

Nationwide DestinationSM [C] (formerly known as The Best of America[®] Exclusive Venue Annuity)

Prospectus dated May 1, 2020

An Individual Flexible Premium Deferred Variable Annuity
Contract Issued by Nationwide Life Insurance Company
Through its Nationwide Variable Account - II

A small change can help simplify life

eDelivery
from Nationwide[®]

Signing up to receive your documents online is quick and easy.
This switch not only will reduce the clutter in your mailbox,
it'll also offer a simple way to access and maintain your contract
information — at any time and from anywhere.

*So, visit nationwide.com/paperless to make the switch today.
Not available on all products.*



Nationwide[®]
is on your side

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

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

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

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

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

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

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

Schwab Income Choice Variable Annuity prospectus dated May 1, 2012

Schwab Custom Solutions Variable Annuity prospectus dated May 1, 2010

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

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

ElitePRO LTD and ElitePRO Classic prospectuses dated May 1, 2003

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

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

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

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

BOA Achiever Annuity, Nationwide Destination All American Gold, 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 Destination Freedom+ prospectuses 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>

(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.
- (3) Appendix A: Underlying Mutual Funds is amended to remove the following underlying mutual fund as an investment option under the contract:

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

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

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

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

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

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

- the Surviving Fund will assume all liabilities of the Target Fund.

Accordingly, the following changes apply to the prospectus:

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

Nationwide Variable Insurance Trust - NVIT Columbia Overseas Value Fund: Class 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) Appendix A: Underlying Mutual Funds is amended to remove the following underlying mutual fund as an investment option under the contract:

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

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

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

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

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

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

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

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

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

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

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

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

Nationwide Destination C 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)	0.40%	8.41%

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

Example

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

The Example assumes:

- a \$10,000 investment in the contract for the time periods indicated;
- a 5% return each year;
- the maximum and the minimum fees and expenses of any of the underlying mutual funds; and
- the total Variable Account charges associated with the most expensive combination of optional benefits (3.30%).

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%)	\$1,230	\$3,426	\$5,314	\$8,952	*	\$3,426	\$5,314	\$8,952	\$1,230	\$3,426	\$5,314	\$8,952
Minimum Total Underlying Mutual Fund Operating Expenses (0.40%)	\$ 389	\$1,179	\$1,986	\$4,086	*	\$1,179	\$1,986	\$4,086	\$ 389	\$1,179	\$1,986	\$4,086

* 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 Achiever Annuity, America's Horizon Annuity, Nationwide Destination All American Gold, Compass All American Gold, Key All American Gold, Nationwide Destination C, BOA Elite Venue Annuity, BOA America's Future Annuity II and BOA Future Venue Annuity prospectuses dated May 1, 2020

BOA Choice Venue Annuity II and BOA Choice Venue Annuity prospectuses dated May 1, 2013

Schwab Custom Solutions Variable Annuity prospectus dated May 1, 2010

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

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 II	American Century Variable Portfolios, Inc. - American Century VP Disciplined Core Value Fund – Class II

**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.

Nationwide DestinationSM [C] (formerly known as The Best of America Exclusive Venue Annuity[®])

Individual Flexible Premium Deferred Variable Annuity Contracts

Issued by

Nationwide Life Insurance Company

through its

Nationwide Variable Account-II

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 63. 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.

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

- AllianceBernstein Variable Products Series Fund, Inc. - AB VPS Dynamic Asset Allocation Portfolio: Class B
- AllianceBernstein Variable Products Series Fund, Inc. - AB VPS Growth and Income Portfolio: Class B
- AllianceBernstein Variable Products Series Fund, Inc. - AB VPS International Value Portfolio: Class B
- AllianceBernstein Variable Products Series Fund, Inc. - AB VPS Small/Mid Cap Value Portfolio: Class B
- American Century Variable Portfolios II, Inc. - American Century VP Inflation Protection Fund: Class II
- American Century Variable Portfolios, Inc. - American Century VP Income & Growth Fund: Class II
- American Century Variable Portfolios, Inc. - American Century VP Mid Cap Value Fund: Class II
- American Century Variable Portfolios, Inc. - American Century VP Value Fund: Class II
- American Funds Insurance Series[®] - Managed Risk Asset Allocation Fund: Class P2
- BlackRock Variable Series Funds II, Inc. - BlackRock High Yield V.I. Fund: Class III
- BlackRock Variable Series Funds II, Inc. - BlackRock Total Return V.I. Fund: Class III

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

- Nationwide Variable Insurance Trust - American Funds NVIT Growth-Income Fund: Class II
- Nationwide Variable Insurance Trust - Amundi NVIT Multi Sector Bond Fund: Class I
- Nationwide Variable Insurance Trust - BlackRock NVIT Equity Dividend Fund: Class II
- 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 II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Aggressive Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Balanced Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Capital Appreciation Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Conservative Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Managed Growth & Income Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Managed Growth Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderate Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderately Aggressive Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderately Conservative Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Columbia Overseas Value Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Core Bond Fund: Class II
- 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 II
- Nationwide Variable Insurance Trust - NVIT Government Bond Fund: Class I
- Nationwide Variable Insurance Trust - NVIT Government Money Market Fund: Class I
- Nationwide Variable Insurance Trust - NVIT International Equity Fund: Class II
- Nationwide Variable Insurance Trust - NVIT International Index Fund: Class VIII
- Nationwide Variable Insurance Trust - NVIT Investor Destinations Aggressive Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Investor Destinations Balanced Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Investor Destinations Capital Appreciation Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Investor Destinations Conservative Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Investor Destinations Managed Growth & Income Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Investor Destinations Managed Growth Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderate Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderately Aggressive Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderately Conservative Fund: Class II
- Nationwide Variable Insurance Trust - NVIT iShares® Fixed Income ETF Fund: Class II
- Nationwide Variable Insurance Trust - NVIT iShares® Global Equity ETF Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Jacobs Levy Large Cap Growth Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Managed American Funds Asset Allocation Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Managed American Funds Growth-Income Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Mellon Dynamic U.S. Core Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Mellon Dynamic U.S. Equity Income: 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 II
- Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Cap Value Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Company Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Newton Sustainable U.S. Equity Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Real Estate Fund: Class II
- Nationwide Variable Insurance Trust - NVIT S&P 500® Index Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Short Term Bond Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Small Cap Index Fund: Class II
- Nationwide Variable Insurance Trust - NVIT Wells Fargo Discovery Fund: Class II
- Neuberger Berman Advisers Management Trust - Mid Cap Growth Portfolio: Class S
- Neuberger Berman Advisers Management Trust - Short Duration Bond Portfolio: Class I
- Neuberger Berman Advisers Management Trust - Sustainable Equity Portfolio: Class I
- Northern Lights Variable Trust - TOPS® Managed Risk Balanced ETF Portfolio: Class 4
- Northern Lights Variable Trust - TOPS® Managed Risk Growth ETF Portfolio: Class 4
- Northern Lights Variable Trust - TOPS® Managed Risk Moderate Growth ETF Portfolio: Class 4
- PIMCO Variable Insurance Trust - All Asset Portfolio: Advisor Class
- PIMCO Variable Insurance Trust - Emerging Markets Bond Portfolio: Advisor Class
- PIMCO Variable Insurance Trust - International Bond Portfolio (Unhedged): Advisor Class
- PIMCO Variable Insurance Trust - Low Duration Portfolio: Advisor Class
- PIMCO Variable Insurance Trust - Short-Term Portfolio: Advisor Class
- PIMCO Variable Insurance Trust - Total Return Portfolio: Advisor Class
- Putnam Variable Trust - Putnam VT Equity Income Fund: Class IB

