

America's marketFLEX[®] Advisor Annuity

Prospectus dated May 1, 2020

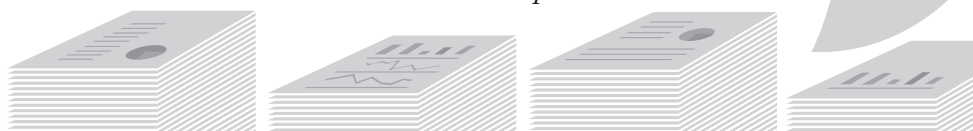
An Individual Deferred Variable Annuity Contract Issued by
Nationwide Life Insurance Company Through its Nationwide
Variable Account – 4

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

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

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

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

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

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

Schwab Income Choice Variable Annuity prospectus dated May 1, 2012

Schwab Custom Solutions Variable Annuity prospectus dated May 1, 2010

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

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

ElitePRO LTD and ElitePRO Classic prospectuses dated May 1, 2003

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

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

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

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

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.
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(1) The Board of Trustees of Nationwide Variable Insurance Trust (the "Board"), on behalf of NVIT Multi-Manager Large Cap Value Fund, approved the merger of the NVIT Multi-Manager Large Cap Value Fund (the "Target Fund") into the NVIT Mellon Dynamic U.S. Equity Income Fund (the "Surviving Fund"). The merger will be effective on or about September 11, 2020 (the "Effective Date").

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

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

Accordingly, the following changes apply to the prospectus:

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

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

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

America's marketFLEX Advisor Annuity prospectus dated May 1, 2020

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

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

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

Total Annual Mutual Fund Operating Expenses		
	Minimum	Maximum
Total Annual Mutual Fund Operating Expenses (expenses that are deducted from the mutual fund assets, including management fees, distribution (12b-1) fees, and other expenses)	0.31%	8.41%

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

Example

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

The Example assumes:

- a \$10,000 investment in the contract for the time periods indicated;
- a 5% return each year;
- the maximum and the minimum fees and expenses of any of the underlying mutual funds; and
- the total Variable Account charges associated with the most expensive combination of optional benefits (1.20%).

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

	If you surrender your contract at the end of the applicable time period				If you annuitize your contract at the end of the applicable time period				If you do not surrender your contract			
	1 Yr.	3 Yrs.	5 Yrs.	10 Yrs.	1 Yr.	3 Yrs.	5 Yrs.	10 Yrs.	1 Yr.	3 Yrs.	5 Yrs.	10 Yrs.
Maximum Total Underlying Mutual Fund Operating Expenses (8.41%)	\$1,009	\$2,876	\$4,557	\$8,067	*	\$2,876	\$4,557	\$8,067	\$1,009	\$2,876	\$4,557	\$8,067
Minimum Total Underlying Mutual Fund Operating Expenses (0.31%)	\$ 159	\$ 492	\$ 849	\$1,853	*	\$ 492	\$ 849	\$1,853	\$ 159	\$ 492	\$ 849	\$1,853

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

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

BOA IV, BOA America's Vision Annuity, America's marketFLEX Advisor Annuity, America's marketFLEX II Annuity, America's marketFlex Edge Annuity, BOA V, NEA Valuebuilder Select, BOA America's Future Annuity, Key Future, NEA Valuebuilder Future, America's Future Horizon Annuity, NEA Valuebuilder, Monument Advisor, Monument Advisor Select, Monument Advisor New York, Monument Advisor Select New York, BOA 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):**

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

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

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

The following disclosure changes are made to the prospectus:

Risks Associated with COVID-19

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

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

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

CARES Act

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

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

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

America's marketFLEX® Advisor 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, 2020.

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

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

The Statement of Additional Information (dated May 1, 2020), which contains additional information about the contracts and the Variable Account, has been filed with the SEC and is incorporated herein by reference. The table of contents for the Statement of Additional Information is on page 45. To obtain free copies of the Statement of Additional Information or to make any other service requests, contact Nationwide by one of the methods described in Contacting the Service Center.

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

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

This contract contains features that apply credits to the Contract Value. The benefit of the credits may be more than offset by the additional fees that the Contract Owner will pay in connection with the credits. A contract without credits may cost less.

Additionally, with respect to the Extra Value Options, the cost of electing the option and the recapture of the credits (in the event of a withdrawal) could exceed any benefit of receiving the Extra Value Option credits.

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

- AllianceBernstein Variable Products Series Fund, Inc. - AB VPS Balanced Wealth Strategy Portfolio: Class B
- AllianceBernstein Variable Products Series Fund, Inc. - AB VPS International Value 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 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 II, Inc. - BlackRock Total Return V.I. Fund: Class III
- BlackRock Variable Series Funds, Inc. - BlackRock 60/40 Target Allocation ETF V.I. Fund: Class III
- BlackRock Variable Series Funds, Inc. - BlackRock Equity Dividend V.I. Fund: Class III
- BlackRock Variable Series Funds, Inc. - BlackRock Global Allocation V.I. Fund: Class III
- BNY Mellon Investment Portfolios - MidCap Stock Portfolio: Service Shares
- Columbia Funds Variable Series Trust II - Columbia VP High Yield Bond Fund: Class 2
- Credit Suisse Trust - Commodity Return Strategy Portfolio
- Eaton Vance Variable Trust - Eaton Vance VT Floating-Rate Income Fund: Initial Class
- Fidelity Variable Insurance Products - Emerging Markets Portfolio: Service Class 2
- 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 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 Real Estate Portfolio: Service Class 2
- Fidelity Variable Insurance Products Fund - VIP Strategic Income Portfolio: Service Class 2
- Franklin Templeton Variable Insurance Products Trust - Franklin Allocation VIP Fund: Class 2
- Franklin Templeton Variable Insurance Products Trust - Franklin Income VIP Fund: Class 2
- Franklin Templeton Variable Insurance Products Trust - Franklin 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 Multi-Strategy Alternatives Portfolio: Service Shares
- Guggenheim Variable Funds - Global Managed Futures Strategy
- Guggenheim Variable Funds - Long Short Equity Fund
- Guggenheim Variable Funds - Multi-Hedge Strategies
- Guggenheim Variable Funds Trust - Series F (Floating Rate Strategies Series)
- Invesco - Invesco V.I. Balanced-Risk Allocation Fund: Series II Shares
- Invesco Oppenheimer V.I. Global Fund: Series II
- Ivy Variable Insurance Portfolios - Asset Strategy: Class II
- 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 MacKay Convertible Portfolio: Service 2 Class
- MFS® Variable Insurance Trust II - MFS Global Tactical Allocation Portfolio: Service Class
- Morgan Stanley Variable Insurance Fund, Inc. - Emerging Markets Debt Portfolio: Class II
- Morgan Stanley Variable Insurance Fund, Inc. - Global Infrastructure Portfolio: Class II
- Morgan Stanley Variable Insurance Fund, Inc. - Global Real Estate Portfolio: Class II
- Morgan Stanley Variable Insurance Fund, Inc. - Global Strategist Portfolio: Class II
- Nationwide Variable Insurance Trust - American Funds NVIT Asset Allocation Fund: Class II
- Nationwide Variable Insurance Trust - Amundi NVIT Multi Sector Bond Fund: Class I
- Nationwide Variable Insurance Trust - BlackRock NVIT Managed Global Allocation Fund: Class II
- Nationwide Variable Insurance Trust - DoubleLine NVIT Total Return Tactical Fund: Class II
- Nationwide Variable Insurance Trust - Federated NVIT High Income Bond Fund: Class I
- Nationwide Variable Insurance Trust - Neuberger Berman NVIT Multi Cap Opportunities Fund: Class II
- Nationwide Variable Insurance Trust - NVIT AllianzGI International Growth Fund: Class II
- Nationwide Variable Insurance Trust - NVIT AQR Large Cap Defensive Style Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Aggressive Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Balanced Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Capital Appreciation Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Conservative Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Managed Growth & Income Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Managed Growth Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderate Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderately Aggressive Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderately Conservative Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Bond Index Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Core Plus Bond Fund: Class II
- Nationwide Variable Insurance Trust - NVIT DFA Capital Appreciation Fund: Class II
- Nationwide Variable Insurance Trust - NVIT DFA Moderate Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Emerging Markets Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Government Bond Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Government Money Market Fund: Class II
- 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 iShares® Fixed Income ETF Fund: Class II
- Nationwide Variable Insurance Trust - NVIT iShares® Global Equity ETF Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Jacobs Levy Large Cap Growth Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Mellon Dynamic U.S. Core Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Mid Cap Index Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Multi-Manager International Value 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 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 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
- Nationwide Variable Insurance Trust - NVIT Wells Fargo Discovery Fund: Class II
- Neuberger Berman Advisers Management Trust - U.S. Equity Index PutWrite Strategy Portfolio: Class S
- Northern Lights Variable Trust - 7Twelve Balanced Portfolio
- Northern Lights Variable Trust - BTS Tactical Fixed Income VIT Fund: Class 2
- Northern Lights Variable Trust - Power Income VIT Fund, advised by WE Donoghue: Class 2
- PIMCO Variable Insurance Trust - All Asset Portfolio: Advisor Class
- PIMCO Variable Insurance Trust - Commodity RealReturn® Strategy Portfolio: Advisor Class
- PIMCO Variable Insurance Trust - Dynamic Bond Portfolio: Advisor Class
- PIMCO Variable Insurance Trust - Emerging Markets Bond Portfolio: Advisor Class
- PIMCO Variable Insurance Trust - Global Bond Opportunities Portfolio (Unhedged): Advisor Class
- PIMCO Variable Insurance Trust - High Yield Portfolio: Advisor Class
- PIMCO Variable Insurance Trust - Income Portfolio: Advisor Class
- PIMCO Variable Insurance Trust - International Bond Portfolio (U.S. Dollar-Hedged): Advisor Class
- PIMCO Variable Insurance Trust - International Bond Portfolio (Unhedged): Advisor Class
- PIMCO Variable Insurance Trust - Low Duration Portfolio: Advisor Class
- PIMCO Variable Insurance Trust - Total Return Portfolio: Advisor Class
- Pioneer Variable Contracts Trust - Pioneer High Yield VCT Portfolio: 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
- The Merger Fund VL - The Merger Fund VL
- VanEck VIP Trust - VanEck VIP Global Gold Fund: Class S
- VanEck VIP Trust - VanEck VIP Global Hard Assets Fund: Initial Class
- Virtus Variable Insurance Trust - Virtus Duff & Phelps Real Estate Securities Series: Class A

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

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

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

Glossary of Special Terms

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

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

Annuitization Date – The date on which annuity payments begin.

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

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

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

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

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

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

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

Contract Value – The value of all Accumulation Units in a contract.

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 regular trading on the New York Stock Exchange.

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

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

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

SEC – Securities and Exchange Commission.

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

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

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

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

Tax Sheltered Annuity – An annuity that qualifies for favorable tax treatment under Section 403(b) of the Internal Revenue Code. The Tax Sheltered Annuities sold under this prospectus are not available in connection with investment plans that are subject to ERISA.

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

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

Variable Account – Nationwide Variable Account-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.

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Contract Expenses

The following tables describe the fees and expenses that a Contract Owner will pay when buying, owning, or surrendering the contract. Please refer to the applicable section later in this prospectus for a detailed description of each charge.

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 Premium Tax Charge (as a percentage of purchase payments)	5% 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	
Variable Account Annual Expenses (annualized rate of total Variable Account charges as a percentage of the Daily Net Assets)	
Mortality and Expense Risk Charge	0.25%
Administrative Charge	0.20%
Return of Premium Enhanced Death Benefit Option Charge	0.20%
Total Variable Account Charges (including this option only)	0.65%
Extra Value Options² (an applicant may elect one)	
3% Extra Value Option Charge	0.40%
Total Variable Account Charges (including this option only)	0.85%
4% Extra Value Option Charge	0.55%
Total Variable Account Charges (including this option only)	1.00%

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	
(Expenses shown are the annualized rates charged as a percentage of the Daily Net Assets of the Variable Account.)	
Mortality and Expense Risk Charge (applicable to all contracts)	0.25%
Administrative Charge (applicable to all contracts)	0.20%
Return of Premium Enhanced Death Benefit Option Charge	0.20%
4% Extra Value Option Charge	0.55%
Maximum Possible Total Variable Account Charges	1.20%

¹ 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.

² Nationwide will discontinue deducting the charge associated with the 3% and 4% Extra Value Options seven 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, 2019, charged by the underlying mutual funds that the Contract Owner may pay periodically during the life of the contract. More detail concerning each underlying mutual fund's fees and expenses is contained in the prospectus for each underlying mutual fund.

Total Annual Underlying Mutual Fund Operating Expenses		
	Minimum	Maximum
(Expenses that are deducted from underlying mutual fund assets, including management fees, distribution (12b-1) fees, and other expenses, as a percentage of average underlying mutual fund assets.)	0.31%	6.31%

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

Example

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

The Example assumes:

- a \$10,000 investment in the contract for the time periods indicated;
- a 5% return each year;
- the maximum and the minimum fees and expenses of any of the underlying mutual funds; and
- the total Variable Account charges associated with the most expensive combination of optional benefits (1.20%).

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

	If you surrender your contract at the end of the applicable time period				If you annuitize your contract at the end of the applicable time period				If you do not surrender your contract			
	1 Yr.	3 Yrs.	5 Yrs.	10 Yrs.	1 Yr.	3 Yrs.	5 Yrs.	10 Yrs.	1 Yr.	3 Yrs.	5 Yrs.	10 Yrs.
Maximum Total Underlying Mutual Fund Operating Expenses (6.31%)	\$789	\$2,298	\$3,722	\$6,937	*	\$2,298	\$3,722	\$6,937	\$789	\$2,298	\$3,722	\$6,937
Minimum Total Underlying Mutual Fund Operating Expenses (0.31%)	\$159	\$ 492	\$ 849	\$1,853	*	\$ 492	\$ 849	\$1,853	\$159	\$ 492	\$ 849	\$1,853

* 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 (non-ERISA)

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

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

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

Surrenders/Withdrawals

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

Minimum Initial and Subsequent Purchase Payments

All purchase payments must be paid in the currency of the United States of America. The minimum initial purchase payment is \$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 initial and subsequent purchase payment requirements in a particular state.

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

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

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

Dollar Limit Restrictions

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

Death Benefit Calculations. Purchase payments up to \$3,000,000 may result in a higher death benefit payment than purchase payments in excess of \$3,000,000 (see *Death Benefit Calculations*).

Mortality and Expense Risk Charge

Nationwide deducts a Mortality and Expense Risk Charge equal to an annualized rate of 0.25% 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.

Administrative Charge

Nationwide deducts an Administrative Charge equal to an annualized rate of 0.20% of the Daily Net Assets. The Administrative Charge reimburses Nationwide for administrative costs it incurs resulting from providing contract benefits, including preparation of the contract and prospectus, confirmation statements, annual account statements and annual reports, legal and accounting fees, as well as various related expenses. Nationwide may realize a profit from this charge.

Sales Charge

Nationwide does not deduct a sales charge from purchase payments upon deposit into the contract or upon withdrawal from the contract.

Death Benefit Options

The contract contains a standard death benefit (return of Contract Value) at no additional charge. An optional death benefit is 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 the following death benefit option at the time of application:

- The Return of Premium Enhanced Death Benefit Option is available for contracts with Annuitants age 75 or younger at the time of application. The charge for this option is equal to 0.20% of the Daily Net Assets.

Extra Value Options

The contract offers Extra Value Options, one of which may be elected at the time of application. Each option credits an additional amount to the contract when purchase payments are applied during the first Contract Year. All credits are subject to recapture in the event of early withdrawal. The available options are:

- The 3% Extra Value Option applies a credit in the amount of 3% of purchase payments applied during the first Contract Year. The charge for this option is assessed for the first seven Contract Years and is equal to 0.40% of the Daily Net Assets.
- The 4% Extra Value Option applies a credit in the amount of 4% of purchase payments applied during the first Contract Year. The charge for this option is assessed for the first seven Contract Years and is equal to 0.55% of the Daily Net Assets.

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.
- The charge for the 4% Extra Value Option will be assessed for seven years from the date the contract was issued.

Underlying Mutual Fund Annual Expenses

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

Annuity Payments

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

Taxation

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

Death Benefit

An applicant may elect either the standard death benefit (Return of Contract Value) or the optional death benefit that is offered under the contract for an additional charge. If no election is made at the time of application, the death benefit will be the standard death benefit.

Cancellation of the Contract

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

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

Condensed Financial Information

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

Financial Statements

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

Nationwide Life Insurance Company

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

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

Nationwide 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 Fund Information*. 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 available mutual funds. They are only available as investment options in variable life insurance policies or variable annuity contracts issued by life insurance companies, or in some cases, through participation in certain qualified pension or retirement plans.

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

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

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

Voting Rights

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

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

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

Material Conflicts

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

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

Substitution of Securities

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

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

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

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

Deregistration of the Variable Account

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

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

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

Contacting the Service Center

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

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

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

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

Service and transaction requests will generally be processed on the Valuation Date they are received at the Service Center as long as the request is in good order. Good order generally means that all necessary information to process the request is complete and in a form acceptable to Nationwide. If a request is not in good order, Nationwide will take

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

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

The Contract in General

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

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

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

Nationwide will not contest the contract.

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

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

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

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

Cybersecurity

Nationwide's businesses are highly dependent upon its computer systems and those of its business partners. This makes Nationwide potentially susceptible to operational and information security risks resulting from a cyber-attack. These risks include direct risks, such as theft, misuse, corruption, and destruction of data maintained by Nationwide, and indirect risks, such as denial of service, attacks on service provider websites and other operational disruptions that impede Nationwide's ability to electronically interact with service providers. Cyber-attacks affecting Nationwide, the underlying mutual funds, intermediaries, and other service providers may adversely affect Nationwide and Contract Values. In connection with any such cyber-attack, Nationwide and/or its service providers and intermediaries may be subject to regulatory fines and financial losses and/or reputational damage. Cybersecurity risks may also impact the issuers of securities in which the underlying mutual funds invest, which may cause the underlying mutual funds to lose value. Although Nationwide undertakes substantial efforts to protect its computer systems from cyber-attacks, including internal processes and technological defenses that are preventative or detective, and other controls designed to provide multiple layers of security assurance, there can be no guarantee that Nationwide, its service providers, or the underlying mutual funds will avoid losses affecting contracts due to cyber-attacks or information security breaches in the future.

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

Reservation of Rights

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

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

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

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

Distribution, Promotional, and Sales Expenses

No commissions are paid to firms that sell the contracts. However, to the extent permitted by SEC and FINRA rules and other applicable laws and regulations, Nationwide may pay the selling firms a marketing allowance, which is based on the firm's ability and demonstrated willingness to promote and market Nationwide's products. How any marketing allowance is spent is determined by the firm, but generally will be used to finance firm activities that may contribute to the promotion and marketing of Nationwide's products, which may include but not be limited to providing conferences or seminars, sales or training programs, advertising and sales campaigns regarding the contracts, and payments to assist a firm in connection with its administrative systems, operations, and marketing expenses, and/or other events or activities sponsored by the firms.

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

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

Underlying Mutual Fund Service Fee Payments

Nationwide's Relationship with the Underlying Mutual Funds

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

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

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

Types of Payments Nationwide Receives

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

Nationwide or its affiliates receive the following types of payments:

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

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

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

Amount of Payments Nationwide Receives

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

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

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

Identification of Underlying Mutual Funds

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

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

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

Treatment of Unclaimed Property

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

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

Profitability

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

Contract Modification

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

Standard Charges and Deductions

Mortality and Expense Risk Charge

Nationwide deducts a Mortality and Expense Risk Charge equal to an annualized rate of 0.25% 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.

Administrative Charge

Nationwide deducts an Administrative Charge equal to an annualized rate of 0.20% of the Daily Net Assets. The Administrative Charge reimburses Nationwide for administrative costs it incurs resulting from providing contract benefits, including preparation of the contract and prospectus, confirmation statements, annual account statements and annual reports, legal and accounting fees, as well as various related expenses. Nationwide may realize a profit from this charge.

Sales Fees

There are no sales fees assessed upon purchase payments or withdrawals from the contract.

Premium Taxes

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

Optional Contract Benefits, Charges, and Deductions

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

Death Benefit Option

Return of Premium Enhanced Death Benefit Option

For an additional charge at an annualized rate of 0.20% of the Daily Net Assets, an applicant can elect the Return of Premium Enhanced Death Benefit Option. The Return of Premium Enhanced Death Benefit Option is only available for contracts with Annuitants age 75 or younger at the time of application. This option must be elected at the time of application, and the option is irrevocable. The charge associated with this option is calculated and deducted daily as part of the Accumulation Unit value calculation, and will be assessed until annuitization. Nationwide may realize a profit from the charge assessed for this option. This option, and any charge associated with it, will automatically terminate on the Annuitization Date.

If the Annuitant dies prior to the Annuitization Date and the total of all purchase payments made to the contract is less than or equal to \$3,000,000, the death benefit will be the greater of:

- (1) the Contract Value; or
- (2) the total of all purchase payments, less an adjustment 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).

Note: For Contract Owners who have elected this option, if the total of all purchase payments made to the contract is greater than \$3,000,000, the death benefit calculation will be adjusted as described in the *Death Benefit Calculations* provision.

The Return of Premium Enhanced Death Benefit Option also includes 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* in the *Return of Premium Death Benefit Option* provision).

Extra Value Options

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

- Nationwide may make a profit from the Extra Value Option charge.
- Because the Extra Value Option charge will be assessed against the entire Contract Value for the first seven Contract Years, Contract Owners who anticipate making additional purchase payments after the first Contract Year (which will not receive the Extra Value Option credit(s) but will be assessed the Extra Value Option charge) should carefully examine the Extra Value Option and consult their financial professional regarding its desirability.
- Nationwide may take back or "recapture" all or part of the amount credited under the Extra Value Option in the event of early withdrawals, including revocation of the contract during the contractual free-look period.
- If the market declines during the period that the Extra Value Option credit(s) is subject to recapture, the amount subject to recapture could decrease the amount of Contract Value available for withdrawal.
- The cost of the Extra Value Option and the recapture of the credits (in the event of a withdrawal) could exceed any benefit of receiving the Extra Value Option credits.

3% Extra Value Option

Applicants can elect the 3% 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 3% 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 Sub-Accounts 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 0.40% of the Daily Net Assets for the first seven Contract Years. The charge associated with this option is calculated and deducted daily as part of the Accumulation Unit value calculation.

4% Extra Value Option

Applicants can elect the 4% Extra Value Option, in which case Nationwide will apply a credit to the contract equal to 4% of each purchase payment made to the contract for the first 12 months the contract is in force. The 4% 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 Sub-Accounts 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 0.55% of the Daily Net Assets for the first seven Contract Years. The charge associated with this option is calculated and deducted daily as part of the Accumulation Unit value calculation.

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) in any Contract Year before the end of the seventh Contract Year, the Contract Owner takes one or more partial withdrawals that total more than 10% of the total of all purchase payments made to the contract during the first Contract Year.

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:

- (1) If the withdrawal is taken in order to pay fees to financial professionals;

- (2) 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
- (3) 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 the seventh Contract Year, Nationwide will recapture the entire amount credited to the contract under the option.

Recapture Resulting from a Partial Withdrawal

If the Contract Owner, during the first seven Contract Years, takes one or more partial surrenders each Contract Year that total more than 10% of the total of all purchase payments made to the contract during the first Contract Year, Nationwide will recapture a proportional part of the amount credited to the contract under this option.

For example, Mr. X, who elected the 3% Extra Value Option, makes a \$200,000 initial deposit to his contract and receives a 3% credit of \$6,000. In Contract Year two, Mr. X takes a \$30,000 withdrawal. The CDSC free amount of \$20,000 (10% of \$200,000) is subtracted from the withdrawal amount of \$30,000 to get \$10,000. \$10,000 is used in a ratio with the sum of all purchase payments to result in $\$10,000/\$200,000$ or 5%. The \$6,000 credit is then multiplied by 5% to get \$300. Thus, the amount of the original credit recaptured as a result of the \$30,000 partial withdrawal is \$300.

The amount recaptured will be taken from the Sub-Accounts in the same proportion that purchase payments are allocated as of the withdrawal date.

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 0.85% 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 0.45%. 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 0.85% will have a lower unit value than Sub-Account X with charges of 0.45% (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 the Contract Owner's spouse);
- contingent owner;
- Annuitant (subject to Nationwide's underwriting and approval);
- Contingent Annuitant (subject to Nationwide's underwriting and approval);
- 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 financial professional to determine how the changes impact the options and features under the contract.

Operation of the Contract

Pricing

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

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

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

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

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

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

Application and Allocation of Purchase Payments

Initial Purchase Payments

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

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

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

Subsequent Purchase Payments

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

Allocation of Purchase Payments

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

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

Determining the Contract Value

The Contract Value is the sum of the value of amounts (including any Extra Value Option credits) allocated to the Sub-Accounts. 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 0.45% to 1.20% 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").

- Nationwide Variable Insurance Trust - NVIT Government 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

- AllianceBernstein Variable Products Series Fund, Inc. - AB VPS International Value 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 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 II, Inc. - BlackRock Total Return V.I. Fund: Class III
- BlackRock Variable Series Funds, Inc. - BlackRock 60/40 Target Allocation ETF V.I. Fund: Class III
- BlackRock Variable Series Funds, Inc. - BlackRock Equity Dividend V.I. Fund: Class III
- BlackRock Variable Series Funds, Inc. - BlackRock Global Allocation V.I. Fund: Class III
- BNY Mellon Investment Portfolios - MidCap Stock Portfolio: Service Shares
- Columbia Funds Variable Series Trust II - Columbia VP High Yield Bond Fund: Class 2
- Credit Suisse Trust - Commodity Return Strategy Portfolio
- Eaton Vance Variable Trust - Eaton Vance VT Floating-Rate Income Fund: Initial Class
- Fidelity Variable Insurance Products - Emerging Markets Portfolio: Service Class 2
- 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 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 Real Estate Portfolio: Service Class 2
- Fidelity Variable Insurance Products Fund - VIP Strategic Income Portfolio: Service Class 2
- Franklin Templeton Variable Insurance Products Trust - Franklin Allocation VIP Fund: Class 2
- Franklin Templeton Variable Insurance Products Trust - Franklin Income VIP Fund: Class 2
- Franklin Templeton Variable Insurance Products Trust - Franklin 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 Multi-Strategy Alternatives Portfolio: Service Shares
- Guggenheim Variable Funds - Global Managed Futures Strategy
- Guggenheim Variable Funds - Long Short Equity Fund
- Guggenheim Variable Funds - Multi-Hedge Strategies
- Guggenheim Variable Funds Trust - Series F (Floating Rate Strategies Series)
- Invesco - Invesco V.I. Balanced-Risk Allocation Fund: Series II Shares
- Invesco Oppenheimer V.I. Global Fund: Series II
- Ivy Variable Insurance Portfolios - Asset Strategy: Class II

- 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 MacKay Convertible Portfolio: Service 2 Class
- MFS® Variable Insurance Trust II - MFS Global Tactical Allocation Portfolio: Service Class
- Morgan Stanley Variable Insurance Fund, Inc. - Emerging Markets Debt Portfolio: Class II
- Morgan Stanley Variable Insurance Fund, Inc. - Global Infrastructure Portfolio: Class II
- Morgan Stanley Variable Insurance Fund, Inc. - Global Real Estate Portfolio: Class II
- Morgan Stanley Variable Insurance Fund, Inc. - Global Strategist Portfolio: Class II
- Nationwide Variable Insurance Trust - American Funds NVIT Asset Allocation Fund: Class II
- Nationwide Variable Insurance Trust - Amundi NVIT Multi Sector Bond Fund: Class I
- Nationwide Variable Insurance Trust - BlackRock NVIT Managed Global Allocation Fund: Class II
- Nationwide Variable Insurance Trust - DoubleLine NVIT Total Return Tactical Fund: Class II
- Nationwide Variable Insurance Trust - Federated NVIT High Income Bond Fund: Class I
- Nationwide Variable Insurance Trust - Neuberger Berman NVIT Multi Cap Opportunities Fund: Class II
- Nationwide Variable Insurance Trust - NVIT AllianzGI International Growth Fund: Class II
- Nationwide Variable Insurance Trust - NVIT AQR Large Cap Defensive Style Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Aggressive Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Balanced Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Capital Appreciation Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Conservative Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Managed Growth & Income Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Managed Growth Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderate Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderately Aggressive Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderately Conservative Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Bond Index Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Core Plus Bond Fund: Class II
- Nationwide Variable Insurance Trust - NVIT DFA Capital Appreciation Fund: Class II
- Nationwide Variable Insurance Trust - NVIT DFA Moderate Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Emerging Markets Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Government Bond Fund: Class I
- Nationwide Variable Insurance Trust - NVIT 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 iShares® Fixed Income ETF Fund: Class II
- Nationwide Variable Insurance Trust - NVIT iShares® Global Equity ETF Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Jacobs Levy Large Cap Growth Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Mellon Dynamic U.S. Core Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Mid Cap Index Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Multi-Manager International Value 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 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 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
- Nationwide Variable Insurance Trust - NVIT Wells Fargo Discovery Fund: Class II
- Neuberger Berman Advisers Management Trust - U.S. Equity Index PutWrite Strategy Portfolio: Class S
- Northern Lights Variable Trust - 7Twelve Balanced Portfolio
- Northern Lights Variable Trust - BTS Tactical Fixed Income VIT Fund: Class 2
- Northern Lights Variable Trust - Power Income VIT Fund, advised by WE Donoghue: Class 2
- PIMCO Variable Insurance Trust - All Asset Portfolio: Advisor Class
- PIMCO Variable Insurance Trust - Commodity RealReturn® Strategy Portfolio: Advisor Class
- PIMCO Variable Insurance Trust - Dynamic Bond Portfolio: Advisor Class
- PIMCO Variable Insurance Trust - Emerging Markets Bond Portfolio: Advisor Class
- PIMCO Variable Insurance Trust - Global Bond Opportunities Portfolio (Unhedged): Advisor Class
- PIMCO Variable Insurance Trust - High Yield Portfolio: Advisor Class
- PIMCO Variable Insurance Trust - Income Portfolio: Advisor Class
- PIMCO Variable Insurance Trust - International Bond Portfolio (U.S. Dollar-Hedged): Advisor Class
- PIMCO Variable Insurance Trust - International Bond Portfolio (Unhedged): Advisor Class
- PIMCO Variable Insurance Trust - Low Duration Portfolio: Advisor Class
- PIMCO Variable Insurance Trust - Total Return Portfolio: Advisor Class
- Pioneer Variable Contracts Trust - Pioneer High Yield VCT Portfolio: Class II
- The Merger Fund VL - The Merger Fund VL
- VanEck VIP Trust - VanEck VIP Global Gold Fund: Class S
- VanEck VIP Trust - VanEck VIP Global Hard Assets Fund: Initial Class
- Virtus Variable Insurance Trust - Virtus Duff & Phelps Real Estate Securities Series: Class A

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.

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

U.S. Mail Restrictions

Nationwide monitors transfer activity in order to identify those who may be engaged in harmful trading practices. Transaction reports are produced and examined. Generally, a contract may appear on these reports if the Contract Owner (or a third party acting on their behalf) engages in a certain number of "transfer events" 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 Funds 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: <ol style="list-style-type: none">(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.

Trading Behavior	Nationwide's Response
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 request that is in good order and received at the Service Center or postmarked within 30 days after the contract issue date. The contract issue date is the date the initial purchase payment is applied to the contract.

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

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

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

Allocation of Purchase Payments during Free Look Period

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

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

Surrender/Withdrawal Prior to Annuitization

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

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

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

If an Extra Value Option has been elected, then for the first seven Contract Years only, a portion of the amount credited under the Extra Value Option may be recaptured. No recapture will take place after the 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 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. Any withdrawals may be subject to income tax and/or tax penalties.

Full Surrenders

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

- Variable Account charges
- underlying mutual fund charges
- the investment performance of the underlying mutual funds
- application of any Extra Value Option credits (and any recapture of such credits, if applicable)

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.

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.

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 professional to discuss the use of Asset Rebalancing.

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

Nationwide® Guided Portfolio Strategies

Effective May 1, 2020, the Nationwide® Guided Portfolio Strategies are no longer available for election. The Nationwide Guided Portfolio Strategies (GPS) are static allocation strategies comprised of two or more underlying mutual funds that together provide a unique allocation mix not available as a single underlying mutual fund. Contract Owners that elect a GPS directly own Sub-Account units of the underlying mutual funds that comprise the particular portfolio elected. In other words, a GPS is not a portfolio of underlying mutual funds with one Accumulation Unit value, but rather, direct investment in a certain allocation of Sub-Accounts. There is no additional charge associated with investing in a GPS.

GPS portfolios are available under the contract at the time of application, and only one portfolio can be elected. However, Contract Owners may allocate part of their Contract Value to a GPS and the remainder to one or more Sub-Accounts. Total fund allocations among the GPS and/or Sub-Account(s) must equal 100%, and GPS allocations must be elected as a whole percentage.

A GPS is a static allocation strategy. The allocations or "split" between one or more Sub-Accounts is not monitored or adjusted to reflect changing market conditions. Nationwide will not automatically rebalance a Contract Owner's Variable Account value to ensure that the assets are allocated to the percentages in the same proportion that they were allocated at the time of election. However, Contract Owners can elect Asset Rebalancing for no additional charge (see *Asset Rebalancing*).

Nationwide is not providing investment advice by providing these portfolios. Contract Owners are responsible for determining which GPS and/or Sub-Account(s) are best for them. Consult a qualified financial professional.

Contract Owners may transfer out of a GPS subject to the terms of this prospectus.

For additional information about the underlying mutual funds that comprise a GPS, see *Appendix A: Underlying Mutual Fund Information*.

Systematic Withdrawals

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

The withdrawals will be taken from the Sub-Accounts 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.

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 beneficiary becomes the Contract Owner. If there is no surviving beneficiary, 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*.

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 is payable to the beneficiary. Multiple beneficiaries will share the death benefit equally unless otherwise specified. If no beneficiaries survive the Contract Owner/Annuitant, the contingent beneficiary receives the death benefit. Multiple contingent beneficiaries will share the death benefit equally unless otherwise specified. If no contingent beneficiaries survive the Contract Owner/Annuitant, the last surviving Contract Owner's estate will receive the death benefit.

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

Death Benefit Payment

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

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

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

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

Death Benefit Calculations

An applicant may elect either the standard death benefit (Return of Contract Value) or the optional death benefit 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 of the Annuitant's death, except for the Contract Value component, which 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 or its affiliates or subsidiaries 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.

Return of Premium Enhanced Death Benefit Option

For an additional charge at an annualized rate of 0.20% of the Daily Net Assets, an applicant can elect the Return of Premium Enhanced Death Benefit Option. The Return of Premium Enhanced Death Benefit Option is only available for contracts with Annuitants age 75 or younger at the time of application. This option must be elected at the time of application, and the option is irrevocable. The charge associated with this option is calculated and deducted daily as part of the Accumulation Unit value calculation, and will be assessed until annuitization. Nationwide may realize a profit from the charge assessed for this option. This option, and any charge associated with it, will automatically terminate on the Annuitization Date.

If the Annuitant dies prior to the Annuitization Date and the total of all purchase payments made to the contract is less than or equal to \$3,000,000, the death benefit will be the greater of:

- (1) the Contract Value; or
- (2) the total of all purchase payments, less an adjustment 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).

If the Annuitant dies prior to the Annuitization Date and the total of all purchase payments made to the contract is greater than \$3,000,000, the death benefit will be determined using the following formula:

$(A \times F) + B(1 - F)$, where

A = the greater of:

- (1) the Contract Value; or
- (2) the total of all purchase payments, less an adjustment for amounts withdrawn.

B = the Contract Value; and

F = the ratio of \$3,000,000 to the total of all purchase payments made to the contract.

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 practical effect of this formula is that, in down markets, the beneficiary recovers a lesser percentage of purchase payments in excess of \$3,000,000 than for purchase payments up to \$3,000,000. In up markets, the formula is less likely to have a negative effect. In no event will the beneficiary receive less than the Contract Value.

The Return of Premium Enhanced Death Benefit Option also includes 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* in the *Return of Premium Death Benefit Option* provision).

Spousal Protection Feature

The optional death benefit 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 75 or younger at the time the contract is issued;
- (4) Both spouses must be named as beneficiaries;
- (5) No person other than the spouse may be named as Contract Owner, Annuitant, or primary beneficiary;
- (6) If both spouses are alive upon annuitization, the Contract Owner must specify which spouse is the Annuitant upon whose continuation of life any annuity payments involving life contingencies depend (for an IRA or Roth IRA contract, this person must be the Contract Owner); and
- (7) If the Contract Owner requests to add a Co-Annuitant after contract issuance, the date of marriage must be after the contract issue date and Nationwide will require the Contract Owner to provide a copy of the marriage certificate.

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

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

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

Annuity Commencement Date

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

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

- the request is made prior to annuitization;
- the requested date is at least two years after the date of issue;

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

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

Annuitizing the Contract

Annuitization Date

The Annuitization Date is the date that annuity payments begin.

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

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

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

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

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

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

Annuitization

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

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

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 Fund Information*.

