	0
2014.....	16.976804	16.847001	-0.76%	0
2013.....	12.134779	16.976804	39.90%	0
2012.....	10.291844	12.134779	17.91%	0
2011.....	11.602596	10.291844	-11.30%	0

Maximum Additional Contract Options Elected Total - 2.05%
Variable account charges of the daily net assets of the variable account - 2.05%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Rydex Variable Trust - Strengthening Dollar 2x Strategy Fund - Q/NQ				
2015.....	6.159837	6.839142	11.03%	0
2014.....	5.115626	6.159837	20.41%	0
2013.....	5.382494	5.115626	-4.96%	0
2012.....	5.863773	5.382494	-8.21%	0
2011.....	6.252565	5.863773	-6.22%	0
Rydex Variable Trust - Technology Fund - Q/NQ				
2015.....	17.588505	17.419708	-0.96%	0
2014.....	16.286388	17.588505	8.00%	0
2013.....	12.280544	16.286388	32.62%	0
2012.....	11.196403	12.280544	9.68%	0
2011.....	12.588415	11.196403	-11.06%	0
Rydex Variable Trust - Telecommunications Fund - Q/NQ				
2015.....	8.180485	7.473637	-8.64%	0
2014.....	8.138836	8.180485	0.51%	0
2013.....	7.073790	8.138836	15.06%	0
2012.....	6.887485	7.073790	2.70%	0
2011.....	8.214467	6.887485	-16.15%	0
Rydex Variable Trust - Transportation Fund - Q/NQ				
2015.....	26.923310	22.656360	-15.85%	0
2014.....	22.383101	26.923310	20.28%	0
2013.....	15.169427	22.383101	47.55%	0
2012.....	13.171524	15.169427	15.17%	0
2011.....	15.128956	13.171524	-12.94%	0
Rydex Variable Trust - Utilities Fund - Q/NQ				
2015.....	14.937556	13.554161	-9.26%	0
2014.....	12.409186	14.937556	20.37%	0
2013.....	11.149573	12.409186	11.30%	0
2012.....	11.257706	11.149573	-0.96%	0
2011.....	9.882964	11.257706	13.91%	0
Rydex Variable Trust - Weakening Dollar 2x Strategy Fund - Q/NQ				
2015.....	7.218409	5.880522	-18.53%	0
2014.....	9.437825	7.218409	-23.52%	0
2013.....	9.914477	9.437825	-4.81%	0
2012.....	10.043993	9.914477	-1.29%	0
2011.....	10.645956	10.043993	-5.65%	0
The Merger Fund VL - The Merger Fund VL - Q/NQ				
2015.....	9.973025	9.680138	-2.94%	0
2014.....	10.043705	9.973025	-0.70%	0
2013*.....	10.000000	10.043705	0.44%	0

Maximum Additional Contract Options Elected Total - 2.05%
Variable account charges of the daily net assets of the variable account - 2.05%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
The Universal Institutional Funds, Inc. - Emerging Markets Debt Portfolio: Class II - Q/NQ				
2015.....	10.673421	10.331714	-3.20%	0
2014.....	10.590702	10.673421	0.78%	0
2013.....	11.850047	10.590702	-10.63%	0
2012.....	10.263852	11.850047	15.45%	0
2011*.....	10.000000	10.263852	2.64%	0
The Universal Institutional Funds, Inc. - Global Infrastructure Portfolio: Class II - Q/NQ				
2015.....	10.557224	8.904855	-15.65%	0
2014*.....	10.000000	10.557224	5.57%	0
The Universal Institutional Funds, Inc. - Global Real Estate Portfolio: Class II - Q/NQ				
2015.....	11.775562	11.370565	-3.44%	0
2014.....	10.559343	11.775562	11.52%	0
2013.....	10.503700	10.559343	0.53%	0
2012.....	8.252730	10.503700	27.28%	0
2011*.....	10.000000	8.252730	-17.47%	0
The Universal Institutional Funds, Inc. - Global Strategist Portfolio: Class II - Q/NQ				
2015.....	11.154684	10.212522	-8.45%	0
2014.....	11.165289	11.154684	-0.09%	0
2013.....	9.847602	11.165289	13.38%	0
2012.....	8.842987	9.847602	11.36%	0
2011*.....	10.000000	8.842987	-11.57%	0
VanEck VIP Trust - VanEck VIP Global Hard Assets Fund: Initial Class - Q/NQ				
2015.....	6.649872	4.334783	-34.81%	0
2014.....	8.392511	6.649872	-20.76%	0
2013.....	7.751617	8.392511	8.27%	0
2012.....	7.655066	7.751617	1.26%	0
2011*.....	10.000000	7.655066	-23.45%	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 advisor 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 \$5,500; if the contract owner is age 50 or older, the annual premium cannot exceed \$6,500 (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;
- 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, the Code requires that certain minimum distributions be made. 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. The IRS began applying this new interpretation to any IRA rollover distribution that occurs on or after January 1, 2015.