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

Purchase payments not invested in the Sub-Accounts may be allocated to the Guaranteed Term Options.

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

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

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

Glossary of Special Terms

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

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

Annuitization Date – The date on which annuity payments begin.

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

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

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

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

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

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

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

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

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

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

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

Guaranteed Term Options ("GTOs") – Investment options that provide a guaranteed fixed interest rate paid over specific term duration and contain a market value adjustment feature. Guaranteed Term Option is referred to as Target Term Option in the state of Pennsylvania.

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.

Interest Anniversary Rate – The compound interest rate used in the calculation of the interest anniversary value for the Combination Enhanced Death Benefit III Option.

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.

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

Nationwide – Nationwide Life Insurance Company.

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

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

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

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

SEC – Securities and Exchange Commission.

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

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

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

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

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

Tax Sheltered Annuity – An annuity that qualifies for favorable tax treatment under Section 403(b) of the Internal Revenue Code. 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-II, a separate account that Nationwide established to hold Contract Owner assets allocated to variable investment options. The Variable Account is divided into Sub-Accounts, each of which invests in a separate underlying mutual fund.

Table of Contents

	<u>Page</u>
Glossary of Special Terms	5
Contract Expenses	10
Underlying Mutual Fund Annual Expenses	11
Example	11
Synopsis of the Contracts	12
Surrenders/Withdrawals	12
Minimum Initial and Subsequent Purchase Payments	12
Dollar Limit Restrictions	13
Variable Account Charge	13
Sales Charge	13
Spousal Protection Annuity Option	13
Death Benefit Options	13
Beneficiary Protector II Option	14
Capital Preservation Plus Option	14
Charges for Optional Benefits	14
Underlying Mutual Fund Annual Expenses	14
Annuity Payments	14
Taxation	14
Death Benefit	14
Cancellation of the Contract	15
Condensed Financial Information	15
Financial Statements	15
Nationwide Life Insurance Company	15
Nationwide Investment Services Corporation	15
Investing in the Contract	16
The Variable Account and Underlying Mutual Funds	16
Guaranteed Term Options	17
Contacting the Service Center	18
The Contract in General	19
Cybersecurity	20
Reservation of Rights	20
Distribution, Promotional, and Sales Expenses	20
Underlying Mutual Fund Service Fee Payments	21
Treatment of Unclaimed Property	22
Profitability	23
Contract Modification	23
Standard Charges and Deductions	23
Variable Account Charge	23
Premium Taxes	23
Optional Contract Benefits, Charges, and Deductions	23
Death Benefit Options	23
Spousal Protection Annuity Option	27
Beneficiary Protector II Option	28
Capital Preservation Plus Option	29
Income Benefit Investment Options	32
Removal of Variable Account Charges	33
Ownership and Interests in the Contract	34
Contract Owner	34
Joint Owner	34
Contingent Owner	34
Annuitant	35
Contingent Annuitant	35
Co-Annuitant	35
Joint Annuitant	35
Beneficiary and Contingent Beneficiary	35
Changes to the Parties to the Contract	35

Table of Contents (continued)

	<u>Page</u>
Operation of the Contract	36
Pricing	36
Application and Allocation of Purchase Payments	36
Determining the Contract Value	37
Transfer Requests	38
Transfer Restrictions	38
Transfers Prior to Annuitization	40
Transfers After Annuitization	40
Right to Examine and Cancel	40
Allocation of Purchase Payments during Free Look Period	41
Surrender/Withdrawal Prior to Annuitization	41
Partial Withdrawals	41
Full Surrenders	42
Enhanced Surrender Value for Terminal Illness	42
Surrender/Withdrawal After Annuitization	42
Withdrawals Under Certain Plan Types	42
Withdrawals Under a Texas Optional Retirement Program or a Louisiana Optional Retirement Plan	42
Withdrawals Under a Tax Sheltered Annuity	43
Loan Privilege	43
Minimum and Maximum Loan Amounts	43
Maximum Loan Processing Fee	44
How Loan Requests are Processed	44
Interest Charged and Credited	44
Accrual of Principal and Interest After Default	44
Loan Repayment	46
Distributions and Annuity Payments	46
Transferring the Contract	46
Grace Period and Loan Default	47
Assignment	47
Contract Owner Services	47
Asset Rebalancing	47
Dollar Cost Averaging	48
Systematic Withdrawals	48
Custom Portfolio Asset Rebalancing Service	48
Death Benefit	50
Death of Contract Owner	50
Death of Annuitant	50
Death of Contract Owner/Annuitant	50
Death Benefit Payment	50
Death Benefit Calculations	51
Annuity Commencement Date	57
Annuitizing the Contract	58
Annuitization Date	58
Annuitization	58
Fixed Annuity Payments	59
Variable Annuity Payments	59
Frequency and Amount of Annuity Payments	60
Annuity Payment Options	60
Annuity Payment Options for Contracts with Total Purchase Payments and Contract Value Annuitized Less Than or Equal to \$2,000,000	60
Annuity Payment Options for Contracts with Total Purchase Payments and/or Contract Value Annuitized Greater Than \$2,000,000	61
Annuitization of Amounts Greater than \$5,000,000	61
Statements and Reports	62
Legal Proceedings	62
Nationwide Life Insurance Company	62
Nationwide Investment Services Corporation	63