First Variable Annuity Payment

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

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

Assumed Investment Return

An assumed investment return is the net investment return required to maintain level variable annuity payments. Nationwide uses a 3.5% assumed investment return factor. Therefore, if the net investment performance of each Sub-Account in which the Contract Owner invests exactly equals 3.5% for every payment period, then each payment will be the same amount. To the extent that investment performance is not equal to 3.5% for given payment periods, the amount of the payments in those periods will not be the same. Payments will increase from one payment date to the next if the annualized net rate of return is greater than 3.5% during that time. Conversely, payments will decrease from one payment to the next if the annualized net rate of return is less than 3.5% during that time.

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

Subsequent Variable Annuity Payments

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

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

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

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

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

Value of an Annuity Unit

Annuity Unit values for Sub-Accounts are determined by:

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

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

- (a) is the sum of:
 - (1) the Net Asset Value of the underlying mutual fund as of the end of the current Valuation Period; and
 - (2) the per share amount of any dividend or income distributions made by the underlying mutual fund (if the date of the dividend or income distribution occurs during the current Valuation Period).

(b) is the Net Asset Value of the underlying mutual fund determined as of the end of the preceding Valuation Period.

(c) is a factor representing the daily Variable Account charges, which is equal to 0.45% 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 by that date, a variable payment Single Life with a 20 Year Term Certain annuity payment option will be assumed as the automatic form of payment upon annuitization. Once elected or assumed, the annuity payment option may not be changed.

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

Annuity Payment Options Available to All Contracts

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

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

Single Life

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

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

No withdrawals other than the scheduled annuity payments are permitted.

Standard Joint and Survivor

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

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

No withdrawals other than the scheduled annuity payments are permitted.

Single Life with a 10 or 20 Year Term Certain

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

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

No withdrawals other than the scheduled annuity payments are permitted.

Any Other Option

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

Statements and Reports

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

These mailings will contain:

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

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

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

IMPORTANT NOTICE REGARDING DELIVERY OF SECURITY OWNER DOCUMENTS

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

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

Legal Proceedings

Nationwide Life Insurance Company

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

The Company is subject to legal and regulatory proceedings in the ordinary course of its business. These include proceedings specific to the Company and proceedings generally applicable to business practices in the industries in which the Company operates. The outcomes of these proceedings cannot be predicted due to their complexity, scope, and many uncertainties. The Company believes, however, that based on currently known information, the ultimate outcome of all pending legal and regulatory proceedings is not likely to have a material adverse effect on the Company's financial position. The Company maintains Professional Liability Insurance and Director and Officer Liability insurance policies that may cover losses for certain legal and regulatory proceedings. The Company will make adequate provision for any probable and reasonably estimable recoveries under such policies.

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

Nationwide Investment Services Corporation

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

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

Contents of Statement of Additional Information

General Information and History
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. 333-140812

Appendix A: Underlying Mutual Fund Information

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

Designations Key:

- FF: The underlying mutual fund primarily invests in other mutual funds. Therefore, a proportionate share of the fees and expenses of any acquired funds are indirectly borne by investors. As a result, investors in this Sub-Account may incur higher charges than if the assets were invested in an underlying mutual fund that does not invest in other mutual funds. Refer to the prospectus for this underlying mutual fund for more information.
- ATF: This Sub-Account is an Actively Traded Fund (see *Transfer Requests*).
- LTF: This Sub-Account is a Limited Transfer Fund (see *Transfer Requests*).
- 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 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 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: LTF

Invesco 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, 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, 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 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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Appendix B: Condensed Financial Information

The following tables list the Condensed Financial Information (the Accumulation Unit value information for Accumulation Units outstanding) for contracts with no optional benefits (the minimum Variable Account charge of 0.45%) and contracts with the most expensive combination of allowable optional benefits as of December 31, 2019 (the maximum Variable Account charge of 1.20%). 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.

No Additional Contract Options Elected Total - 0.45%
Variable account charges of the daily net assets of the variable account - 0.45%

<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				
2019.....	14.308059	16.836363	17.67%	0
2018.....	15.357436	14.308059	-6.83%	0
2017.....	13.342334	15.357436	15.10%	0
2016.....	12.832322	13.342334	3.97%	0
2015.....	12.725669	12.832322	0.84%	294
2014.....	11.934706	12.725669	6.63%	4,619
2013.....	10.310807	11.934706	15.75%	4,970
2012.....	9.135590	10.310807	12.86%	6,945
2011*.....	10.000000	9.135590	-8.64%	0
AllianceBernstein Variable Products Series Fund, Inc. - AB VPS International Value Portfolio: Class B - Q/NQ				
2019.....	7.702950	8.955760	16.26%	0
2018*.....	10.000000	7.702950	-22.97%	0
ALPS Variable Investment Trust - ALPS/Alerian Energy Infrastructure Portfolio: Class III - Q/NQ				
2019.....	7.978004	9.563216	19.87%	935
2018.....	9.889044	7.978004	-19.32%	984
2017.....	10.017703	9.889044	-1.28%	1,043
2016.....	7.147106	10.017703	40.16%	1,688
2015.....	11.565485	7.147106	-38.20%	1,149
2014.....	10.381188	11.565485	11.41%	14,314
2013*.....	10.000000	10.381188	3.81%	0
ALPS Variable Investment Trust - ALPS/Red Rocks Listed Private Equity Portfolio: Class III - Q/NQ				
2019.....	11.744662	16.349587	39.21%	1,777
2018.....	13.488292	11.744662	-12.93%	2,138
2017.....	10.842839	13.488292	24.40%	2,950
2016.....	10.087511	10.842839	7.49%	797
2015.....	10.268307	10.087511	-1.76%	96
American Century Variable Portfolios II, Inc. - American Century VP Inflation Protection Fund: Class II - Q/NQ				
2019.....	10.796160	11.704357	8.41%	40,024
2018.....	11.159786	10.796160	-3.26%	10,935
2017.....	10.813074	11.159786	3.21%	22,839
2016.....	10.405283	10.813074	3.92%	14,467
2015.....	10.716795	10.405283	-2.91%	16,277
2014.....	10.421360	10.716795	2.83%	23,690
2013.....	11.438352	10.421360	-8.89%	18,217
2012.....	10.699913	11.438352	6.90%	74,737
2011*.....	10.000000	10.699913	7.00%	60,248

No Additional Contract Options Elected Total - 0.45%
Variable account charges of the daily net assets of the variable account - 0.45%

<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 Income & Growth Fund: Class I - Q/NQ				
2019.....	11.687447	14.421310	23.39%	39,119
2018.....	12.606272	11.687447	-7.29%	12,537
2017.....	10.510048	12.606272	19.94%	9,908
2016.....	9.303074	10.510048	12.97%	26,098
2015*.....	10.000000	9.303074	-6.97%	24,013
American Century Variable Portfolios, Inc. - American Century VP Value Fund: Class I - Q/NQ				
2019.....	11.075363	14.006127	26.46%	18,825
2018.....	12.246291	11.075363	-9.56%	22,426
2017.....	11.312011	12.246291	8.26%	31,992
2016.....	9.431478	11.312011	19.94%	26,405
2015*.....	10.000000	9.431478	-5.69%	34,311
American Funds Insurance Series® - Capital Income Builder®: Class 4 - Q/NQ				
2019.....	10.304766	12.065757	17.09%	6,917
2018.....	11.160585	10.304766	-7.67%	8,486
2017.....	9.952094	11.160585	12.14%	10,179
2016.....	9.632415	9.952094	3.32%	10,224
2015.....	9.852555	9.632415	-2.23%	1,887
American Funds Insurance Series® - Global Small Capitalization Fund: Class 4 - Q/NQ				
2019.....	13.130424	17.155349	30.65%	6,144
2018.....	14.788090	13.130424	-11.21%	4,376
2017.....	11.824832	14.788090	25.06%	9,445
2016.....	11.662630	11.824832	1.39%	7,923
2015.....	11.717539	11.662630	-0.47%	8,475
2014.....	11.552940	11.717539	1.42%	965
2013*.....	10.000000	11.552940	15.53%	3,259
BlackRock Variable Series Funds II, Inc. - BlackRock Total Return V.I. Fund: Class III - Q/NQ				
2019.....	10.087294	10.960456	8.66%	4,985
2018.....	10.206770	10.087294	-1.17%	4,324
2017.....	9.934281	10.206770	2.74%	4,498
2016*.....	10.000000	9.934281	-0.66%	419
BlackRock Variable Series Funds, Inc. - BlackRock 60/40 Target Allocation ETF V.I. Fund: Class III - Q/NQ				
2019.....	10.834297	13.074518	20.68%	15,621
2018.....	11.478204	10.834297	-5.61%	18,408
2017.....	10.050333	11.478204	14.21%	15,480
2016.....	9.509833	10.050333	5.68%	4,864
2015.....	9.949330	9.509833	-4.42%	8,429
BlackRock Variable Series Funds, Inc. - BlackRock Equity Dividend V.I. Fund: Class III - Q/NQ				
2019.....	11.971492	15.190265	26.89%	3,669
2018.....	12.989176	11.971492	-7.83%	3,692
2017.....	11.200728	12.989176	15.97%	3,609
2016*.....	10.000000	11.200728	12.01%	1,903

No Additional Contract Options Elected Total - 0.45%
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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
BlackRock Variable Series Funds, Inc. - BlackRock Global Allocation V.I. Fund: Class III - Q/NQ				
2019.....	13.749799	16.118236	17.23%	35,895
2018.....	14.944887	13.749799	-8.00%	35,893
2017.....	13.202482	14.944887	13.20%	41,223
2016.....	12.775888	13.202482	3.34%	42,827
2015.....	12.963391	12.775888	-1.45%	46,901
2014.....	12.775135	12.963391	1.47%	47,711
2013.....	11.216003	12.775135	13.90%	47,577
2012.....	10.245656	11.216003	9.47%	44,406
2011.....	10.680654	10.245656	-4.07%	40,685
2010*.....	10.000000	10.680654	6.81%	0
BNY Mellon Investment Portfolios - MidCap Stock Portfolio: Service Shares - Q/NQ				
2019.....	11.716730	13.979934	19.32%	10,244
2018.....	13.959581	11.716730	-16.07%	10,253
2017.....	12.189246	13.959581	14.52%	8,996
2016.....	10.628513	12.189246	14.68%	7,779
2015.....	10.952124	10.628513	-2.95%	6,966
2014*.....	10.000000	10.952124	9.52%	0
Columbia Funds Variable Series Trust II - Columbia VP High Yield Bond Fund: Class 2 - Q/NQ				
2019.....	9.810384	11.379812	16.00%	0
2018.....	10.265474	9.810384	-4.43%	1,170
2017*.....	10.000000	10.265474	2.65%	0
Credit Suisse Trust - Commodity Return Strategy Portfolio - Q/NQ				
2019.....	5.505636	5.847539	6.21%	11,232
2018.....	6.260441	5.505636	-12.06%	9,107
2017.....	6.194702	6.260441	1.06%	10,042
2016.....	5.554899	6.194702	11.52%	14,669
2015.....	7.449589	5.554899	-25.43%	9,923
2014.....	9.017217	7.449589	-17.38%	6,617
2013.....	10.094837	9.017217	-10.67%	7,678
2012.....	10.357570	10.094837	-2.54%	6,941
2011.....	11.911231	10.357570	-13.04%	2,060
2010*.....	10.000000	11.911231	19.11%	130
Eaton Vance Variable Trust - Eaton Vance VT Floating-Rate Income Fund: Initial Class - Q/NQ				
2019.....	10.705031	11.411229	6.60%	52,479
2018.....	10.762932	10.705031	-0.54%	5,417
2017.....	10.451666	10.762932	2.98%	14,673
2016.....	9.636700	10.451666	8.46%	85,761
2015*.....	10.000000	9.636700	-3.63%	8,608
Fidelity Variable Insurance Products - Emerging Markets Portfolio: Service Class 2 - Q/NQ				
2019.....	8.292552	10.665201	28.61%	0
2018*.....	10.000000	8.292552	-17.07%	0

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Fidelity Variable Insurance Products Fund - VIP Asset Manager Portfolio: Service Class 2 - Q/NQ				
2019.....	13.362433	15.698334	17.48%	1,835
2018.....	14.221607	13.362433	-6.04%	2,287
2017.....	12.559695	14.221607	13.23%	2,321
2016.....	12.267964	12.559695	2.38%	2,355
2015.....	12.330827	12.267964	-0.51%	15,111
2014.....	11.736547	12.330827	5.06%	25,888
2013.....	10.221691	11.736547	14.82%	35,393
2012.....	9.148636	10.221691	11.73%	32,436
2011*.....	10.000000	9.148636	-8.51%	916
Fidelity Variable Insurance Products Fund - VIP Balanced Portfolio: Service Class 2 - Q/NQ				
2019.....	11.540006	14.258405	23.56%	41,335
2018.....	12.131183	11.540006	-4.87%	65,170
2017.....	10.494591	12.131183	15.59%	20,610
2016*.....	10.000000	10.494591	4.95%	0
Fidelity Variable Insurance Products Fund - VIP Equity-Income Portfolio: Service Class 2 - Q/NQ				
2019.....	11.165689	14.128468	26.53%	8,530
2018.....	12.263382	11.165689	-8.95%	29,071
2017.....	10.935375	12.263382	12.14%	46,642
2016.....	9.332078	10.935375	17.18%	52,881
2015*.....	10.000000	9.332078	-6.68%	61,876
Fidelity Variable Insurance Products Fund - VIP Growth & Income Portfolio: Service Class 2 - Q/NQ				
2019.....	11.885677	15.343986	29.10%	7,561
2018.....	13.148306	11.885677	-9.60%	436
2017.....	11.326175	13.148306	16.09%	195
2016*.....	10.000000	11.326175	13.26%	8,329
Fidelity Variable Insurance Products Fund - VIP Growth Portfolio: Service Class 2 - Q/NQ				
2019.....	13.754138	18.344364	33.37%	104,534
2018.....	13.876589	13.754138	-0.88%	76,451
2017.....	10.339421	13.876589	34.21%	240,177
2016.....	10.329224	10.339421	0.10%	221,856
2015*.....	10.000000	10.329224	3.29%	297,727
Fidelity Variable Insurance Products Fund - VIP High Income Portfolio: Service Class 2 - Q/NQ				
2019.....	10.637958	12.154101	14.25%	4,198
2018.....	11.088461	10.637958	-4.06%	5,526
2017.....	10.418232	11.088461	6.43%	113,675
2016.....	9.166447	10.418232	13.66%	414,744
2015*.....	10.000000	9.166447	-8.34%	13,043
Fidelity Variable Insurance Products Fund - VIP Investment Grade Bond Portfolio: Service Class 2 - Q/NQ				
2019.....	10.257346	11.171451	8.91%	2,056
2018.....	10.385716	10.257346	-1.24%	24,384
2017.....	10.032081	10.385716	3.53%	25,725
2016*.....	10.000000	10.032081	0.32%	21,640

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Fidelity Variable Insurance Products Fund - VIP Real Estate Portfolio: Service Class 2 - Q/NQ				
2019.....	9.552686	11.692089	22.40%	1,069
2018.....	10.258231	9.552686	-6.88%	1,656
2017*.....	10.000000	10.258231	2.58%	0
Fidelity Variable Insurance Products Fund - VIP Strategic Income Portfolio: Service Class 2 - Q/NQ				
2019.....	10.758865	11.851699	10.16%	26,202
2018.....	11.121693	10.758865	-3.26%	7,219
2017.....	10.388047	11.121693	7.06%	22,495
2016.....	9.660376	10.388047	7.53%	6,711
2015.....	9.895603	9.660376	-2.38%	5,503
Franklin Templeton Variable Insurance Products Trust - Franklin Allocation VIP Fund: Class 2 - Q/NQ				
2019.....	15.690642	18.722007	19.32%	886
2018.....	17.445153	15.690642	-10.06%	2,931
2017.....	15.649290	17.445153	11.48%	2,931
2016.....	13.889197	15.649290	12.67%	5,413
2015.....	14.876228	13.889197	-6.63%	3,177
2014.....	14.529634	14.876228	2.39%	16,057
2013.....	11.792263	14.529634	23.21%	22,010
2012.....	10.270881	11.792263	14.81%	12,858
2011.....	10.478770	10.270881	-1.98%	35,349
2010*.....	10.000000	10.478770	4.79%	0
Franklin Templeton Variable Insurance Products Trust - Franklin Income VIP Fund: Class 2 - Q/NQ				
2019.....	12.074493	13.950423	15.54%	26,768
2018.....	12.674890	12.074493	-4.74%	36,139
2017.....	11.609104	12.674890	9.18%	24,660
2016.....	10.227278	11.609104	13.51%	26,118
2015.....	11.053215	10.227278	-7.47%	26,024
2014.....	10.613278	11.053215	4.15%	35,098
2013*.....	10.000000	10.613278	6.13%	8,806
Franklin Templeton Variable Insurance Products Trust - Franklin Mutual Global Discovery VIP Fund: Class 2 - Q/NQ				
2019.....	12.377882	15.324842	23.81%	3,173
2018.....	14.005187	12.377882	-11.62%	7,653
2017.....	12.954526	14.005187	8.11%	8,233
2016.....	11.600469	12.954526	11.67%	7,699
2015.....	12.094341	11.600469	-4.08%	9,021
2014.....	11.492925	12.094341	5.23%	16,833
2013*.....	10.000000	11.492925	14.93%	29,602
Franklin Templeton Variable Insurance Products Trust - Templeton Global Bond VIP Fund: Class 2 - Q/NQ				
2019.....	9.983816	10.138962	1.55%	17,695
2018.....	9.838511	9.983816	1.48%	31,953
2017.....	9.696156	9.838511	1.47%	32,298
2016.....	9.461858	9.696156	2.48%	30,299
2015*.....	10.000000	9.461858	-5.38%	1,535

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Goldman Sachs Variable Insurance Trust - Goldman Sachs Global Trends Allocation Fund: Service Shares - Q/NQ				
2019.....	11.106901	12.376709	11.43%	0
2018.....	11.663045	11.106901	-4.77%	0
2017.....	10.357621	11.663045	12.60%	0
2016.....	9.971815	10.357621	3.87%	0
2015.....	10.635555	9.971815	-6.24%	0
2014.....	10.278116	10.635555	3.48%	0
2013*.....	10.000000	10.278116	2.78%	0
Goldman Sachs Variable Insurance Trust - Goldman Sachs High Quality Floating Rate Fund: Advisor Shares - Q/NQ				
2019.....	10.103938	10.244938	1.40%	1,620
2018.....	10.012913	10.103938	0.91%	2,522
2017.....	9.933311	10.012913	0.80%	0
2016.....	9.883125	9.933311	0.51%	346
2015.....	9.984186	9.883125	-1.01%	0
Goldman Sachs Variable Insurance Trust - Goldman Sachs Multi-Strategy Alternatives Portfolio: Service Shares - Q/NQ				
2019.....	9.459891	10.248089	8.33%	0
2018*.....	10.000000	9.459891	-5.40%	0
Guggenheim Variable Funds - Global Managed Futures Strategy - Q/NQ				
2019.....	6.666087	7.176399	7.66%	6,545
2018.....	7.360868	6.666087	-9.44%	1,347
2017.....	6.801709	7.360868	8.22%	3,784
2016.....	8.015950	6.801709	-15.15%	9,315
2015.....	8.178799	8.015950	-1.99%	25,170
2014.....	7.330022	8.178799	11.58%	7,745
2013.....	7.177312	7.330022	2.13%	13,405
2012.....	8.119539	7.177312	-11.60%	3,253
2011.....	8.926285	8.119539	-9.04%	4,739
2010.....	9.295316	8.926285	-3.97%	3,253
Guggenheim Variable Funds - Long Short Equity Fund - Q/NQ				
2019.....	10.603181	11.140063	5.06%	0
2018.....	12.233896	10.603181	-13.33%	834
2017.....	10.699852	12.233896	14.34%	3,373
2016.....	10.678148	10.699852	0.20%	5,184
2015.....	10.592950	10.678148	0.80%	21,181
2014.....	10.351532	10.592950	2.33%	1,556
2013.....	8.852836	10.351532	16.93%	37
2012.....	8.515589	8.852836	3.96%	15,578
2011.....	9.154786	8.515589	-6.98%	49,702
2010.....	8.269333	9.154786	10.71%	71,116

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Guggenheim Variable Funds - Multi-Hedge Strategies - Q/NQ				
2019.....	8.978761	9.386446	4.54%	6,848
2018.....	9.501737	8.978761	-5.50%	7,824
2017.....	9.206293	9.501737	3.21%	15,765
2016.....	9.292746	9.206293	-0.93%	13,101
2015.....	9.165310	9.292746	1.39%	30,428
2014.....	8.796854	9.165310	4.19%	14,624
2013.....	8.692900	8.796854	1.20%	9,229
2012.....	8.542210	8.692900	1.76%	6,487
2011.....	8.300144	8.542210	2.92%	33,756
2010.....	7.852272	8.300144	5.70%	432
Guggenheim Variable Funds Trust - Series F (Floating Rate Strategies Series) - Q/NQ				
2019.....	11.482545	12.300013	7.12%	2,772
2018.....	11.628246	11.482545	-1.25%	7,478
2017.....	11.289773	11.628246	3.00%	5,594
2016.....	10.446192	11.289773	8.08%	9,807
2015.....	10.417511	10.446192	0.28%	4,991
2014.....	10.221239	10.417511	1.92%	10,969
2013*.....	10.000000	10.221239	2.21%	7,156
Invesco - Invesco V.I. Balanced-Risk Allocation Fund: Series II Shares - Q/NQ				
2019.....	11.310314	12.935085	14.37%	5,906
2018.....	12.179054	11.310314	-7.13%	5,902
2017.....	11.138830	12.179054	9.34%	6,199
2016.....	10.033630	11.138830	11.01%	6,529
2015.....	10.542871	10.033630	-4.83%	96
2014.....	10.018459	10.542871	5.23%	0
2013*.....	10.000000	10.018459	0.18%	0
Invesco Oppenheimer V.I. Global Fund: Series II - Q/NQ				
2019.....	14.017028	18.342995	30.86%	8,380
2018.....	16.258161	14.017028	-13.78%	9,813
2017.....	11.980323	16.258161	35.71%	9,581
2016.....	12.053258	11.980323	-0.61%	11,443
2015.....	11.678841	12.053258	3.21%	6,503
2014.....	11.495279	11.678841	1.60%	8,820
2013*.....	10.000000	11.495279	14.95%	6,097
Ivy Variable Insurance Portfolios - Asset Strategy: Class II - Q/NQ				
2019.....	13.260210	16.075337	21.23%	10,918
2018.....	14.086610	13.260210	-5.87%	10,915
2017.....	11.964000	14.086610	17.74%	7,777
2016.....	12.334704	11.964000	-3.01%	7,594
2015.....	13.518753	12.334704	-8.76%	18,922
2014.....	14.334523	13.518753	-5.69%	19,470
2013.....	11.507336	14.334523	24.57%	45,002
2012.....	9.699509	11.507336	18.64%	64,536
2011.....	10.499842	9.699509	-7.62%	64,043
2010*.....	10.000000	10.499842	5.00%	8,812

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Lazard Retirement Series, Inc. - Lazard Retirement Emerging Markets Equity Portfolio: Service Shares - Q/NQ				
2019.....	9.277997	10.911898	17.61%	36,089
2018.....	11.443666	9.277997	-18.92%	38,654
2017.....	8.992932	11.443666	27.25%	21,234
2016.....	7.479334	8.992932	20.24%	16,229
2015.....	9.397920	7.479334	-20.42%	8,930
2014.....	9.899397	9.397920	-5.07%	21,398
2013*.....	10.000000	9.899397	-1.01%	39,085

Legg Mason Partners Variable Income Trust - Western Asset Variable Global High Yield Bond Portfolio: Class II - Q/NQ				
2019.....	10.923075	12.397752	13.50%	18,796
2018.....	11.449426	10.923075	-4.60%	3,758
2017.....	10.607207	11.449426	7.94%	9,294
2016.....	9.236558	10.607207	14.84%	5,997
2015.....	9.878752	9.236558	-6.50%	7,333
2014.....	10.075476	9.878752	-1.95%	8,677
2013*.....	10.000000	10.075476	0.75%	140,025

Lord Abbett Series Fund, Inc. - Total Return Portfolio: Class VC - Q/NQ				
2019.....	10.218893	11.028414	7.92%	15,670
2018.....	10.371816	10.218893	-1.47%	2,039
2017.....	10.031011	10.371816	3.40%	2,022
2016*.....	10.000000	10.031011	0.31%	736

MainStay VP Funds Trust - MainStay VP MacKay Convertible Portfolio: Service 2 Class - Q/NQ				
2019.....	11.844552	14.389091	21.48%	0
2018.....	12.214626	11.844552	-3.03%	746
2017.....	10.993968	12.214626	11.10%	1,349
2016*.....	10.000000	10.993968	9.94%	0

MFS® Variable Insurance Trust II - MFS Global Tactical Allocation Portfolio: Service Class - Q/NQ				
2019.....	12.411267	14.122399	13.79%	252
2018.....	13.096623	12.411267	-5.23%	252
2017.....	11.896422	13.096623	10.09%	457
2016.....	11.275649	11.896422	5.51%	677
2015.....	11.615929	11.275649	-2.93%	721
2014.....	11.193019	11.615929	3.78%	1,119
2013.....	10.358739	11.193019	8.05%	0
2012.....	9.523400	10.358739	8.77%	22,648
2011*.....	10.000000	9.523400	-4.77%	0

Morgan Stanley Variable Insurance Fund, Inc. - Emerging Markets Debt Portfolio: Class II - Q/NQ				
2019.....	12.383304	14.074302	13.66%	1,483
2018.....	13.382273	12.383304	-7.46%	2,561
2017.....	12.266827	13.382273	9.09%	8,461
2016.....	11.143151	12.266827	10.08%	2,554
2015.....	11.326600	11.143151	-1.62%	4,866
2014.....	11.058166	11.326600	2.43%	501
2013.....	12.174121	11.058166	-9.17%	195
2012.....	10.374710	12.174121	17.34%	17,985
2011*.....	10.000000	10.374710	3.75%	0

No Additional Contract Options Elected Total - 0.45%
Variable account charges of the daily net assets of the variable account - 0.45%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Morgan Stanley Variable Insurance Fund, Inc. - Global Infrastructure Portfolio: Class II - Q/NQ				
2019.....	10.757283	13.693104	27.29%	69
2018.....	11.731678	10.757283	-8.31%	6,105
2017.....	10.471087	11.731678	12.04%	8,950
2016.....	9.148997	10.471087	14.45%	13,411
2015.....	10.672170	9.148997	-14.27%	11,474
2014*.....	10.000000	10.672170	6.72%	3,571
Morgan Stanley Variable Insurance Fund, Inc. - Global Real Estate Portfolio: Class II - Q/NQ				
2019.....	12.565263	14.767179	17.52%	2,114
2018.....	13.749857	12.565263	-8.62%	2,071
2017.....	12.589751	13.749857	9.21%	3,414
2016.....	12.263638	12.589751	2.66%	1,945
2015.....	12.496246	12.263638	-1.86%	2,617
2014.....	11.025570	12.496246	13.34%	16,052
2013.....	10.791173	11.025570	2.17%	684
2012.....	8.342078	10.791173	29.36%	16,845
2011*.....	10.000000	8.342078	-16.58%	1,490
Morgan Stanley Variable Insurance Fund, Inc. - Global Strategist Portfolio: Class II - Q/NQ				
2019.....	12.409874	14.545847	17.21%	0
2018.....	13.354078	12.409874	-7.07%	0
2017.....	11.567556	13.354078	15.44%	0
2016.....	11.014611	11.567556	5.02%	0
2015.....	11.837305	11.014611	-6.95%	0
2014.....	11.658102	11.837305	1.54%	0
2013.....	10.117069	11.658102	15.23%	0
2012.....	8.938628	10.117069	13.18%	3,511
2011*.....	10.000000	8.938628	-10.61%	0
Nationwide Variable Insurance Trust - American Funds NVIT Asset Allocation Fund: Class II - Q/NQ				
2019.....	16.486286	19.822902	20.24%	36,853
2018.....	17.428984	16.486286	-5.41%	51,315
2017.....	15.119755	17.428984	15.27%	62,659
2016.....	13.933935	15.119755	8.51%	39,874
2015.....	13.860518	13.933935	0.53%	25,393
2014.....	13.261356	13.860518	4.52%	13,165
2013.....	10.805312	13.261356	22.73%	33,998
2012.....	9.380066	10.805312	15.19%	18,386
2011*.....	10.000000	9.380066	-6.20%	39,161
Nationwide Variable Insurance Trust - Amundi NVIT Multi Sector Bond Fund: Class I - Q/NQ				
2019.....	10.720500	11.650723	8.68%	17,290
2018.....	11.027819	10.720500	-2.79%	16,937
2017.....	10.417953	11.027819	5.85%	27,784
2016.....	9.632077	10.417953	8.16%	17,779
2015.....	9.963583	9.632077	-3.33%	20,173
2014.....	9.634449	9.963583	3.42%	22,419
2013*.....	10.000000	9.634449	-3.66%	1,438

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - BlackRock NVIT Managed Global Allocation Fund: Class II - Q/NQ				
2019.....	10.901933	12.474839	14.43%	0
2018.....	11.965006	10.901933	-8.88%	0
2017.....	10.148282	11.965006	17.90%	3,774
2016*.....	10.000000	10.148282	1.48%	0
Nationwide Variable Insurance Trust - DoubleLine NVIT Total Return Tactical Fund: Class II - Q/NQ				
2019.....	10.152726	10.772659	6.11%	15,309
2018*.....	10.000000	10.152726	1.53%	0
Nationwide Variable Insurance Trust - Federated NVIT High Income Bond Fund: Class I - Q/NQ				
2019.....	11.197488	12.790222	14.22%	0
2018.....	11.596140	11.197488	-3.44%	0
2017.....	10.911175	11.596140	6.28%	0
2016.....	9.601222	10.911175	13.64%	448
2015.....	9.902799	9.601222	-3.05%	448
2014*.....	10.000000	9.902799	-0.97%	448
Nationwide Variable Insurance Trust - Neuberger Berman NVIT Multi Cap Opportunities Fund: Class II - Q/NQ				
2019.....	13.004974	16.582617	27.51%	0
2018.....	13.752688	13.004974	-5.44%	0
2017.....	11.073065	13.752688	24.20%	0
2016*.....	10.000000	11.073065	10.73%	0
Nationwide Variable Insurance Trust - NVIT AllianzGI International Growth Fund: Class II - Q/NQ				
2019.....	13.674136	18.082604	32.24%	6,596
2018.....	16.484055	13.674136	-17.05%	4,292
2017.....	13.190195	16.484055	24.97%	9,495
2016.....	13.585454	13.190195	-2.91%	10,935
2015.....	13.736714	13.585454	-1.10%	7,955
2014.....	13.987890	13.736714	-1.80%	10,839
2013.....	11.605130	13.987890	20.53%	13,037
2012.....	10.091503	11.605130	15.00%	21,223
2011.....	11.216372	10.091503	-10.03%	22,259
2010*.....	10.000000	11.216372	12.16%	38,174
Nationwide Variable Insurance Trust - NVIT AQR Large Cap Defensive Style Fund: Class I - Q/NQ				
2019.....	14.580132	18.768226	28.72%	830
2018.....	14.646792	14.580132	-0.46%	12,384
2017.....	12.207492	14.646792	19.98%	12,339
2016.....	11.008752	12.207492	10.89%	7,417
2015.....	10.956024	11.008752	0.48%	114,751
2014*.....	10.000000	10.956024	9.56%	116,582

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Aggressive Fund: Class II - Q/NQ				
2019.....	17.454438	21.539162	23.40%	7,119
2018.....	19.644598	17.454438	-11.15%	7,119
2017.....	16.471989	19.644598	19.26%	4,355
2016.....	15.269217	16.471989	7.88%	4,370
2015.....	15.612006	15.269217	-2.20%	4,376
2014.....	15.007686	15.612006	4.03%	4,396
2013.....	11.643588	15.007686	28.89%	4,410
2012.....	10.069743	11.643588	15.63%	0
2011.....	10.804287	10.069743	-6.80%	0
2010*.....	10.000000	10.804287	8.04%	0
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Balanced Fund: Class II - Q/NQ				
2019.....	14.681230	16.979748	15.66%	20,681
2018.....	15.728359	14.681230	-6.66%	22,868
2017.....	14.100061	15.728359	11.55%	32,060
2016.....	13.348307	14.100061	5.63%	11,935
2015.....	13.552183	13.348307	-1.50%	25,451
2014.....	13.052518	13.552183	3.83%	11,265
2013.....	11.435413	13.052518	14.14%	13,480
2012.....	10.343184	11.435413	10.56%	7,667
2011.....	10.531506	10.343184	-1.79%	7,667
2010*.....	10.000000	10.531506	5.32%	0
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Capital Appreciation Fund: Class II - Q/NQ				
2019.....	16.116488	19.291283	19.70%	2,783
2018.....	17.628106	16.116488	-8.58%	0
2017.....	15.290834	17.628106	15.29%	0
2016.....	14.311923	15.290834	6.84%	0
2015.....	14.570179	14.311923	-1.77%	566
2014.....	13.979358	14.570179	4.23%	597
2013.....	11.581929	13.979358	20.70%	613
2012.....	10.237698	11.581929	13.13%	0
2011.....	10.651096	10.237698	-3.88%	0
2010*.....	10.000000	10.651096	6.51%	0
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Conservative Fund: Class II - Q/NQ				
2019.....	12.689375	13.980171	10.17%	0
2018.....	13.087986	12.689375	-3.05%	0
2017.....	12.361051	13.087986	5.88%	820
2016.....	11.869269	12.361051	4.14%	8,551
2015.....	12.011057	11.869269	-1.18%	991
2014.....	11.675789	12.011057	2.87%	1,274
2013.....	11.177217	11.675789	4.46%	1,739
2012.....	10.444641	11.177217	7.01%	1,471
2011.....	10.345820	10.444641	0.96%	5,144
2010*.....	10.000000	10.345820	3.46%	0

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Managed Growth & Income Fund: Class II - Q/NQ				
2019.....	11.095251	12.575384	13.34%	0
2018.....	11.986162	11.095251	-7.43%	0
2017.....	10.491138	11.986162	14.25%	0
2016.....	9.983708	10.491138	5.08%	0
2015.....	10.478758	9.983708	-4.72%	0
2014.....	10.293466	10.478758	1.80%	0
2013*.....	10.000000	10.293466	2.93%	0

Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Managed Growth Fund: Class II - Q/NQ				
2019.....	11.321263	13.007651	14.90%	0
2018.....	12.238307	11.321263	-7.49%	0
2017.....	10.436734	12.238307	17.26%	16,662
2016.....	9.870602	10.436734	5.74%	16,662
2015.....	10.423509	9.870602	-5.30%	389
2014.....	10.365571	10.423509	0.56%	0
2013*.....	10.000000	10.365571	3.66%	0

Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderate Fund: Class II - Q/NQ				
2019.....	15.435075	18.153596	17.61%	8,998
2018.....	16.687756	15.435075	-7.51%	8,998
2017.....	14.708422	16.687756	13.46%	9,080
2016.....	13.841926	14.708422	6.26%	20,107
2015.....	14.054273	13.841926	-1.51%	20,069
2014.....	13.500802	14.054273	4.10%	12,336
2013.....	11.512163	13.500802	17.27%	10,612
2012.....	10.291293	11.512163	11.86%	9,417
2011.....	10.584630	10.291293	-2.77%	5,218
2010*.....	10.000000	10.584630	5.85%	0

Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderately Aggressive Fund: Class II - Q/NQ				
2019.....	16.613798	20.215788	21.68%	3,155
2018.....	18.441831	16.613798	-9.91%	3,493
2017.....	15.689972	18.441831	17.54%	4,247
2016.....	14.648700	15.689972	7.11%	4,621
2015.....	14.940134	14.648700	-1.95%	7,135
2014.....	14.352919	14.940134	4.09%	7,647
2013.....	11.601388	14.352919	23.72%	20,974
2012.....	10.170501	11.601388	14.07%	5,101
2011.....	10.717008	10.170501	-5.10%	6,019
2010*.....	10.000000	10.717008	7.17%	0