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 \$5,500; if the contract owner is age 50 or older, the annual premium cannot exceed \$6,500 (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.

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, 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 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, 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 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, 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 consultant, 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 the regular income tax, and an additional penalty tax of 10% is generally applicable. (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 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;
- 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 taxable-year period has passed. The five taxable-year period begins with the first taxable year in which a contribution is made to any Roth IRA established for 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 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;
- 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.

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 contract owner's 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 nontaxable distribution.

Distributions, for this purpose, include full and partial surrenders, any portion of the contract that is assigned or pledged, 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 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 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. 2008-11 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

In *Obergefell v. Hodges*, the United States Supreme Court declared that all states are required to license marriages between same sex couples, and to recognize same sex marriages validly performed in another jurisdiction.

Revenue Ruling 2013-17 declared that the terms "spouse," "husband and wife," "husband" and "wife" do not include individuals (whether of the opposite sex or the same sex) who have entered into a registered domestic partnership, civil union, or other similar formal relationship recognized under state law that is not denominated as a marriage under the laws of that state. Therefore, the favorable income-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 a domestic partnership, civil union or other similar formal relationship recognized under state law that is not denominated as a marriage under the laws of that state.

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 distribution will be subject to withholding rates established by Section 3405 of the Code and is applied against the amount of income that is distributed.

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 consultant, 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

Effective January 1, 2013, 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 (single, or head of household with qualifying person, or qualifying widow(er) with dependent child). The threshold for an estate or trust that is subject to the surtax is generally equal to the dollar amount at which the highest tax bracket under Code Section 1(e) begins for the taxable year. For 2016, that amount is \$12,400.

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. It may also include taxable distributions from, and gain from the sale or surrender of, life insurance contracts. 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 includible in income for federal income tax purposes, are includible 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 accidental;
- 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 advisor 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.

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

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. 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. 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.

If the contract owner dies 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, 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;
- (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; 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 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, 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;

- (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; 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.

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 foregoing tax information is based on Nationwide's understanding of federal tax laws. It is NOT intended as tax advice. All information is subject to change without notice. You should consult with your personal tax and/or financial advisor for more information.

In 2001, the Economic Growth and Tax Relief Reconciliation Act (EGTRRA) was enacted. EGTRRA made numerous changes to the Code, including the following:

- generally lowering federal income tax rates;
- increasing the amounts that may be contributed to various retirement plans, such as individual retirement plans, Tax Sheltered Annuities, and Qualified Plans;
- increasing the portability of various retirement plans by permitting individual retirement plans, Tax Sheltered Annuities, Qualified Plans and certain governmental 457 plans to "roll" money from one plan to another;
- eliminating and/or reducing the highest federal estate tax rates;
- increasing the estate tax credit; and
- for persons dying after 2009, repealing the estate tax.

In 2006, the Pension Protection Act of 2006 made permanent the EGTRRA provisions noted above that increase the amounts that may be contributed to various retirement plans and that expanded the portability of various retirement plans. However, all of the other changes resulting from EGTRRA were scheduled to "sunset," or become ineffective, after December 31, 2010 unless they were extended by additional legislation. The American Taxpayer Relief Act (ATRA) was enacted on January 1, 2013 and made permanent the lower federal income tax rates established under EGTRRA, except for individuals with taxable income above \$400,000 (\$450,000 for married couples) whose tax rate will revert to the pre-EGTRRA tax rate of 39.6%. ATRA also permanently provides for a maximum federal estate tax rate of 40% with an annually inflation-adjusted \$5 million exclusion for estates of persons dying after December 31, 2012. Consult a qualified tax or financial advisor for further information relating to these and other tax issues.

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 consultant, tax advisor or legal counsel to discuss the taxation and use of the contracts.



All individuals selling this product must be licensed insurance agents and registered representatives.

America's marketFLEX Annuity is issued by Nationwide Life Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation, member FINRA.

Nationwide, Nationwide is on your side and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company. America's marketFLEX is a service mark of Nationwide Life Insurance Company.