Table of Contents (continued)

	<u>Page</u>
Contents of Statement of Additional Information	63
Appendix A: Underlying Mutual Fund Information	64
Appendix B: Condensed Financial Information	80
Appendix C: Contract Types and Tax Information	136
Types of Contracts	136
Federal Tax Considerations	139
Required Distributions	145
Tax Changes	148
State Taxation	149
Appendix D: Historical Rates and Percentages	150

Contract Expenses

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

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

Contract Owner Transaction Expenses	
Maximum Loan Processing Fee	\$25 ¹
Maximum Premium Tax Charge (as a percentage of purchase payments)	5% ²

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

Recurring Contract Expenses	
Annual Loan Interest Charge	2.25% ³
Variable Account Annual Expenses (assessed as an annual percentage of Daily Net Assets) ⁴	
Variable Account Charge	1.60%
Death Benefit Options (an applicant may elect one)	
One-Month Enhanced Death Benefit II Option	0.20% ⁵
Total Variable Account Charges (including this option only)	1.80%
One-Month Enhanced Death Benefit Option (only available until state approval is received for the One-Month Enhanced Death Benefit II Option)	0.20%
Total Variable Account Charges (including this option only)	1.80%
Combination Enhanced Death Benefit III Option Charge (available beginning January 12, 2015, or the date of state approval (whichever is later))	0.65% ⁶
Total Variable Account Charges (including this option only)	2.25%
Combination Enhanced Death Benefit II Option (only available until January 11, 2015, or the date of state approval of the Combination Enhanced Death Benefit III Option (whichever is later))	0.65% ⁷
Total Variable Account Charges (including this option only)	2.25%
Combination Enhanced Death Benefit Option (no longer available for purchase)	0.30% ⁸
Total Variable Account Charges (including this option only)	1.90%
Spousal Protection Annuity Option	0.20% ⁹
Total Variable Account Charges (including this option only)	1.80%
Beneficiary Protector II Option	0.35% ¹⁰
Total Variable Account Charges (including this option only)	1.95%
In addition to the charge assessed to variable account allocations, allocations made to the Guaranteed Term Options will be assessed a fee of 0.35%.	
Capital Preservation Plus Option (no longer available for purchase)	0.50% ¹¹
Total Variable Account Charges (including this option only)	2.10%
In addition to the charge assessed to variable account allocations, allocations made to the Guaranteed Term Options or Target Term Options will be assessed a fee of 0.50%.	

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

Summary of Maximum Contract Expenses	
Variable Account Charge (applicable to all contracts)	1.60%
Combination Enhanced Death Benefit III Option	0.65%
Spousal Protection Annuity Option	0.20%
Beneficiary Protector II Option	0.35%
Capital Preservation Plus Option	0.50%
Maximum Possible Total Variable Account Charges	3.30%

¹ Nationwide assesses a loan processing fee at the time each new loan is processed. Loans are only available for contracts issued as Tax Sheltered Annuities. Loans are not available in all states. In addition, some states may not permit Nationwide to assess a loan processing fee

- 2 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.
- 3 The loan interest rate is determined, based on market conditions, at the time of loan application or issuance. The loan balance in the collateral Fixed Account is credited with interest at 2.25% less than the loan interest rate. Thus, the net loan interest charge is an annual rate of 2.25%, which is applied against the outstanding loan balance.
- 4 These charges apply only to Sub-Account allocations. They do not apply to allocations made to the Guaranteed Term Options.
- 5 The One-Month Enhanced Death Benefit II Option is only available for contracts with Annuitants age 80 or younger at the time of application.
- 6 The Combination Enhanced Death Benefit III Option is only available for contracts with Annuitants age 70 or younger at the time of application.
- 7 The Combination Enhanced Death Benefit II Option is only available until state approval is received for the Combination Enhanced Death Benefit III Option. For contracts issued on or after January 13, 2014, or the date of state approval (whichever is later), the charge associated with the Combination Enhanced Death Benefit II Option is an annualized rate of 0.65% of the Daily Net Assets. For contracts issued before January 13, 2014, or the date of state approval (whichever is later), the charge associated with the Combination Enhanced Death Benefit II Option is an annualized rate of 0.35% of the Daily Net Assets. The Combination Enhanced Death Benefit II Option is only available for contracts with Annuitants age 75 or younger at the time of application.
- 8 The Combination Enhanced Death Benefit Option is only available for contracts with Annuitants age 80 or younger at the time of application.
- 9 For contracts that elected the Spousal Protection Annuity Option before state approval of the price increase, the charge for the option is 0.10% of the Daily Net Assets of the Variable Account for the duration of the contract.
- 10 The Beneficiary Protector II Option is only available for contracts with Annuitants age 75 or younger at the time of application.
- 11 Nationwide will discontinue deducting the charges associated with the Capital Preservation Plus Option at the end of the Guaranteed Term Option/Target Term Option that corresponds to the end of the program period elected by the Contract Owner.

Underlying Mutual Fund Annual Expenses

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

Total Annual Underlying Mutual Fund Operating Expenses		
	Minimum	Maximum
(Expenses that are deducted from underlying mutual fund assets, including management fees, distribution (12b-1) fees, and other expenses, as a percentage of average underlying mutual fund assets.)	0.40%	6.31%

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

Example

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

The Example assumes:

- a \$10,000 investment in the contract for the time periods indicated;
- a 5% return each year;
- the maximum and the minimum fees and expenses of any of the underlying mutual funds; and
- the total Variable Account charges associated with the most expensive combination of optional benefits (3.30%).

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

	If you surrender your contract at the end of the applicable time period				If you annuitize your contract at the end of the applicable time period				If you do not surrender your contract			
	1 Yr.	3 Yrs.	5 Yrs.	10 Yrs.	1 Yr.	3 Yrs.	5 Yrs.	10 Yrs.	1 Yr.	3 Yrs.	5 Yrs.	10 Yrs.
Maximum Total Underlying Mutual Fund Operating Expenses (6.31%)	\$1,009	\$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 (0.40%)	\$ 389	\$1,179	\$1,986	\$4,086	*	\$1,179	\$1,986	\$4,086	\$ 389	\$1,179	\$1,986	\$4,086

* 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 Flexible Premium Deferred Variable Annuity Contracts.