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderately Conservative Fund: Class II - Q/NQ				
2019.....	14.080580	16.021863	13.79%	995
2018.....	14.851976	14.080580	-5.19%	1,087
2017.....	13.576827	14.851976	9.39%	1,088
2016.....	12.866354	13.576827	5.52%	1,090
2015.....	13.063647	12.866354	-1.51%	1,091
2014.....	12.608012	13.063647	3.61%	2,779
2013.....	11.385461	12.608012	10.74%	9,742
2012.....	10.393170	11.385461	9.55%	11,855
2011.....	10.468380	10.393170	-0.72%	5,338
2010*.....	10.000000	10.468380	4.68%	0
Nationwide Variable Insurance Trust - NVIT Bond Index Fund: Class I - Q/NQ				
2019.....	10.426832	11.251461	7.91%	30,074
2018.....	10.512511	10.426832	-0.82%	3,374
2017.....	10.240328	10.512511	2.66%	21,196
2016.....	10.058987	10.240328	1.80%	87,303
2015.....	10.090149	10.058987	-0.31%	72,355
Nationwide Variable Insurance Trust - NVIT Core Plus Bond Fund: Class II - Q/NQ				
2019.....	11.567687	12.620387	9.10%	21,700
2018.....	11.791647	11.567687	-1.90%	8,466
2017.....	11.414837	11.791647	3.30%	13,168
2016.....	11.096161	11.414837	2.87%	19,687
2015.....	11.204262	11.096161	-0.96%	14,276
2014.....	10.731068	11.204262	4.41%	49,618
2013.....	11.005034	10.731068	-2.49%	3,904
2012.....	10.320309	11.005034	6.63%	17,084
2011*.....	10.000000	10.320309	3.20%	2,393
Nationwide Variable Insurance Trust - NVIT DFA Capital Appreciation Fund: Class II - Q/NQ				
2019.....	13.714881	16.351806	19.23%	2,264
2018.....	15.339592	13.714881	-10.59%	2,264
2017.....	13.071084	15.339592	17.36%	2,157
2016.....	11.787733	13.071084	10.89%	2,157
2015.....	12.227234	11.787733	-3.59%	5,072
2014.....	11.909865	12.227234	2.66%	5,584
2013*.....	10.000000	11.909865	19.10%	2,157
Nationwide Variable Insurance Trust - NVIT DFA Moderate Fund: Class II - Q/NQ				
2019.....	12.999393	15.207244	16.98%	16,539
2018.....	14.165982	12.999393	-8.24%	15,525
2017.....	12.500778	14.165982	13.32%	16,247
2016.....	11.544782	12.500778	8.28%	17,033
2015.....	11.804888	11.544782	-2.20%	50,820
2014.....	11.641814	11.804888	1.40%	55,510
2013*.....	10.000000	11.641814	16.42%	38,999

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Emerging Markets Fund: Class I - Q/NQ				
2019.....	10.088246	12.347223	22.39%	5,750
2018.....	12.271321	10.088246	-17.79%	6,260
2017.....	8.711298	12.271321	40.87%	3,893
2016.....	8.123729	8.711298	7.23%	3,068
2015.....	9.714292	8.123729	-16.37%	4,002
2014*.....	10.000000	9.714292	-2.86%	2,949
Nationwide Variable Insurance Trust - NVIT Government Bond Fund: Class I - Q/NQ				
2019.....	10.312110	10.909386	5.79%	18,957
2018.....	10.363955	10.312110	-0.50%	25,197
2017.....	10.198129	10.363955	1.63%	35,106
2016.....	10.168689	10.198129	0.29%	51,308
2015.....	10.225766	10.168689	-0.56%	31,725
2014*.....	10.000000	10.225766	2.26%	33,030
Nationwide Variable Insurance Trust - NVIT Government Money Market Fund: Class II - Q/NQ				
2019.....	9.730114	9.834299	1.07%	497,344
2018.....	9.664416	9.730114	0.68%	1,318,196
2017.....	9.687077	9.664416	-0.23%	1,277,211
2016.....	9.730571	9.687077	-0.45%	555,194
2015.....	9.774554	9.730571	-0.45%	2,339,125
2014.....	9.818731	9.774554	-0.45%	2,107,467
2013.....	9.863126	9.818731	-0.45%	517,297
2012.....	9.907868	9.863126	-0.45%	1,600,055
2011.....	9.952557	9.907868	-0.45%	954,687
2010.....	9.997529	9.952557	-0.45%	326,461
Nationwide Variable Insurance Trust - NVIT International Index Fund: Class I - Q/NQ				
2019.....	10.295379	12.480163	21.22%	46,508
2018.....	11.999114	10.295379	-14.20%	31,472
2017.....	9.651447	11.999114	24.32%	34,566
2016.....	9.606317	9.651447	0.47%	19,522
2015.....	9.743185	9.606317	-1.40%	2,781
Nationwide Variable Insurance Trust - NVIT Investor Destinations Aggressive Fund: Class II - Q/NQ				
2019.....	11.965272	14.738219	23.17%	138
2018.....	13.187297	11.965272	-9.27%	465
2017.....	11.185397	13.187297	17.90%	9,642
2016.....	10.264071	11.185397	8.98%	10,145
2015.....	10.414408	10.264071	-1.44%	840
2014*.....	10.000000	10.414408	4.14%	865
Nationwide Variable Insurance Trust - NVIT Investor Destinations Balanced Fund: Class II - Q/NQ				
2019.....	11.369784	13.055010	14.82%	3,477
2018.....	12.003533	11.369784	-5.28%	14,109
2017.....	10.849993	12.003533	10.63%	18,718
2016.....	10.252738	10.849993	5.83%	23,931
2015.....	10.316998	10.252738	-0.62%	23,153
2014*.....	10.000000	10.316998	3.17%	21,220

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Nationwide Variable Insurance Trust - NVIT Investor Destinations Capital Appreciation Fund: Class II - Q/NQ				
2019.....	11.747346	14.026390	19.40%	1,919
2018.....	12.617094	11.747346	-6.89%	1,919
2017.....	11.039272	12.617094	14.29%	1,919
2016.....	10.292497	11.039272	7.26%	1,919
2015.....	10.394297	10.292497	-0.98%	0
2014*.....	10.000000	10.394297	3.94%	22,193
Nationwide Variable Insurance Trust - NVIT Investor Destinations Conservative Fund: Class II - Q/NQ				
2019.....	10.889863	11.874306	9.04%	527
2018.....	11.140247	10.889863	-2.25%	4,029
2017.....	10.588764	11.140247	5.21%	1,373
2016.....	10.201547	10.588764	3.80%	2,027
2015.....	10.220592	10.201547	-0.19%	3,968
2014*.....	10.000000	10.220592	2.21%	10,350
Nationwide Variable Insurance Trust - NVIT Investor Destinations Managed Growth & Income Fund: Class II - Q/NQ				
2019.....	11.326611	12.741269	12.49%	0
2018.....	12.056288	11.326611	-6.05%	0
2017.....	10.620524	12.056288	13.52%	0
2016.....	10.092390	10.620524	5.23%	0
2015.....	10.477584	10.092390	-3.68%	0
2014.....	10.272656	10.477584	1.99%	0
2013*.....	10.000000	10.272656	2.73%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Managed Growth Fund: Class II - Q/NQ				
2019.....	11.605734	13.315207	14.73%	0
2018.....	12.409770	11.605734	-6.48%	0
2017.....	10.657886	12.409770	16.44%	0
2016.....	10.010173	10.657886	6.47%	0
2015.....	10.469481	10.010173	-4.39%	0
2014.....	10.337575	10.469481	1.28%	0
2013*.....	10.000000	10.337575	3.38%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderate Fund: Class II - Q/NQ				
2019.....	11.596821	13.593213	17.21%	16,777
2018.....	12.351015	11.596821	-6.11%	28,253
2017.....	10.986527	12.351015	12.42%	39,774
2016.....	10.300338	10.986527	6.66%	38,413
2015.....	10.381647	10.300338	-0.78%	136,498
2014*.....	10.000000	10.381647	3.82%	135,929
Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderately Aggressive Fund: Class II - Q/NQ				
2019.....	11.825352	14.341756	21.28%	12,649
2018.....	12.873765	11.825352	-8.14%	13,109
2017.....	11.083311	12.873765	16.15%	12,493
2016.....	10.262866	11.083311	7.99%	0
2015.....	10.385031	10.262866	-1.18%	4,181
2014*.....	10.000000	10.385031	3.85%	15,111

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderately Conservative Fund: Class II - Q/NQ				
2019.....	11.251662	12.711248	12.97%	26,720
2018.....	11.740936	11.251662	-4.17%	28,644
2017.....	10.799158	11.740936	8.72%	28,916
2016.....	10.262609	10.799158	5.23%	30,815
2015.....	10.312138	10.262609	-0.48%	34,162
2014*.....	10.000000	10.312138	3.12%	38,118
Nationwide Variable Insurance Trust - NVIT iShares® Fixed Income ETF Fund: Class II - Q/NQ				
2019*.....	10.000000	10.533800	5.34%	0
Nationwide Variable Insurance Trust - NVIT iShares® Global Equity ETF Fund: Class II - Q/NQ				
2019*.....	10.000000	10.836402	8.36%	0
Nationwide Variable Insurance Trust - NVIT Jacobs Levy Large Cap Growth Fund: Class II - Q/NQ				
2019.....	22.961967	29.766157	29.63%	5,029
2018.....	23.865873	22.961967	-3.79%	5,553
2017.....	18.458429	23.865873	29.30%	10,797
2016.....	18.179878	18.458429	1.53%	17,226
2015.....	17.707873	18.179878	2.67%	8,444
2014.....	16.149070	17.707873	9.65%	8,553
2013.....	12.068785	16.149070	33.81%	6,176
2012.....	10.438669	12.068785	15.62%	2,870
2011.....	10.836040	10.438669	-3.67%	2,352
2010*.....	10.000000	10.836040	8.36%	258
Nationwide Variable Insurance Trust - NVIT Mellon Dynamic U.S. Core Fund: Class II - Q/NQ				
2019.....	12.808581	17.511156	36.71%	3,160
2018.....	13.068114	12.808581	-1.99%	744
2017.....	10.330742	13.068114	26.50%	4,964
2016*.....	10.000000	10.330742	3.31%	4,944
Nationwide Variable Insurance Trust - NVIT Mid Cap Index Fund: Class I - Q/NQ				
2019.....	11.978098	14.982902	25.09%	8,328
2018.....	13.578259	11.978098	-11.78%	8,694
2017.....	11.780644	13.578259	15.26%	7,977
2016.....	9.837793	11.780644	19.75%	33,171
2015.....	10.139214	9.837793	-2.97%	2,890
Nationwide Variable Insurance Trust - NVIT Multi-Manager International Value Fund: Class II - Q/NQ				
2019.....	8.959425	10.369102	15.73%	12,231
2018.....	10.887509	8.959425	-17.71%	19,583
2017.....	8.925333	10.887509	21.98%	20,182
2016.....	8.540145	8.925333	4.51%	19,634
2015.....	9.063182	8.540145	-5.77%	5,791
2014*.....	10.000000	9.063182	-9.37%	5,372

No Additional Contract Options Elected Total - 0.45%
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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Multi-Manager Large Cap Value Fund: Class II - Q/NQ				
2019.....	18.513763	23.056147	24.54%	15,169
2018.....	21.084439	18.513763	-12.19%	17,657
2017.....	18.519829	21.084439	13.85%	14,430
2016.....	16.031082	18.519829	15.52%	15,464
2015.....	16.676586	16.031082	-3.87%	10,491
2014.....	15.195461	16.676586	9.75%	11,503
2013.....	11.304518	15.195461	34.42%	8,288
2012.....	9.656934	11.304518	17.06%	2,198
2011.....	10.329804	9.656934	-6.51%	11,588
2010*.....	10.000000	10.329804	3.30%	274
Nationwide Variable Insurance Trust - NVIT Multi-Manager Mid Cap Value Fund: Class II - Q/NQ				
2019.....	21.314615	26.278478	23.29%	8,077
2018.....	24.654799	21.314615	-13.55%	13,904
2017.....	21.755346	24.654799	13.33%	11,002
2016.....	18.583907	21.755346	17.07%	8,087
2015.....	19.222566	18.583907	-3.32%	20,140
2014.....	16.501041	19.222566	16.49%	31,099
2013.....	12.216964	16.501041	35.07%	27,690
2012.....	10.548143	12.216964	15.82%	18,595
2011.....	10.847515	10.548143	-2.76%	545
2010*.....	10.000000	10.847515	8.48%	263
Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Cap Growth Fund: Class I - Q/NQ				
2019.....	13.689367	18.494541	35.10%	12,269
2018.....	14.937547	13.689367	-8.36%	4,999
2017.....	12.011125	14.937547	24.36%	6,860
2016.....	11.140114	12.011125	7.82%	7,083
2015.....	11.106477	11.140114	0.30%	2,504
2014*.....	10.000000	11.106477	11.06%	5,041
Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Cap Value Fund: Class I - Q/NQ				
2019.....	11.380378	13.481756	18.46%	8,136
2018.....	13.765814	11.380378	-17.33%	17,272
2017.....	12.678790	13.765814	8.57%	17,175
2016.....	10.113343	12.678790	25.37%	19,019
2015.....	10.810067	10.113343	-6.45%	32,182
2014*.....	10.000000	10.810067	8.10%	53,115
Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Company Fund: Class I - Q/NQ				
2019.....	12.339574	15.434640	25.08%	13,216
2018.....	14.188152	12.339574	-13.03%	9,346
2017.....	12.558331	14.188152	12.98%	5,961
2016.....	10.270100	12.558331	22.28%	6,255
2015.....	10.488008	10.270100	-2.08%	4,332
2014*.....	10.000000	10.488008	4.88%	5,215

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Real Estate Fund: Class II - Q/NQ				
2019.....	12.136694	15.760434	29.86%	1,705
2018.....	12.707342	12.136694	-4.49%	580
2017.....	12.025914	12.707342	5.67%	2,080
2016.....	11.271288	12.025914	6.70%	5,316
2015.....	12.001549	11.271288	-6.08%	11,424
2014.....	9.374249	12.001549	28.03%	10,781
2013*.....	10.000000	9.374249	-6.26%	0
Nationwide Variable Insurance Trust - NVIT S&P 500® Index Fund: Class I - Q/NQ				
2019.....	13.021932	17.002197	30.57%	149,478
2018.....	13.714454	13.021932	-5.05%	68,006
2017.....	11.335784	13.714454	20.98%	72,092
2016.....	10.197396	11.335784	11.16%	61,056
2015.....	10.125725	10.197396	0.71%	69,573
Nationwide Variable Insurance Trust - NVIT Short Term Bond Fund: Class II - Q/NQ				
2019.....	10.568891	10.951345	3.62%	14,163
2018.....	10.530559	10.568891	0.36%	47,171
2017.....	10.413569	10.530559	1.12%	24,399
2016.....	10.206218	10.413569	2.03%	31,750
2015.....	10.287434	10.206218	-0.79%	14,964
2014.....	10.283154	10.287434	0.04%	26,929
2013.....	10.318760	10.283154	-0.35%	4,158
2012.....	10.012695	10.318760	3.06%	15,124
2011*.....	10.000000	10.012695	0.13%	47,717
Nationwide Variable Insurance Trust - NVIT Small Cap Index Fund: Class II - Q/NQ				
2019.....	11.687522	14.538983	24.40%	6,759
2018.....	13.242752	11.687522	-11.74%	20,578
2017.....	11.650353	13.242752	13.67%	25,204
2016.....	9.682189	11.650353	20.33%	38,870
2015.....	10.225108	9.682189	-5.31%	10,076
Nationwide Variable Insurance Trust - NVIT Wells Fargo Discovery Fund: Class II - Q/NQ				
2019.....	21.497044	29.283738	36.22%	5,371
2018.....	23.232027	21.497044	-7.47%	5,482
2017.....	18.300157	23.232027	26.95%	4,963
2016.....	17.333081	18.300157	5.58%	6,649
2015.....	17.471785	17.333081	-0.79%	5,147
2014.....	16.921295	17.471785	3.25%	8,707
2013.....	12.263439	16.921295	37.98%	5,767
2012.....	10.745392	12.263439	14.13%	3,938
2011.....	11.296658	10.745392	-4.88%	13,336
2010*.....	10.000000	11.296658	12.97%	968
Neuberger Berman Advisers Management Trust - U.S. Equity Index PutWrite Strategy Portfolio: Class S - Q/NQ				
2019.....	9.262575	10.627936	14.74%	1,070
2018.....	9.981656	9.262575	-7.20%	1,085
2017.....	9.398710	9.981656	6.20%	0
2016.....	9.502366	9.398710	-1.09%	0
2015.....	10.054021	9.502366	-5.49%	0

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Northern Lights Variable Trust - 7Twelve Balanced Portfolio - Q/NQ				
2019.....	10.089983	11.540738	14.38%	0
2018.....	11.093161	10.089983	-9.04%	0
2017.....	10.098072	11.093161	9.85%	0
2016.....	9.287745	10.098072	8.72%	0
2015.....	10.070008	9.287745	-7.77%	0
2014.....	10.145517	10.070008	-0.74%	0
2013*.....	10.000000	10.145517	1.46%	0
Northern Lights Variable Trust - BTS Tactical Fixed Income VIT Fund: Class 2 - Q/NQ				
2019.....	10.200978	10.455097	2.49%	73,500
2018.....	10.910563	10.200978	-6.50%	68,614
2017.....	10.654177	10.910563	2.41%	142,147
2016.....	9.454909	10.654177	12.68%	96,130
2015.....	9.812580	9.454909	-3.65%	38,949
2014.....	9.720647	9.812580	0.95%	42,641
2013*.....	10.000000	9.720647	-2.79%	294,864
Northern Lights Variable Trust - Power Income VIT Fund, advised by WE Donoghue: Class 2 - Q/NQ				
2019.....	10.386054	11.137737	7.24%	4,102
2018.....	10.790768	10.386054	-3.75%	4,504
2017.....	10.614872	10.790768	1.66%	4,968
2016.....	10.216177	10.614872	3.90%	8,203
2015.....	10.526381	10.216177	-2.95%	6,691
2014.....	10.688987	10.526381	-1.52%	10,114
2013.....	10.264877	10.688987	4.13%	22,512
2012*.....	10.000000	10.264877	2.65%	3,869
PIMCO Variable Insurance Trust - All Asset Portfolio: Advisor Class - Q/NQ				
2019.....	11.791732	13.117200	11.24%	14,942
2018.....	12.527672	11.791732	-5.87%	16,717
2017.....	11.099274	12.527672	12.87%	16,735
2016.....	9.874977	11.099274	12.40%	19,602
2015.....	10.923169	9.874977	-9.60%	24,479
2014.....	10.922848	10.923169	0.00%	26,416
2013.....	10.960241	10.922848	-0.34%	45,934
2012.....	9.589921	10.960241	14.29%	38,982
2011*.....	10.000000	9.589921	-4.10%	6,990
PIMCO Variable Insurance Trust - Commodity RealReturn® Strategy Portfolio: Advisor Class - Q/NQ				
2019.....	5.995599	6.646109	10.85%	1,411
2018.....	7.019750	5.995599	-14.59%	1,436
2017.....	6.909926	7.019750	1.59%	2,850
2016.....	6.042439	6.909926	14.36%	10,025
2015.....	8.165065	6.042439	-26.00%	5,709
2014.....	10.078617	8.165065	-18.99%	4,967
2013.....	11.871005	10.078617	-15.10%	4,573
2012.....	11.343567	11.871005	4.65%	23,325
2011.....	12.324497	11.343567	-7.96%	56,771
2010*.....	10.000000	12.324497	23.24%	74,007

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
PIMCO Variable Insurance Trust - Dynamic Bond Portfolio: Advisor Class - Q/NQ				
2019.....	10.889572	11.364539	4.36%	1,436
2018.....	10.838650	10.889572	0.47%	1,384
2017.....	10.378369	10.838650	4.44%	1,943
2016.....	9.963556	10.378369	4.16%	3,385
2015.....	10.190795	9.963556	-2.23%	6,346
2014.....	9.944170	10.190795	2.48%	842
2013*.....	10.000000	9.944170	-0.56%	0
PIMCO Variable Insurance Trust - Emerging Markets Bond Portfolio: Advisor Class - Q/NQ				
2019.....	14.002206	15.981631	14.14%	3,258
2018.....	14.778988	14.002206	-5.26%	3,219
2017.....	13.523029	14.778988	9.29%	7,785
2016.....	11.998602	13.523029	12.71%	15,836
2015.....	12.344820	11.998602	-2.80%	2,873
2014.....	12.228856	12.344820	0.95%	22,871
2013.....	13.214666	12.228856	-7.46%	31,027
2012.....	11.271873	13.214666	17.24%	162,848
2011.....	10.660602	11.271873	5.73%	104,432
2010*.....	10.000000	10.660602	6.61%	83,085
PIMCO Variable Insurance Trust - Global Bond Opportunities Portfolio (Unhedged): Advisor Class - Q/NQ				
2019.....	11.724066	12.373835	5.54%	6,450
2018.....	12.305267	11.724066	-4.72%	7,318
2017.....	11.390172	12.305267	8.03%	9,593
2016.....	11.007557	11.390172	3.48%	10,697
2015.....	11.534103	11.007557	-4.57%	18,501
2014.....	11.341428	11.534103	1.70%	12,084
2013.....	12.460071	11.341428	-8.98%	14,025
2012.....	11.712721	12.460071	6.38%	52,495
2011.....	10.949177	11.712721	6.97%	73,071
2010*.....	10.000000	10.949177	9.49%	98,992
PIMCO Variable Insurance Trust - High Yield Portfolio: Advisor Class - Q/NQ				
2019.....	15.099737	17.228272	14.10%	93,328
2018.....	15.597568	15.099737	-3.19%	73,008
2017.....	14.709562	15.597568	6.04%	129,246
2016.....	13.151172	14.709562	11.85%	210,192
2015.....	13.448533	13.151172	-2.21%	72,519
2014.....	13.086280	13.448533	2.77%	47,314
2013.....	12.444829	13.086280	5.15%	299,575
2012.....	10.947268	12.444829	13.68%	508,167
2011.....	10.652152	10.947268	2.77%	281,483
2010*.....	10.000000	10.652152	6.52%	9,017
PIMCO Variable Insurance Trust - Income Portfolio: Advisor Class - Q/NQ				
2019.....	10.421159	11.251879	7.97%	3,489
2018.....	10.438632	10.421159	-0.17%	5,803
2017*.....	10.000000	10.438632	4.39%	2,626

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
PIMCO Variable Insurance Trust - International Bond Portfolio (U.S. Dollar-Hedged): Advisor Class - Q/NQ				
2019.....	10.313328	10.975557	6.42%	1,793
2018.....	10.155487	10.313328	1.55%	1,915
2017*.....	10.000000	10.155487	1.55%	0
PIMCO Variable Insurance Trust - International Bond Portfolio (Unhedged): Advisor Class - Q/NQ				
2019.....	11.462631	12.200421	6.44%	508
2018.....	12.003699	11.462631	-4.51%	508
2017.....	10.888923	12.003699	10.24%	10,906
2016.....	10.629396	10.888923	2.44%	669
2015.....	11.502808	10.629396	-7.59%	4,289
2014.....	11.520143	11.502808	-0.15%	3,692
2013.....	12.385579	11.520143	-6.99%	12,601
2012.....	11.823072	12.385579	4.76%	20,974
2011.....	10.954424	11.823072	7.93%	192,426
2010*.....	10.000000	10.954424	9.54%	72,432
PIMCO Variable Insurance Trust - Low Duration Portfolio: Advisor Class - Q/NQ				
2019.....	10.484486	10.846838	3.46%	22,286
2018.....	10.507224	10.484486	-0.22%	25,274
2017.....	10.424059	10.507224	0.80%	18,967
2016.....	10.336157	10.424059	0.85%	24,964
2015.....	10.361246	10.336157	-0.24%	44,061
2014.....	10.330781	10.361246	0.29%	51,451
2013.....	10.401646	10.330781	-0.68%	51,203
2012.....	9.880622	10.401646	5.27%	55,538
2011*.....	10.000000	9.880622	-1.19%	23,855
PIMCO Variable Insurance Trust - Total Return Portfolio: Advisor Class - Q/NQ				
2019.....	11.675260	12.581280	7.76%	23,484
2018.....	11.803275	11.675260	-1.08%	41,835
2017.....	11.311588	11.803275	4.35%	84,619
2016.....	11.076412	11.311588	2.12%	46,853
2015.....	11.089266	11.076412	-0.12%	56,049
2014.....	10.693730	11.089266	3.70%	34,952
2013.....	10.967234	10.693730	-2.49%	44,130
2012.....	10.061067	10.967234	9.01%	92,560
2011*.....	10.000000	10.061067	0.61%	83,104
Pioneer Variable Contracts Trust - Pioneer High Yield VCT Portfolio: Class II - Q/NQ				
2019.....	14.856277	16.902039	13.77%	0
2018.....	15.540243	14.856277	-4.40%	0
2017.....	14.586467	15.540243	6.54%	0
2016.....	12.877520	14.586467	13.27%	0
2015.....	13.507873	12.877520	-4.67%	0
2014.....	13.609232	13.507873	-0.74%	0
2013.....	12.227241	13.609232	11.30%	0
2012.....	10.616363	12.227241	15.17%	0
2011.....	10.885291	10.616363	-2.47%	115,939
2010*.....	10.000000	10.885291	8.85%	3,437

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<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				
2019.....	15.855248	17.745975	11.92%	221,398
2018.....	16.025321	15.855248	-1.06%	7,050
2017.....	15.361163	16.025321	4.32%	112,503
2016.....	14.156347	15.361163	8.51%	910,020
2015.....	14.198448	14.156347	-0.30%	17,146
2014.....	13.936637	14.198448	1.88%	21,887
2013.....	12.724854	13.936637	9.52%	499,043
2012.....	11.200457	12.724854	13.61%	517,702
2011.....	10.950428	11.200457	2.28%	37,212
2010*.....	10.000000	10.950428	9.50%	8,270
ProFunds - ProFund VP Asia 30 - Q/NQ				
2019.....	10.152274	12.765178	25.74%	4,183
2018.....	12.528025	10.152274	-18.96%	4,762
2017.....	9.470874	12.528025	32.28%	7,716
2016.....	9.453084	9.470874	0.19%	4,865
2015.....	10.478578	9.453084	-9.79%	1,293
2014.....	10.693624	10.478578	-2.01%	1,352
2013.....	9.343136	10.693624	14.45%	3,524
2012.....	8.127525	9.343136	14.96%	0
2011.....	11.183281	8.127525	-27.32%	14,966
2010*.....	10.000000	11.183281	11.83%	3,006
ProFunds - ProFund VP Banks - Q/NQ				
2019.....	16.971224	23.049015	35.81%	1,199
2018.....	20.764593	16.971224	-18.27%	1,259
2017.....	17.688727	20.764593	17.39%	6,557
2016.....	14.419051	17.688727	22.68%	4,372
2015.....	14.547208	14.419051	-0.88%	3,086
2014.....	13.239223	14.547208	9.88%	0
2013.....	9.965186	13.239223	32.85%	238
2012.....	7.503715	9.965186	32.80%	0
2011*.....	10.000000	7.503715	-24.96%	0
ProFunds - ProFund VP Basic Materials - Q/NQ				
2019.....	10.148590	11.893019	17.19%	0
2018.....	12.380926	10.148590	-18.03%	3,468
2017.....	10.114765	12.380926	22.40%	18,292
2016.....	8.574826	10.114765	17.96%	17,597
2015.....	10.006699	8.574826	-14.31%	3,041
2014.....	9.885176	10.006699	1.23%	0
2013.....	8.384414	9.885176	17.90%	3,555
2012.....	7.763575	8.384414	8.00%	0
2011*.....	10.000000	7.763575	-22.36%	0

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
ProFunds - ProFund VP Bear - Q/NQ				
2019.....	2.940553	2.255592	-23.29%	12,664
2018.....	2.838848	2.940553	3.58%	4,765
2017.....	3.476150	2.838848	-18.33%	4,765
2016.....	4.016042	3.476150	-13.44%	4,765
2015.....	4.243090	4.016042	-5.35%	0
2014.....	4.970478	4.243090	-14.63%	0
2013.....	6.797813	4.970478	-26.88%	4,492
2012.....	8.187328	6.797813	-16.97%	23,825
2011.....	9.026274	8.187328	-9.29%	89,542
2010*.....	10.000000	9.026274	-9.74%	89,545
ProFunds - ProFund VP Biotechnology - Q/NQ				
2019.....	27.955075	32.409109	15.93%	3,642
2018.....	30.114109	27.955075	-7.17%	6,464
2017.....	24.685358	30.114109	21.99%	3,641
2016.....	29.337531	24.685358	-15.86%	3,821
2015.....	28.528475	29.337531	2.84%	1,877
2014.....	22.090761	28.528475	29.14%	6,197
2013.....	13.175956	22.090761	67.66%	3,789
2012.....	9.406575	13.175956	40.07%	21,147
2011*.....	10.000000	9.406575	-5.93%	1,149
ProFunds - ProFund VP Bull - Q/NQ				
2019.....	20.261902	25.996264	28.30%	32,980
2018.....	21.687066	20.261902	-6.57%	25,822
2017.....	18.254192	21.687066	18.81%	64,470
2016.....	16.721201	18.254192	9.17%	29,734
2015.....	16.874070	16.721201	-0.91%	358,350
2014.....	15.206435	16.874070	10.97%	662,228
2013.....	11.772247	15.206435	29.17%	95,439
2012.....	10.383436	11.772247	13.38%	386,537
2011.....	10.430190	10.383436	-0.45%	5,552
2010*.....	10.000000	10.430190	4.30%	0
ProFunds - ProFund VP Consumer Goods - Q/NQ				
2019.....	15.986917	20.142254	25.99%	2,552
2018.....	18.849691	15.986917	-15.19%	961
2017.....	16.457211	18.849691	14.54%	961
2016.....	15.965773	16.457211	3.08%	2,520
2015.....	15.396955	15.965773	3.69%	3,372
2014.....	14.031522	15.396955	9.73%	22,095
2013.....	10.972960	14.031522	27.87%	5,196
2012.....	9.942895	10.972960	10.36%	4,235
2011*.....	10.000000	9.942895	-0.57%	142

No Additional Contract Options Elected Total - 0.45%
Variable account charges of the daily net assets of the variable account - 0.45%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
ProFunds - ProFund VP Consumer Services - Q/NQ				
2019.....	23.427591	29.068463	24.08%	1,970
2018.....	23.390111	23.427591	0.16%	6,908
2017.....	19.849794	23.390111	17.84%	8,377
2016.....	19.138372	19.849794	3.72%	6,035
2015.....	18.363719	19.138372	4.22%	6,594
2014.....	16.402770	18.363719	11.95%	19,505
2013.....	11.780282	16.402770	39.24%	1,189
2012.....	9.691738	11.780282	21.55%	0
2011*.....	10.000000	9.691738	-3.08%	1,658
ProFunds - ProFund VP Emerging Markets - Q/NQ				
2019.....	8.558043	10.584192	23.68%	26,249
2018.....	10.146046	8.558043	-15.65%	16,716
2017.....	7.648246	10.146046	32.66%	51,399
2016.....	6.920800	7.648246	10.51%	46,830
2015.....	8.412754	6.920800	-17.73%	13,525
2014.....	8.750007	8.412754	-3.85%	11,771
2013.....	9.392782	8.750007	-6.84%	9,175
2012.....	8.853601	9.392782	6.09%	82,871
2011.....	11.075932	8.853601	-20.06%	9,662
2010*.....	10.000000	11.075932	10.76%	20,782
ProFunds - ProFund VP Europe 30 - Q/NQ				
2019.....	11.986384	14.054961	17.26%	0
2018.....	14.021973	11.986384	-14.52%	0
2017.....	11.765995	14.021973	19.17%	2,470
2016.....	10.962891	11.765995	7.33%	213
2015.....	12.356451	10.962891	-11.28%	863
2014.....	13.587164	12.356451	-9.06%	292
2013.....	11.220856	13.587164	21.09%	10,035
2012.....	9.667328	11.220856	16.07%	46,044
2011.....	10.657891	9.667328	-9.29%	0
2010*.....	10.000000	10.657891	6.58%	0
ProFunds - ProFund VP Financials - Q/NQ				
2019.....	18.038130	23.392535	29.68%	1,998
2018.....	20.229860	18.038130	-10.83%	977
2017.....	17.193734	20.229860	17.66%	3,110
2016.....	14.976866	17.193734	14.80%	6,263
2015.....	15.272807	14.976866	-1.94%	5,299
2014.....	13.586872	15.272807	12.41%	718
2013.....	10.333567	13.586872	31.48%	0
2012.....	8.322198	10.333567	24.17%	0
2011*.....	10.000000	8.322198	-16.78%	0

No Additional Contract Options Elected Total - 0.45%
Variable account charges of the daily net assets of the variable account - 0.45%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
ProFunds - ProFund VP Health Care - Q/NQ				
2019.....	24.165651	28.717116	18.83%	868
2018.....	23.244303	24.165651	3.96%	3,714
2017.....	19.309989	23.244303	20.37%	1,022
2016.....	20.216434	19.309989	-4.48%	1,669
2015.....	19.336460	20.216434	4.55%	3,596
2014.....	15.702605	19.336460	23.14%	4,490
2013.....	11.286440	15.702605	39.13%	1,820
2012.....	9.656751	11.286440	16.88%	0
2011*.....	10.000000	9.656751	-3.43%	147
ProFunds - ProFund VP Industrials - Q/NQ				
2019.....	17.425484	22.636762	29.91%	5,012
2018.....	20.066003	17.425484	-13.16%	8,422
2017.....	16.468065	20.066003	21.85%	16,980
2016.....	14.073079	16.468065	17.02%	15,998
2015.....	14.637355	14.073079	-3.86%	9,901
2014.....	13.926732	14.637355	5.10%	6,976
2013.....	10.123663	13.926732	37.57%	13,293
2012.....	8.781955	10.123663	15.28%	10,375
2011*.....	10.000000	8.781955	-12.18%	2,826
ProFunds - ProFund VP International - Q/NQ				
2019.....	11.268757	13.379827	18.73%	4,293
2018.....	13.437529	11.268757	-16.14%	3,376
2017.....	11.082557	13.437529	21.25%	28,815
2016.....	11.236509	11.082557	-1.37%	8,881
2015.....	11.699359	11.236509	-3.96%	24,386
2014.....	12.789147	11.699359	-8.52%	13,345
2013.....	10.751217	12.789147	18.96%	9,271
2012.....	9.315613	10.751217	15.41%	8,474
2011.....	10.924006	9.315613	-14.72%	5,362
2010*.....	10.000000	10.924006	9.24%	0
ProFunds - ProFund VP Internet - Q/NQ				
2019.....	27.457669	32.263469	17.50%	2,154
2018.....	26.285486	27.457669	4.46%	3,193
2017.....	19.407547	26.285486	35.44%	4,351
2016.....	18.473651	19.407547	5.06%	3,329
2015.....	15.418929	18.473651	19.81%	5,059
2014.....	15.316781	15.418929	0.67%	211
2013.....	10.141738	15.316781	51.03%	6,268
2012.....	8.506416	10.141738	19.22%	0
2011*.....	10.000000	8.506416	-14.94%	0

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Variable account charges of the daily net assets of the variable account - 0.45%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
ProFunds - ProFund VP Japan - Q/NQ				
2019.....	14.755642	17.626773	19.46%	130
2018.....	16.774401	14.755642	-12.03%	228
2017.....	14.225275	16.774401	17.92%	403
2016.....	14.230773	14.225275	-0.04%	305
2015.....	13.510355	14.230773	5.33%	1,317
2014.....	13.147269	13.510355	2.76%	207
2013.....	8.909245	13.147269	47.57%	2,786
2012.....	7.279030	8.909245	22.40%	2,795
2011.....	8.975941	7.279030	-18.91%	3,950
2010*.....	10.000000	8.975941	-10.24%	0
ProFunds - ProFund VP NASDAQ-100 - Q/NQ				
2019.....	28.021345	38.133302	36.09%	8,614
2018.....	28.684976	28.021345	-2.31%	13,579
2017.....	22.101847	28.684976	29.79%	6,580
2016.....	21.092987	22.101847	4.78%	40,016
2015.....	19.718456	21.092987	6.97%	87,114
2014.....	16.928781	19.718456	16.48%	165,369
2013.....	12.664656	16.928781	33.67%	156,867
2012.....	10.945413	12.664656	15.71%	88,042
2011.....	10.837127	10.945413	1.00%	10,519
2010*.....	10.000000	10.837127	8.37%	0
ProFunds - ProFund VP Oil & Gas - Q/NQ				
2019.....	9.184831	9.922099	8.03%	5,939
2018.....	11.565454	9.184831	-20.58%	4,311
2017.....	11.998459	11.565454	-3.61%	4,745
2016.....	9.705346	11.998459	23.63%	4,503
2015.....	12.722760	9.705346	-23.72%	3,440
2014.....	14.338357	12.722760	-11.27%	3,102
2013.....	11.608813	14.338357	23.51%	3,270
2012.....	11.333043	11.608813	2.43%	4,408
2011.....	11.134078	11.333043	1.79%	2,191
2010*.....	10.000000	11.134078	11.34%	0
ProFunds - ProFund VP Pharmaceuticals - Q/NQ				
2019.....	18.526807	21.033052	13.53%	0
2018.....	19.840747	18.526807	-6.62%	393
2017.....	18.059743	19.840747	9.86%	19
2016.....	18.844745	18.059743	-4.17%	1,439
2015.....	18.124566	18.844745	3.97%	2,398
2014.....	15.253483	18.124566	18.82%	3,749
2013.....	11.640855	15.253483	31.03%	2,889
2012.....	10.454251	11.640855	11.35%	19,812
2011*.....	10.000000	10.454251	4.54%	1,540