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 \$1,000. However, for subsequent purchase payments sent via electronic deposit, the minimum subsequent purchase payment is \$150.

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.

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:

Annuitization. Annuity payment options will be limited if the Contract Owner submits total purchase payments in excess of \$2,000,000. Furthermore, if the amount to be annuitized is greater than \$5,000,000, Nationwide may limit both the amount that can be annuitized on a single life and the annuity payment options (see *Annuity Payment Options*).

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*).

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

Variable Account Charge

Nationwide deducts a Variable Account Charge equal to an annualized rate of 1.60% of the Daily Net Assets. The Variable Account Charge compensates Nationwide for expenses incurred in the day-to-day business of distributing, issuing, and maintaining annuity contracts. 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.

Spousal Protection Annuity Option

A Spousal Protection Annuity Option is available under the contract at the time of application, 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. Once elected, the Spousal Protection Annuity Option is irrevocable. If an applicant elects the Spousal Protection Annuity Option, Nationwide will deduct an additional charge at an annualized rate of 0.20% of the Daily Net Assets. For contracts that elected the Spousal Protection Annuity Option prior to May 1, 2004 (or prior to state approval of the price increase), the charge for the Spousal Protection Annuity Option is an annualized rate of 0.10% of the Daily Net Assets. The charge associated with this option is calculated and deducted daily as part of the Accumulation Unit value calculation, and will be assessed until annuitization. The Spousal Protection Annuity Option is not available for contracts issued as Charitable Remainder Trusts. Nationwide may realize a profit from the charge assessed for this option.

Death Benefit Options

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

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

- The One-Month Enhanced Death Benefit II Option is available for contracts with Annuitants age 80 or younger at the time of application. The charge for this option is equal to 0.20% of the Daily Net Assets.

- The One-Month Enhanced Death Benefit Option is available at the time of application. The charge for this option is equal to 0.20% of the Daily Net Assets. This option is only available until state approval is received for the One-Month Enhanced Death Benefit II Option.
- For contracts issued on or after January 12, 2015, or the date of state approval (whichever is later), the Combination Enhanced Death Benefit III Option is available for contracts with Annuitants age 70 or younger at the time of application. The charge for this option is equal to 0.65% of the Daily Net Assets.
- The Combination Enhanced Death Benefit II Option is available for contracts with Annuitants age 75 or younger at the time of application. The charge for this option is equal to 0.65% of the Daily Net Assets. The Combination Enhanced Death Benefit II Option is only available until January 11, 2015, or the date of state approval of the Combination Enhanced Death Benefit III Option (whichever is later).

Beneficiary Protector II Option

An applicant may elect the Beneficiary Protector II Option at the time of application. This option provides that upon the death of the Annuitant (and potentially, the Co-Annuitant, if one is named), and in addition to any death benefit payable, Nationwide will credit an additional amount to the contract (the "benefit"). This benefit would be advantageous if the Contract Owner anticipates the assessment of taxes in connection with payment of the death benefit proceeds. This option is only available for contracts with Annuitants age 75 or younger at the time of application. If the applicant elects the Beneficiary Protector II Option, Nationwide will deduct an additional charge at an annualized rate of 0.35% of the Daily Net Assets. Additionally, allocations made to the GTOs will be assessed a fee of 0.35%.

Capital Preservation Plus Option

The Capital Preservation Plus Option is no longer available for election under the contract. For contracts with the Capital Preservation Plus Option, Nationwide will deduct an additional charge at an annualized rate of 0.50% of the Daily Net Assets. Additionally, allocations made to the Guaranteed Term Options will be assessed a fee of 0.50%.

Charges for Optional Benefits

Optional benefits are irrevocable once elected. The charges associated with optional benefits are only assessed prior to annuitization.

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 (One-Year Enhanced Death Benefit) or an available death benefit option that is offered under the contract for an additional charge. If no election is made at the time of application, the death benefit will be the standard death benefit.

Cancellation of the Contract

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

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

Condensed Financial Information

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

Financial Statements

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

Nationwide Life Insurance Company

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

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

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

Nationwide Investment Services Corporation

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

Investing in the Contract

The Variable Account and Underlying Mutual Funds

Nationwide Variable Account-II 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, 1981 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. Amounts paid to Contract Owners under the contracts in excess of the Contract Value, such as amounts that may be paid under an elected death benefit option, are paid from the General Account and are subject to Nationwide's creditors and ultimately, its overall claims paying ability.

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

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

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

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

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

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

Voting Rights

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

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

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

Material Conflicts

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

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

Substitution of Securities

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

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

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

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

Deregistration of the Variable Account

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

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

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

Guaranteed Term Options

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

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

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

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

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

Target Term Options

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

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

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

GTO Charges Assessed for Certain Optional Benefits

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

- The Beneficiary Protector II Option has a GTO charge equal to 0.35%.
- The Capital Preservation Plus Option has a GTO charge equal to 0.50%.

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

Nationwide pays commissions to the firms that sell the contracts. The maximum gross commission that Nationwide will pay on the sale of the contracts is 2.5% of purchase payments. **Note:** The individual financial professionals typically receive only a portion of this amount; the remainder is retained by the firm. Nationwide may also, instead of a premium-based commission, pay an asset-based commission (sometimes referred to as "trails" or "residuals"), or a combination of the two.

In addition to or partially in lieu of commission, and to the extent permitted by SEC and FINRA rules and other applicable laws and regulations, Nationwide may also pay the selling firms a marketing allowance, which is based on the firm's ability and demonstrated willingness to promote and market Nationwide's products. How any marketing allowance is spent is determined by the firm, but generally will be used to finance firm activities that may contribute to the promotion and

marketing of Nationwide's products, which may include but not be limited to providing conferences or seminars, sales or training programs, advertising and sales campaigns regarding the contracts, and payments to assist a firm in connection with its administrative systems, operations and marketing expenses and/or other events or activities sponsored by the firms.

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

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

Underlying Mutual Fund Service Fee Payments

Nationwide's Relationship with the Underlying Mutual Funds

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

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

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

Types of Payments Nationwide Receives

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

Nationwide or its affiliates receive the following types of payments:

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

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

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

Amount of Payments Nationwide Receives

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

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

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

Identification of Underlying Mutual Funds

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

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

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

Treatment of Unclaimed Property

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

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

Profitability

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

Contract Modification

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

Standard Charges and Deductions

Variable Account Charge

Nationwide deducts a Variable Account Charge equal to an annualized rate of 1.60% of the Daily Net Assets. The Variable Account Charge compensates Nationwide for expenses incurred in the day-to-day business of distributing, issuing, and maintaining annuity contracts. Nationwide may realize a profit from this charge.