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
ProFunds - ProFund VP Precious Metals - Q/NQ				
2019.....	3.106047	4.513772	45.32%	19,833
2018.....	3.605818	3.106047	-13.86%	16,330
2017.....	3.440501	3.605818	4.81%	12,702
2016.....	2.218025	3.440501	55.12%	51,669
2015.....	3.318073	2.218025	-33.15%	11,025
2014.....	4.377846	3.318073	-24.21%	15,750
2013.....	7.086703	4.377846	-38.22%	4,823
2012.....	8.330619	7.086703	-14.93%	6,402
2011*.....	10.000000	8.330619	-16.69%	5,885
ProFunds - ProFund VP Real Estate - Q/NQ				
2019.....	14.322369	18.073099	26.19%	210
2018.....	15.256561	14.322369	-6.12%	153
2017.....	14.183730	15.256561	7.56%	1,079
2016.....	13.476400	14.183730	5.25%	5,474
2015.....	13.493601	13.476400	-0.13%	34,101
2014.....	10.842267	13.493601	24.45%	30,697
2013.....	10.881191	10.842267	-0.36%	4,538
2012.....	9.328532	10.881191	16.64%	17,918
2011*.....	10.000000	9.328532	-6.71%	1,112
ProFunds - ProFund VP Rising Rates Opportunity - Q/NQ				
2019.....	3.456524	2.841724	-17.79%	0
2018.....	3.333516	3.456524	3.69%	40
2017.....	3.801064	3.333516	-12.30%	8,728
2016.....	4.026011	3.801064	-5.59%	40,981
2015.....	4.109444	4.026011	-2.03%	1,677
2014.....	5.919044	4.109444	-30.57%	774
2013.....	5.104743	5.919044	15.95%	52,170
2012.....	5.509924	5.104743	-7.35%	1,244
2011.....	8.855732	5.509924	-37.78%	0
2010*.....	10.000000	8.855732	-11.44%	80,894
ProFunds - ProFund VP Semiconductor - Q/NQ				
2019.....	22.300117	33.249609	49.10%	895
2018.....	24.954879	22.300117	-10.64%	367
2017.....	18.492598	24.954879	34.95%	1,788
2016.....	14.545841	18.492598	27.13%	3,570
2015.....	15.044184	14.545841	-3.31%	24
2014.....	11.233438	15.044184	33.92%	4,450
2013.....	8.454153	11.233438	32.87%	464
2012.....	8.861801	8.454153	-4.60%	459
2011*.....	10.000000	8.861801	-11.38%	0

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<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				
2019.....	5.717400	4.496806	-21.35%	0
2018.....	5.101340	5.717400	12.08%	0
2017.....	7.101426	5.101340	-28.16%	0
2016.....	8.516488	7.101426	-16.62%	0
2015.....	7.671426	8.516488	11.02%	0
2014.....	7.938678	7.671426	-3.37%	0
2013.....	7.992997	7.938678	-0.68%	11,060
2012.....	9.233637	7.992997	-13.44%	0
2011.....	8.381824	9.233637	10.16%	0
2010*.....	10.000000	8.381824	-16.18%	0
ProFunds - ProFund VP Short International - Q/NQ				
2019.....	4.536528	3.729470	-17.79%	0
2018.....	3.946465	4.536528	14.95%	6,032
2017.....	4.994979	3.946465	-20.99%	0
2016.....	5.331884	4.994979	-6.32%	0
2015.....	5.566523	5.331884	-4.22%	5,768
2014.....	5.439412	5.566523	2.34%	0
2013.....	6.917120	5.439412	-21.36%	5,091
2012.....	8.702409	6.917120	-20.51%	0
2011.....	8.586990	8.702409	1.34%	0
2010*.....	10.000000	8.586990	-14.13%	0
ProFunds - ProFund VP Short NASDAQ-100 - Q/NQ				
2019.....	1.976717	1.415749	-28.38%	18,187
2018.....	2.044743	1.976717	-3.33%	5,743
2017.....	2.747616	2.044743	-25.58%	0
2016.....	3.068680	2.747616	-10.46%	317
2015.....	3.544960	3.068680	-13.44%	358
2014.....	4.417090	3.544960	-19.74%	358
2013.....	6.285104	4.417090	-29.72%	358
2012.....	7.774862	6.285104	-19.16%	0
2011.....	8.723848	7.774862	-10.88%	0
2010*.....	10.000000	8.723848	-12.76%	0
ProFunds - ProFund VP Technology - Q/NQ				
2019.....	22.402670	32.378595	44.53%	2,787
2018.....	23.033108	22.402670	-2.74%	4,426
2017.....	17.115247	23.033108	34.58%	1,976
2016.....	15.303577	17.115247	11.84%	5,833
2015.....	15.012129	15.303577	1.94%	5,147
2014.....	12.767238	15.012129	17.58%	2,209
2013.....	10.244246	12.767238	24.63%	0
2012.....	9.329063	10.244246	9.81%	17,750
2011*.....	10.000000	9.329063	-6.71%	1,727

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
ProFunds - ProFund VP Telecommunications - Q/NQ				
2019.....	12.499984	14.281531	14.25%	0
2018.....	14.790756	12.499984	-15.49%	0
2017.....	15.179775	14.790756	-2.56%	201
2016.....	12.533966	15.179775	21.11%	561
2015.....	12.401980	12.533966	1.06%	201
2014.....	12.387911	12.401980	0.11%	201
2013.....	11.103779	12.387911	11.56%	201
2012.....	9.572855	11.103779	15.99%	0
2011*.....	10.000000	9.572855	-4.27%	149
ProFunds - ProFund VP U.S. Government Plus - Q/NQ				
2019.....	15.914528	18.729670	17.69%	1,872
2018.....	16.903539	15.914528	-5.85%	869
2017.....	15.508454	16.903539	9.00%	1,253
2016.....	15.626444	15.508454	-0.76%	2,122
2015.....	16.635452	15.626444	-6.07%	283
2014.....	12.251832	16.635452	35.78%	854
2013.....	15.215015	12.251832	-19.48%	0
2012.....	15.136665	15.215015	0.52%	1,612
2011.....	10.594914	15.136665	42.87%	3,359
2010*.....	10.000000	10.594914	5.95%	0
ProFunds - ProFund VP UltraNASDAQ-100 - Q/NQ				
2019.....	66.619304	119.153223	78.86%	0
2018.....	74.054305	66.619304	-10.04%	3,305
2017.....	44.191904	74.054305	67.57%	367
2016.....	40.867638	44.191904	8.13%	18,699
2015.....	36.136682	40.867638	13.09%	1,594
2014.....	26.722974	36.136682	35.23%	573
2013.....	14.992986	26.722974	78.24%	74,999
2012.....	11.260294	14.992986	33.15%	10,426
2011.....	11.447817	11.260294	-1.64%	11,463
2010*.....	10.000000	11.447817	14.48%	0
ProFunds - ProFund VP UltraShort NASDAQ-100 - Q/NQ				
2019.....	0.341227	0.168146	-50.72%	0
2018.....	0.387715	0.341227	-11.99%	0
2017.....	0.707324	0.387715	-45.19%	0
2016.....	0.890465	0.707324	-20.57%	0
2015.....	1.212986	0.890465	-26.59%	8,935
2014.....	1.896543	1.212986	-36.04%	0
2013.....	3.708935	1.896543	-48.87%	0
2012.....	5.751562	3.708935	-35.51%	0
2011.....	7.423866	5.751562	-22.53%	0
2010*.....	10.000000	7.423866	-25.76%	0

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
ProFunds - ProFund VP Utilities - Q/NQ				
2019.....	18.458828	22.579330	22.32%	3,507
2018.....	18.022794	18.458828	2.42%	4,766
2017.....	16.363119	18.022794	10.14%	2,781
2016.....	14.283737	16.363119	14.56%	1,436
2015.....	15.329821	14.283737	-6.82%	1,394
2014.....	12.232801	15.329821	25.32%	6,658
2013.....	10.844349	12.232801	12.80%	6,852
2012.....	10.878036	10.844349	-0.31%	3,979
2011*.....	10.000000	10.878036	8.78%	0
Rydex Variable Trust - Banking Fund - Q/NQ				
2019.....	7.244625	9.259704	27.81%	10,635
2018.....	9.005832	7.244625	-19.56%	0
2017.....	8.042435	9.005832	11.98%	22,115
2016.....	6.348478	8.042435	26.68%	27,269
2015.....	6.702970	6.348478	-5.29%	0
2014.....	6.510686	6.702970	2.95%	2,282
2013.....	5.062666	6.510686	28.60%	0
2012.....	4.094124	5.062666	23.66%	9,277
2011.....	5.288169	4.094124	-22.58%	869
2010.....	4.699353	5.288169	12.53%	0
Rydex Variable Trust - Basic Materials Fund - Q/NQ				
2019.....	11.353623	13.725038	20.89%	379
2018.....	13.815428	11.353623	-17.82%	2,052
2017.....	11.428189	13.815428	20.89%	14,630
2016.....	8.772481	11.428189	30.27%	1,730
2015.....	10.655192	8.772481	-17.67%	509
2014.....	10.901224	10.655192	-2.26%	1,442
2013.....	10.815362	10.901224	0.79%	388
2012.....	9.812145	10.815362	10.22%	6,736
2011.....	11.798400	9.812145	-16.83%	13,900
2010.....	9.356136	11.798400	26.10%	21,331
Rydex Variable Trust - Biotechnology Fund - Q/NQ				
2019.....	36.972849	45.886565	24.11%	4,688
2018.....	41.014377	36.972849	-9.85%	2,661
2017.....	31.829004	41.014377	28.86%	4,669
2016.....	39.797137	31.829004	-20.02%	8,761
2015.....	36.854245	39.797137	7.99%	5,142
2014.....	27.899399	36.854245	32.10%	8,235
2013.....	18.174538	27.899399	53.51%	3,105
2012.....	13.425994	18.174538	35.37%	3,829
2011.....	12.195093	13.425994	10.09%	2,174
2010.....	11.065948	12.195093	10.20%	905

No Additional Contract Options Elected Total - 0.45%
Variable account charges of the daily net assets of the variable account - 0.45%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Rydex Variable Trust - Commodities Strategy Fund - Q/NQ				
2019.....	2.655613	3.046857	14.73%	161
2018.....	3.143023	2.655613	-15.51%	3,764
2017.....	3.023244	3.143023	3.96%	2,820
2016.....	2.750711	3.023244	9.91%	43,555
2015.....	4.173926	2.750711	-34.10%	0
2014.....	6.353664	4.173926	-34.31%	0
2013.....	6.594150	6.353664	-3.65%	1,428
2012.....	6.718578	6.594150	-1.85%	4,196
2011.....	7.229228	6.718578	-7.06%	300
2010.....	6.722168	7.229228	7.54%	613
Rydex Variable Trust - Consumer Products Fund - Q/NQ				
2019.....	21.619953	26.328652	21.78%	627
2018.....	24.714232	21.619953	-12.52%	612
2017.....	22.259563	24.714232	11.03%	1,488
2016.....	21.211017	22.259563	4.94%	1,740
2015.....	20.058780	21.211017	5.74%	28,568
2014.....	17.890541	20.058780	12.12%	22,918
2013.....	14.012635	17.890541	27.67%	19,692
2012.....	12.908304	14.012635	8.56%	16,484
2011.....	11.397878	12.908304	13.25%	2,353
2010.....	9.762294	11.397878	16.75%	0
Rydex Variable Trust - Dow 2x Strategy Fund - Q/NQ				
2019.....	24.751156	36.336094	46.81%	834
2018.....	28.988248	24.751156	-14.62%	3,604
2017.....	18.369683	28.988248	57.80%	6,300
2016.....	14.115895	18.369683	30.13%	4,335
2015.....	14.804104	14.115895	-4.65%	11,060
2014.....	12.731735	14.804104	16.28%	23,429
2013.....	7.860729	12.731735	61.97%	111
2012.....	6.740647	7.860729	16.62%	1,619
2011.....	6.206925	6.740647	8.60%	3,473
2010.....	5.004613	6.206925	24.02%	0
Rydex Variable Trust - Electronics Fund - Q/NQ				
2019.....	16.575674	26.283350	58.57%	4,918
2018.....	19.074725	16.575674	-13.10%	0
2017.....	14.619907	19.074725	30.47%	7,905
2016.....	11.811240	14.619907	23.78%	14,274
2015.....	11.620180	11.811240	1.64%	41,647
2014.....	9.433450	11.620180	23.18%	10,966
2013.....	7.016595	9.433450	34.44%	0
2012.....	6.974994	7.016595	0.60%	0
2011.....	8.389654	6.974994	-16.86%	0

No Additional Contract Options Elected Total - 0.45%
Variable account charges of the daily net assets of the variable account - 0.45%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Rydex Variable Trust - Energy Fund - Q/NQ				
2019.....	5.962646	6.340134	6.33%	6,950
2018.....	8.038358	5.962646	-25.82%	5,316
2017.....	8.614265	8.038358	-6.69%	8,500
2016.....	6.586900	8.614265	30.78%	12,344
2015.....	9.482771	6.586900	-30.54%	7,253
2014.....	11.705655	9.482771	-18.99%	6,132
2013.....	9.523583	11.705655	22.91%	3,656
2012.....	9.342266	9.523583	1.94%	5,076
2011.....	9.967273	9.342266	-6.27%	3,404
2010.....	8.409979	9.967273	18.52%	1,344
Rydex Variable Trust - Energy Services Fund - Q/NQ				
2019.....	2.639890	2.626290	-0.52%	350
2018.....	4.879329	2.639890	-45.90%	350
2017.....	6.024550	4.879329	-19.01%	1,763
2016.....	4.914007	6.024550	22.60%	24,144
2015.....	7.227221	4.914007	-32.01%	19,235
2014.....	10.274301	7.227221	-29.66%	1,857
2013.....	8.330614	10.274301	23.33%	158
2012.....	8.334672	8.330614	-0.05%	5,827
2011.....	9.229984	8.334672	-9.70%	1,473
2010.....	7.355710	9.229984	25.48%	3,811
Rydex Variable Trust - Europe 1.25x Strategy Fund - Q/NQ				
2019.....	5.530012	7.070166	27.85%	0
2018.....	6.856109	5.530012	-19.34%	5,350
2017.....	5.355326	6.856109	28.02%	20,964
2016.....	5.697256	5.355326	-6.00%	0
2015.....	6.166111	5.697256	-7.60%	1,806
2014.....	7.078122	6.166111	-12.88%	10,708
2013.....	5.738916	7.078122	23.34%	5,316
2012.....	4.738589	5.738916	21.11%	82,243
2011.....	5.608925	4.738589	-15.52%	3,836
2010.....	6.314707	5.608925	-11.18%	115
Rydex Variable Trust - Financial Services Fund - Q/NQ				
2019.....	10.207147	13.014029	27.50%	429
2018.....	11.688707	10.207147	-12.68%	10,401
2017.....	10.159241	11.688707	15.05%	15,717
2016.....	8.810669	10.159241	15.31%	10,131
2015.....	9.217948	8.810669	-4.42%	14,868
2014.....	8.224990	9.217948	12.07%	1,301
2013.....	6.477339	8.224990	26.98%	2,133
2012.....	5.303631	6.477339	22.13%	5,244
2011.....	6.262106	5.303631	-15.31%	0
2010.....	5.500358	6.262106	13.85%	0

No Additional Contract Options Elected Total - 0.45%
Variable account charges of the daily net assets of the variable account - 0.45%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Rydex Variable Trust - Government Long Bond 1.2x Strategy Fund - Q/NQ				
2019.....	17.973946	20.892702	16.24%	8,894
2018.....	19.071086	17.973946	-5.75%	77,328
2017.....	17.474268	19.071086	9.14%	13,066
2016.....	17.612717	17.474268	-0.79%	49,977
2015.....	18.642396	17.612717	-5.52%	74,040
2014.....	13.906603	18.642396	34.05%	114,828
2013.....	17.088601	13.906603	-18.62%	5,535
2012.....	16.665198	17.088601	2.54%	73,220
2011.....	11.831966	16.665198	40.85%	182,376
2010.....	10.794876	11.831966	9.61%	165
Rydex Variable Trust - Health Care Fund - Q/NQ				
2019.....	24.659681	30.088641	22.02%	4,968
2018.....	24.466425	24.659681	0.79%	7,167
2017.....	20.003965	24.466425	22.31%	6,409
2016.....	22.251750	20.003965	-10.10%	6,085
2015.....	21.383656	22.251750	4.06%	28,189
2014.....	17.236879	21.383656	24.06%	44,883
2013.....	12.209560	17.236879	41.18%	30,415
2012.....	10.468099	12.209560	16.64%	19,787
2011.....	10.044472	10.468099	4.22%	1,156
2010.....	9.450237	10.044472	6.29%	0
Rydex Variable Trust - High Yield Strategy Fund - Q/NQ				
2019.....	11.514763	13.049055	13.32%	10,570
2018.....	11.668085	11.514763	-1.31%	0
2017.....	10.967666	11.668085	6.39%	0
2016.....	9.870371	10.967666	11.12%	6,371
2015.....	9.985830	9.870371	-1.16%	0
Rydex Variable Trust - Internet Fund - Q/NQ				
2019.....	25.763278	32.178313	24.90%	338
2018.....	26.736157	25.763278	-3.64%	789
2017.....	20.048402	26.736157	33.36%	5,601
2016.....	19.282710	20.048402	3.97%	2,421
2015.....	17.875605	19.282710	7.87%	7,489
2014.....	17.611796	17.875605	1.50%	1
2013.....	11.698397	17.611796	50.55%	4,453
2012.....	9.848113	11.698397	18.79%	137
2011.....	11.231702	9.848113	-12.32%	0
2010.....	9.341905	11.231702	20.23%	3,084

No Additional Contract Options Elected Total - 0.45%
Variable account charges of the daily net assets of the variable account - 0.45%

<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				
2019.....	0.591984	0.376588	-36.39%	0
2018.....	0.586266	0.591984	0.98%	0
2017.....	0.964684	0.586266	-39.23%	0
2016.....	1.377381	0.964684	-29.96%	55,647
2015.....	1.504457	1.377381	-8.45%	0
2014.....	1.931719	1.504457	-22.12%	0
2013.....	3.458135	1.931719	-44.14%	0
2012.....	4.479756	3.458135	-22.81%	0
2011.....	6.170609	4.479756	-27.40%	0
2010.....	8.891853	6.170609	-30.60%	41,594
Rydex Variable Trust - Inverse Government Long Bond Strategy Fund - Q/NQ				
2019.....	3.247952	2.803559	-13.68%	1,674
2018.....	3.143589	3.247952	3.32%	0
2017.....	3.465744	3.143589	-9.30%	59,042
2016.....	3.586836	3.465744	-3.38%	2,034
2015.....	3.647434	3.586836	-1.66%	546
2014.....	4.879490	3.647434	-25.25%	10,664
2013.....	4.252587	4.879490	14.74%	903,934
2012.....	4.553900	4.252587	-6.62%	143,005
2011.....	6.576098	4.553900	-30.75%	449
2010.....	7.576205	6.576098	-13.20%	0
Rydex Variable Trust - Inverse Mid-Cap Strategy Fund - Q/NQ				
2019.....	2.326164	1.845385	-20.67%	0
2018.....	2.106977	2.326164	10.40%	0
2017.....	2.448075	2.106977	-13.93%	0
2016.....	3.040871	2.448075	-19.49%	0
2015.....	3.089367	3.040871	-1.57%	0
2014.....	3.508940	3.089367	-11.96%	0
2013.....	4.866522	3.508940	-27.90%	11,438
2012.....	5.987972	4.866522	-18.73%	0
2011.....	6.491107	5.987972	-7.75%	0
2010.....	8.727625	6.491107	-25.63%	0
Rydex Variable Trust - Inverse NASDAQ-100® Strategy Fund - Q/NQ				
2019.....	1.524589	1.092574	-28.34%	0
2018.....	1.575093	1.524589	-3.21%	658,820
2017.....	2.100001	1.575093	-25.00%	13,690
2016.....	2.330392	2.100001	-9.89%	0
2015.....	2.686734	2.330392	-13.26%	0
2014.....	3.316794	2.686734	-19.00%	9,025
2013.....	4.696058	3.316794	-29.37%	14,914
2012.....	5.798434	4.696058	-19.01%	28,493
2011.....	6.477248	5.798434	-10.48%	0
2010.....	8.264075	6.477248	-21.62%	0

No Additional Contract Options Elected Total - 0.45%
Variable account charges of the daily net assets of the variable account - 0.45%

<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				
2019.....	2.141382	1.692240	-20.97%	0
2018.....	1.935658	2.141382	10.63%	69,958
2017.....	2.247510	1.935658	-13.88%	11,609
2016.....	2.832000	2.247510	-20.64%	0
2015.....	2.841934	2.832000	-0.35%	180,405
2014.....	3.131895	2.841934	-9.26%	7,110
2013.....	4.549483	3.131895	-31.16%	50,256
2012.....	5.583765	4.549483	-18.52%	14,705
2011.....	6.071224	5.583765	-8.03%	8,386
2010.....	8.426522	6.071224	-27.95%	70,399
Rydex Variable Trust - Inverse S&P 500 Strategy Fund - Q/NQ				
2019.....	2.756935	2.115703	-23.26%	0
2018.....	2.663824	2.756935	3.50%	34,053
2017.....	3.237537	2.663824	-17.72%	9,725
2016.....	3.695886	3.237537	-12.40%	8,334
2015.....	3.884839	3.695886	-4.86%	0
2014.....	4.561764	3.884839	-14.84%	0
2013.....	6.235919	4.561764	-26.85%	4,786
2012.....	7.545360	6.235919	-17.35%	705
2011.....	8.333038	7.545360	-9.45%	705
2010.....	10.080150	8.333038	-17.33%	2,354
Rydex Variable Trust - Japan 2x Strategy Fund - Q/NQ				
2019.....	13.191299	18.257203	38.40%	1,041
2018.....	17.197621	13.191299	-23.30%	1,041
2017.....	11.493842	17.197621	49.62%	4,579
2016.....	10.605817	11.493842	8.37%	1,041
2015.....	9.512645	10.605817	11.49%	1,767
2014.....	11.296371	9.512645	-15.79%	0
2013.....	7.274069	11.296371	55.30%	1,083
2012.....	6.083884	7.274069	19.56%	0
2011.....	8.600814	6.083884	-29.26%	141
2010.....	7.465672	8.600814	15.20%	1,550
Rydex Variable Trust - Leisure Fund - Q/NQ				
2019.....	18.744298	24.123718	28.70%	112
2018.....	21.752011	18.744298	-13.83%	1
2017.....	18.191650	21.752011	19.57%	405
2016.....	16.678569	18.191650	9.07%	8,595
2015.....	16.703190	16.678569	-0.15%	7,159
2014.....	15.610001	16.703190	7.00%	780
2013.....	11.010812	15.610001	41.77%	541
2012.....	9.116904	11.010812	20.77%	2,505
2011.....	8.938881	9.116904	1.99%	1,460
2010.....	6.888930	8.938881	29.76%	2,654

No Additional Contract Options Elected Total - 0.45%
Variable account charges of the daily net assets of the variable account - 0.45%

<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				
2019.....	20.262767	27.455301	35.50%	1,013
2018.....	25.253230	20.262767	-19.76%	1,312
2017.....	20.717166	25.253230	21.90%	637
2016.....	16.052352	20.717166	29.06%	1,725
2015.....	17.063797	16.052352	-5.93%	782
2014.....	15.313310	17.063797	11.43%	3,236
2013.....	10.239066	15.313310	49.56%	17,377
2012.....	8.272791	10.239066	23.77%	19,943
2011.....	8.992811	8.272791	-8.01%	12,983
2010.....	6.567334	8.992811	36.93%	2,815
Rydex Variable Trust - NASDAQ-100® 2x Strategy Fund - Q/NQ				
2019.....	53.797483	96.669001	79.69%	13,952
2018.....	59.588383	53.797483	-9.72%	5,202
2017.....	35.316549	59.588383	68.73%	36,478
2016.....	32.369483	35.316549	9.10%	48,974
2015.....	28.366798	32.369483	14.11%	254,389
2014.....	20.864062	28.366798	35.96%	367,802
2013.....	11.629598	20.864062	79.40%	367,268
2012.....	8.710104	11.629598	33.52%	2,578
2011.....	8.808932	8.710104	-1.12%	2,324
2010.....	6.463680	8.808932	36.28%	190,984
Rydex Variable Trust - NASDAQ-100® Fund - Q/NQ				
2019.....	29.473482	40.156298	36.25%	9,982
2018.....	30.152766	29.473482	-2.25%	12,389
2017.....	23.099944	30.152766	30.53%	21,182
2016.....	21.894630	23.099944	5.51%	11,398
2015.....	20.319154	21.894630	7.75%	84,423
2014.....	17.379084	20.319154	16.92%	133,953
2013.....	12.968148	17.379084	34.01%	191,507
2012.....	11.155992	12.968148	16.24%	40,856
2011.....	10.968480	11.155992	1.71%	20,977
2010.....	9.299166	10.968480	17.95%	6,143
Rydex Variable Trust - Nova Fund - Q/NQ				
2019.....	19.969443	28.833772	44.39%	9,883
2018.....	22.368933	19.969443	-10.73%	30,718
2017.....	17.050973	22.368933	31.19%	25,384
2016.....	14.800874	17.050973	15.20%	115,500
2015.....	14.975346	14.800874	-1.17%	9,670
2014.....	12.685244	14.975346	18.05%	28,625
2013.....	8.552626	12.685244	48.32%	587,516
2012.....	7.027970	8.552626	21.69%	7,994
2011.....	7.143023	7.027970	-1.61%	2,785
2010.....	5.981140	7.143023	19.43%	122

No Additional Contract Options Elected Total - 0.45%
Variable account charges of the daily net assets of the variable account - 0.45%

<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				
2019.....	4.675062	7.083279	51.51%	12,349
2018.....	5.631474	4.675062	-16.98%	11,576
2017.....	5.282704	5.631474	6.60%	5,284
2016.....	3.206037	5.282704	64.77%	25,649
2015.....	4.625237	3.206037	-30.68%	341,832
2014.....	5.621199	4.625237	-17.72%	90,723
2013.....	10.476522	5.621199	-46.34%	116,439
2012.....	10.973672	10.476522	-4.53%	38,822
2011.....	14.534206	10.973672	-24.50%	67,956
2010.....	10.573774	14.534206	37.46%	61,705
Rydex Variable Trust - Real Estate Fund - Q/NQ				
2019.....	13.213519	16.368039	23.87%	15,906
2018.....	14.323465	13.213519	-7.75%	5,418
2017.....	13.490390	14.323465	6.18%	1,780
2016.....	12.302426	13.490390	9.66%	1,704
2015.....	12.678108	12.302426	-2.96%	18,999
2014.....	10.524444	12.678108	20.46%	7,969
2013.....	10.170823	10.524444	3.48%	3,353
2012.....	8.633223	10.170823	17.81%	10,320
2011.....	8.480155	8.633223	1.81%	15,986
2010.....	6.822183	8.480155	24.30%	5,384
Rydex Variable Trust - Retailing Fund - Q/NQ				
2019.....	20.098260	24.904836	23.92%	0
2018.....	20.863608	20.098260	-3.67%	338
2017.....	18.576053	20.863608	12.31%	0
2016.....	18.603955	18.576053	-0.15%	0
2015.....	18.939386	18.603955	-1.77%	831
2014.....	17.509382	18.939386	8.17%	33,067
2013.....	12.952024	17.509382	35.19%	847
2012.....	11.142009	12.952024	16.24%	0
2011.....	10.629121	11.142009	4.83%	4,514
2010.....	8.532267	10.629121	24.58%	0
Rydex Variable Trust - Russell 2000® 1.5x Strategy Fund - Q/NQ				
2019.....	16.512662	22.251917	34.76%	3,690
2018.....	20.623145	16.512662	-19.93%	2,797
2017.....	17.261432	20.623145	19.48%	843
2016.....	13.295537	17.261432	29.83%	4,053
2015.....	14.688798	13.295537	-9.49%	1,853
2014.....	14.148501	14.688798	3.82%	41,168
2013.....	8.963374	14.148501	57.85%	28,330
2012.....	7.374148	8.963374	21.55%	477
2011.....	8.435200	7.374148	-12.58%	14,590
2010.....	6.146942	8.435200	37.23%	71

No Additional Contract Options Elected Total - 0.45%
Variable account charges of the daily net assets of the variable account - 0.45%

<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				
2019.....	20.384850	32.979564	61.78%	2,151
2018.....	24.206308	20.384850	-15.79%	5,371
2017.....	16.945841	24.206308	42.85%	4,976
2016.....	14.137718	16.945841	19.86%	20,770
2015.....	14.441216	14.137718	-2.10%	26,893
2014.....	11.637405	14.441216	24.09%	59,900
2013.....	6.928999	11.637405	67.95%	18,879
2012.....	5.379490	6.928999	28.80%	42,107
2011.....	5.625850	5.379490	-4.38%	4,046
2010.....	4.504208	5.625850	24.90%	0
Rydex Variable Trust - S&P 500 Pure Growth Fund - Q/NQ				
2019.....	23.175856	29.208549	26.03%	32,717
2018.....	24.670898	23.175856	-6.06%	46,956
2017.....	19.922177	24.670898	23.84%	35,464
2016.....	19.509270	19.922177	2.12%	42,963
2015.....	19.387961	19.509270	0.63%	104,760
2014.....	17.323968	19.387961	11.91%	120,555
2013.....	12.314239	17.323968	40.68%	183,170
2012.....	10.916964	12.314239	12.80%	18,861
2011.....	11.086878	10.916964	-1.53%	15,056
2010.....	8.907335	11.086878	24.47%	1,928
Rydex Variable Trust - S&P 500 Pure Value Fund - Q/NQ				
2019.....	16.799914	20.616109	22.72%	36,105
2018.....	19.468800	16.799914	-13.71%	37,620
2017.....	16.879137	19.468800	15.34%	27,066
2016.....	14.442607	16.879137	16.87%	30,713
2015.....	16.009442	14.442607	-9.79%	48,947
2014.....	14.495506	16.009442	10.44%	69,177
2013.....	10.023922	14.495506	44.61%	70,115
2012.....	8.238132	10.023922	21.68%	73,694
2011.....	8.546048	8.238132	-3.60%	33,297
2010.....	7.135096	8.546048	19.77%	15,702
Rydex Variable Trust - S&P MidCap 400 Pure Growth Fund - Q/NQ				
2019.....	20.653159	23.728856	14.89%	4,609
2018.....	24.358869	20.653159	-15.21%	6,402
2017.....	20.603178	24.358869	18.23%	5,778
2016.....	20.152082	20.603178	2.24%	5,962
2015.....	19.979532	20.152082	0.86%	7,002
2014.....	20.386275	19.979532	-2.00%	51,572
2013.....	15.276680	20.386275	33.45%	40,002
2012.....	13.223150	15.276680	15.53%	12,738
2011.....	13.370743	13.223150	-1.10%	29,656
2010.....	10.130726	13.370743	31.98%	30,792

No Additional Contract Options Elected Total - 0.45%
Variable account charges of the daily net assets of the variable account - 0.45%

<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				
2019.....	15.304206	18.656899	21.91%	5,612
2018.....	18.974839	15.304206	-19.34%	7,005
2017.....	16.845627	18.974839	12.64%	5,313
2016.....	13.128983	16.845627	28.31%	26,570
2015.....	14.963656	13.128983	-12.26%	3,581
2014.....	14.084307	14.963656	6.24%	6,969
2013.....	10.417940	14.084307	35.19%	7,158
2012.....	8.945512	10.417940	16.46%	29,109
2011.....	9.677877	8.945512	-7.57%	30,400
2010.....	8.092576	9.677877	19.59%	13,388
Rydex Variable Trust - S&P SmallCap 600 Pure Growth Fund - Q/NQ				
2019.....	20.533157	23.010952	12.07%	6,341
2018.....	22.673605	20.533157	-9.44%	25,628
2017.....	19.620370	22.673605	15.56%	32,120
2016.....	16.605177	19.620370	18.16%	33,643
2015.....	16.742690	16.605177	-0.82%	20,057
2014.....	16.818398	16.742690	-0.45%	23,553
2013.....	11.955953	16.818398	40.67%	148,858
2012.....	10.858277	11.955953	10.11%	12,756
2011.....	10.536860	10.858277	3.05%	16,310
2010.....	8.440607	10.536860	24.84%	14,176
Rydex Variable Trust - S&P SmallCap 600 Pure Value Fund - Q/NQ				
2019.....	13.053563	15.681803	20.13%	4,731
2018.....	16.510417	13.053563	-20.94%	12,115
2017.....	16.630969	16.510417	-0.72%	14,539
2016.....	12.681076	16.630969	31.15%	57,832
2015.....	14.733738	12.681076	-13.93%	45,493
2014.....	14.608554	14.733738	0.86%	6,214
2013.....	10.274371	14.608554	42.18%	76,943
2012.....	8.573673	10.274371	19.84%	13,116
2011.....	9.510454	8.573673	-9.85%	4,434
2010.....	7.636718	9.510454	24.54%	8,035
Rydex Variable Trust - Strengthening Dollar 2x Strategy Fund - Q/NQ				
2019.....	8.833948	9.199835	4.14%	0
2018.....	7.935976	8.833948	11.32%	4,417
2017.....	9.680202	7.935976	-18.02%	0
2016.....	9.087571	9.680202	6.52%	6,871
2015.....	8.053440	9.087571	12.84%	38
2014.....	6.580781	8.053440	22.38%	65,653
2013.....	6.812776	6.580781	-3.41%	5,016
2012.....	7.302240	6.812776	-6.70%	0
2011.....	7.661659	7.302240	-4.69%	837
2010.....	8.059438	7.661659	-4.94%	0

No Additional Contract Options Elected Total - 0.45%
Variable account charges of the daily net assets of the variable account - 0.45%

<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				
2019.....	20.193161	28.092163	39.12%	7,699
2018.....	20.592470	20.193161	-1.94%	6,572
2017.....	15.596323	20.592470	32.03%	10,966
2016.....	14.104912	15.596323	10.57%	6,706
2015.....	14.012654	14.104912	0.66%	4,116
2014.....	12.766731	14.012654	9.76%	27,743
2013.....	9.471996	12.766731	34.78%	23,631
2012.....	8.496653	9.471996	11.48%	3,273
2011.....	9.399735	8.496653	-9.61%	1,607
2010.....	8.428048	9.399735	11.53%	0
Rydex Variable Trust - Telecommunications Fund - Q/NQ				
2019.....	8.666761	9.767648	12.70%	0
2018.....	9.192896	8.666761	-5.72%	5,548
2017.....	8.723779	9.192896	5.38%	0
2016.....	7.464145	8.723779	16.88%	0
2015.....	8.038747	7.464145	-7.15%	0
2014.....	7.869256	8.038747	2.15%	0
2013.....	6.729602	7.869256	16.93%	0
2012.....	6.446789	6.729602	4.39%	818
2011.....	7.565427	6.446789	-14.79%	0
2010.....	6.636616	7.565427	14.00%	0
Rydex Variable Trust - Transportation Fund - Q/NQ				
2019.....	16.709392	20.334128	21.69%	0
2018.....	20.994912	16.709392	-20.41%	0
2017.....	17.283894	20.994912	21.47%	8,419
2016.....	15.041485	17.283894	14.91%	11,812
2015.....	17.586844	15.041485	-14.47%	0
2014.....	14.386171	17.586844	22.25%	606
2013.....	9.593256	14.386171	49.96%	10,374
2012.....	8.195604	9.593256	17.05%	4,204
2011.....	9.262423	8.195604	-11.52%	412
2010.....	7.495419	9.262423	23.57%	0
Rydex Variable Trust - Utilities Fund - Q/NQ				
2019.....	17.859657	21.159979	18.48%	2,379
2018.....	17.286802	17.859657	3.31%	1,973
2017.....	15.641604	17.286802	10.52%	1,165
2016.....	13.505728	15.641604	15.81%	1,418
2015.....	14.644914	13.505728	-7.78%	16,973
2014.....	11.970679	14.644914	22.34%	64,711
2013.....	10.582698	11.970679	13.12%	22,729
2012.....	10.513134	10.582698	0.66%	20,269
2011.....	9.081388	10.513134	15.77%	8,441
2010.....	8.535106	9.081388	6.40%	753

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<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				
2019.....	5.482036	5.192849	-5.28%	0
2018.....	6.231849	5.482036	-12.03%	0
2017.....	5.246634	6.231849	18.78%	0
2016.....	5.773173	5.246634	-9.12%	0
2015.....	6.972644	5.773173	-17.20%	26,413
2014.....	8.969878	6.972644	-22.27%	1,159
2013.....	9.271436	8.969878	-3.25%	7,752
2012.....	9.241238	9.271436	0.33%	2,548
2011.....	9.637925	9.241238	-4.12%	9,500
2010.....	10.256644	9.637925	-6.03%	0
The Merger Fund VL - The Merger Fund VL - Q/NQ				
2019.....	11.124717	11.757522	5.69%	31
2018.....	10.434940	11.124717	6.61%	1,104
2017.....	10.219930	10.434940	2.10%	2,496
2016.....	10.021241	10.219930	1.98%	7,263
2015.....	10.158465	10.021241	-1.35%	10,890
2014.....	10.066024	10.158465	0.92%	101
2013*.....	10.000000	10.066024	0.66%	0
VanEck VIP Trust - VanEck VIP Global Gold Fund: Class S - Q/NQ				
2019.....	9.019570	12.458013	38.12%	162
2018.....	10.861099	9.019570	-16.96%	162
2017*.....	10.000000	10.861099	8.61%	0
VanEck VIP Trust - VanEck VIP Global Hard Assets Fund: Initial Class - Q/NQ				
2019.....	4.673908	5.205105	11.37%	10,717
2018.....	6.546235	4.673908	-28.60%	6,726
2017.....	6.689353	6.546235	-2.14%	7,344
2016.....	4.675747	6.689353	43.06%	20,044
2015.....	7.057306	4.675747	-33.75%	8,235
2014.....	8.763254	7.057306	-19.47%	20,339
2013.....	7.963944	8.763254	10.04%	8,761
2012.....	7.737987	7.963944	2.92%	241
2011*.....	10.000000	7.737987	-22.62%	362
Virtus Variable Insurance Trust - Virtus Duff & Phelps Real Estate Securities Series: Class A - Q/NQ				
2019*.....	10.000000	10.856559	8.57%	0