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 Options

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

One-Month Enhanced Death Benefit II Option

For an additional charge at an annualized rate of 0.20% of the Daily Net Assets, an applicant can elect the One-Month Enhanced Death Benefit II Option. The One-Month Enhanced Death Benefit II Option is only available for contracts with Annuitants age 80 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 greatest of:

- (1) the Contract Value as of the date that Nationwide receives all the information necessary to pay the death benefit;
- (2) the total of all purchase payments, less an adjustment for amounts withdrawn; or
- (3) the highest Contract Value on any Monthly Contract Anniversary prior to the Annuitant's 81st birthday, less an adjustment for amounts subsequently withdrawn, plus purchase payments received after that Monthly Contract Anniversary.

If the contract was issued prior to February 1, 2005, the Contract Value in (1) above will be the greater of the Contract Value as of the date that Nationwide receives all the information necessary to pay the death benefit or the Contract Value as of the date of the Annuitant's death.

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).

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

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.

One-Month Enhanced Death Benefit

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

If the Annuitant dies prior to the Annuitization Date 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 greatest of:

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

If the contract was issued prior to February 1, 2005, the Contract Value in (1) above will be the greater of the Contract Value as of the date that Nationwide receives all the information necessary to pay the death benefit or the Contract Value as of the date of the Annuitant's death.

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).

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

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.

Combination Enhanced Death Benefit III Option

For contracts issued on or after January 12, 2015, or the date of state approval (whichever is later), for an additional charge at an annualized rate of 0.65% of the Daily Net Assets, an applicant can elect the Combination Enhanced Death Benefit III Option. The Combination Enhanced Death Benefit III Option is only available for contracts with Annuitants age 70 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 greatest of:

- (1) the Contract Value as of the date that Nationwide receives all the information necessary to pay the death benefit;
- (2) the total of all purchase payments, less an adjustment for amounts withdrawn;
- (3) the highest Contract Value on any Contract Anniversary before the Annuitant's 81st birthday, less an adjustment for amounts subsequently withdrawn, plus purchase payments received after that Contract Anniversary; or
- (4) the interest anniversary value.

The interest anniversary value is equal to purchase payments, accumulated at the Interest Anniversary Rate until the last Contract Anniversary prior to the Annuitant's 81st birthday, proportionately adjusted for amounts withdrawn. The adjustment for amounts withdrawn will reduce the accumulated value as of the most recent Contract Anniversary prior to each partial withdrawal in the same proportion that the Contract Value was reduced on the date of the partial withdrawal. Such total accumulated amount, after the withdrawal adjustment, shall not exceed 200% of purchase payments adjusted for amounts withdrawn.

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

The Rate Sheet Supplement discloses the Interest Anniversary Rate that is applicable during certain periods of time. In order to receive the applicable Interest Anniversary Rate stated in the Rate Sheet Supplement, the application must be signed and received in good order by Nationwide within the stated time period during which such rates will be applicable. Interest Anniversary Rates applicable in time periods other than the time period when the application is signed are not applicable to the contract. Nationwide reserves the right to change the Interest Anniversary Rate at any time; however, Nationwide will not change the Interest Anniversary Rate for contracts once issued. You should not purchase the contract without first obtaining the applicable Rate Sheet Supplement that contains the Interest Anniversary Rate applicable at the time. All Rate Sheet Supplements are available by contacting the Service Center, and also are available on the SEC's EDGAR system at www.sec.gov (file number: 333-104511).

The contract described in this prospectus is no longer available for purchase. For historical rate information, see *Appendix D: Historical Rates and Percentages*.

The following is an example of how the interest anniversary value will not exceed 200% of purchase payments. Assume a contract owner purchases a contract in 2015 for \$100,000. In the year 2029, the contract stands as follows:

Total purchase payments:	\$100,000
Contract Value:	\$120,000
Highest Contract Anniversary Contract Value:	\$125,000
Interest Anniversary Rate in effect when the contract was issued	5%
Interest anniversary value:	\$197,993

If the annuitant dies in 2029, the death benefit would be \$197,993.

However if the annuitant dies the next year, the death benefit would be \$200,000 instead of \$207,893 (calculation: 105% x \$197,993) since the interest anniversary value is limited to 200% of the initial purchase payment of \$100,000.

Using the same assumptions in the example above, the following is an example of how a surrender would impact the death benefit calculation. In the year 2024, the contract stands as follows:

Total purchase payments:	\$100,000
Contract Value:	\$120,000
Highest Contract Anniversary Contract Value:	\$150,000
Interest Anniversary Rate in effect when the contract was issued	5%
Interest anniversary value:	\$155,133

In 2024, the contract owner takes a partial surrender of \$40,000. After the surrender, the highest Contract Anniversary Contract Value is \$100,000 (calculation: \$150,000 - \$40,000/\$120,000 x \$150,000) and the interest anniversary value is \$103,422 (calculation: \$155,133 - \$40,000/\$120,000 x \$155,133). After the date of the withdrawal, the interest anniversary value is limited to \$133,333 (calculation: 200% x (\$100,000 - \$40,000/\$120,000 x \$100,000)).

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

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.

Combination Enhanced Death Benefit II Option

For contracts issued on or after January 13, 2014, or the date of state approval (whichever is later), for an additional charge at an annualized rate of 0.65% of the Daily Net Assets, an applicant can elect the Combination Enhanced Death Benefit II Option. For contracts issued before January 13, 2014, or the date of state approval (whichever is later), the additional charge for the Combination Enhanced Death Benefit II Option is an annualized rate of 0.30% of the Daily Net

Assets. The Combination Enhanced Death Benefit II 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. The Combination Enhanced Death Benefit II Option is only available until January 11, 2015, or the date of state approval of the Combination Enhanced Death Benefit III Option (whichever is later). 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 greatest of:

- (1) the Contract Value as of the date that Nationwide receives all the information necessary to pay the death benefit;
- (2) the total of all purchase payments, less an adjustment for amounts withdrawn;
- (3) the highest Contract Value on any Contract Anniversary before the Annuitant's 81st birthday, less an adjustment for amounts subsequently withdrawn, plus purchase payments received after that Contract Anniversary; or
- (4) the 5% interest anniversary value.