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Variable account charges of the daily net assets of the variable account - 1.20%

<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				
2019.....	13.502239	15.768479	16.78%	0
2018.....	14.603190	13.502239	-7.54%	0
2017.....	12.783037	14.603190	14.24%	0
2016.....	12.387457	12.783037	3.19%	0
2015.....	12.377762	12.387457	0.08%	0
2014.....	11.696529	12.377762	5.82%	0
2013.....	10.181709	11.696529	14.88%	0
2012.....	9.089836	10.181709	12.01%	0
2011*.....	10.000000	9.089836	-9.10%	0
AllianceBernstein Variable Products Series Fund, Inc. - AB VPS International Value Portfolio: Class B - Q/NQ				
2019.....	7.664038	8.843393	15.39%	0
2018*.....	10.000000	7.664038	-23.36%	0
ALPS Variable Investment Trust - ALPS/Alerian Energy Infrastructure Portfolio: Class III - Q/NQ				
2019.....	7.673806	9.129324	18.97%	0
2018.....	9.584640	7.673806	-19.94%	0
2017.....	9.782847	9.584640	-2.03%	0
2016.....	7.032365	9.782847	39.11%	0
2015.....	11.466436	7.032365	-38.67%	0
2014.....	10.370453	11.466436	10.57%	0
2013*.....	10.000000	10.370453	3.70%	0
ALPS Variable Investment Trust - ALPS/Red Rocks Listed Private Equity Portfolio: Class III - Q/NQ				
2019.....	11.382632	15.726326	38.16%	0
2018.....	13.172376	11.382632	-13.59%	0
2017.....	10.668980	13.172376	23.46%	0
2016.....	10.000914	10.668980	6.68%	0
2015.....	10.257457	10.000914	-2.50%	0
American Century Variable Portfolios II, Inc. - American Century VP Inflation Protection Fund: Class II - Q/NQ				
2019.....	10.188048	10.961895	7.60%	0
2018.....	10.611585	10.188048	-3.99%	0
2017.....	10.359747	10.611585	2.43%	0
2016.....	10.044530	10.359747	3.14%	0
2015.....	10.423802	10.044530	-3.64%	0
2014.....	10.213396	10.423802	2.06%	0
2013.....	11.295218	10.213396	-9.58%	0
2012.....	10.646417	11.295218	6.09%	0
2011*.....	10.000000	10.646417	6.46%	0
American Century Variable Portfolios, Inc. - American Century VP Income & Growth Fund: Class I - Q/NQ				
2019.....	11.367698	13.921129	22.46%	0
2018.....	12.355036	11.367698	-7.99%	0
2017.....	10.378498	12.355036	19.04%	0
2016.....	9.256136	10.378498	12.13%	0
2015*.....	10.000000	9.256136	-7.44%	0

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Variable account charges of the daily net assets of the variable account - 1.20%

<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				
2019.....	10.772325	13.520322	25.51%	0
2018.....	12.002188	10.772325	-10.25%	0
2017.....	11.170416	12.002188	7.45%	0
2016.....	9.383880	11.170416	19.04%	0
2015*.....	10.000000	9.383880	-6.16%	0
American Funds Insurance Series® - Capital Income Builder®: Class 4 - Q/NQ				
2019.....	9.987142	11.605781	16.21%	0
2018.....	10.899176	9.987142	-8.37%	0
2017.....	9.792534	10.899176	11.30%	0
2016.....	9.549718	9.792534	2.54%	0
2015.....	9.842138	9.549718	-2.97%	0
American Funds Insurance Series® - Global Small Capitalization Fund: Class 4 - Q/NQ				
2019.....	12.579397	16.311649	29.67%	0
2018.....	14.275753	12.579397	-11.88%	0
2017.....	11.501497	14.275753	24.12%	0
2016.....	11.429619	11.501497	0.63%	0
2015.....	11.570648	11.429619	-1.22%	0
2014.....	11.494741	11.570648	0.66%	0
2013*.....	10.000000	11.494741	14.95%	0
BlackRock Variable Series Funds II, Inc. - BlackRock Total Return V.I. Fund: Class III - Q/NQ				
2019.....	9.886106	10.660924	7.84%	0
2018.....	10.079556	9.886106	-1.92%	0
2017.....	9.884727	10.079556	1.97%	0
2016*.....	10.000000	9.884727	-1.15%	0
BlackRock Variable Series Funds, Inc. - BlackRock 60/40 Target Allocation ETF V.I. Fund: Class III - Q/NQ				
2019.....	10.500350	12.576082	19.77%	0
2018.....	11.209360	10.500350	-6.33%	0
2017.....	9.889192	11.209360	13.35%	0
2016.....	9.428186	9.889192	4.89%	0
2015.....	9.938812	9.428186	-5.14%	0
BlackRock Variable Series Funds, Inc. - BlackRock Equity Dividend V.I. Fund: Class III - Q/NQ				
2019.....	11.732746	14.775227	25.93%	0
2018.....	12.827367	11.732746	-8.53%	0
2017.....	11.144888	12.827367	15.10%	0
2016*.....	10.000000	11.144888	11.45%	0

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Variable account charges of the daily net assets of the variable account - 1.20%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
BlackRock Variable Series Funds, Inc. - BlackRock Global Allocation V.I. Fund: Class III - Q/NQ				
2019.....	12.877904	14.982456	16.34%	0
2018.....	14.104108	12.877904	-8.69%	0
2017.....	12.554004	14.104108	12.35%	0
2016.....	12.240311	12.554004	2.56%	0
2015.....	12.514257	12.240311	-2.19%	0
2014.....	12.426139	12.514257	0.71%	0
2013.....	10.992394	12.426139	13.04%	0
2012.....	10.117793	10.992394	8.64%	0
2011.....	10.627272	10.117793	-4.79%	0
2010*.....	10.000000	10.627272	6.27%	0
BNY Mellon Investment Portfolios - MidCap Stock Portfolio: Service Shares - Q/NQ				
2019.....	11.310291	13.393306	18.42%	0
2018.....	13.578297	11.310291	-16.70%	0
2017.....	11.946022	13.578297	13.66%	0
2016.....	10.495243	11.946022	13.82%	0
2015.....	10.896909	10.495243	-3.69%	0
2014*.....	10.000000	10.896909	8.97%	0
Columbia Funds Variable Series Trust II - Columbia VP High Yield Bond Fund: Class 2 - Q/NQ				
2019.....	9.687396	11.152544	15.12%	0
2018.....	10.214154	9.687396	-5.16%	0
2017*.....	10.000000	10.214154	2.14%	0
Credit Suisse Trust - Commodity Return Strategy Portfolio - Q/NQ				
2019.....	5.156344	5.435299	5.41%	0
2018.....	5.908051	5.156344	-12.72%	0
2017.....	5.890277	5.908051	0.30%	0
2016.....	5.321902	5.890277	10.68%	0
2015.....	7.191421	5.321902	-26.00%	0
2014.....	8.770860	7.191421	-18.01%	0
2013.....	9.893582	8.770860	-11.35%	0
2012.....	10.228334	9.893582	-3.27%	0
2011.....	11.851719	10.228334	-13.70%	0
2010*.....	10.000000	11.851719	18.52%	0
Eaton Vance Variable Trust - Eaton Vance VT Floating-Rate Income Fund: Initial Class - Q/NQ				
2019.....	10.411939	11.015200	5.79%	0
2018.....	10.548153	10.411939	-1.29%	0
2017.....	10.320626	10.548153	2.20%	0
2016.....	9.587913	10.320626	7.64%	0
2015*.....	10.000000	9.587913	-4.12%	0
Fidelity Variable Insurance Products - Emerging Markets Portfolio: Service Class 2 - Q/NQ				
2019.....	8.250651	10.531396	27.64%	0
2018*.....	10.000000	8.250651	-17.49%	0

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Variable account charges of the daily net assets of the variable account - 1.20%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Fidelity Variable Insurance Products Fund - VIP Asset Manager Portfolio: Service Class 2 - Q/NQ				
2019.....	12.609868	14.702631	16.60%	0
2018.....	13.523126	12.609868	-6.75%	0
2017.....	12.033203	13.523126	12.38%	0
2016.....	11.842675	12.033203	1.61%	0
2015.....	11.993737	11.842675	-1.26%	0
2014.....	11.502349	11.993737	4.27%	0
2013.....	10.093730	11.502349	13.96%	0
2012.....	9.102844	10.093730	10.89%	0
2011*.....	10.000000	9.102844	-8.97%	0
Fidelity Variable Insurance Products Fund - VIP Balanced Portfolio: Service Class 2 - Q/NQ				
2019.....	11.081412	13.588665	22.63%	0
2018.....	11.738041	11.081412	-5.59%	0
2017.....	10.231308	11.738041	14.73%	0
2016.....	9.679693	10.231308	5.70%	0
Fidelity Variable Insurance Products Fund - VIP Equity-Income Portfolio: Service Class 2 - Q/NQ				
2019.....	10.859968	13.638144	25.58%	0
2018.....	12.018698	10.859968	-9.64%	0
2017.....	10.798269	12.018698	11.30%	0
2016.....	9.284800	10.798269	16.30%	0
2015*.....	10.000000	9.284800	-7.15%	0
Fidelity Variable Insurance Products Fund - VIP Growth & Income Portfolio: Service Class 2 - Q/NQ				
2019.....	11.648662	14.924760	28.12%	0
2018.....	12.984545	11.648662	-10.29%	0
2017.....	11.269717	12.984545	15.22%	0
2016*.....	10.000000	11.269717	12.70%	0
Fidelity Variable Insurance Products Fund - VIP Growth Portfolio: Service Class 2 - Q/NQ				
2019.....	13.377591	17.707777	32.37%	0
2018.....	13.599765	13.377591	-1.63%	0
2017.....	10.209776	13.599765	33.20%	0
2016.....	10.276919	10.209776	-0.65%	0
2015*.....	10.000000	10.276919	2.77%	1,150
Fidelity Variable Insurance Products Fund - VIP High Income Portfolio: Service Class 2 - Q/NQ				
2019.....	10.346691	11.732321	13.39%	0
2018.....	10.867200	10.346691	-4.79%	0
2017.....	10.287606	10.867200	5.63%	0
2016.....	9.119990	10.287606	12.80%	4,191
2015*.....	10.000000	9.119990	-8.80%	0
Fidelity Variable Insurance Products Fund - VIP Investment Grade Bond Portfolio: Service Class 2 - Q/NQ				
2019.....	10.052774	10.866184	8.09%	0
2018.....	10.256283	10.052774	-1.98%	0
2017.....	9.982044	10.256283	2.75%	0
2016*.....	10.000000	9.982044	-0.18%	0

Maximum Additional Contract Options Elected Total - 1.20%
Variable account charges of the daily net assets of the variable account - 1.20%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Fidelity Variable Insurance Products Fund - VIP Real Estate Portfolio: Service Class 2 - Q/NQ				
2019.....	10.286611	12.495548	21.47%	0
2018.....	11.130747	10.286611	-7.58%	0
2017.....	10.856120	11.130747	2.53%	0
Fidelity Variable Insurance Products Fund - VIP Strategic Income Portfolio: Service Class 2 - Q/NQ				
2019.....	10.427266	11.399895	9.33%	0
2018.....	10.861196	10.427266	-4.00%	0
2017.....	10.221507	10.861196	6.26%	0
2016.....	9.577442	10.221507	6.72%	0
2015.....	9.885143	9.577442	-3.11%	0
Franklin Templeton Variable Insurance Products Trust - Franklin Allocation VIP Fund: Class 2 - Q/NQ				
2019.....	14.695692	17.402769	18.42%	0
2018.....	16.463740	14.695692	-10.74%	0
2017.....	14.880646	16.463740	10.64%	0
2016.....	13.306952	14.880646	11.83%	0
2015.....	14.360848	13.306952	-7.34%	0
2014.....	14.132758	14.360848	1.61%	0
2013.....	11.557161	14.132758	22.29%	0
2012.....	10.142690	11.557161	13.95%	0
2011.....	10.426391	10.142690	-2.72%	0
2010*.....	10.000000	10.426391	4.26%	0
Franklin Templeton Variable Insurance Products Trust - Franklin Income VIP Fund: Class 2 - Q/NQ				
2019.....	11.567847	13.264409	14.67%	0
2018.....	12.235773	11.567847	-5.46%	0
2017.....	11.291715	12.235773	8.36%	0
2016.....	10.022930	11.291715	12.66%	0
2015.....	10.914629	10.022930	-8.17%	0
2014.....	10.559773	10.914629	3.36%	0
2013*.....	10.000000	10.559773	5.60%	0
Franklin Templeton Variable Insurance Products Trust - Franklin Mutual Global Discovery VIP Fund: Class 2 - Q/NQ				
2019.....	11.858471	14.571191	22.88%	0
2018.....	13.519981	11.858471	-12.29%	0
2017.....	12.600358	13.519981	7.30%	0
2016.....	11.368731	12.600358	10.83%	0
2015.....	11.942745	11.368731	-4.81%	0
2014.....	11.435022	11.942745	4.44%	0
2013*.....	10.000000	11.435022	14.35%	0
Franklin Templeton Variable Insurance Products Trust - Templeton Global Bond VIP Fund: Class 2 - Q/NQ				
2019.....	9.710609	9.787213	0.79%	0
2018.....	9.642349	9.710609	0.71%	0
2017.....	9.574759	9.642349	0.71%	0
2016.....	9.414108	9.574759	1.71%	0
2015*.....	10.000000	9.414108	-5.86%	0

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Goldman Sachs Variable Insurance Trust - Goldman Sachs Global Trends Allocation Fund: Service Shares - Q/NQ				
2019.....	10.683716	11.815479	10.59%	0
2018.....	11.304335	10.683716	-5.49%	0
2017.....	10.115012	11.304335	11.76%	0
2016.....	9.811943	10.115012	3.09%	0
2015.....	10.544508	9.811943	-6.95%	0
2014.....	10.267486	10.544508	2.70%	0
2013*.....	10.000000	10.267486	2.67%	0
Goldman Sachs Variable Insurance Trust - Goldman Sachs High Quality Floating Rate Fund: Advisor Shares - Q/NQ				
2019.....	9.792466	9.854296	0.63%	0
2018.....	9.778301	9.792466	0.14%	0
2017.....	9.774018	9.778301	0.04%	0
2016.....	9.798268	9.774018	-0.25%	0
2015.....	9.973636	9.798268	-1.76%	0
Goldman Sachs Variable Insurance Trust - Goldman Sachs Multi-Strategy Alternatives Portfolio: Service Shares - Q/NQ				
2019.....	9.412157	10.119573	7.52%	0
2018*.....	10.000000	9.412157	-5.88%	0
Guggenheim Variable Funds - Global Managed Futures Strategy - Q/NQ				
2019.....	6.178099	6.600951	6.84%	0
2018.....	6.874121	6.178099	-10.13%	0
2017.....	6.399992	6.874121	7.41%	0
2016.....	7.599627	6.399992	-15.79%	0
2015.....	7.812881	7.599627	-2.73%	0
2014.....	7.055218	7.812881	10.74%	0
2013.....	6.960681	7.055218	1.36%	0
2012.....	7.934449	6.960681	-12.27%	0
2011.....	8.788872	7.934449	-9.72%	0
2010.....	9.221686	8.788872	-4.69%	0
Guggenheim Variable Funds - Long Short Equity Fund - Q/NQ				
2019.....	14.292356	14.902901	4.27%	0
2018.....	16.616402	14.292356	-13.99%	0
2017.....	14.642769	16.616402	13.48%	0
2016.....	14.723688	14.642769	-0.55%	0
2015.....	14.717067	14.723688	0.04%	0
2014.....	14.490823	14.717067	1.56%	0
2013.....	12.486869	14.490823	16.05%	0
2012.....	12.102608	12.486869	3.18%	0
2011.....	13.109619	12.102608	-7.68%	0
2010.....	11.931420	13.109619	9.87%	0

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Guggenheim Variable Funds - Multi-Hedge Strategies - Q/NQ				
2019.....	8.921618	9.256454	3.75%	0
2018.....	9.513341	8.921618	-6.22%	0
2017.....	9.287308	9.513341	2.43%	0
2016.....	9.445487	9.287308	-1.67%	0
2015.....	9.386671	9.445487	0.63%	0
2014.....	9.077706	9.386671	3.40%	0
2013.....	9.038525	9.077706	0.43%	0
2012.....	8.949445	9.038525	1.00%	0
2011.....	8.761665	8.949445	2.14%	0
2010.....	8.351761	8.761665	4.91%	0
Guggenheim Variable Funds Trust - Series F (Floating Rate Strategies Series) - Q/NQ				
2019.....	11.000750	11.695162	6.31%	0
2018.....	11.225374	11.000750	-2.00%	0
2017.....	10.981131	11.225374	2.22%	0
2016.....	10.237510	10.981131	7.26%	0
2015.....	10.286912	10.237510	-0.48%	0
2014.....	10.169709	10.286912	1.15%	0
2013*.....	10.000000	10.169709	1.70%	0
Invesco - Invesco V.I. Balanced-Risk Allocation Fund: Series II Shares - Q/NQ				
2019.....	10.879322	12.348466	13.50%	0
2018.....	11.804424	10.879322	-7.84%	0
2017.....	10.877901	11.804424	8.52%	0
2016.....	9.872748	10.877901	10.18%	0
2015.....	10.452615	9.872748	-5.55%	0
2014.....	10.008090	10.452615	4.44%	0
2013*.....	10.000000	10.008090	0.08%	0
Invesco Oppenheimer V.I. Global Fund: Series II - Q/NQ				
2019.....	13.428886	17.441005	29.88%	291
2018.....	15.695011	13.428886	-14.44%	919
2017.....	11.652796	15.695011	34.69%	1,595
2016.....	11.812488	11.652796	-1.35%	0
2015.....	11.532453	11.812488	2.43%	0
2014.....	11.437371	11.532453	0.83%	0
2013*.....	10.000000	11.437371	14.37%	0
Ivy Variable Insurance Portfolios - Asset Strategy: Class II - Q/NQ				
2019.....	12.419233	14.942428	20.32%	0
2018.....	13.293985	12.419233	-6.58%	0
2017.....	11.376233	13.293985	16.86%	0
2016.....	11.817525	11.376233	-3.73%	0
2015.....	13.050322	11.817525	-9.45%	0
2014.....	13.942946	13.050322	-6.40%	0
2013.....	11.277895	13.942946	23.63%	3,593
2012.....	9.578426	11.277895	17.74%	0
2011.....	10.447369	9.578426	-8.32%	0
2010*.....	10.000000	10.447369	4.47%	0

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Lazard Retirement Series, Inc. - Lazard Retirement Emerging Markets Equity Portfolio: Service Shares - Q/NQ				
2019.....	8.888554	10.375106	16.72%	0
2018.....	11.047137	8.888554	-19.54%	0
2017.....	8.746952	11.047137	26.30%	0
2016.....	7.329770	8.746952	19.33%	0
2015.....	9.280029	7.329770	-21.02%	0
2014.....	9.849476	9.280029	-5.78%	0
2013*.....	10.000000	9.849476	-1.51%	0
Legg Mason Partners Variable Income Trust - Western Asset Variable Global High Yield Bond Portfolio: Class II - Q/NQ				
2019.....	10.464686	11.788017	12.65%	0
2018.....	11.052702	10.464686	-5.32%	0
2017.....	10.317153	11.052702	7.13%	0
2016.....	9.051967	10.317153	13.98%	0
2015.....	9.754861	9.051967	-7.21%	0
2014.....	10.024660	9.754861	-2.69%	0
2013*.....	10.000000	10.024660	0.25%	0
Lord Abbett Series Fund, Inc. - Total Return Portfolio: Class VC - Q/NQ				
2019.....	10.235376	10.963007	7.11%	0
2018.....	10.467832	10.235376	-2.22%	0
2017.....	10.200503	10.467832	2.62%	0
2016.....	9.901953	10.200503	3.02%	0
MainStay VP Funds Trust - MainStay VP MacKay Convertible Portfolio: Service 2 Class - Q/NQ				
2019.....	11.608355	13.995943	20.57%	0
2018.....	12.062466	11.608355	-3.76%	0
2017.....	10.939172	12.062466	10.27%	0
2016*.....	10.000000	10.939172	9.39%	0
MFS® Variable Insurance Trust II - MFS Global Tactical Allocation Portfolio: Service Class - Q/NQ				
2019.....	11.712234	13.226617	12.93%	0
2018.....	12.453351	11.712234	-5.95%	0
2017.....	11.397693	12.453351	9.26%	0
2016.....	10.884701	11.397693	4.71%	0
2015.....	11.298316	10.884701	-3.66%	0
2014.....	10.969612	11.298316	3.00%	0
2013.....	10.229039	10.969612	7.24%	0
2012.....	9.475725	10.229039	7.95%	0
2011*.....	10.000000	9.475725	-5.24%	0
Morgan Stanley Variable Insurance Fund, Inc. - Emerging Markets Debt Portfolio: Class II - Q/NQ				
2019.....	11.685792	13.181504	12.80%	0
2018.....	12.724936	11.685792	-8.17%	0
2017.....	11.752553	12.724936	8.27%	0
2016.....	10.756770	11.752553	9.26%	0
2015.....	11.016900	10.756770	-2.36%	0
2014.....	10.837457	11.016900	1.66%	0
2013.....	12.021760	10.837457	-9.85%	0
2012.....	10.322812	12.021760	16.46%	0
2011*.....	10.000000	10.322812	3.23%	0

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Morgan Stanley Variable Insurance Fund, Inc. - Global Infrastructure Portfolio: Class II - Q/NQ				
2019.....	10.384092	13.118509	26.33%	0
2018.....	11.411169	10.384092	-9.00%	0
2017.....	10.262083	11.411169	11.20%	0
2016.....	9.034220	10.262083	13.59%	0
2015.....	10.618363	9.034220	-14.92%	0
2014*.....	10.000000	10.618363	6.18%	0
Morgan Stanley Variable Insurance Fund, Inc. - Global Real Estate Portfolio: Class II - Q/NQ				
2019.....	11.857545	13.830480	16.64%	0
2018.....	13.074522	11.857545	-9.31%	0
2017.....	12.061982	13.074522	8.39%	0
2016.....	11.838418	12.061982	1.89%	0
2015.....	12.154568	11.838418	-2.60%	0
2014.....	10.805479	12.154568	12.49%	0
2013.....	10.656046	10.805479	1.40%	0
2012.....	8.300260	10.656046	28.38%	0
2011*.....	10.000000	8.300260	-17.00%	0
Morgan Stanley Variable Insurance Fund, Inc. - Global Strategist Portfolio: Class II - Q/NQ				
2019.....	11.710870	13.623146	16.33%	0
2018.....	12.698134	11.710870	-7.77%	0
2017.....	11.082587	12.698134	14.58%	0
2016.....	10.632697	11.082587	4.23%	0
2015.....	11.513648	10.632697	-7.65%	0
2014.....	11.425431	11.513648	0.77%	0
2013.....	9.990390	11.425431	14.36%	0
2012.....	8.893859	9.990390	12.33%	0
2011*.....	10.000000	8.893859	-11.06%	0
Nationwide Variable Insurance Trust - American Funds NVIT Asset Allocation Fund: Class II - Q/NQ				
2019.....	15.557826	18.565649	19.33%	0
2018.....	16.573022	15.557826	-6.13%	0
2017.....	14.485967	16.573022	14.41%	0
2016.....	13.450897	14.485967	7.70%	0
2015.....	13.481594	13.450897	-0.23%	0
2014.....	12.996735	13.481594	3.73%	0
2013.....	10.670053	12.996735	21.81%	0
2012.....	9.333111	10.670053	14.32%	0
2011*.....	10.000000	9.333111	-6.67%	0
Nationwide Variable Insurance Trust - Amundi NVIT Multi Sector Bond Fund: Class I - Q/NQ				
2019.....	10.270650	11.077783	7.86%	0
2018.....	10.645724	10.270650	-3.52%	0
2017.....	10.133103	10.645724	5.06%	0
2016.....	9.439625	10.133103	7.35%	0
2015.....	9.838641	9.439625	-4.06%	0
2014.....	9.585853	9.838641	2.64%	0
2013*.....	10.000000	9.585853	-4.14%	0

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Nationwide Variable Insurance Trust - BlackRock NVIT Managed Global Allocation Fund: Class II - Q/NQ				
2019.....	9.993946	11.349712	13.57%	0
2018.....	11.052242	9.993946	-9.58%	0
2017.....	9.445019	11.052242	17.02%	0
2016.....	9.283281	9.445019	1.74%	0
Nationwide Variable Insurance Trust - DoubleLine NVIT Total Return Tactical Fund: Class II - Q/NQ				
2019.....	10.101536	10.637606	5.31%	0
2018*.....	10.000000	10.101536	1.02%	0
Nationwide Variable Insurance Trust - Federated NVIT High Income Bond Fund: Class I - Q/NQ				
2019.....	10.807715	12.252038	13.36%	0
2018.....	11.277932	10.807715	-4.17%	0
2017.....	10.692077	11.277932	5.48%	0
2016.....	9.479622	10.692077	12.79%	0
2015.....	9.851622	9.479622	-3.78%	0
2014*.....	10.000000	9.851622	-1.48%	0
Nationwide Variable Insurance Trust - Neuberger Berman NVIT Multi Cap Opportunities Fund: Class II - Q/NQ				
2019.....	12.745644	16.129541	26.55%	0
2018.....	13.581413	12.745644	-6.15%	0
2017.....	11.017870	13.581413	23.27%	0
2016*.....	10.000000	11.017870	10.18%	0
Nationwide Variable Insurance Trust - NVIT AllianzGI International Growth Fund: Class II - Q/NQ				
2019.....	12.806921	16.808272	31.24%	0
2018.....	15.556615	12.806921	-17.68%	0
2017.....	12.542226	15.556615	24.03%	0
2016.....	13.015865	12.542226	-3.64%	0
2015.....	13.260743	13.015865	-1.85%	0
2014.....	13.605757	13.260743	-2.54%	0
2013.....	11.373726	13.605757	19.62%	0
2012.....	9.965518	11.373726	14.13%	0
2011.....	11.160337	9.965518	-10.71%	0
2010*.....	10.000000	11.160337	11.60%	0
Nationwide Variable Insurance Trust - NVIT AQR Large Cap Defensive Style Fund: Class I - Q/NQ				
2019.....	14.072677	17.978560	27.76%	0
2018.....	14.244980	14.072677	-1.21%	0
2017.....	11.962408	14.244980	19.08%	0
2016.....	10.869379	11.962408	10.06%	0
2015.....	10.899442	10.869379	-0.28%	0
2014*.....	10.000000	10.899442	8.99%	0

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Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Aggressive Fund: Class II - Q/NQ				
2019.....	16.347562	20.021323	22.47%	0
2018.....	18.539393	16.347562	-11.82%	0
2017.....	15.662882	18.539393	18.37%	0
2016.....	14.629079	15.662882	7.07%	0
2015.....	15.071086	14.629079	-2.93%	0
2014.....	14.597684	15.071086	3.24%	0
2013.....	11.411398	14.597684	27.92%	0
2012.....	9.944034	11.411398	14.76%	0
2011.....	10.750278	9.944034	-7.50%	0
2010*.....	10.000000	10.750278	7.50%	0
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Balanced Fund: Class II - Q/NQ				
2019.....	13.750279	15.783271	14.79%	0
2018.....	14.843492	13.750279	-7.36%	0
2017.....	13.407486	14.843492	10.71%	0
2016.....	12.788723	13.407486	4.84%	0
2015.....	13.082643	12.788723	-2.25%	0
2014.....	12.695945	13.082643	3.05%	0
2013.....	11.207429	12.695945	13.28%	0
2012.....	10.214100	11.207429	9.73%	0
2011.....	10.478846	10.214100	-2.53%	0
2010*.....	10.000000	10.478846	4.79%	0
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Capital Appreciation Fund: Class II - Q/NQ				
2019.....	15.094508	17.931905	18.80%	0
2018.....	16.636369	15.094508	-9.27%	0
2017.....	14.539776	16.636369	14.42%	0
2016.....	13.711952	14.539776	6.04%	0
2015.....	14.065383	13.711952	-2.51%	0
2014.....	13.597477	14.065383	3.44%	0
2013.....	11.351011	13.597477	19.79%	0
2012.....	10.109924	11.351011	12.28%	0
2011.....	10.597846	10.109924	-4.60%	0
2010*.....	10.000000	10.597846	5.98%	0
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Conservative Fund: Class II - Q/NQ				
2019.....	11.884763	12.995104	9.34%	0
2018.....	12.351681	11.884763	-3.78%	0
2017.....	11.753924	12.351681	5.09%	0
2016.....	11.371725	11.753924	3.36%	0
2015.....	11.594937	11.371725	-1.93%	0
2014.....	11.356844	11.594937	2.10%	0
2013.....	10.954420	11.356844	3.67%	0
2012.....	10.314344	10.954420	6.21%	0
2011.....	10.294100	10.314344	0.20%	0
2010*.....	10.000000	10.294100	2.94%	0

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Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Managed Growth & Income Fund: Class II - Q/NQ				
2019.....	10.672474	12.005094	12.49%	0
2018.....	11.617487	10.672474	-8.13%	0
2017.....	10.245381	11.617487	13.39%	0
2016.....	9.823628	10.245381	4.29%	0
2015.....	10.389036	9.823628	-5.44%	0
2014.....	10.282818	10.389036	1.03%	0
2013*.....	10.000000	10.282818	2.83%	0
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Managed Growth Fund: Class II - Q/NQ				
2019.....	10.889880	12.417762	14.03%	0
2018.....	11.861890	10.889880	-8.19%	0
2017.....	10.192250	11.861890	16.38%	0
2016.....	9.712344	10.192250	4.94%	0
2015.....	10.334272	9.712344	-6.02%	0
2014.....	10.354848	10.334272	-0.20%	0
2013*.....	10.000000	10.354848	3.55%	0
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderate Fund: Class II - Q/NQ				
2019.....	14.456363	16.874448	16.73%	0
2018.....	15.748971	14.456363	-8.21%	0
2017.....	13.986007	15.748971	12.61%	0
2016.....	13.261695	13.986007	5.46%	0
2015.....	13.567377	13.261695	-2.25%	0
2014.....	13.132013	13.567377	3.32%	0
2013.....	11.282655	13.132013	16.39%	0
2012.....	10.162873	11.282655	11.02%	0
2011.....	10.531712	10.162873	-3.50%	0
2010*.....	10.000000	10.531712	5.32%	0
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderately Aggressive Fund: Class II - Q/NQ				
2019.....	15.560279	18.791258	20.76%	0
2018.....	17.404324	15.560279	-10.60%	0
2017.....	14.919300	17.404324	16.66%	0
2016.....	14.034601	14.919300	6.30%	0
2015.....	14.422503	14.034601	-2.69%	0
2014.....	13.960810	14.422503	3.31%	0
2013.....	11.370065	13.960810	22.79%	0
2012.....	10.043550	11.370065	13.21%	0
2011.....	10.663438	10.043550	-5.81%	0
2010*.....	10.000000	10.663438	6.63%	0

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderately Conservative Fund: Class II - Q/NQ				
2019.....	13.187724	14.892894	12.93%	0
2018.....	14.016420	13.187724	-5.91%	0
2017.....	12.909971	14.016420	8.57%	0
2016.....	12.326993	12.909971	4.73%	0
2015.....	12.611036	12.326993	-2.25%	0
2014.....	12.263581	12.611036	2.83%	0
2013.....	11.158469	12.263581	9.90%	0
2012.....	10.263472	11.158469	8.72%	0
2011.....	10.416035	10.263472	-1.46%	0
2010*.....	10.000000	10.416035	4.16%	0
Nationwide Variable Insurance Trust - NVIT Bond Index Fund: Class I - Q/NQ				
2019.....	10.105490	10.822575	7.10%	0
2018.....	10.266292	10.105490	-1.57%	0
2017.....	10.076167	10.266292	1.89%	0
2016.....	9.972667	10.076167	1.04%	0
2015.....	10.079497	9.972667	-1.06%	0
Nationwide Variable Insurance Trust - NVIT Core Plus Bond Fund: Class II - Q/NQ				
2019.....	10.916212	11.819915	8.28%	0
2018.....	11.212511	10.916212	-2.64%	0
2017.....	10.936360	11.212511	2.53%	0
2016.....	10.711503	10.936360	2.10%	0
2015.....	10.897964	10.711503	-1.71%	0
2014.....	10.516943	10.897964	3.62%	0
2013.....	10.867322	10.516943	-3.22%	0
2012.....	10.268706	10.867322	5.83%	0
2011*.....	10.000000	10.268706	2.69%	0
Nationwide Variable Insurance Trust - NVIT DFA Capital Appreciation Fund: Class II - Q/NQ				
2019.....	13.110297	15.513253	18.33%	0
2018.....	14.775396	13.110297	-11.27%	0
2017.....	12.685565	14.775396	16.47%	0
2016.....	11.526641	12.685565	10.05%	0
2015.....	12.047205	11.526641	-4.32%	0
2014.....	11.823605	12.047205	1.89%	0
2013*.....	10.000000	11.823605	18.24%	0
Nationwide Variable Insurance Trust - NVIT DFA Moderate Fund: Class II - Q/NQ				
2019.....	12.426357	14.427389	16.10%	0
2018.....	13.644934	12.426357	-8.93%	0
2017.....	12.132091	13.644934	12.47%	0
2016.....	11.289084	12.132091	7.47%	0
2015.....	11.631080	11.289084	-2.94%	0
2014.....	11.557496	11.631080	0.64%	0
2013*.....	10.000000	11.557496	15.57%	0

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Emerging Markets Fund: Class I - Q/NQ				
2019.....	9.737060	11.827635	21.47%	0
2018.....	11.934662	9.737060	-18.41%	0
2017.....	8.536326	11.934662	39.81%	0
2016.....	8.020780	8.536326	6.43%	0
2015.....	9.664087	8.020780	-17.00%	0
2014*.....	10.000000	9.664087	-3.36%	0
Nationwide Variable Insurance Trust - NVIT Government Bond Fund: Class I - Q/NQ				
2019.....	9.953170	10.450345	5.00%	0
2018.....	10.079567	9.953170	-1.25%	0
2017.....	9.993361	10.079567	0.86%	0
2016.....	10.039942	9.993361	-0.46%	0
2015.....	10.172941	10.039942	-1.31%	0
2014*.....	10.000000	10.172941	1.73%	0
Nationwide Variable Insurance Trust - NVIT Government Money Market Fund: Class II - Q/NQ				
2019.....	9.086240	9.114349	0.31%	0
2018.....	9.093772	9.086240	-0.08%	0
2017.....	9.184080	9.093772	-0.98%	0
2016.....	9.295130	9.184080	-1.19%	0
2015.....	9.408030	9.295130	-1.20%	0
2014.....	9.522297	9.408030	-1.20%	0
2013.....	9.637949	9.522297	-1.20%	0
2012.....	9.755328	9.637949	-1.20%	0
2011.....	9.873477	9.755328	-1.20%	0
2010.....	9.993387	9.873477	-1.20%	18,020
Nationwide Variable Insurance Trust - NVIT International Index Fund: Class I - Q/NQ				
2019.....	9.978025	12.004357	20.31%	0
2018.....	11.718082	9.978025	-14.85%	0
2017.....	9.496694	11.718082	23.39%	0
2016.....	9.523839	9.496694	-0.29%	0
2015.....	9.732883	9.523839	-2.15%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Aggressive Fund: Class II - Q/NQ				
2019.....	11.548775	14.118057	22.25%	0
2018.....	12.825510	11.548775	-9.95%	0
2017.....	10.960824	12.825510	17.01%	0
2016.....	10.134115	10.960824	8.16%	0
2015.....	10.360609	10.134115	-2.19%	0
2014*.....	10.000000	10.360609	3.61%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Balanced Fund: Class II - Q/NQ				
2019.....	10.974032	12.505690	13.96%	0
2018.....	11.674198	10.974032	-6.00%	0
2017.....	10.632160	11.674198	9.80%	0
2016.....	10.122933	10.632160	5.03%	0
2015.....	10.263715	10.122933	-1.37%	0
2014*.....	10.000000	10.263715	2.64%	0

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Nationwide Variable Insurance Trust - NVIT Investor Destinations Capital Appreciation Fund: Class II - Q/NQ				
2019.....	11.338472	13.436227	18.50%	0
2018.....	12.270946	11.338472	-7.60%	0
2017.....	10.817639	12.270946	13.43%	0
2016.....	10.162178	10.817639	6.45%	0
2015.....	10.340604	10.162178	-1.73%	0
2014*.....	10.000000	10.340604	3.41%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Conservative Fund: Class II - Q/NQ				
2019.....	10.510813	11.374652	8.22%	0
2018.....	10.834562	10.510813	-2.99%	0
2017.....	10.376152	10.834562	4.42%	0
2016.....	10.072376	10.376152	3.02%	0
2015.....	10.167793	10.072376	-0.94%	0
2014*.....	10.000000	10.167793	1.68%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Managed Growth & Income Fund: Class II - Q/NQ				
2019.....	10.895025	12.163465	11.64%	0
2018.....	11.685454	10.895025	-6.76%	0
2017.....	10.371750	11.685454	12.67%	0
2016.....	9.930575	10.371750	4.44%	0
2015.....	10.387878	9.930575	-4.40%	0
2014.....	10.262027	10.387878	1.23%	0
2013*.....	10.000000	10.262027	2.62%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Managed Growth Fund: Class II - Q/NQ				
2019.....	11.163552	12.711414	13.87%	0
2018.....	12.028106	11.163552	-7.19%	0
2017.....	10.408250	12.028106	15.56%	0
2016.....	9.849693	10.408250	5.67%	0
2015.....	10.379852	9.849693	-5.11%	0
2014.....	10.326880	10.379852	0.51%	0
2013*.....	10.000000	10.326880	3.27%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderate Fund: Class II - Q/NQ				
2019.....	11.193175	13.021256	16.33%	0
2018.....	12.012162	11.193175	-6.82%	0
2017.....	10.765958	12.012162	11.58%	0
2016.....	10.169928	10.765958	5.86%	0
2015.....	10.328017	10.169928	-1.53%	0
2014*.....	10.000000	10.328017	3.28%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderately Aggressive Fund: Class II - Q/NQ				
2019.....	11.413737	13.738278	20.37%	0
2018.....	12.520549	11.413737	-8.84%	0
2017.....	10.860772	12.520549	15.28%	0
2016.....	10.132914	10.860772	7.18%	0
2015.....	10.331382	10.132914	-1.92%	0
2014*.....	10.000000	10.331382	3.31%	0

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderately Conservative Fund: Class II - Q/NQ				
2019.....	10.860026	12.176407	12.12%	0
2018.....	11.418796	10.860026	-4.89%	0
2017.....	10.582345	11.418796	7.90%	0
2016.....	10.132674	10.582345	4.44%	0
2015.....	10.258877	10.132674	-1.23%	0
2014*.....	10.000000	10.258877	2.59%	0
Nationwide Variable Insurance Trust - NVIT iShares® Fixed Income ETF Fund: Class II - Q/NQ				
2019*.....	10.000000	10.480691	4.81%	0
Nationwide Variable Insurance Trust - NVIT iShares® Global Equity ETF Fund: Class II - Q/NQ				
2019*.....	10.000000	10.781750	7.82%	0
Nationwide Variable Insurance Trust - NVIT Jacobs Levy Large Cap Growth Fund: Class II - Q/NQ				
2019.....	21.506180	27.669020	28.66%	0
2018.....	22.523500	21.506180	-4.52%	0
2017.....	17.551943	22.523500	28.32%	0
2016.....	17.417919	17.551943	0.77%	0
2015.....	17.094490	17.417919	1.89%	0
2014.....	15.708011	17.094490	8.83%	0
2013.....	11.828204	15.708011	32.80%	0
2012.....	10.308402	11.828204	14.74%	0
2011.....	10.781874	10.308402	-4.39%	0
2010*.....	10.000000	10.781874	7.82%	0
Nationwide Variable Insurance Trust - NVIT Mellon Dynamic U.S. Core Fund: Class II - Q/NQ				
2019.....	12.254113	16.626967	35.68%	0
2018.....	12.597883	12.254113	-2.73%	0
2017.....	10.034332	12.597883	25.55%	0
2016.....	9.829111	10.034332	2.09%	0
Nationwide Variable Insurance Trust - NVIT Mid Cap Index Fund: Class I - Q/NQ				
2019.....	11.608945	14.411775	24.14%	0
2018.....	13.260332	11.608945	-12.45%	0
2017.....	11.591844	13.260332	14.39%	0
2016.....	9.753353	11.591844	18.85%	0
2015.....	10.128501	9.753353	-3.70%	0
Nationwide Variable Insurance Trust - NVIT Multi-Manager International Value Fund: Class II - Q/NQ				
2019.....	8.647449	9.932659	14.86%	0
2018.....	10.588686	8.647449	-18.33%	0
2017.....	8.746016	10.588686	21.07%	0
2016.....	8.431925	8.746016	3.73%	0
2015.....	9.016324	8.431925	-6.48%	0
2014*.....	10.000000	9.016324	-9.84%	0

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Multi-Manager Large Cap Value Fund: Class II - Q/NQ				
2019.....	17.339728	21.431432	23.60%	0
2018.....	19.898235	17.339728	-12.86%	0
2017.....	17.610133	19.898235	12.99%	0
2016.....	15.359002	17.610133	14.66%	985
2015.....	16.098771	15.359002	-4.60%	0
2014.....	14.780317	16.098771	8.92%	0
2013.....	11.079079	14.780317	33.41%	0
2012.....	9.536360	11.079079	16.18%	0
2011.....	10.278147	9.536360	-7.22%	0
2010*.....	10.000000	10.278147	2.78%	0
Nationwide Variable Insurance Trust - NVIT Multi-Manager Mid Cap Value Fund: Class II - Q/NQ				
2019.....	19.963073	24.426809	22.36%	0
2018.....	23.267888	19.963073	-14.20%	0
2017.....	20.686875	23.267888	12.48%	0
2016.....	17.804900	20.686875	16.19%	822
2015.....	18.556628	17.804900	-4.05%	0
2014.....	16.050262	18.556628	15.62%	0
2013.....	11.973346	16.050262	34.05%	0
2012.....	10.416462	11.973346	14.95%	0
2011.....	10.793273	10.416462	-3.49%	0
2010*.....	10.000000	10.793273	7.93%	0
Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Cap Growth Fund: Class I - Q/NQ				
2019.....	13.212830	17.716296	34.08%	0
2018.....	14.527728	13.212830	-9.05%	0
2017.....	11.769960	14.527728	23.43%	0
2016.....	10.999069	11.769960	7.01%	0
2015.....	11.049126	10.999069	-0.45%	0
2014*.....	10.000000	11.049126	10.49%	0
Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Cap Value Fund: Class I - Q/NQ				
2019.....	10.984227	12.914448	17.57%	0
2018.....	13.388152	10.984227	-17.96%	0
2017.....	12.424261	13.388152	7.76%	0
2016.....	9.985291	12.424261	24.43%	0
2015.....	10.754250	9.985291	-7.15%	0
2014*.....	10.000000	10.754250	7.54%	0
Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Company Fund: Class I - Q/NQ				
2019.....	11.910006	14.785128	24.14%	326
2018.....	13.798869	11.910006	-13.69%	1,029
2017.....	12.306192	13.798869	12.13%	1,785
2016.....	10.140055	12.306192	21.36%	0
2015.....	10.433834	10.140055	-2.82%	0
2014*.....	10.000000	10.433834	4.34%	0

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Real Estate Fund: Class II - Q/NQ				
2019.....	11.627531	14.985552	28.88%	0
2018.....	12.267224	11.627531	-5.21%	0
2017.....	11.697236	12.267224	4.87%	0
2016.....	11.046149	11.697236	5.89%	0
2015.....	11.851136	11.046149	-6.79%	1,416
2014.....	9.326948	11.851136	27.06%	2,876
2013*.....	10.000000	9.326948	-6.73%	0
Nationwide Variable Insurance Trust - NVIT S&P 500® Index Fund: Class I - Q/NQ				
2019.....	12.620631	16.354143	29.58%	0
2018.....	13.393325	12.620631	-5.77%	0
2017.....	11.154094	13.393325	20.08%	0
2016.....	10.109877	11.154094	10.33%	0
2015.....	10.115026	10.109877	-0.05%	1,159
Nationwide Variable Insurance Trust - NVIT Short Term Bond Fund: Class II - Q/NQ				
2019.....	9.973644	10.256715	2.84%	0
2018.....	10.013302	9.973644	-0.40%	0
2017.....	9.977035	10.013302	0.36%	0
2016.....	9.852388	9.977035	1.27%	0
2015.....	10.006180	9.852388	-1.54%	0
2014.....	10.077926	10.006180	-0.71%	0
2013.....	10.189577	10.077926	-1.10%	0
2012.....	9.962611	10.189577	2.28%	0
2011*.....	10.000000	9.962611	-0.37%	0
Nationwide Variable Insurance Trust - NVIT Small Cap Index Fund: Class II - Q/NQ				
2019.....	11.327253	13.984692	23.46%	0
2018.....	12.932617	11.327253	-12.41%	0
2017.....	11.463596	12.932617	12.81%	0
2016.....	9.599056	11.463596	19.42%	0
2015.....	10.214298	9.599056	-6.02%	0
Nationwide Variable Insurance Trust - NVIT Wells Fargo Discovery Fund: Class II - Q/NQ				
2019.....	20.133851	27.220174	35.20%	0
2018.....	21.925052	20.133851	-8.17%	0
2017.....	17.401280	21.925052	26.00%	0
2016.....	16.606450	17.401280	4.79%	0
2015.....	16.866452	16.606450	-1.54%	0
2014.....	16.459069	16.866452	2.48%	0
2013.....	12.018913	16.459069	36.94%	0
2012.....	10.611265	12.018913	13.27%	0
2011.....	11.240189	10.611265	-5.60%	0
2010*.....	10.000000	11.240189	12.40%	0
Neuberger Berman Advisers Management Trust - U.S. Equity Index PutWrite Strategy Portfolio: Class S - Q/NQ				
2019.....	8.977061	10.222747	13.88%	0
2018.....	9.747846	8.977061	-7.91%	0
2017.....	9.248013	9.747846	5.40%	0
2016.....	9.420773	9.248013	-1.83%	0
2015.....	10.043404	9.420773	-6.20%	0

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Northern Lights Variable Trust - 7Twelve Balanced Portfolio - Q/NQ				
2019.....	9.705467	11.017329	13.52%	0
2018.....	10.751919	9.705467	-9.73%	0
2017.....	9.861492	10.751919	9.03%	0
2016.....	9.138791	9.861492	7.91%	0
2015.....	9.983765	9.138791	-8.46%	0
2014.....	10.135017	9.983765	-1.49%	0
2013*.....	10.000000	10.135017	1.35%	0
Northern Lights Variable Trust - BTS Tactical Fixed Income VIT Fund: Class 2 - Q/NQ				
2019.....	9.772910	9.940910	1.72%	0
2018.....	10.532520	9.772910	-7.21%	0
2017.....	10.362863	10.532520	1.64%	2,225
2016.....	9.265987	10.362863	11.84%	0
2015.....	9.689517	9.265987	-4.37%	0
2014.....	9.671611	9.689517	0.19%	0
2013*.....	10.000000	9.671611	-3.28%	0
Northern Lights Variable Trust - Power Income VIT Fund, advised by WE Donoghue: Class 2 - Q/NQ				
2019.....	9.883815	10.519301	6.43%	0
2018.....	10.347334	9.883815	-4.48%	0
2017.....	10.255718	10.347334	0.89%	0
2016.....	9.945214	10.255718	3.12%	0
2015.....	10.324988	9.945214	-3.68%	0
2014.....	10.564072	10.324988	-2.26%	0
2013.....	10.221921	10.564072	3.35%	0
2012*.....	10.000000	10.221921	2.22%	0
PIMCO Variable Insurance Trust - All Asset Portfolio: Advisor Class - Q/NQ				
2019.....	11.127560	12.285128	10.40%	0
2018.....	11.912312	11.127560	-6.59%	0
2017.....	10.633932	11.912312	12.02%	0
2016.....	9.532555	10.633932	11.55%	0
2015.....	10.624507	9.532555	-10.28%	0
2014.....	10.704860	10.624507	-0.75%	0
2013.....	10.823058	10.704860	-1.09%	0
2012.....	9.541933	10.823058	13.43%	0
2011*.....	10.000000	9.541933	-4.58%	0
PIMCO Variable Insurance Trust - Commodity RealReturn® Strategy Portfolio: Advisor Class - Q/NQ				
2019.....	5.615201	6.177557	10.01%	0
2018.....	6.624621	5.615201	-15.24%	0
2017.....	6.570352	6.624621	0.83%	0
2016.....	5.788984	6.570352	13.50%	0
2015.....	7.882107	5.788984	-26.56%	0
2014.....	9.803297	7.882107	-19.60%	0
2013.....	11.634415	9.803297	-15.74%	0
2012.....	11.202071	11.634415	3.86%	0
2011.....	12.262946	11.202071	-8.65%	0
2010*.....	10.000000	12.262946	22.63%	0

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PIMCO Variable Insurance Trust - Dynamic Bond Portfolio: Advisor Class - Q/NQ				
2019.....	10.474648	10.849165	3.58%	0
2018.....	10.505249	10.474648	-0.29%	0
2017.....	10.135276	10.505249	3.65%	0
2016.....	9.803836	10.135276	3.38%	0
2015.....	10.103549	9.803836	-2.97%	0
2014.....	9.933874	10.103549	1.71%	0
2013*.....	10.000000	9.933874	-0.66%	0
PIMCO Variable Insurance Trust - Emerging Markets Bond Portfolio: Advisor Class - Q/NQ				
2019.....	13.114278	14.855419	13.28%	0
2018.....	13.947459	13.114278	-5.97%	0
2017.....	12.858785	13.947459	8.47%	0
2016.....	11.495604	12.858785	11.86%	0
2015.....	11.917091	11.495604	-3.54%	0
2014.....	11.894763	11.917091	0.19%	0
2013.....	12.951202	11.894763	-8.16%	0
2012.....	11.131226	12.951202	16.35%	0
2011.....	10.607285	11.131226	4.94%	0
2010*.....	10.000000	10.607285	6.07%	0
PIMCO Variable Insurance Trust - Global Bond Opportunities Portfolio (Unhedged): Advisor Class - Q/NQ				
2019.....	10.980590	11.501847	4.75%	0
2018.....	11.612911	10.980590	-5.44%	0
2017.....	10.830677	11.612911	7.22%	0
2016.....	10.546101	10.830677	2.70%	0
2015.....	11.134461	10.546101	-5.28%	0
2014.....	11.031575	11.134461	0.93%	0
2013.....	12.211648	11.031575	-9.66%	0
2012.....	11.566574	12.211648	5.58%	0
2011.....	10.894412	11.566574	6.17%	0
2010*.....	10.000000	10.894412	8.94%	0
PIMCO Variable Insurance Trust - High Yield Portfolio: Advisor Class - Q/NQ				
2019.....	14.142178	16.014177	13.24%	0
2018.....	14.719934	14.142178	-3.92%	0
2017.....	13.986993	14.719934	5.24%	0
2016.....	12.599825	13.986993	11.01%	0
2015.....	12.982527	12.599825	-2.95%	0
2014.....	12.728725	12.982527	1.99%	0
2013.....	12.196694	12.728725	4.36%	0
2012.....	10.810666	12.196694	12.82%	0
2011.....	10.598871	10.810666	2.00%	0
2010*.....	10.000000	10.598871	5.99%	0
PIMCO Variable Insurance Trust - Income Portfolio: Advisor Class - Q/NQ				
2019.....	10.290482	11.027078	7.16%	0
2018.....	10.386422	10.290482	-0.92%	0
2017*.....	10.000000	10.386422	3.86%	0

Maximum Additional Contract Options Elected Total - 1.20%
Variable account charges of the daily net assets of the variable account - 1.20%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
PIMCO Variable Insurance Trust - International Bond Portfolio (U.S. Dollar-Hedged): Advisor Class - Q/NQ				
2019.....	10.184011	10.756284	5.62%	0
2018.....	10.104689	10.184011	0.79%	0
2017*.....	10.000000	10.104689	1.05%	0
PIMCO Variable Insurance Trust - International Bond Portfolio (Unhedged): Advisor Class - Q/NQ				
2019.....	10.735100	11.339984	5.63%	0
2018.....	11.327637	10.735100	-5.23%	0
2017.....	10.353429	11.327637	9.41%	0
2016.....	10.183174	10.353429	1.67%	0
2015.....	11.103573	10.183174	-8.29%	0
2014.....	11.204704	11.103573	-0.90%	0
2013.....	12.137888	11.204704	-7.69%	0
2012.....	11.674832	12.137888	3.97%	0
2011.....	10.898960	11.674832	7.12%	0
2010*.....	10.000000	10.898960	8.99%	0
PIMCO Variable Insurance Trust - Low Duration Portfolio: Advisor Class - Q/NQ				
2019.....	9.893355	10.158162	2.68%	0
2018.....	9.990485	9.893355	-0.97%	0
2017.....	9.986440	9.990485	0.04%	0
2016.....	9.977196	9.986440	0.09%	0
2015.....	10.077336	9.977196	-0.99%	0
2014.....	10.123986	10.077336	-0.46%	0
2013.....	10.270798	10.123986	-1.43%	0
2012.....	9.830586	10.270798	4.48%	0
2011*.....	10.000000	9.830586	-1.69%	0
PIMCO Variable Insurance Trust - Total Return Portfolio: Advisor Class - Q/NQ				
2019.....	11.017641	11.783193	6.95%	0
2018.....	11.223467	11.017641	-1.83%	0
2017.....	10.837366	11.223467	3.56%	0
2016.....	10.692397	10.837366	1.36%	0
2015.....	10.786061	10.692397	-0.87%	0
2014.....	10.480302	10.786061	2.92%	0
2013.....	10.829940	10.480302	-3.23%	0
2012.....	10.010745	10.829940	8.18%	0
2011*.....	10.000000	10.010745	0.11%	0
Pioneer Variable Contracts Trust - Pioneer High Yield VCT Portfolio: Class II - Q/NQ				
2019.....	13.913303	15.709951	12.91%	0
2018.....	14.664950	13.913303	-5.13%	0
2017.....	13.869098	14.664950	5.74%	0
2016.....	12.336885	13.869098	12.42%	0
2015.....	13.039018	12.336885	-5.38%	0
2014.....	13.236581	13.039018	-1.49%	0
2013.....	11.982720	13.236581	10.46%	0
2012.....	10.483240	11.982720	14.30%	0
2011.....	10.830175	10.483240	-3.20%	0
2010*.....	10.000000	10.830175	8.30%	0

Maximum Additional Contract Options Elected Total - 1.20%
Variable account charges of the daily net assets of the variable account - 1.20%

<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				
2019.....	14.850025	16.495691	11.08%	0
2018.....	15.123874	14.850025	-1.81%	0
2017.....	14.606792	15.123874	3.54%	0
2016.....	13.563010	14.606792	7.70%	0
2015.....	13.706619	13.563010	-1.05%	0
2014.....	13.556001	13.706619	1.11%	0
2013.....	12.471240	13.556001	8.70%	0
2012.....	11.060732	12.471240	12.75%	0
2011.....	10.895699	11.060732	1.51%	0
2010*.....	10.000000	10.895699	8.96%	0
ProFunds - ProFund VP Asia 30 - Q/NQ				
2019.....	9.508306	11.865403	24.79%	0
2018.....	11.823033	9.508306	-19.58%	0
2017.....	9.005469	11.823033	31.29%	0
2016.....	9.056593	9.005469	-0.56%	0
2015.....	10.115383	9.056593	-10.47%	0
2014.....	10.401390	10.115383	-2.75%	0
2013.....	9.156768	10.401390	13.59%	0
2012.....	8.026035	9.156768	14.09%	0
2011.....	11.127401	8.026035	-27.87%	0
2010*.....	10.000000	11.127401	11.27%	0
ProFunds - ProFund VP Banks - Q/NQ				
2019.....	16.015203	21.586881	34.79%	232
2018.....	19.744576	16.015203	-18.89%	733
2017.....	16.947046	19.744576	16.51%	1,272
2016.....	13.919059	16.947046	21.75%	0
2015.....	14.149392	13.919059	-1.63%	830
2014.....	12.974898	14.149392	9.05%	0
2013.....	9.840299	12.974898	31.85%	0
2012.....	7.466041	9.840299	31.80%	0
2011*.....	10.000000	7.466041	-25.34%	0
ProFunds - ProFund VP Basic Materials - Q/NQ				
2019.....	9.576734	11.138310	16.31%	0
2018.....	11.772580	9.576734	-18.65%	0
2017.....	9.690513	11.772580	21.49%	0
2016.....	8.277349	9.690513	17.07%	0
2015.....	9.732954	8.277349	-14.96%	1,374
2014.....	9.687788	9.732954	0.47%	0
2013.....	8.279361	9.687788	17.01%	0
2012.....	7.724641	8.279361	7.18%	0
2011*.....	10.000000	7.724641	-22.75%	0

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Variable account charges of the daily net assets of the variable account - 1.20%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
ProFunds - ProFund VP Bear - Q/NQ				
2019.....	2.753976	2.096550	-23.87%	0
2018.....	2.679018	2.753976	2.80%	0
2017.....	3.305310	2.679018	-18.95%	0
2016.....	3.847588	3.305310	-14.09%	0
2015.....	4.095977	3.847588	-6.06%	0
2014.....	4.834592	4.095977	-15.28%	0
2013.....	6.662216	4.834592	-27.43%	0
2012.....	8.085149	6.662216	-17.60%	0
2011.....	8.981110	8.085149	-9.98%	0
2010*.....	10.000000	8.981110	-10.19%	0
ProFunds - ProFund VP Biotechnology - Q/NQ				
2019.....	26.380970	30.353729	15.06%	0
2018.....	28.635538	26.380970	-7.87%	0
2017.....	23.650926	28.635538	21.08%	0
2016.....	28.321042	23.650926	-16.49%	0
2015.....	27.749137	28.321042	2.06%	0
2014.....	21.650220	27.749137	28.17%	418
2013.....	13.011101	21.650220	66.40%	0
2012.....	9.359485	13.011101	39.02%	0
2011*.....	10.000000	9.359485	-6.41%	0
ProFunds - ProFund VP Bull - Q/NQ				
2019.....	18.977202	24.164602	27.33%	0
2018.....	20.467146	18.977202	-7.28%	0
2017.....	17.357694	20.467146	17.91%	0
2016.....	16.020321	17.357694	8.35%	0
2015.....	16.289514	16.020321	-1.65%	0
2014.....	14.791067	16.289514	10.13%	0
2013.....	11.537544	14.791067	28.20%	0
2012.....	10.253833	11.537544	12.52%	0
2011.....	10.378033	10.253833	-1.20%	0
2010*.....	10.000000	10.378033	3.78%	0
ProFunds - ProFund VP Consumer Goods - Q/NQ				
2019.....	15.086584	18.864740	25.04%	0
2018.....	17.924057	15.086584	-15.83%	0
2017.....	15.767441	17.924057	13.68%	0
2016.....	15.412368	15.767441	2.30%	0
2015.....	14.976080	15.412368	2.91%	841
2014.....	13.751551	14.976080	8.90%	0
2013.....	10.835607	13.751551	26.91%	0
2012.....	9.893142	10.835607	9.53%	0
2011*.....	10.000000	9.893142	-1.07%	0

Maximum Additional Contract Options Elected Total - 1.20%
Variable account charges of the daily net assets of the variable account - 1.20%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
ProFunds - ProFund VP Consumer Services - Q/NQ				
2019.....	22.108334	27.224940	23.14%	0
2018.....	22.241494	22.108334	-0.60%	0
2017.....	19.017816	22.241494	16.95%	0
2016.....	18.474974	19.017816	2.94%	0
2015.....	17.861744	18.474974	3.43%	0
2014.....	16.075514	17.861744	11.11%	0
2013.....	11.632813	16.075514	38.19%	0
2012.....	9.643228	11.632813	20.63%	0
2011*.....	10.000000	9.643228	-3.57%	0
ProFunds - ProFund VP Emerging Markets - Q/NQ				
2019.....	8.015143	9.838082	22.74%	0
2018.....	9.575040	8.015143	-16.29%	0
2017.....	7.272344	9.575040	31.66%	0
2016.....	6.630451	7.272344	9.68%	0
2015.....	8.121093	6.630451	-18.36%	5,483
2014.....	8.510837	8.121093	-4.58%	5,483
2013.....	9.205442	8.510837	-7.55%	0
2012.....	8.743063	9.205442	5.29%	0
2011.....	11.020588	8.743063	-20.67%	0
2010*.....	10.000000	11.020588	10.21%	0
ProFunds - ProFund VP Europe 30 - Q/NQ				
2019.....	11.226059	13.064259	16.37%	0
2018.....	13.232860	11.226059	-15.17%	0
2017.....	11.187837	13.232860	18.28%	0
2016.....	10.503119	11.187837	6.52%	0
2015.....	11.928215	10.503119	-11.95%	0
2014.....	13.215902	11.928215	-9.74%	0
2013.....	10.997075	13.215902	20.18%	0
2012.....	9.546589	10.997075	15.19%	0
2011.....	10.604590	9.546589	-9.98%	0
2010*.....	10.000000	10.604590	6.05%	0
ProFunds - ProFund VP Financials - Q/NQ				
2019.....	17.022146	21.908730	28.71%	0
2018.....	19.236235	17.022146	-11.51%	0
2017.....	16.472910	19.236235	16.77%	0
2016.....	14.457585	16.472910	13.94%	0
2015.....	14.855205	14.457585	-2.68%	0
2014.....	13.315664	14.855205	11.56%	0
2013.....	10.204123	13.315664	30.49%	0
2012.....	8.280469	10.204123	23.23%	0
2011*.....	10.000000	8.280469	-17.20%	0

Maximum Additional Contract Options Elected Total - 1.20%
Variable account charges of the daily net assets of the variable account - 1.20%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
ProFunds - ProFund VP Health Care - Q/NQ				
2019.....	22.804846	26.895807	17.94%	0
2018.....	22.102896	22.804846	3.18%	0
2017.....	18.500701	22.102896	19.47%	0
2016.....	19.515808	18.500701	-5.20%	1,137
2015.....	18.808055	19.515808	3.76%	0
2014.....	15.389362	18.808055	22.21%	0
2013.....	11.145171	15.389362	38.08%	0
2012.....	9.608417	11.145171	15.99%	0
2011*.....	10.000000	9.608417	-3.92%	0
ProFunds - ProFund VP Industrials - Q/NQ				
2019.....	16.444014	21.200840	28.93%	0
2018.....	19.080507	16.444014	-13.82%	0
2017.....	15.777724	19.080507	20.93%	0
2016.....	13.585165	15.777724	16.14%	0
2015.....	14.237151	13.585165	-4.58%	852
2014.....	13.648807	14.237151	4.31%	0
2013.....	9.996893	13.648807	36.53%	0
2012.....	8.737960	9.996893	14.41%	0
2011*.....	10.000000	8.737960	-12.62%	0
ProFunds - ProFund VP International - Q/NQ				
2019.....	10.553983	12.436747	17.84%	0
2018.....	12.681350	10.553983	-16.78%	0
2017.....	10.538021	12.681350	20.34%	0
2016.....	10.765287	10.538021	-2.11%	0
2015.....	11.293871	10.765287	-4.68%	0
2014.....	12.439670	11.293871	-9.21%	0
2013.....	10.536784	12.439670	18.06%	0
2012.....	9.199275	10.536784	14.54%	0
2011.....	10.869414	9.199275	-15.37%	0
2010*.....	10.000000	10.869414	8.69%	0
ProFunds - ProFund VP Internet - Q/NQ				
2019.....	25.911345	30.217120	16.62%	0
2018.....	24.994607	25.911345	3.67%	0
2017.....	18.594001	24.994607	34.42%	0
2016.....	17.833205	18.594001	4.27%	0
2015.....	14.997356	17.833205	18.91%	646
2014.....	15.011129	14.997356	-0.09%	0
2013.....	10.014733	15.011129	49.89%	0
2012.....	8.463802	10.014733	18.32%	0
2011*.....	10.000000	8.463802	-15.36%	0

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
ProFunds - ProFund VP Japan - Q/NQ				
2019.....	13.819887	16.384597	18.56%	0
2018.....	15.830643	13.819887	-12.70%	0
2017.....	13.526506	15.830643	17.03%	0
2016.....	13.634124	13.526506	-0.79%	0
2015.....	13.042135	13.634124	4.54%	0
2014.....	12.787985	13.042135	1.99%	0
2013.....	8.731503	12.787985	46.46%	0
2012.....	7.188106	8.731503	21.47%	0
2011.....	8.931048	7.188106	-19.52%	0
2010*.....	10.000000	8.931048	-10.69%	0
ProFunds - ProFund VP NASDAQ-100 - Q/NQ				
2019.....	26.245106	35.447134	35.06%	0
2018.....	27.071832	26.245106	-3.05%	0
2017.....	21.016650	27.071832	28.81%	0
2016.....	20.209102	21.016650	4.00%	0
2015.....	19.035550	20.209102	6.17%	0
2014.....	16.466494	19.035550	15.60%	0
2013.....	12.412240	16.466494	32.66%	0
2012.....	10.808855	12.412240	14.83%	0
2011.....	10.782960	10.808855	0.24%	0
2010*.....	10.000000	10.782960	7.83%	0
ProFunds - ProFund VP Oil & Gas - Q/NQ				
2019.....	8.602114	9.222639	7.21%	0
2018.....	10.914463	8.602114	-21.19%	0
2017.....	11.408803	10.914463	-4.33%	0
2016.....	9.298262	11.408803	22.70%	0
2015.....	12.281811	9.298262	-24.29%	0
2014.....	13.946640	12.281811	-11.94%	0
2013.....	11.377341	13.946640	22.58%	0
2012.....	11.191596	11.377341	1.66%	0
2011.....	11.078398	11.191596	1.02%	0
2010*.....	10.000000	11.078398	10.78%	0
ProFunds - ProFund VP Pharmaceuticals - Q/NQ				
2019.....	17.483398	19.698928	12.67%	0
2018.....	18.866398	17.483398	-7.33%	0
2017.....	17.302819	18.866398	9.04%	0
2016.....	18.191630	17.302819	-4.89%	0
2015.....	17.629248	18.191630	3.19%	0
2014.....	14.949198	17.629248	17.93%	0
2013.....	11.495164	14.949198	30.05%	0
2012.....	10.401958	11.495164	10.51%	0
2011*.....	10.000000	10.401958	4.02%	0

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
ProFunds - ProFund VP Precious Metals - Q/NQ				
2019.....	2.930920	4.227205	44.23%	0
2018.....	3.428518	2.930920	-14.51%	0
2017.....	3.296077	3.428518	4.02%	0
2016.....	2.140977	3.296077	53.95%	0
2015.....	3.227211	2.140977	-33.66%	2,127
2014.....	4.290381	3.227211	-24.78%	4,355
2013.....	6.997927	4.290381	-38.69%	0
2012.....	8.288908	6.997927	-15.57%	0
2011*.....	10.000000	8.288908	-17.11%	0
ProFunds - ProFund VP Real Estate - Q/NQ				
2019.....	13.515847	16.926911	25.24%	0
2018.....	14.507415	13.515847	-6.83%	0
2017.....	13.589294	14.507415	6.76%	0
2016.....	13.009264	13.589294	4.46%	0
2015.....	13.124736	13.009264	-0.88%	0
2014.....	10.625855	13.124736	23.52%	0
2013.....	10.744982	10.625855	-1.11%	0
2012.....	9.281820	10.744982	15.76%	0
2011*.....	10.000000	9.281820	-7.18%	0
ProFunds - ProFund VP Rising Rates Opportunity - Q/NQ				
2019.....	3.237170	2.641318	-18.41%	0
2018.....	3.145794	3.237170	2.90%	0
2017.....	3.614183	3.145794	-12.96%	0
2016.....	3.857063	3.614183	-6.30%	0
2015.....	3.966880	3.857063	-2.77%	0
2014.....	5.757135	3.966880	-31.10%	0
2013.....	5.002760	5.757135	15.08%	0
2012.....	5.441004	5.002760	-8.05%	0
2011.....	8.811344	5.441004	-38.25%	0
2010*.....	10.000000	8.811344	-11.89%	0
ProFunds - ProFund VP Semiconductor - Q/NQ				
2019.....	21.044271	31.140878	47.98%	0
2018.....	23.729395	21.044271	-11.32%	0
2017.....	17.717394	23.729395	33.93%	0
2016.....	14.041480	17.717394	26.18%	0
2015.....	14.632810	14.041480	-4.04%	0
2014.....	11.009116	14.632810	32.92%	0
2013.....	8.348177	11.009116	31.87%	0
2012.....	8.817393	8.348177	-5.32%	0
2011*.....	10.000000	8.817393	-11.83%	0

Maximum Additional Contract Options Elected Total - 1.20%
Variable account charges of the daily net assets of the variable account - 1.20%

<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				
2019.....	5.354752	4.179830	-21.94%	0
2018.....	4.814204	5.354752	11.23%	0
2017.....	6.752569	4.814204	-28.71%	0
2016.....	8.159501	6.752569	-17.24%	0
2015.....	7.405602	8.159501	10.18%	0
2014.....	7.721743	7.405602	-4.09%	0
2013.....	7.833588	7.721743	-1.43%	0
2012.....	9.118404	7.833588	-14.09%	0
2011.....	8.339834	9.118404	9.34%	0
2010*.....	10.000000	8.339834	-16.60%	0
ProFunds - ProFund VP Short International - Q/NQ				
2019.....	4.248772	3.466583	-18.41%	0
2018.....	3.724333	4.248772	14.08%	0
2017.....	4.749554	3.724333	-21.59%	0
2016.....	5.108307	4.749554	-7.02%	0
2015.....	5.373588	5.108307	-4.94%	0
2014.....	5.290725	5.373588	1.57%	0
2013.....	6.779150	5.290725	-21.96%	0
2012.....	8.593845	6.779150	-21.12%	0
2011.....	8.543985	8.593845	0.58%	0
2010*.....	10.000000	8.543985	-14.56%	0
ProFunds - ProFund VP Short NASDAQ-100 - Q/NQ				
2019.....	1.851271	1.315901	-28.92%	0
2018.....	1.929584	1.851271	-4.06%	0
2017.....	2.612532	1.929584	-26.14%	0
2016.....	2.939920	2.612532	-11.14%	0
2015.....	3.422000	2.939920	-14.09%	0
2014.....	4.296278	3.422000	-20.35%	0
2013.....	6.159676	4.296278	-30.25%	0
2012.....	7.677775	6.159676	-19.77%	0
2011.....	8.680165	7.677775	-11.55%	0
2010*.....	10.000000	8.680165	-13.20%	0
ProFunds - ProFund VP Technology - Q/NQ				
2019.....	21.141377	30.325587	43.44%	205
2018.....	21.902315	21.141377	-3.47%	649
2017.....	16.398036	21.902315	33.57%	1,126
2016.....	14.773225	16.398036	11.00%	0
2015.....	14.601877	14.773225	1.17%	740
2014.....	12.512544	14.601877	16.70%	1,504
2013.....	10.116028	12.512544	23.69%	0
2012.....	9.282375	10.116028	8.98%	0
2011*.....	10.000000	9.282375	-7.18%	0

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Variable account charges of the daily net assets of the variable account - 1.20%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
ProFunds - ProFund VP Telecommunications - Q/NQ				
2019.....	11.795987	13.375681	13.39%	0
2018.....	14.064397	11.795987	-16.13%	0
2017.....	14.543571	14.064397	-3.29%	0
2016.....	12.099461	14.543571	20.20%	0
2015.....	12.062888	12.099461	0.30%	0
2014.....	12.140703	12.062888	-0.64%	0
2013.....	10.964791	12.140703	10.72%	0
2012.....	9.524936	10.964791	15.12%	0
2011*.....	10.000000	9.524936	-4.75%	0
ProFunds - ProFund VP U.S. Government Plus - Q/NQ				
2019.....	14.905314	17.409782	16.80%	0
2018.....	15.952449	14.905314	-6.56%	0
2017.....	14.746660	15.952449	8.18%	0
2016.....	14.971336	14.746660	-1.50%	0
2015.....	16.059035	14.971336	-6.77%	0
2014.....	11.917086	16.059035	34.76%	0
2013.....	14.911662	11.917086	-20.08%	0
2012.....	14.947793	14.911662	-0.24%	0
2011.....	10.541922	14.947793	41.79%	0
2010*.....	10.000000	10.541922	5.42%	0
ProFunds - ProFund VP UltraNASDAQ-100 - Q/NQ				
2019.....	62.397602	110.762239	77.51%	0
2018.....	69.891615	62.397602	-10.72%	0
2017.....	42.022870	69.891615	66.32%	0
2016.....	39.155776	42.022870	7.32%	0
2015.....	34.885720	39.155776	12.24%	0
2014.....	25.993521	34.885720	34.21%	0
2013.....	14.694224	25.993521	76.90%	0
2012.....	11.119781	14.694224	32.14%	0
2011.....	11.390608	11.119781	-2.38%	0
2010*.....	10.000000	11.390608	13.91%	0
ProFunds - ProFund VP UltraShort NASDAQ-100 - Q/NQ				
2019.....	0.319550	0.156268	-51.10%	0
2018.....	0.365858	0.319550	-12.66%	0
2017.....	0.672506	0.365858	-45.60%	0
2016.....	0.853063	0.672506	-21.17%	0
2015.....	1.170877	0.853063	-27.14%	0
2014.....	1.844617	1.170877	-36.52%	0
2013.....	3.634834	1.844617	-49.25%	0
2012.....	5.679662	3.634834	-36.00%	14,635
2011.....	7.386631	5.679662	-23.11%	0
2010*.....	10.000000	7.386631	-26.13%	0