The 5% interest anniversary value is equal to purchase payments, accumulated at 5% annual compound interest until the last Contract Anniversary prior to the Annuitant's 81st birthday, proportionately adjusted for amounts withdrawn. The adjustment for amounts withdrawn will reduce the accumulated value as of the most recent Contract Anniversary prior to each partial withdrawal in the same proportion that the Contract Value was reduced on the date of the partial withdrawal. Such total accumulated amount, after the withdrawal adjustment, shall not exceed 200% of purchase payments adjusted for amounts withdrawn.

If the contract was issued prior to February 1, 2005, the Contract Value in (1) above will be the greater of the Contract Value as of the date that Nationwide receives all the information necessary to pay the death benefit or the Contract Value as of the date of the Annuitant's death.

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).

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

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.

Combination Enhanced Death Benefit Option

For an additional charge at an annualized rate of 0.30% of the Daily Net Assets, an applicant can elect the Combination Enhanced Death Benefit Option. The Combination Enhanced Death Benefit Option is only available for contracts with Annuitants age 80 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 is no longer available for purchase. 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 greatest of:

- (1) the Contract Value as of the date that Nationwide receives all the information necessary to pay the death benefit;
- (2) the total of all purchase payments, less an adjustment for amounts withdrawn;
- (3) the highest Contract Value on any Contract Anniversary before the Annuitant's 81st birthday, less an adjustment for amounts subsequently withdrawn, plus purchase payments received after that Contract Anniversary; or
- (4) the 5% interest anniversary value.

The 5% interest anniversary value is equal to purchase payments, accumulated at 5% annual compound interest until the last Contract Anniversary prior to the Annuitant's 81st birthday, proportionately adjusted for amounts withdrawn. The adjustment for amounts withdrawn will reduce the accumulated value as of the most recent Contract Anniversary prior to

each partial withdrawal in the same proportion that the Contract Value was reduced on the date of the partial withdrawal. Such total accumulated amount, after the withdrawal adjustment, shall not exceed 200% of purchase payments adjusted for amounts withdrawn.

If the contract was issued prior to February 1, 2005, the Contract Value in (1) above will be the greater of the Contract Value as of the date that Nationwide receives all the information necessary to pay the death benefit or the Contract Value as of the date of the Annuitant's death.

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).

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

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.

Spousal Protection Annuity Option

A Spousal Protection Annuity Option is available under the contract at the time of application, 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. Once elected, the Spousal Protection Annuity Option is irrevocable. If an applicant elects the Spousal Protection Annuity Option, Nationwide will deduct an additional charge at an annualized rate of 0.20% of the Daily Net Assets. For contracts that elected the Spousal Protection Annuity Option prior to May 1, 2004 (or prior to state approval of the price increase), the charge for the Spousal Protection Annuity Option is an annualized rate of 0.10% of the Daily Net Assets. The charge associated with this option is calculated and deducted daily as part of the Accumulation Unit value calculation, and will be assessed until annuitization. The Spousal Protection Annuity Option is not available for contracts issued as Charitable Remainder Trusts. Nationwide may realize a profit from the charge assessed for this option.

The benefit associated with the Spousal Protection Annuity Option will be applied if the following conditions are met:

- (1) One or both spouses (or a revocable trust of which either or both of the spouses is/are grantor(s)) must be named as the Contract Owner. For contracts issued as an IRA or Roth IRA, only the person for whom the IRA or Roth IRA was established may be named as the Contract Owner;
- (2) The spouses must be Co-Annuitants;
- (3) Both spouses must be age 85 or younger at the time the contract is issued; however, if a death benefit option is elected, both spouses must meet the age requirements for the respective death benefit option at the time of application;
- (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 Annuity Option terminates and the Contract Owner is not permitted to cover a subsequent spouse.

The Spousal Protection Annuity Option may not apply if certain changes to the parties or assignments are made to the contract. Further, not only will the Contract Owner not receive the benefit associated with the Spousal Protection Annuity Option if certain changes to the parties to the contract or assignments are made, but he/she must continue to pay any

applicable charge for the life of 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 Annuity Option.

Beneficiary Protector II Option

The Beneficiary Protector II Option provides that upon the death of the Annuitant (and potentially, the Co-Annuitant, if one is named), and in addition to any death benefit payable, Nationwide will credit an additional amount to the contract (the "benefit"). This benefit would be advantageous if the Contract Owner anticipates the assessment of taxes in connection with the payment of the death benefit proceeds. Nationwide makes no assurances that the benefit associated with this option will offset all taxes. In addition, the Beneficiary Protector II Option will not provide a benefit if there are no earnings in connection with the payment of the death benefit proceeds. Consult a qualified tax advisor.

The amount of the benefit depends on the Annuitant's age at the time of application and, if applicable, the Co-Annuitant's age at the time of the first Annuitant's death.

The charge associated with the Beneficiary Protector II Option is equal to an annualized rate of 0.35% of the Daily Net Assets, calculated and deducted daily as part of the Accumulation Unit value calculation. In addition, allocations to the GTOs will be assessed a fee of 0.35%. The charge will be assessed until the earlier of annuitization or after all applicable benefits have been credited to the contract, as described below. Nationwide may realize a profit from the charge assessed for this option. The Beneficiary Protector II Option must be elected at the time of application, and the option is irrevocable. The Beneficiary Protector II Option is only available for contracts with Annuitants age 75 or younger at the time of application.

After the death of the last surviving Annuitant or after all applicable benefits have been credited to the contract, the charge associated with the Beneficiary Protector II Option will be removed and the beneficiary may:

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

Calculation of the First Benefit

The formula for determining the first benefit, which is paid upon the first Annuitant's death, is as follows:

$$\text{Earnings Percentage} \times \text{Adjusted Earnings}$$

If the Annuitant is age 70 or younger at the time of application, the Earnings Percentage will be 40%. If the Annuitant is age 71 through age 75 at the time of application, the Earnings Percentage will be 25%.

Adjusted Earnings = (a) – (b); where:

- a = the Contract Value on the date the death benefit is calculated and prior to any death benefit calculation; and
- b = purchase payments, proportionally adjusted for withdrawals.

The adjustment for amounts withdrawn will reduce purchase payments in the same proportion that the Contract Value was reduced on the date(s) of the partial withdrawal(s).

There is a limit on the amount of Adjusted Earnings used in the first benefit calculation.