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
ProFunds - ProFund VP Utilities - Q/NQ				
2019.....	17.419449	21.147396	21.40%	0
2018.....	17.137832	17.419449	1.64%	0
2017.....	15.677400	17.137832	9.32%	0
2016.....	13.788611	15.677400	13.70%	0
2015.....	14.910767	13.788611	-7.53%	0
2014.....	11.988670	14.910767	24.37%	0
2013.....	10.708600	11.988670	11.95%	0
2012.....	10.823629	10.708600	-1.06%	0
2011*.....	10.000000	10.823629	8.24%	0
Rydex Variable Trust - Banking Fund - Q/NQ				
2019.....	9.052518	11.483323	26.85%	0
2018.....	11.339213	9.052518	-20.17%	0
2017.....	10.202812	11.339213	11.14%	0
2016.....	8.114790	10.202812	25.73%	0
2015.....	8.632978	8.114790	-6.00%	0
2014.....	8.448980	8.632978	2.18%	0
2013.....	6.619695	8.448980	27.63%	0
2012.....	5.393982	6.619695	22.72%	0
2011.....	7.019993	5.393982	-23.16%	0
2010.....	6.285678	7.019993	11.68%	0
Rydex Variable Trust - Basic Materials Fund - Q/NQ				
2019.....	22.978830	27.569118	19.98%	0
2018.....	28.175005	22.978830	-18.44%	0
2017.....	23.482741	28.175005	19.98%	0
2016.....	18.162157	23.482741	29.29%	0
2015.....	22.227748	18.162157	-18.29%	0
2014.....	22.913786	22.227748	-2.99%	0
2013.....	22.905929	22.913786	0.03%	0
2012.....	20.939326	22.905929	9.39%	0
2011.....	25.368923	20.939326	-17.46%	0
2010.....	20.270061	25.368923	25.15%	0
Rydex Variable Trust - Biotechnology Fund - Q/NQ				
2019.....	29.673540	36.550057	23.17%	0
2018.....	33.168747	29.673540	-10.54%	0
2017.....	25.935192	33.168747	27.89%	0
2016.....	32.673514	25.935192	-20.62%	0
2015.....	30.487155	32.673514	7.17%	405
2014.....	23.254371	30.487155	31.10%	405
2013.....	15.263468	23.254371	52.35%	0
2012.....	11.361235	15.263468	34.35%	0
2011.....	10.397757	11.361235	9.27%	0
2010.....	9.506614	10.397757	9.37%	0

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Rydex Variable Trust - Commodities Strategy Fund - Q/NQ				
2019.....	1.901981	2.165765	13.87%	0
2018.....	2.268274	1.901981	-16.15%	0
2017.....	2.198342	2.268274	3.18%	0
2016.....	2.015322	2.198342	9.08%	0
2015.....	3.081340	2.015322	-34.60%	0
2014.....	4.726194	3.081340	-34.80%	0
2013.....	4.942320	4.726194	-4.37%	0
2012.....	5.073916	4.942320	-2.59%	0
2011.....	5.500918	5.073916	-7.76%	0
2010.....	5.153870	5.500918	6.73%	0
Rydex Variable Trust - Consumer Products Fund - Q/NQ				
2019.....	30.691774	37.094764	20.86%	0
2018.....	35.352460	30.691774	-13.18%	0
2017.....	32.082098	35.352460	10.19%	0
2016.....	30.802188	32.082098	4.16%	0
2015.....	29.350002	30.802188	4.95%	0
2014.....	26.376059	29.350002	11.28%	0
2013.....	20.815580	26.376059	26.71%	0
2012.....	19.321008	20.815580	7.74%	0
2011.....	17.189380	19.321008	12.40%	0
2010.....	14.834363	17.189380	15.88%	0
Rydex Variable Trust - Dow 2x Strategy Fund - Q/NQ				
2019.....	33.363417	48.610347	45.70%	118
2018.....	39.373547	33.363417	-15.26%	374
2017.....	25.139312	39.373547	56.62%	649
2016.....	19.464016	25.139312	29.16%	0
2015.....	20.567932	19.464016	-5.37%	597
2014.....	17.822962	20.567932	15.40%	0
2013.....	11.087521	17.822962	60.75%	0
2012.....	9.579977	11.087521	15.74%	0
2011.....	8.888281	9.579977	7.78%	0
2010.....	7.220869	8.888281	23.09%	0
Rydex Variable Trust - Electronics Fund - Q/NQ				
2019.....	15.783505	24.838822	57.37%	0
2018.....	18.301830	15.783505	-13.76%	0
2017.....	14.133555	18.301830	29.49%	0
2016.....	11.504686	14.133555	22.85%	0
2015.....	11.404513	11.504686	0.88%	0
2014.....	9.328624	11.404513	22.25%	0
2013.....	6.991251	9.328624	33.43%	0
2012.....	7.002739	6.991251	-0.16%	0
2011.....	8.486935	7.002739	-17.49%	0
2010.....	7.840799	8.486935	8.24%	0

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Rydex Variable Trust - Energy Fund - Q/NQ				
2019.....	13.474180	14.219347	5.53%	0
2018.....	18.303638	13.474180	-26.39%	0
2017.....	19.763479	18.303638	-7.39%	0
2016.....	15.226612	19.763479	29.80%	0
2015.....	22.087723	15.226612	-31.06%	0
2014.....	27.472789	22.087723	-19.60%	0
2013.....	22.521162	27.472789	21.99%	0
2012.....	22.260520	22.521162	1.17%	0
2011.....	23.929806	22.260520	-6.98%	0
2010.....	20.344094	23.929806	17.63%	0
Rydex Variable Trust - Energy Services Fund - Q/NQ				
2019.....	7.644542	7.547966	-1.26%	0
2018.....	14.237620	7.644542	-46.31%	0
2017.....	17.712426	14.237620	-19.62%	0
2016.....	14.556830	17.712426	21.68%	1,351
2015.....	21.572235	14.556830	-32.52%	0
2014.....	30.900757	21.572235	-30.19%	0
2013.....	25.245144	30.900757	22.40%	0
2012.....	25.449729	25.245144	-0.80%	0
2011.....	28.397251	25.449729	-10.38%	0
2010.....	22.802431	28.397251	24.54%	0
Rydex Variable Trust - Europe 1.25x Strategy Fund - Q/NQ				
2019.....	9.323619	11.830537	26.89%	0
2018.....	11.647757	9.323619	-19.95%	0
2017.....	9.166912	11.647757	27.06%	0
2016.....	9.826064	9.166912	-6.71%	0
2015.....	10.715496	9.826064	-8.30%	0
2014.....	12.393838	10.715496	-13.54%	0
2013.....	10.125126	12.393838	22.41%	0
2012.....	8.423831	10.125126	20.20%	0
2011.....	10.046731	8.423831	-16.15%	0
2010.....	11.396763	10.046731	-11.85%	0
Rydex Variable Trust - Financial Services Fund - Q/NQ				
2019.....	12.876946	16.294358	26.54%	0
2018.....	14.858664	12.876946	-13.34%	0
2017.....	13.012111	14.858664	14.19%	0
2016.....	11.370239	13.012111	14.44%	0
2015.....	11.986155	11.370239	-5.14%	1,353
2014.....	10.776154	11.986155	11.23%	2,771
2013.....	8.550809	10.776154	26.02%	0
2012.....	7.054640	8.550809	21.21%	0
2011.....	8.392723	7.054640	-15.94%	0
2010.....	7.427709	8.392723	12.99%	0

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<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Rydex Variable Trust - Government Long Bond 1.2x Strategy Fund - Q/NQ				
2019.....	19.678076	22.701241	15.36%	0
2018.....	21.038605	19.678076	-6.47%	0
2017.....	19.422981	21.038605	8.32%	0
2016.....	19.725072	19.422981	-1.53%	0
2015.....	21.036730	19.725072	-6.24%	0
2014.....	15.811815	21.036730	33.04%	0
2013.....	19.577237	15.811815	-19.23%	0
2012.....	19.237503	19.577237	1.77%	0
2011.....	13.761647	19.237503	39.79%	0
2010.....	12.650723	13.761647	8.78%	0
Rydex Variable Trust - Health Care Fund - Q/NQ				
2019.....	27.279595	33.034556	21.10%	165
2018.....	27.272521	27.279595	0.03%	522
2017.....	22.466954	27.272521	21.39%	906
2016.....	25.180762	22.466954	-10.78%	0
2015.....	24.382111	25.180762	3.28%	479
2014.....	19.802944	24.382111	23.12%	1,200
2013.....	14.133550	19.802944	40.11%	0
2012.....	12.209849	14.133550	15.76%	0
2011.....	11.804467	12.209849	3.43%	0
2010.....	11.190349	11.804467	5.49%	0
Rydex Variable Trust - High Yield Strategy Fund - Q/NQ				
2019.....	11.159881	12.551626	12.47%	0
2018.....	11.394803	11.159881	-2.06%	0
2017.....	10.791845	11.394803	5.59%	0
2016.....	9.785640	10.791845	10.28%	1,996
2015.....	9.975273	9.785640	-1.90%	0
Rydex Variable Trust - Internet Fund - Q/NQ				
2019.....	38.608115	47.858291	23.96%	0
2018.....	40.372089	38.608115	-4.37%	0
2017.....	30.502316	40.372089	32.36%	0
2016.....	29.559416	30.502316	3.19%	0
2015.....	27.610460	29.559416	7.06%	370
2014.....	27.409531	27.610460	0.73%	754
2013.....	18.344477	27.409531	49.42%	0
2012.....	15.560514	18.344477	17.89%	0
2011.....	17.881156	15.560514	-12.98%	0
2010.....	14.985318	17.881156	19.32%	0

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<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				
2019.....	0.331230	0.209122	-36.87%	0
2018.....	0.330533	0.331230	0.21%	0
2017.....	0.548005	0.330533	-39.68%	0
2016.....	0.788376	0.548005	-30.49%	0
2015.....	0.867658	0.788376	-9.14%	0
2014.....	1.122533	0.867658	-22.71%	0
2013.....	2.024827	1.122533	-44.56%	0
2012.....	2.643008	2.024827	-23.39%	0
2011.....	3.668178	2.643008	-27.95%	0
2010.....	5.326082	3.668178	-31.13%	0
Rydex Variable Trust - Inverse Government Long Bond Strategy Fund - Q/NQ				
2019.....	2.671547	2.288645	-14.33%	0
2018.....	2.605443	2.671547	2.54%	0
2017.....	2.894200	2.605443	-9.98%	0
2016.....	3.018009	2.894200	-4.10%	0
2015.....	3.092300	3.018009	-2.40%	0
2014.....	4.168262	3.092300	-25.81%	0
2013.....	3.660290	4.168262	13.88%	0
2012.....	3.949491	3.660290	-7.32%	0
2011.....	5.746561	3.949491	-31.27%	0
2010.....	6.670820	5.746561	-13.86%	0
Rydex Variable Trust - Inverse Mid-Cap Strategy Fund - Q/NQ				
2019.....	1.542270	1.214277	-21.27%	0
2018.....	1.407604	1.542270	9.57%	0
2017.....	1.647872	1.407604	-14.58%	0
2016.....	2.062414	1.647872	-20.10%	0
2015.....	2.111212	2.062414	-2.31%	0
2014.....	2.416142	2.111212	-12.62%	0
2013.....	3.376399	2.416142	-28.44%	0
2012.....	4.186103	3.376399	-19.34%	0
2011.....	4.572186	4.186103	-8.44%	0
2010.....	6.194293	4.572186	-26.19%	0
Rydex Variable Trust - Inverse NASDAQ-100® Strategy Fund - Q/NQ				
2019.....	0.628420	0.446959	-28.88%	0
2018.....	0.654194	0.628420	-3.94%	0
2017.....	0.878818	0.654194	-25.56%	0
2016.....	0.982620	0.878818	-10.56%	0
2015.....	1.141483	0.982620	-13.92%	0
2014.....	1.419881	1.141483	-19.61%	0
2013.....	2.025609	1.419881	-29.90%	0
2012.....	2.520171	2.025609	-19.62%	0
2011.....	2.836528	2.520171	-11.15%	0
2010.....	3.646530	2.836528	-22.21%	0

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<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				
2019.....	1.429739	1.121347	-21.57%	0
2018.....	1.302237	1.429739	9.79%	0
2017.....	1.523496	1.302237	-14.52%	0
2016.....	1.934246	1.523496	-21.24%	16,109
2015.....	1.955763	1.934246	-1.10%	0
2014.....	2.171668	1.955763	-9.94%	0
2013.....	3.178594	2.171668	-31.68%	0
2012.....	3.930939	3.178594	-19.14%	0
2011.....	4.306457	3.930939	-8.72%	0
2010.....	6.022583	4.306457	-28.49%	0
Rydex Variable Trust - Inverse S&P 500 Strategy Fund - Q/NQ				
2019.....	1.639223	1.248478	-23.84%	0
2018.....	1.595950	1.639223	2.71%	0
2017.....	1.954375	1.595950	-18.34%	0
2016.....	2.247953	1.954375	-13.06%	0
2015.....	2.380825	2.247953	-5.58%	0
2014.....	2.816916	2.380825	-15.48%	0
2013.....	3.879987	2.816916	-27.40%	0
2012.....	4.730489	3.879987	-17.98%	0
2011.....	5.263868	4.730489	-10.13%	0
2010.....	6.415889	5.263868	-17.96%	0
Rydex Variable Trust - Japan 2x Strategy Fund - Q/NQ				
2019.....	15.268737	20.973245	37.36%	0
2018.....	20.058233	15.268737	-23.88%	0
2017.....	13.507027	20.058233	48.50%	0
2016.....	12.557669	13.507027	7.56%	0
2015.....	11.348786	12.557669	10.65%	0
2014.....	13.579171	11.348786	-16.43%	0
2013.....	8.810334	13.579171	54.13%	0
2012.....	7.424865	8.810334	18.66%	0
2011.....	10.576357	7.424865	-29.80%	0
2010.....	9.250023	10.576357	14.34%	0
Rydex Variable Trust - Leisure Fund - Q/NQ				
2019.....	30.611977	39.100533	27.73%	0
2018.....	35.795414	30.611977	-14.48%	0
2017.....	30.162895	35.795414	18.67%	0
2016.....	27.863364	30.162895	8.25%	0
2015.....	28.116368	27.863364	-0.90%	567
2014.....	26.475721	28.116368	6.20%	1,171
2013.....	18.816797	26.475721	40.70%	0
2012.....	15.698767	18.816797	19.86%	0
2011.....	15.508848	15.698767	1.22%	0
2010.....	12.042777	15.508848	28.78%	0

Maximum Additional Contract Options Elected Total - 1.20%
Variable account charges of the daily net assets of the variable account - 1.20%

<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				
2019.....	40.827733	54.903359	34.48%	88
2018.....	51.272024	40.827733	-20.37%	278
2017.....	42.380525	51.272024	20.98%	482
2016.....	33.086215	42.380525	28.09%	0
2015.....	35.438010	33.086215	-6.64%	0
2014.....	32.044060	35.438010	10.59%	0
2013.....	21.588340	32.044060	48.43%	0
2012.....	17.575258	21.588340	22.83%	0
2011.....	19.249818	17.575258	-8.70%	0
2010.....	14.164399	19.249818	35.90%	0
Rydex Variable Trust - NASDAQ-100® 2x Strategy Fund - Q/NQ				
2019.....	58.409117	104.165598	78.34%	0
2018.....	65.190900	58.409117	-10.40%	0
2017.....	38.928862	65.190900	67.46%	0
2016.....	35.950273	38.928862	8.29%	0
2015.....	31.743850	35.950273	13.25%	323
2014.....	23.524981	31.743850	34.94%	0
2013.....	13.212148	23.524981	78.06%	0
2012.....	9.970562	13.212148	32.51%	0
2011.....	10.160080	9.970562	-1.87%	0
2010.....	7.511567	10.160080	35.26%	0
Rydex Variable Trust - NASDAQ-100® Fund - Q/NQ				
2019.....	39.262390	53.090437	35.22%	0
2018.....	40.474020	39.262390	-2.99%	0
2017.....	31.241488	40.474020	29.55%	0
2016.....	29.835431	31.241488	4.71%	0
2015.....	27.898688	29.835431	6.94%	0
2014.....	24.042931	27.898688	16.04%	0
2013.....	18.076718	24.042931	33.00%	0
2012.....	15.668967	18.076718	15.37%	0
2011.....	15.522242	15.668967	0.95%	0
2010.....	13.259645	15.522242	17.06%	0
Rydex Variable Trust - Nova Fund - Q/NQ				
2019.....	25.285378	36.234489	43.30%	0
2018.....	28.540038	25.285378	-11.40%	0
2017.....	21.919446	28.540038	30.20%	0
2016.....	19.170860	21.919446	14.34%	0
2015.....	19.544097	19.170860	-1.91%	0
2014.....	16.680951	19.544097	17.16%	0
2013.....	11.331884	16.680951	47.20%	0
2012.....	9.382594	11.331884	20.78%	0
2011.....	9.608482	9.382594	-2.35%	0
2010.....	8.106560	9.608482	18.53%	0

Maximum Additional Contract Options Elected Total - 1.20%
Variable account charges of the daily net assets of the variable account - 1.20%

<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				
2019.....	10.030087	15.082432	50.37%	0
2018.....	12.174347	10.030087	-17.61%	0
2017.....	11.506761	12.174347	5.80%	0
2016.....	7.036161	11.506761	63.54%	857
2015.....	10.228120	7.036161	-31.21%	0
2014.....	12.525183	10.228120	-18.34%	0
2013.....	23.521481	12.525183	-46.75%	0
2012.....	24.825150	23.521481	-5.25%	0
2011.....	33.129362	24.825150	-25.07%	0
2010.....	24.284651	33.129362	36.42%	0
Rydex Variable Trust - Real Estate Fund - Q/NQ				
2019.....	23.770263	29.223295	22.94%	0
2018.....	25.963805	23.770263	-8.45%	0
2017.....	24.638728	25.963805	5.38%	0
2016.....	22.638962	24.638728	8.83%	0
2015.....	23.507392	22.638962	-3.69%	0
2014.....	19.662142	23.507392	19.56%	0
2013.....	19.145771	19.662142	2.70%	0
2012.....	16.374944	19.145771	16.92%	0
2011.....	16.206415	16.374944	1.04%	0
2010.....	13.136654	16.206415	23.37%	0
Rydex Variable Trust - Retailing Fund - Q/NQ				
2019.....	26.974824	33.174218	22.98%	0
2018.....	28.215848	26.974824	-4.40%	0
2017.....	25.312253	28.215848	11.47%	0
2016.....	25.542147	25.312253	-0.90%	0
2015.....	26.200121	25.542147	-2.51%	0
2014.....	24.405791	26.200121	7.35%	0
2013.....	18.190357	24.405791	34.17%	0
2012.....	15.767352	18.190357	15.37%	0
2011.....	15.155460	15.767352	4.04%	0
2010.....	12.257915	15.155460	23.64%	0
Rydex Variable Trust - Russell 2000® 1.5x Strategy Fund - Q/NQ				
2019.....	29.198325	39.050342	33.74%	0
2018.....	36.745464	29.198325	-20.54%	0
2017.....	30.988383	36.745464	18.58%	0
2016.....	24.049218	30.988383	28.85%	0
2015.....	26.771181	24.049218	-10.17%	0
2014.....	25.982256	26.771181	3.04%	0
2013.....	16.585072	25.982256	56.66%	0
2012.....	13.748262	16.585072	20.63%	0
2011.....	15.845776	13.748262	-13.24%	0
2010.....	11.634709	15.845776	36.19%	0

Maximum Additional Contract Options Elected Total - 1.20%
Variable account charges of the daily net assets of the variable account - 1.20%

<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				
2019.....	26.375163	42.349666	60.57%	145
2018.....	31.559024	26.375163	-16.43%	459
2017.....	22.260163	31.559024	41.77%	797
2016.....	18.711900	22.260163	18.96%	0
2015.....	19.258726	18.711900	-2.84%	0
2014.....	15.637340	19.258726	23.16%	0
2013.....	9.381165	15.637340	66.69%	0
2012.....	7.338659	9.381165	27.83%	0
2011.....	7.732948	7.338659	-5.10%	0
2010.....	6.238110	7.732948	23.96%	0
Rydex Variable Trust - S&P 500 Pure Growth Fund - Q/NQ				
2019.....	23.601062	29.520399	25.08%	0
2018.....	25.315437	23.601062	-6.77%	0
2017.....	20.597278	25.315437	22.91%	0
2016.....	20.323054	20.597278	1.35%	0
2015.....	20.350019	20.323054	-0.13%	0
2014.....	18.321629	20.350019	11.07%	0
2013.....	13.122170	18.321629	39.62%	0
2012.....	11.721747	13.122170	11.95%	0
2011.....	11.994359	11.721747	-2.27%	0
2010.....	9.709475	11.994359	23.53%	0
Rydex Variable Trust - S&P 500 Pure Value Fund - Q/NQ				
2019.....	20.819577	25.356465	21.79%	0
2018.....	24.311325	20.819577	-14.36%	0
2017.....	21.236968	24.311325	14.48%	0
2016.....	18.308891	21.236968	15.99%	0
2015.....	20.449323	18.308891	-10.47%	0
2014.....	18.656074	20.449323	9.61%	0
2013.....	12.998853	18.656074	43.52%	0
2012.....	10.764342	12.998853	20.76%	0
2011.....	11.251327	10.764342	-4.33%	0
2010.....	9.464940	11.251327	18.87%	0
Rydex Variable Trust - S&P MidCap 400 Pure Growth Fund - Q/NQ				
2019.....	24.095916	27.475712	14.03%	0
2018.....	28.636521	24.095916	-15.86%	0
2017.....	24.404527	28.636521	17.34%	0
2016.....	24.050912	24.404527	1.47%	0
2015.....	24.025990	24.050912	0.10%	0
2014.....	24.701318	24.025990	-2.73%	0
2013.....	18.650595	24.701318	32.44%	0
2012.....	16.266326	18.650595	14.66%	0
2011.....	16.572498	16.266326	-1.85%	0
2010.....	12.651779	16.572498	30.99%	0

Maximum Additional Contract Options Elected Total - 1.20%
Variable account charges of the daily net assets of the variable account - 1.20%

<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				
2019.....	20.073709	24.286966	20.99%	0
2018.....	25.078436	20.073709	-19.96%	0
2017.....	22.432762	25.078436	11.79%	0
2016.....	17.615700	22.432762	27.35%	0
2015.....	20.229889	17.615700	-12.92%	0
2014.....	19.185639	20.229889	5.44%	0
2013.....	14.298953	19.185639	34.18%	0
2012.....	12.371410	14.298953	15.58%	0
2011.....	13.485702	12.371410	-8.26%	0
2010.....	11.362160	13.485702	18.69%	0
Rydex Variable Trust - S&P SmallCap 600 Pure Growth Fund - Q/NQ				
2019.....	24.719742	27.494033	11.22%	0
2018.....	27.505187	24.719742	-10.13%	0
2017.....	23.981432	27.505187	14.69%	0
2016.....	20.449633	23.981432	17.27%	0
2015.....	20.775529	20.449633	-1.57%	0
2014.....	21.027956	20.775529	-1.20%	0
2013.....	15.061819	21.027956	39.61%	0
2012.....	13.783056	15.061819	9.28%	0
2011.....	13.476377	13.783056	2.28%	0
2010.....	10.877164	13.476377	23.90%	0
Rydex Variable Trust - S&P SmallCap 600 Pure Value Fund - Q/NQ				
2019.....	15.878697	18.932110	19.23%	0
2018.....	20.237185	15.878697	-21.54%	0
2017.....	20.539291	20.237185	-1.47%	0
2016.....	15.779648	20.539291	30.16%	0
2015.....	18.473180	15.779648	-14.58%	0
2014.....	18.455313	18.473180	0.10%	0
2013.....	13.078241	18.455313	41.11%	0
2012.....	10.996416	13.078241	18.93%	0
2011.....	12.290379	10.996416	-10.53%	0
2010.....	9.943753	12.290379	23.60%	0
Rydex Variable Trust - Strengthening Dollar 2x Strategy Fund - Q/NQ				
2019.....	7.100625	7.339024	3.36%	0
2018.....	6.427522	7.100625	10.47%	0
2017.....	7.899589	6.427522	-18.63%	0
2016.....	7.472097	7.899589	5.72%	0
2015.....	6.672050	7.472097	11.99%	0
2014.....	5.493361	6.672050	21.46%	0
2013.....	5.730202	5.493361	-4.13%	0
2012.....	6.188685	5.730202	-7.41%	0
2011.....	6.542428	6.188685	-5.41%	0
2010.....	6.934349	6.542428	-5.65%	0

Maximum Additional Contract Options Elected Total - 1.20%
Variable account charges of the daily net assets of the variable account - 1.20%

<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				
2019.....	27.573589	38.070719	38.07%	0
2018.....	28.333606	27.573589	-2.68%	0
2017.....	21.621543	28.333606	31.04%	0
2016.....	19.701931	21.621543	9.74%	1,009
2015.....	19.721672	19.701931	-0.10%	0
2014.....	18.104520	19.721672	8.93%	0
2013.....	13.534124	18.104520	33.77%	0
2012.....	12.232887	13.534124	10.64%	0
2011.....	13.635633	12.232887	-10.29%	0
2010.....	12.318763	13.635633	10.69%	0
Rydex Variable Trust - Telecommunications Fund - Q/NQ				
2019.....	9.594783	10.732085	11.85%	0
2018.....	10.254990	9.594783	-6.44%	0
2017.....	9.805319	10.254990	4.59%	0
2016.....	8.452991	9.805319	16.00%	0
2015.....	9.172843	8.452991	-7.85%	0
2014.....	9.047611	9.172843	1.38%	0
2013.....	7.796017	9.047611	16.05%	0
2012.....	7.525218	7.796017	3.60%	0
2011.....	8.897941	7.525218	-15.43%	0
2010.....	7.864728	8.897941	13.14%	0
Rydex Variable Trust - Transportation Fund - Q/NQ				
2019.....	27.827542	33.609080	20.78%	130
2018.....	35.231711	27.827542	-21.02%	410
2017.....	29.223599	35.231711	20.56%	711
2016.....	25.624589	29.223599	14.05%	0
2015.....	30.188422	25.624589	-15.12%	190
2014.....	24.881753	30.188422	21.33%	190
2013.....	16.717909	24.881753	48.83%	0
2012.....	14.390919	16.717909	16.17%	0
2011.....	16.387510	14.390919	-12.18%	0
2010.....	13.361786	16.387510	22.64%	0
Rydex Variable Trust - Utilities Fund - Q/NQ				
2019.....	19.816776	23.301840	17.59%	219
2018.....	19.327601	19.816776	2.53%	692
2017.....	17.620527	19.327601	9.69%	1,201
2016.....	15.329464	17.620527	14.95%	1,239
2015.....	16.748678	15.329464	-8.47%	0
2014.....	13.794131	16.748678	21.42%	0
2013.....	12.287298	13.794131	12.26%	0
2012.....	12.299437	12.287298	-0.10%	0
2011.....	10.704842	12.299437	14.90%	0
2010.....	10.137199	10.704842	5.60%	0

Maximum Additional Contract Options Elected Total - 1.20%
Variable account charges of the daily net assets of the variable account - 1.20%

<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				
2019.....	5.964020	5.606862	-5.99%	0
2018.....	6.831531	5.964020	-12.70%	0
2017.....	5.795050	6.831531	17.89%	0
2016.....	6.424906	5.795050	-9.80%	0
2015.....	7.818742	6.424906	-17.83%	0
2014.....	10.134737	7.818742	-22.85%	0
2013.....	10.554988	10.134737	-3.98%	0
2012.....	10.600667	10.554988	-0.43%	0
2011.....	11.139483	10.600667	-4.84%	0
2010.....	11.944618	11.139483	-6.74%	0
The Merger Fund VL - The Merger Fund VL - Q/NQ				
2019.....	10.700825	11.224320	4.89%	0
2018.....	10.113936	10.700825	5.80%	0
2017.....	9.980520	10.113936	1.34%	0
2016.....	9.860565	9.980520	1.22%	0
2015.....	10.071484	9.860565	-2.09%	0
2014.....	10.055599	10.071484	0.16%	0
2013*.....	10.000000	10.055599	0.56%	0
VanEck VIP Trust - VanEck VIP Global Gold Fund: Class S - Q/NQ				
2019.....	8.906420	12.209132	37.08%	0
2018.....	10.806789	8.906420	-17.58%	0
2017*.....	10.000000	10.806789	8.07%	0
VanEck VIP Trust - VanEck VIP Global Hard Assets Fund: Initial Class - Q/NQ				
2019.....	4.410403	4.874661	10.53%	0
2018.....	6.224399	4.410403	-29.14%	0
2017.....	6.408617	6.224399	-2.87%	0
2016.....	4.513411	6.408617	41.99%	0
2015.....	6.864147	4.513411	-34.25%	0
2014.....	8.588243	6.864147	-20.08%	0
2013.....	7.864144	8.588243	9.21%	0
2012.....	7.699178	7.864144	2.14%	0
2011*.....	10.000000	7.699178	-23.01%	0
Virtus Variable Insurance Trust - Virtus Duff & Phelps Real Estate Securities Series: Class A - Q/NQ				
2019*.....	10.000000	10.801815	8.02%	0

Appendix C: Contract Types and Tax Information

Types of Contracts

The contracts described in this prospectus are classified according to the tax treatment to which they are subject under the Internal Revenue Code (the "Code"). Following is a general description of the various contract types. Eligibility requirements, tax benefits (if any), limitations, and other features of the contracts will differ depending on contract type.

Non-Qualified Contracts

A non-qualified contract is a contract that does not qualify for certain tax benefits under the Code, such as deductibility of purchase payments, and which is not an IRA, Roth IRA, SEP IRA, Simple IRA, or tax sheltered annuity.

Upon the death of the owner of a non-qualified contract, mandatory distribution requirements are imposed to ensure distribution of the entire balance in the contract within a required period.

Non-qualified contracts that are owned by natural persons allow the deferral of taxation on the income earned in the contract until it is distributed or deemed to be distributed. Non-qualified contracts that are owned by non-natural persons, such as trusts, corporations, and partnerships are generally subject to current income tax on the income earned inside the contract, unless the non-natural person owns the contract as an agent of a natural person.

Charitable Remainder Trusts

Charitable Remainder Trusts are trusts that meet the requirements of Section 664 of the Code. Non-Qualified Contracts that are issued to Charitable Remainder Trusts will differ from other Non-Qualified Contracts in three respects:

- (1) Waiver of sales charges. In addition to any sales load waivers included in the contract, Charitable Remainder Trusts may also withdraw the difference between:
 - (a) the contract value on the day before the withdrawal; and
 - (b) the total amount of purchase payments made to the contract (less an adjustment for amounts surrendered).
- (2) Contract ownership at annuitization. On the annuitization date, if the contract owner is a Charitable Remainder Trust, the Charitable Remainder Trust will continue to be the contract owner and the annuitant will NOT become the contract owner.
- (3) Recipient of death benefit proceeds. With respect to the death benefit proceeds, if the contract owner is a Charitable Remainder Trust, the death benefit is payable to the Charitable Remainder Trust. Any designation in conflict with the Charitable Remainder Trust's right to the death benefit will be void.

While these provisions are intended to facilitate a Charitable Remainder Trust's ownership of this contract, the rules governing Charitable Remainder Trusts are numerous and complex. A Charitable Remainder Trust that is considering purchasing this contract should seek the advice of a qualified tax and/or financial professional prior to purchasing the contract. An annuity that has a Charitable Remainder Trust endorsement is not a Charitable Remainder Trust; the endorsement is merely to facilitate ownership of the contract by a Charitable Remainder Trust.

Individual Retirement Annuities (IRAs)

IRAs are contracts that satisfy the provisions of Section 408(b) of the Code, including the following requirements:

- the contract is not transferable by the owner;
- the premiums are not fixed;
- if the contract owner is younger than age 50, the annual premium cannot exceed \$6,000; if the contract owner is age 50 or older, the annual premium cannot exceed \$7,000 (although rollovers of greater amounts from Qualified Plans, Tax Sheltered Annuities, certain 457 governmental plans, and other IRAs can be received);
- certain minimum distribution requirements must be satisfied after the owner attains the age of 70½ prior to January 1, 2020. See *Tax Changes* for the change the SECURE Act made to this requirement;
- the entire interest of the owner in the contract is nonforfeitable; and
- after the death of the owner, additional distribution requirements may be imposed to ensure distribution of the entire balance in the contract within the statutory period of time.

Depending on the circumstance of the owner, all or a portion of the contributions made to the account may be deducted for federal income tax purposes.

IRAs may receive rollover contributions from other individual retirement accounts, other individual retirement annuities, tax sheltered annuities, certain 457 governmental plans, and qualified retirement plans (including 401(k) plans).

When the owner of an IRA attains the age of 70½ prior to January 1, 2020, the Code requires that certain minimum distributions be made. The SECURE Act was enacted on December 20, 2019 and increased the age an IRA owner is required to begin certain minimum distributions from age 70½ to age 72. However, the change only applies to an IRA owner who attains age 72 on or after January 1, 2020. In addition, upon the death of the owner of an IRA, mandatory distribution requirements are imposed by the Code to ensure distribution of the entire contract value within the required statutory period. Due to recent changes in Treasury Regulations, the amount used to compute the mandatory distributions may exceed the contract value.

Failure to make the mandatory distributions can result in an additional penalty tax of 50% of the excess of the amount required to be distributed over the amount that was actually distributed.

For further details regarding IRAs, refer to the disclosure statement provided when the IRA was established and the annuity contract's IRA endorsement.

As used herein, the term "individual retirement plans" shall refer to both individual retirement annuities and individual retirement accounts that are described in Section 408 of the Code.

One-Rollover-Per-Year Limitation

A contract owner can receive a distribution from an IRA and roll it into another IRA within 60 days from the date of the distribution and not have the amount of the distribution included in taxable income. Only one rollover per year from a contract owner's IRA is allowed. The one-year period begins on the date the contract owner receives the IRA distribution, and not on the date the IRA was rolled over. The Internal Revenue Service ("IRS") has interpreted this one-rollover-per-year limitation as applying separately to each IRA a contract owner owns.

However, on March 20, 2014, the IRS issued Announcement 2014-15 in which it decided to follow the Tax Court's interpretation of the one rollover per year rule in the Bobrow case. In Bobrow, the Tax Court interpreted the one-rollover-per-year limitation as applying in the aggregate to all the IRAs that a taxpayer owns. This means that a contract owner cannot make an IRA rollover distribution if, within the previous one year period, an IRA rollover distribution was taken from any other IRAs owned. Also, rollovers between an individual's Roth IRAs would prevent a separate rollover within the 1-year period between the individual's traditional IRAs, and vice versa.

Direct transfers IRA funds between IRA trustees are not subject to the one rollover per year limitation because such transfers are not considered rollover distributions. Also, a rollover from a traditional IRA to a Roth IRA (a conversion) is not subject to the one roll over per year limitation, and such a rollover is disregarded in applying the one rollover per year limitation to other rollovers.

Roth IRAs

Roth IRA contracts are contracts that satisfy the provisions of Section 408A of the Code, including the following requirements:

- the contract is not transferable by the owner;
- the premiums are not fixed;
- if the contract owner is younger than age 50, the annual premium cannot exceed \$6,000; if the contract owner is age 50 or older, the annual premium cannot exceed \$7,000 (although rollovers of greater amounts from other Roth IRAs and other individual retirement plans can be received);
- the entire interest of the owner in the contract is nonforfeitable; and
- after the death of the owner, certain distribution requirements may be imposed to ensure distribution of the entire balance in the contract within the statutory period of time.

A Roth IRA can receive a rollover from an individual retirement plan or another eligible retirement plan; however, the amount rolled over from the individual retirement plan or other eligible retirement plan to the Roth IRA is required to be included in the owner's federal gross income at the time of the rollover, and will be subject to federal income tax. However, a rollover or conversion of an amount from an IRA or eligible retirement plan after December 31, 2017 cannot be recharacterized back to an IRA.

For further details regarding Roth IRAs, please refer to the disclosure statement provided when the Roth IRA was established and the annuity contract's IRA endorsement.

Simplified Employee Pension IRAs (SEP IRA)

A SEP IRA is a written plan established by an employer for the benefit of employees which permits the employer to make contributions to an IRA established for the benefit of each employee.