Maximum Adjusted Earnings = 200% of the total of all purchase payments that were applied to the contract more than 12 months before the date of the Annuitant's death (if there are Co-Annuitants, then the date of death of the first Co-Annuitant to die) proportionally adjusted for any and all withdrawals taken before the Annuitant's death.

If there is no Co-Annuitant named, the benefit will be paid in addition to the death benefit.

If there is a Co-Annuitant named, the benefit will be credited to the contract. The Beneficiary Protector II Option will remain on the contract (including the associated charge) until the death of the Co-Annuitant.

Calculation of the Second Benefit

If a Co-Annuitant is named under the contract, a second benefit will be paid upon the death of the Co-Annuitant if the Co-Annuitant is age 75 or younger at the date of the first Annuitant's death. If the Co-Annuitant is older than age 75 at the date of the first Annuitant's death, no second benefit will be paid and the charge associated with the Beneficiary Protector II Option will be removed.

The calculation of the second benefit will be based on earnings to the contract after the first benefit was calculated. The formula for calculating the second benefit is as follows:

$$\text{Earnings Percentage} \times \text{Adjusted Earnings from the Date of the First Benefit}$$

If the Co-Annuitant is age 70 or younger at the time of the first Annuitant's death, the Earnings Percentage will be 40%. If the Co-Annuitant is age 71 through age 75 at the time of the first Annuitant's death, the Earnings Percentage will be 25%.

Adjusted Earnings from the Date of the First Benefit = (a) – (b) – (c), where:

- a = Contract Value on the date the second death benefit is calculated (before the second death benefit is calculated);
- b = the Contract Value on the date the first benefit and the first death benefit were calculated (after the first benefit and the first death benefit were applied), proportionately adjusted for withdrawals; and
- c = purchase payments made after the first benefit was applied, proportionately adjusted for withdrawals.

The adjustment for amounts withdrawn will reduce the beginning Contract Value and purchase payments in the same proportion that the Contract Value was reduced on the date(s) of the partial withdrawal(s).

There is a limit on the amount of Adjusted Earnings from the Date of the First Benefit used in the second benefit calculation.

Maximum Adjusted Earnings from the Date of the First Benefit = 200% of the total of all purchase payments that were applied to the contract more than 12 months before the date of the Co-Annuitant's death (regardless of the date of the first Annuitant's death), proportionally adjusted for any and all withdrawals taken from the contract.

After the second benefit is applied, the charge associated with the Beneficiary Protector II Option will be removed.

How the Benefit is Allocated

Any amounts credited to the contract pursuant to the Beneficiary Protector II Option will be allocated among the investment options in the same proportion as each purchase payment is allocated to the contract on the date the benefit is applied.

Capital Preservation Plus Option

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

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

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

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

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

Charges

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

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

The Advantage of Capital Preservation Plus

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

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

Availability

The Capital Preservation Plus Option is no longer available for election. For contracts that already elected the CPP Option, at the end of any CPP program period or after terminating a CPP Option, and if the CPP Option is still available in the applicable jurisdiction, the Contract Owner may elect to participate in a new CPP Option at the charges, rates and allocation percentages in effect at that point in time.

Enhanced Capital Preservation Plus Option

From time to time, Nationwide may offer an enhanced version of the Capital Preservation Plus Option. The enhanced Capital Preservation Plus Option costs the same as the standard Capital Preservation Plus Option and operates similarly. The distinction between the two options is that the enhanced version provides Contract Owners with a larger Non-Guaranteed Term Option component than would be available under the standard Capital Preservation Plus Option in exchange for stricter allocation restrictions on the Non-Guaranteed Term Option component. For the list of investment options available under this benefit, see *Income Benefit Investment Options*. It is possible, under certain enhanced versions of the option, for a Contract Owner to have 100% of their investment allocated to the Non-Guaranteed Term Option component.

Conditions Associated with the Capital Preservation Plus Option

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

During the program period, the following conditions apply:

- If withdrawals are taken or contract charges are deducted from the Contract Value, the value of the guarantee will be reduced proportionally.
- Only one Capital Preservation Plus Option program may be in effect at any given time.
- No new purchase payments may be applied to the contract.
- Transfers between and among permitted investment options may not be submitted via Internet.
- Nationwide will not permit loans to be taken from the contract.
- No optional benefit that assesses a charge to the Guaranteed Term Options may be added to the contract.
- If Annuitant dies and the Annuitant's spouse elects to continue the contract, the option will remain in effect and will continue until the end of the original program period.

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

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

Investments During the Program Period

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

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

The investment options shown in *Income Benefit Investment Options* are the only investment options available while the CPP Option is elected.

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

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

Withdrawals During the Program Period

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

Transfers During the Program Period

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

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

Terminating the Capital Preservation Plus Option

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

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

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

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

Fulfilling the Return of Principal Guarantee

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

Election of a New Capital Preservation Plus Option

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

Income Benefit Investment Options

Only certain investment options are available to Contract Owners that elect the Capital Preservation Plus Option. The investment options available under each optional living benefit are chosen by Nationwide based on each investment option's risk characteristics.

The permitted investment options are more conservative than those that are not permitted. This helps Nationwide manage its obligation to provide Contract Owners with Lifetime Withdrawals by reducing the likelihood that it will have to make unanticipated payments. By electing an optional living benefit and accepting the limited menu of investment options, Contract Owners may be foregoing investment gains that could otherwise be realized by investing in riskier investment options that are not available under the optional living benefit. Only the investment options shown below are available for election.

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

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

Note: Some of the underlying mutual funds listed are funds of funds and/or funds that are designed to help reduce a Contract Owner's exposure to equity investments when equity markets are more volatile. Additionally, some of the indicated underlying mutual funds may not be available to a particular Contract Owner due to the date the contract was issued. Refer to *Appendix A: Underlying Mutual Fund Information* for more information regarding underlying mutual fund designations and availability.

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 Beneficiary Protector II Option, the Variable Account value will be calculated using unit values with Variable Account charges of 1.95%. After the benefit is paid, the charge associated with the Beneficiary Protector II Option will be removed. From that point on, the Variable Account value will be calculated using the unit values with Variable Account charges at 1.60%. Thus, the Beneficiary Protector II Option charge is no longer included in the daily Sub-Account valuation for the contract.