An employee may make deductible contributions to a SEP IRA subject to the same restrictions and limitations as an IRA. In addition, the employer may make contributions to the SEP IRA, subject to dollar and percentage limitations imposed by both the Code and the written plan.

A SEP IRA plan must satisfy:

- minimum participation rules;
- top-heavy contribution rules;
- nondiscriminatory allocation rules; and
- requirements regarding a written allocation formula.

In addition, the plan cannot restrict withdrawals of non-elective contributions, and must restrict withdrawals of elective contributions before March 15th of the following year.

When the owner of a SEP IRA attains the age of 70½ prior to January 1, 2020, the Code requires that certain minimum distributions be made. The SECURE Act enacted on December 20, 2019 increased the age an IRA owner is required to begin certain minimum distributions from age 70½ to age 72. However, the change only applies to an IRA owner who attains age 72 on or after January 1, 2020. Due to recent changes in Treasury Regulations, the amount used to compute the minimum distributions may exceed the contract value. In addition, upon the death of the owner of a SEP IRA, mandatory distribution requirements are imposed by the Code to ensure distribution of the entire contract value within the required statutory period.

Simple IRAs

A Simple IRA is an Individual Retirement Annuity that is funded exclusively by a qualified salary reduction arrangement and satisfies:

- vesting requirements;
- participation requirements; and
- administrative requirements.

The funds contributed to a Simple IRA cannot be commingled with funds in other individual retirement plans or SEP IRAs.

A Simple IRA cannot receive rollover distributions except from another Simple IRA.

When the owner of a Simple IRA attains the age of 70½ prior to January 1, 2020, the Code requires that certain minimum distributions be made. The SECURE Act enacted on December 20, 2019 increased the age an IRA owner is required to begin certain minimum distributions from age 70½ to age 72. However, the change only applies to an IRA owner who attains age 72 on or after January 1, 2020. Due to recent changes in Treasury Regulations, the amount used to compute the minimum distributions may exceed the contract value. In addition, upon the death of the owner of a Simple IRA, mandatory distribution requirements are imposed by the Code to ensure distribution of the entire contract value within the required statutory period.

Tax Sheltered Annuities

Certain tax-exempt organizations (described in Section 501(c)(3) of the Code) and public school systems may establish a plan under which annuity contracts can be purchased for their employees. These annuity contracts are often referred to as Tax Sheltered Annuities.

Purchase payments made to Tax Sheltered Annuities are excludable from the income of the employee, up to statutory maximum amounts. These amounts should be set forth in the plan adopted by the employer.

Tax Sheltered Annuities may receive rollover contributions from Individual Retirement Accounts, Individual Retirement Annuities, other Tax Sheltered Annuities, certain 457 governmental plans, and qualified retirement plans (including 401(k) plans).

The owner's interest in the contract is nonforfeitable (except for failure to pay premiums) and cannot be transferred.

When the owner of a Tax Sheltered Annuity attains the age of 70½ (age 72 for those contract owners who turn age 72 on or after January 1, 2020), the Code requires that certain minimum distributions be made. Due to recent changes in Treasury Regulations, the amount used to compute the minimum distributions may exceed the contract value. In addition, upon the death of the owner of a Tax Sheltered Annuity, mandatory distribution requirements are imposed by the Code to ensure distribution of the entire contract value within the required statutory period.

Final 403(b) Regulations issued by the Internal Revenue Service impose certain restrictions on non-taxable transfers or exchanges of one 403(b) Tax Sheltered Annuity contract for another. Nationwide will no longer issue or accept applications for new and/or in-service transfers to new or existing Nationwide individual 403(b) Tax Sheltered Annuity contracts used for salary reduction plans not subject to ERISA. Nationwide will continue to accept applications and in-service transfers for individual 403(b) Tax Sheltered Annuity contracts used for 403(b) plans that are subject to ERISA and certain state Optional Retirement Plans and/or Programs that have purchased at least one individual annuity contract issued by Nationwide prior to September 25, 2007.

Commencing in 2009, Tax Sheltered Annuities must be issued pursuant to a written plan, and the plan must satisfy various administrative requirements. Check with your employer to ensure that these requirements will be satisfied in a timely manner.

Investment Only (Qualified Plans)

Contracts that are owned by Qualified Plans are not intended to confer tax benefits on the beneficiaries of the plan; they are used as investment vehicles for the plan. The income tax consequences to the beneficiary of a Qualified Plan are controlled by the operation of the plan, not by operation of the assets in which the plan invests.

Beneficiaries of Qualified Plans should contact their employer and/or trustee of the plan to obtain and review the plan, trust, summary plan description and other documents for the tax and other consequences of being a participant in a Qualified Plan.

Federal Tax Considerations

Federal Income Taxes

The tax consequences of purchasing a contract described in this prospectus will depend on:

- the type of contract purchased;
- the purposes for which the contract is purchased; and
- the personal circumstances of individual investors having interests in the contracts.

Existing tax rules are subject to change and may affect individuals differently depending on their situation. Nationwide does not guarantee the tax status of any contracts or any transactions involving the contracts.

The following is a brief summary of some of the federal income tax considerations related to the types of contracts sold in connection with this prospectus. In addition to the federal income tax, distributions from annuity contracts may be subject to state and local income taxes. Nothing in this prospectus should be considered to be tax advice. Purchasers and prospective purchasers of the contract should consult a financial professional, tax advisor, or legal counsel to discuss the taxation and use of the contracts.

IRAs, SEP IRAs, and Simple IRAs

Distributions from IRAs, SEP IRAs, and Simple IRAs are generally taxed as ordinary income when received. If any of the amounts contributed to the Individual Retirement Annuity was non-deductible for federal income tax purposes, then a portion of each distribution is excludable from income.

If distributions of income from an IRA are made prior to the date that the owner attains the age of 59½ years, the income is subject to an additional penalty tax of 10% unless an exception applies. (For Simple IRAs, the 10% penalty is increased to 25% if the distribution is made during the 2-year period beginning on the date that the individual first participated in the Simple IRA.) The 10% penalty tax can be avoided if the distribution is:

- made to a beneficiary on or after the death of the owner;
- attributable to the owner becoming disabled (as defined in the Code);

- part of a series of substantially equal periodic payments made not less frequently than annually for the life (or life expectancy) of the owner, or the joint lives (or joint life expectancies) of the owner and his or her designated beneficiary;
- used for qualified higher education expenses; or
- used for expenses attributable to the purchase of a home for a qualified first-time buyer.

If the contract owner dies before the contract is completely distributed, the balance will be included in the contract owner's gross estate for tax purposes.

Roth IRAs

Distributions of earnings from Roth IRAs are taxable or nontaxable depending upon whether they are "qualified distributions" or "non-qualified distributions." A "qualified distribution" is one that is made after the Roth IRA has satisfied the five-year rule and meets one of the following requirements:

- it is made on or after the date on which the contract owner attains age 59½;
- it is made to a beneficiary (or the contract owner's estate) on or after the death of the contract owner;
- it is attributable to the contract owner's disability; or
- it is used for expenses attributable to the purchase of a home for a qualified first-time buyer.

The five-year rule is satisfied if a five tax-year period has passed beginning with the first tax year in which a contribution is made to any Roth IRA established by the owner.

A qualified distribution is not included in gross income for federal income tax purposes.

A non-qualified distribution is not includable in gross income to the extent that the distribution, when added to all previous distributions, does not exceed the total amount of contributions made to the Roth IRA. Any non-qualified distribution in excess of total contributions is includable in the contract owner's gross income as ordinary income in the year that it is distributed to the contract owner.

Special rules apply for Roth IRAs that have proceeds received from an individual retirement plan prior to January 1, 1999 if the owner elected the special four-year income averaging provisions that were in effect for 1998.

If non-qualified distributions of income from a Roth IRA are made prior to the date that the owner attains the age of 59½ years, the income is subject to an additional penalty tax of 10% unless an exception applies. The penalty tax can be avoided if the distribution is:

- made to a beneficiary on or after the death of the owner;
- attributable to the owner becoming disabled (as defined in the Code);
- part of a series of substantially equal periodic payments made not less frequently than annually for the life (or life expectancy) of the owner, or the joint lives (or joint life expectancies) of the owner and his or her designated beneficiary;
- for qualified higher education expenses; or
- used for expenses attributable to the purchase of a home for a qualified first-time buyer.

If the contract owner dies before the contract is completely distributed, the balance will be included in the contract owner's gross estate for tax purposes.

Tax Sheltered Annuities

Distributions from Tax Sheltered Annuities are generally taxed when received. If nondeductible contributions are made, then a portion of each distribution after the annuitization date is excludable from income based on a formula established pursuant to the Code. The formula excludes from income the amount invested in the contract divided by the number of anticipated payments until the full investment in the contract is recovered. Thereafter all distributions are fully taxable.

If a distribution of income is made from a Tax Sheltered Annuity prior to the date that the owner attains the age of 59½ years, the income is subject to both the regular income tax and an additional penalty tax of 10%. The penalty tax can be avoided if the distribution is:

- made to a beneficiary on or after the death of the owner;
- attributable to the owner becoming disabled (as defined in the Code);

- part of a series of substantially equal periodic payments made not less frequently than annually made for the life (or life expectancy) of the owner, or the joint lives (or joint life expectancies) of the owner and his or her designated beneficiary; or
- made to the owner after separation from service with his or her employer after age 55.

When the owner of a Tax Shelter Annuity attains the age of 70½ prior to January 1, 2020, the Code requires that certain minimum distributions be made. The SECURE Act enacted on December 20, 2019 increased the age an owner of a Tax Sheltered Annuity is required to begin certain minimum distributions from age 70 ½ to age 72. However, the change only applies to an owner of a Tax Sheltered annuity who attains age 72 on or after January 1, 2020. Due to recent changes in Treasury Regulations, the amount used to compute the minimum distributions may exceed the contract value. In addition, upon the death of the owner of a Tax Sheltered Annuity, mandatory distribution requirements are imposed by the Code to ensure distribution of the entire contract value within the required statutory period.

A loan from a Tax Sheltered Annuity generally is not considered to be a distribution, and is therefore generally not taxable. However, if the loan is not repaid in accordance with the repayment schedule, the entire balance of the loan would be treated as being in default, and the defaulted amount would be treated as being distributed to the participant as a taxable distribution.

If the contract owner dies before the contract is completely distributed, the balance will be included in the contract owner's gross estate for tax purposes.

Non-Qualified Contracts - Natural Persons as Contract Owners

Generally, the income earned inside a non-qualified annuity contract that is owned by a natural person is not taxable until it is distributed from the contract.

Distributions before the annuitization date are taxable to the contract owner to the extent that the cash value of the contract exceeds the investment in the contract at the time of the distribution. In general, the investment in the contract is equal to the purchase payments made with after-tax dollars reduced by any prior nontaxable distribution. Distributions, for this purpose, include full and partial surrenders, any portion of the contract that is assigned or pledged as collateral for a loan, amounts borrowed from the contract, or any portion of the contract that is transferred by gift. For these purposes, a transfer by gift may occur upon annuitization if the contract owner and the annuitant are not the same individual.

With respect to annuity distributions on or after the annuitization date, a portion of each annuity payment is excludable from taxable income. The amount excludable from each annuity payment is determined by multiplying the annuity payment by a fraction which is equal to the contract owner's investment in the contract, divided by the expected return on the contract. Once the entire investment in the contract is recovered, all distributions are fully includable in income. The maximum amount excludable from income is the investment in the contract. If the annuitant dies before the entire investment in the contract has been excluded from income, and as a result of the annuitant's death no more payments are due under the contract, then the unrecovered investment in the contract may be deducted on his or her final tax return.

Commencing after December 31, 2010, the Code provides that if only a portion of a non-qualified annuity contract is annuitized for either (a) a period of 10 years or greater, or (b) for the life or lives of one or more persons, then the portion of the contract that has been annuitized would be treated as if it were a separate annuity contract. This means that an annuitization date can be established for a portion of the annuity contract (rather than requiring the entire contract to be annuitized at once) and the above description of the taxation of annuity distributions after the annuitization date would apply to the portion of the contract that has been annuitized. The investment in the contract is required to be allocated pro rata between the portion of the contract that is annuitized and the portion that is not. All other benefits under the contract (e.g., death benefit) would also be reduced pro rata. For example, if 1/3 of the cash value of the contract were to be annuitized, the death benefit would also be reduced by 1/3.

In determining the taxable amount of a distribution that is made prior to the annuitization date, all annuity contracts issued after October 21, 1988 by the same company to the same contract owner during the same calendar year will be treated as one annuity contract.

A special rule applies to distributions from contracts that have investments in the contract that were made prior to August 14, 1982. For those contracts, distributions that are made prior to the annuitization date are treated first as the nontaxable recovery of the investment in the contract as of that date. A distribution in excess of the amount of the investment in the contract as of August 14, 1982, will be treated as taxable income.

The Code imposes a penalty tax if a distribution is made before the contract owner reaches age 59½. The amount of the penalty is 10% of the portion of any distribution that is includable in gross income. The penalty tax does not apply if the distribution is:

- the result of a contract owner's death;
- the result of a contract owner's disability (as defined in the Code);
- one of a series of substantially equal periodic payments made over the life (or life expectancy) of the contract owner or the joint lives (or joint life expectancies) of the contract owner and the beneficiary selected by the contract owner to receive payment under the annuity payment option selected by the contract owner; or
- is allocable to an investment in the contract before August 14, 1982.

If the contract owner dies before the contract is completely distributed, the balance will be included in the contract owner's gross estate for tax purposes.

Non-Qualified Contracts - Non-Natural Persons as Contract Owners

The previous discussion related to the taxation of non-qualified contracts owned by individuals. Different rules (the so-called "non-natural persons" rules) apply if the contract owner is not a natural person.

Generally, contracts owned by corporations, partnerships, trusts, and similar entities are not treated as annuity contracts for most purposes of the Code. Therefore, income earned under a non-qualified contract that is owned by a non-natural person is taxed as ordinary income during the taxable year in which it is earned. Taxation is not deferred, even if the income is not distributed out of the contract. The income is taxable as ordinary income, not capital gain.

The non-natural persons rules do not apply to all entity-owned contracts. For purposes of the non-natural persons rule, a contract that is owned by a non-natural person as an agent of an individual is treated as owned by the individual. This would cause the contract to be treated as an annuity under the Code, allowing tax deferral. However, this exception does not apply when the non-natural person is an employer that holds the contract under a non-qualified deferred compensation arrangement for one or more employees.

The non-natural persons rules also do not apply to contracts that are:

- acquired by the estate of a decedent by reason of the death of the decedent;
- issued in connection with certain qualified retirement plans and individual retirement plans;
- purchased by an employer upon the termination of certain qualified retirement plans; or
- immediate annuities within the meaning of Section 72(u) of the Code.

If the annuitant, who is the individual treated as owning the contract, dies before the contract is completely distributed, the balance may be included in the annuitant's gross estate for tax purposes, depending on the obligations that the non-natural owner may have owed to the annuitant.

Exchanges

As a general rule, federal income tax law treats exchanges of property in the same manner as a sale of the property. However, pursuant to Section 1035 of the Code, an annuity contract may be exchanged tax-free for another annuity contract, provided that the obligee (the person to whom the annuity obligation is owed) is the same for both contracts. If the exchange includes the receipt of other property, such as cash, in addition to another annuity contract, special rules may cause a portion of the transaction to be taxable to the extent of the value of the other property.

Tax Treatment of a Partial 1035 Exchange With Subsequent Withdrawal

In June 2011, the Internal Revenue Service issued Rev. Proc. 2011-38, which addresses the income tax consequences of the direct transfer of a portion of the cash value of an annuity contract in exchange for the issuance of a second annuity contract. Rev. Proc. 2011-38 modified and superseded prior guidance that was contained in Rev. Proc. 2008-24. A direct transfer that satisfies the revenue procedure will be treated as a tax-free exchange under Section 1035 of the Code if, for a period of at least 180 days from the date of the direct transfer, there are no distributions or surrenders from either annuity contract involved in the exchange. In addition, the 180-day period will be deemed to have been satisfied with respect to amounts received as an annuity for a period of 10 years or more, or as an annuity for the life of one or more persons. The taxation of distributions (other than distributions described in the immediately preceding sentence) received from either contract within the 180-day period will be determined using general tax principles to determine the substance of those payments. For example, they could be treated as taxable "boot" in an otherwise tax-free exchange, or as a

distribution from the new contract. Rev. Proc. 2011-38 also removed numerous exceptions to the 180-day waiting period that Rev. Proc. 2008-24 provided for in its 12-month waiting period. Please discuss any tax consequences concerning any contemplated or completed transactions with a professional tax advisor.

Same-Sex Marriages, Domestic Partnership, and Other Similar Relationships

The Treasury issued final regulations that address what relationships are considered marriages for federal tax purposes. The final regulations definition of a marriage reflects the United States Supreme Court holdings in Windsor and Obergefell, as well as Rev. Proc. 2017-13.

The final regulations define the terms "spouse", "husband", "wife", and "husband and wife" to be gender neutral so that such terms can apply equally to same sex couples and opposite sex couples. In addition, the regulations adopt the "place of celebration" rule to determine marital status for federal tax purposes. A marriage of two individuals is recognized for federal tax purposes if the marriage is recognized by a state, possession, or territory of the US in which the marriage was entered into, regardless of the couples place of domicile. Also a marriage entered into in a foreign jurisdiction will be recognized for federal tax purposes if that marriage would be recognized in at least one state, possession, or territory of the US.

Finally, the regulations adopt the holding of Rev. Proc. 2013-17 that relationships entered into as civil unions, or registered domestic partnerships that are not denominated as marriages under state law are not marriages for federal tax purposes. Therefore, the favorable income-tax deferral options afforded by federal tax law to a married spouse under Code Sections 72 and 401(a)(9) are not available to individuals who have entered into these formal relationships.

Withholding

Pre-death distributions from the contracts are subject to federal income tax. Nationwide is required to withhold the tax from the distributions unless the contract owner requests otherwise. Under some circumstances, the Code will not permit contract owners to waive withholding. Such circumstances include:

- if the payee does not provide Nationwide with a taxpayer identification number; or
- if Nationwide receives notice from the Internal Revenue Service that the taxpayer identification number furnished by the payee is incorrect.

If a contract owner is prohibited from waiving withholding, as described above, the portion of the distribution that represents income will be subject to withholding rates established by Section 3405 of the Code.

If the distribution is from a Tax Sheltered Annuity, it will be subject to mandatory 20% withholding that cannot be waived, unless:

- the distribution is made directly to another Tax Sheltered Annuity, qualified pension or profit-sharing plan described in Section 401(a), an eligible deferred compensation plan described in Section 457(b) which is maintained by an eligible employer described in section 457(e)(1)(A) or individual retirement plan; or
- the distribution satisfies the minimum distribution requirements imposed by the Code.

Non-Resident Aliens

Generally, a pre-death distribution from a contract to a non-resident alien is subject to federal income tax at a rate of 30% of the amount of income that is distributed.

Nationwide is required to withhold this amount and send it to the Internal Revenue Service. Some distributions to non-resident aliens may be subject to a lower (or no) tax if a treaty applies. In order to obtain the benefits of such a treaty, the non-resident alien must:

- (1) provide Nationwide with a properly completed withholding certificate claiming the treaty benefit of a lower tax rate or exemption from tax; and
- (2) provide Nationwide with an individual taxpayer identification number.

If the non-resident alien does not meet the above conditions, Nationwide will withhold 30% of income from the distribution.

Another exemption from the 30% withholding rate is available if the non-resident alien provides Nationwide with sufficient evidence that:

- (1) the distribution is connected to the non-resident alien's conduct of business in the United States;

- (2) the distribution is includable in the non-resident alien's gross income for United States federal income tax purposes; and
- (3) provide Nationwide with a properly completed withholding certificate claiming the exemption.

Note that for the preceding exemption, the distributions would be subject to the same withholding rules that are applicable to payments to United States persons.

This prospectus does not address any tax matters that may arise by reason of application of the laws of a non-resident alien's country of citizenship and/or country of residence. Purchasers and prospective purchasers should consult a financial professional, tax advisor or legal counsel to discuss the applicability of laws of those jurisdictions to the purchase or ownership of a contract.

FATCA

Under Sections 1471 through 1474 of the Internal Revenue Code (commonly referred to as FATCA), distributions from a contract to a foreign financial institution or to a nonfinancial foreign entity, each as described by FATCA, may be subject to United States tax withholding at a flat rate equal to 30% of the taxable amount of the distribution, irrespective of the status of any beneficial owner of the contract or of the distribution. Nationwide may require a contract owner to provide certain information or documentation (e.g., Form W-9 or Form W-8BEN) to determine its withholding requirements under FATCA.

Additional Medicare Tax

Section 1411 of the Code imposes a surtax of 3.8% on certain net investment income received by individuals and certain trusts and estates. The surtax is imposed on the lesser of (a) net investment income or (b) the excess of the modified adjusted gross income over a threshold amount. For individuals, the threshold amount is \$250,000 (married filing jointly); \$125,000 (married filing separately); or \$200,000 (other individuals). The threshold for an estate or trust for 2020 is \$7,500.

Modified adjusted gross income is equal to adjusted gross income with several modifications; consult with a qualified tax advisor regarding how to determine modified adjusted gross income for purposes of determining the applicability of the surtax.

Net investment income includes, but is not limited to, interest, dividends, capital gains, rent and royalty income, and income from nonqualified annuities. Net investment income does not include, among other things, distributions from certain qualified plans (such as IRAs, Roth IRAs, and plans described in Code Sections 401(a), 401(k), 403(a), 403(b) or 457(b)); however, such distributions, to the extent that they are includable in income for federal income tax purposes, are includable in modified adjusted gross income.

Federal Estate, Gift and Generation Skipping Transfer Taxes

The following transfers may be considered a gift for federal gift tax purposes:

- a transfer of the contract from one contract owner to another; or
- a distribution to someone other than a contract owner.

Upon the contract owner's death, the value of the contract may be subject to estate taxes, even if all or a portion of the value is also subject to federal income taxes.

Section 2612 of the Code may require Nationwide to determine whether a death benefit or other distribution is a "direct skip" and the amount of the resulting generation skipping transfer tax, if any. A direct skip is when property is transferred to, or a death benefit or other distribution is made to:

- (a) an individual who is two or more generations younger than the contract owner; or
- (b) certain trusts, as described in Section 2613 of the Code (generally, trusts that have no beneficiaries who are not two or more generations younger than the contract owner).

If the contract owner is not an individual, then for this purpose only, "contract owner" refers to any person:

- who would be required to include the contract, death benefit, distribution, or other payment in his or her federal gross estate at his or her death; or
- who is required to report the transfer of the contract, death benefit, distribution, or other payment for federal gift tax purposes.

If a payment is subject to the generation skipping transfer tax, Nationwide may be required to deduct the amount of the transfer tax from the death benefit, distribution or other payment, and remit it directly to the Internal Revenue Service.

Charge for Tax

Nationwide is not required to maintain a capital gain reserve liability on non-qualified contracts. If tax laws change requiring a reserve, Nationwide may implement and adjust a tax charge.

Diversification

Code Section 817(h) contains rules on diversification requirements for variable annuity contracts. A variable annuity contract that does not meet these diversification requirements will not be treated as an annuity, unless:

- the failure to diversify was inadvertent;
- the failure is corrected; and
- a fine is paid to the Internal Revenue Service.

The amount of the fine will be the amount of tax that would have been paid by the contract owner if the income, for the period the contract was not diversified, had been received by the contract owner.

If the violation is not corrected, the contract owner will be considered the owner of the underlying securities and will be taxed on the earnings of his or her contract. Nationwide believes that the investments underlying this contract meet these diversification requirements.

Representatives of the Internal Revenue Service have informally suggested, from time to time, that the number of underlying mutual funds available or the number of transfer opportunities available under a variable product may be relevant in determining whether the product qualifies for the desired tax treatment. In 2003, the Internal Revenue Service issued formal guidance, in Revenue Ruling 2003-91, indicating that if the number of underlying mutual funds available in a variable insurance product does not exceed 20, the number of underlying mutual funds alone would not cause the contract to fail to qualify for the desired tax treatment. The Internal Revenue Service has also indicated that exceeding 20 investment options may be considered a factor, along with other factors including the number of transfer opportunities available under the contract, when determining whether the contract qualifies for the desired tax treatment. The revenue ruling did not indicate the actual number of underlying mutual funds that would cause the contract to not provide the desired tax treatment. Should the U.S. Secretary of the Treasury issue additional rules or regulations limiting the number of underlying mutual funds, transfers between underlying mutual funds, exchanges of underlying mutual funds or changes in investment objectives of underlying mutual funds such that the contract would no longer qualify for tax deferred treatment under Section 72 of the Code, Nationwide will take whatever steps are available to remain in compliance.

Based on the above, the contract should be treated as an annuity contract for federal income tax purposes.

Required Distributions

The Code requires that certain distributions be made from the contracts issued in conjunction with this prospectus. Following is an overview of the required distribution rules applicable to each type of contract. Consult a qualified tax or financial professional for more specific required distribution information.

Required Distributions - General Information

In general, a beneficiary is an individual or other entity that the contract owner designates to receive death proceeds upon the contract owner's death. The distribution rules in the Code make a distinction between "beneficiary" and "designated beneficiary" when determining the life expectancy that may be used for payments that are made from IRAs, SEP IRAs, Simple IRAs, Roth IRAs and Tax Sheltered Annuities after the death of the contract owner, or that are made from non-qualified contracts after the death of the contract owner. A designated beneficiary is a natural person who is designated by the contract owner as the beneficiary under the contract. Non-natural beneficiaries (e.g. charities or certain trusts) are not designated beneficiaries for the purpose of required distributions and the life expectancy of such a beneficiary is zero.

Life expectancies and joint life expectancies will be determined in accordance with the relevant guidance provided by the Internal Revenue Service and the Treasury Department, including but not limited to Treasury Regulation 1.72-9 and Treasury Regulation 1.401(a)(9)-9.

Required distributions paid upon the death of the contract owner are paid to the beneficiary or beneficiaries stipulated by the contract owner. How quickly the distributions must be made may be determined with respect to the life expectancies of the beneficiaries. For non-qualified contracts, the beneficiaries used in the determination of the distribution period are

those in effect on the date of the contract owner's death. For contracts other than non-qualified contracts, the beneficiaries used in the determination of the distribution period do not have to be determined until September 30 of the year following the contract owner's death. If there is more than one beneficiary, the life expectancy of the beneficiary with the shortest life expectancy is used to determine the distribution period. Any beneficiary that is not a designated beneficiary has a life expectancy of zero.

For IRAs, SEP IRAs, Simple IRAs, Roth IRAs and Tax-Sheltered Annuities, the SECURE Act that was enacted on December 20, 2019 generally eliminated the option to take required minimum distributions over a designated beneficiary's life expectancy. In the case of a contract owner who dies on or after January 1, 2020, an individual beneficiary under a qualified contract must withdraw the entire balance of the contract by December 31 of the tenth year following the contract owner's death. There are limited exceptions to this rule and a prospective purchaser contemplating the purchase of the contract should consult a qualified tax advisor.

Required Distributions for Non-Qualified Contracts

Code Section 72(s) requires Nationwide to make certain distributions when a contract owner dies. The following distributions will be made in accordance with the following requirements:

- (1) If any contract owner dies on or after the annuitization date and before the entire interest in the contract has been distributed, then the remaining interest must be distributed at least as rapidly as the distribution method in effect on the contract owner's death.
- (2) If any contract owner dies before the annuitization date, then the entire interest in the contract (consisting of either the death benefit or the contract value reduced by charges set forth elsewhere in the contract) must be distributed within five years of the contract owner's death, provided however:
 - (a) any interest payable to or for the benefit of a designated beneficiary may be distributed over the life of the designated beneficiary or over a period not longer than the life expectancy of the designated beneficiary. Payments must begin within one year of the contract owner's death unless otherwise permitted by federal income tax regulations; and
 - (b) if the designated beneficiary is the surviving spouse of the deceased contract owner, the spouse can choose to become the contract owner instead of receiving a death benefit. Any distributions required under these distribution rules will be made upon that spouse's death.

In the event that the contract owner is not a natural person (e.g., a trust or corporation), but is acting as an agent for a natural person, for purposes of these distribution provisions:

- (a) the death of the annuitant will be treated as the death of a contract owner;
- (b) any change of annuitant will be treated as the death of a contract owner; and
- (c) in either case, the appropriate distribution will be made upon the death or change, as the case may be.

These distribution provisions do not apply to any contract exempt from Section 72(s) of the Code by reason of Section 72(s)(5) or any other law or rule.

Required Distributions for Tax Sheltered Annuities, IRAs, SEP IRAs, Simple IRAs, and Roth IRAs

Required Distributions During the Life of the Contract Owner

For those contract owners who attained the age of 70 ½ prior to January 1, 2020, distributions from a Tax Sheltered Annuity, IRA, SEP IRA or Simple IRA must begin no later than April 1 of the calendar year following the calendar year in which the contract owner reaches age 70½. The SECURE Act raised the age that distributions from IRA, SEP IRA, or Simple IRA must begin. For contract owners who attain age 72 on or after 1/1/2020, distributions must begin no later than April 1 of the calendar year in which the contract owner turns age 72. Distributions may be paid in a lump sum or in substantially equal payments over:

- (a) the life of the contract owner or the joint lives of the contract owner and the contract owner's designated beneficiary; or
- (b) a period not longer than the period determined under the table in Treasury Regulation 1.401(a)(9)-9, which is the deemed joint life expectancy of the contract owner and a person 10 years younger than the contract owner. If the designated beneficiary is the spouse of the contract owner, the period may not exceed the longer of the period

determined under such table or the joint life expectancy of the contract owner and the contract owner's spouse, determined in accordance with Treasury Regulation 1.72-9, or such additional guidance as may be provided pursuant to Treasury Regulation 1.401(a)(9)-9.

For Tax Sheltered Annuities, required distributions do not have to be withdrawn from this contract if they are being withdrawn from another Tax Sheltered Annuity of the contract owner.

For IRAs, SEP IRAs, and Simple IRAs, required distributions do not have to be withdrawn from this contract if they are being withdrawn from another IRA, SEP IRA, or Simple IRA of the contract owner.

If the contract owner's entire interest in a Tax Sheltered Annuity, IRA, SEP IRA, or Simple IRA will be distributed in equal or substantially equal payments over a period described in (a) or (b) above, the payments must begin on or before the required beginning date. The required beginning date is April 1 of the calendar year following the calendar year in which the contract owner reaches age 70½ (age 72 for those contract owners who turn age 72 on or after January 1, 2020). The rules for Roth IRAs do not require distributions to begin during the contract owner's lifetime, therefore, the required beginning date is not applicable to Roth IRAs.

Due to recent changes in Treasury Regulations, the amount used to compute the minimum distribution requirement may exceed the contract value. *Required Distributions Upon Death of a Contract Owner Before January 1, 2020*

If the contract owner dies before January 1, 2020 and before the required beginning date (in the case of a Tax Sheltered Annuity, IRA, SEP IRA, or Simple IRA) or before the entire contract value is distributed (in the case of Roth IRAs), any remaining interest in the contract must be distributed by December 31 of the fifth year following the contract owner's death or over a period not exceeding the applicable distribution period, which is determined as follows:

- (a) if the designated beneficiary is the contract owner's spouse, the applicable distribution period is the surviving spouse's remaining life expectancy using the surviving spouse's birthday for each distribution calendar year after the calendar year of the contract owner's death. For calendar years after the death of the contract owner's surviving spouse occurring before January 1, 2020, the applicable distribution period is the spouse's remaining life expectancy using the spouse's age in the calendar year of the spouse's death, reduced by one for each calendar year that elapsed since the calendar year immediately following the calendar year of the spouse's death. Such distributions must begin on or before the later of (a) the end of the calendar year immediately following the calendar year in which the contract owner died; or (b) the end of the calendar year in which the contract owner would have attained 70½ (age 72 for those contract owners who turn age 72 on or after January 1, 2020). For death of the contract owner's spouse on or after January 1, 2020, the entire value of the contract must be withdrawn by December 31 of the tenth year following the death of the contract owner's spouse;
- (b) if the designated beneficiary is not the contract owner's surviving spouse, the applicable distribution period is the designated beneficiary's remaining life expectancy using the designated beneficiary's birthday in the calendar year immediately following the calendar year of the contract owner's death, reduced by one for each calendar year that elapsed thereafter. Such distributions must begin on or before the end of the calendar year immediately following the calendar year in which the contract owner died. If the designated beneficiary dies on or after January 1, 2020, the entire value of the contract must be withdrawn by December 31 of the tenth year following the death of the designated beneficiary; and
- (c) if there is no designated beneficiary, the entire balance of the contract must be distributed by December 31 of the fifth year following the contract owner's death.

If the contract owner dies before January 1, 2020 and on or after the required beginning date, the interest in the Tax Sheltered Annuity, IRA, SEP IRA, or Simple IRA must be distributed over a period not exceeding the applicable distribution period, which is determined as follows:

- (a) if the designated beneficiary is the contract owner's spouse, the applicable distribution period is the surviving spouse's remaining life expectancy using the surviving spouse's birthday for each distribution calendar year after the calendar year of the contract owner's death. For calendar years after the death of the contract owner's surviving spouse occurring before January 1, 2020, the applicable distribution period is the greater of (a) the contract owner's remaining life expectancy using the contract owner's birthday in the calendar year of the contract owner's death, reduced by one for each year thereafter; or (b) the spouse's remaining life expectancy using the spouse's age in the calendar year of the spouse's death, reduced by one for each calendar year that elapsed since the calendar year immediately following the calendar year of the spouse's death. For death of the contract owner's spouse on or after January 1, 2020, the entire value of the contract must be withdrawn by December 31 of the tenth year following the death of the contract owner's spouse;

- (b) if the designated beneficiary is not the contract owner's surviving spouse, the applicable distribution period is the greater of (a) the contract owner's remaining life expectancy using the contract owner's birthday in the calendar year of the contract owner's death, reduced by one for each year thereafter; or (b) the designated beneficiary's remaining life expectancy using the designated beneficiary's birthday in the calendar year immediately following the calendar year of the contract owner's death, reduced by one for each calendar year that elapsed thereafter. If the designated beneficiary dies on or after January 1, 2020, the entire value of the contract must be withdrawn by December 31 of the tenth year following the death of the designated beneficiary; and
- (c) if there is no designated beneficiary, the applicable distribution period is the contract owner's remaining life expectancy using the contract owner's birthday in the calendar year of the contract owner's death, reduced by one for each year thereafter.

Required Distributions Upon Death of a Contract Owner On or After January 1, 2020

If the contract owner dies on or after January 1, 2020 and the designated beneficiary is not an eligible designated beneficiary as defined under Code Section 401(a)(9)(E)(ii), then the entire balance of the contract must be distributed by December 31 of the tenth year following the contract owner's death. In the case of an eligible designated beneficiary as defined under Code Section 401(a)(9)(E)(ii), the entire balance of the contract will be distributed by December 31 of the tenth year following the contract owner's death unless otherwise permitted by law and approved by Nationwide. Purchasers and prospective purchasers should consult a financial professional, tax advisor or legal counsel to discuss the taxation and use of the contracts.

If distribution requirements are not met, a penalty tax of 50% is levied on the difference between the amount that should have been distributed for that year and the amount that actually was distributed for that year.

For IRAs, SEP IRAs, and Simple IRAs, all or a portion of each distribution will be included in the recipient's gross income and taxed at ordinary income tax rates. The portion of a distribution that is taxable is based on the ratio between the amount by which non-deductible purchase payments exceed prior non-taxable distributions and total account balances at the time of the distribution. The owner of an IRA, SEP IRA, or Simple IRA must annually report the amount of non-deductible purchase payments, the amount of any distribution, the amount by which non-deductible purchase payments for all years exceed non-taxable distributions for all years, and the total balance of all IRAs, SEP IRAs, or Simple IRAs.

Distributions from Roth IRAs may be either taxable or nontaxable, depending upon whether they are "qualified distributions" or "non-qualified distributions."

Tax Changes

The SECURE Act was enacted on December 20, 2019. The SECURE Act made numerous changes to the Code effective January 1, 2020, including the following:

- Increasing the age a contract owner must begin RMDs under IRAs and certain qualified plans from age 70½ to age 72.
- Requiring an individual beneficiary of an inherited IRA and certain qualified plans to withdraw their entire inherited interest within 10 years of the original contract owner's death.
- Repealing the 70½ age limitation that prohibited an individual from making an IRA contribution.

The Tax Cuts and Jobs Act (the "Act") was enacted on December 22, 2017. The Act made numerous changes to the Code effective January 1, 2018, including the following:

- Lowered the federal individual and corporate income tax rates;
- Doubled the federal estate and gift tax exclusion amount to \$10 million;
- Eliminated the ability to recharacterize the rollover or conversion of amounts from IRAs or eligible retirement plans to a Roth IRA.

State Taxation

The tax rules across the various states and localities are not uniform and therefore are not discussed in this prospectus. Tax rules that may apply to contracts issued in U.S. territories such as Puerto Rico and Guam are also not discussed. Purchasers and prospective purchasers should consult a financial professional, tax advisor or legal counsel to discuss the taxation and use of the contracts.



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