The second step of the re-rating process, the adjustment of the number of units in the contract, is necessary in order to keep the re-rating process from altering the Contract Value. Generally, for any given Sub-Account, the higher the Variable Account charges, the lower the unit value, and vice versa. For example, Sub-Account X with charges of 1.95% will have a lower unit value than Sub-Account X with charges of 1.60% (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 Annuity Option, provided all of the requirements set forth in the *Spousal Protection Annuity Option* 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 Annuity Option.

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);
- joint annuitant (subject to Nationwide's underwriting and approval);
- Co-Annuitant (must be the Annuitant's spouse);
- beneficiary; or
- contingent beneficiary.

The Contract Owner must submit the request to Nationwide in writing and Nationwide must receive the request at the Service Center before the Annuity 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 Annuity 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 Annuity, 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 Annuity.

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, Annuity, Co-Annuity, 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. Further, changes to the parties to the contract may result in the Contract Owner not receiving the benefit associated with an option while still continuing to pay any applicable charge for the option. 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 allocated to the Sub-Accounts plus any amount held in the GTOs and the collateral fixed account. If charges are assessed against the whole Contract Value, Nationwide will deduct a proportionate amount from each Sub-Account and the GTOs based on current cash values.

Determining Variable Account Value - Valuing an Accumulation Unit

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

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

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

- (a) is the sum of:
 - (1) the Net Asset Value of the underlying mutual fund as of the end of the current Valuation Period; and
 - (2) the per share amount of any dividend or income distributions made by the underlying mutual fund (if the date of the dividend or income distribution occurs during the current Valuation Period).
- (b) is the Net Asset Value of the underlying mutual fund determined as of the end of the preceding Valuation Period.
- (c) is a factor representing the daily total Variable Account charges, which may include charges for optional benefits elected by the Contract Owner. The factor is equal to an annualized rate ranging from 1.60% to 3.30% of the Daily Net Assets, depending on which optional benefits the Contract Owner elects.

Note: The range shown above reflects only those Variable Account charges that are assessed daily as part of the daily Accumulation Unit calculation. It does not reflect the cost of other optional benefits that assess charges via the redemption of Accumulation Units.

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

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

Determining Guaranteed Term Option Value

Nationwide determines the value of a Guaranteed Term Option by:

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

Transfer Requests

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

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

Transfer Restrictions

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

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

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

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

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

Redemption Fees

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

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

U.S. Mail Restrictions

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

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

Trading Behavior	Nationwide's Response
Six or more transfer events in one calendar quarter	Nationwide will mail a letter to the Contract Owner notifying them that: <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.
More than 11 transfer events in two consecutive calendar quarters OR More than 20 transfer events in one calendar year	Nationwide will automatically limit the Contract Owner to submitting transfer requests via U.S. mail on a Nationwide issued form.

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

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

Managers of Multiple Contracts

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

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

Other Restrictions

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

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

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

Underlying Mutual Fund Restrictions and Prohibitions

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

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

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

Transfers Prior to Annuitization

Transfers from a Guaranteed Term Option

Transfers from a Guaranteed Term Option prior to maturity are subject to a market value adjustment. Nationwide reserves the right to limit transfers to the Fixed Account and to limit the number of transfers from the GTOs to the Sub-Accounts to one per calendar year.

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

Transfers from the Sub-Accounts

A Contract Owner may request to transfer allocations from the Sub-Accounts to the GTO at any time. Nationwide reserves the right to limit transfers to the Fixed Account and to limit the number of transfers from the Sub-Accounts to the GTOs to one per calendar year.

Transfers Among the Sub-Accounts

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

Transfers After Annuitization

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

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

Right to Examine and Cancel

If the Contract Owner elects to cancel the contract, he/she may return it to the Service Center within a certain period of time known as the "free look" period. Depending on the state in which the contract was purchased (and, in some states, if the contract is purchased as a replacement for another annuity contract), the free look period may be 10 days or longer.

For ease of administration, Nationwide will honor any free look cancellation request that is in good order and received at the Service Center or postmarked within 30 days after the contract issue date. The contract issue date is the date the initial purchase payment is applied to the contract.

Where state law requires the return of purchase payments for free look cancellations, Nationwide will return all purchase payments applied to the contract, less any withdrawals from the contract and any applicable federal and state income tax withholding.

Where state law requires the return of Contract Value upon cancellation of the contract during the free look period, 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.

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

Allocation of Purchase Payments during Free Look Period

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

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

Surrender/Withdrawal Prior to Annuitization

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

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

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

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

Partial Withdrawals

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

Partial Withdrawals to Pay Investment Advisory Fees

Some Contract Owners utilize an investment advisor(s) to manage their assets, for which the investment advisor assesses a fee. Investment advisors are not endorsed or affiliated with Nationwide and Nationwide makes no representation as to their qualifications. The fees for these investment advisory services are specified in the respective account agreements and are separate from and in addition to the contract fees and expenses described in this prospectus. Some Contract

Owners authorize their investment advisor to take a partial withdrawal(s) from the contract in order to collect investment advisory fees. Withdrawals taken from this contract to pay advisory or investment management fees may be subject to income tax and/or tax penalties.

Full Surrenders

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

- Variable Account charges
- underlying mutual fund charges
- the investment performance of the underlying mutual funds
- amounts allocated to the GTOs plus or minus any market value adjustment
- any outstanding loan balance plus accrued interest

Enhanced Surrender Value for Terminal Illness

For contracts issued on or after September 8, 2014 or the date of state approval (whichever is later), Nationwide will pay the Contract Value plus any additional amount necessary to equal the standard death benefit or, if elected, an 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.

Surrender/Withdrawal After Annuitization

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

Withdrawals Under Certain Plan Types

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

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

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

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

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

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

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

Withdrawals Under a Tax Sheltered Annuity

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

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

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

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

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

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

Loan Privilege

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

Minimum and Maximum Loan Amounts

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

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

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

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

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

Maximum Loan Processing Fee

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

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

How Loan Requests are Processed

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

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

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

Interest Charged and Credited

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

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

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

Accrual of Principal and Interest After Default

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

After default, the first time interest is calculated:

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

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

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

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

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

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

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

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

Thereafter, when interest is calculated:

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

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

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

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

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

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

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

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

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

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

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

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

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

Loan Repayment

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

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

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

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

Distributions and Annuity Payments

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

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

Transferring the Contract

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

Grace Period and Loan Default

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

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

Assignment

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

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

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

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

Contract Owner Services

Asset Rebalancing

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

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

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

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

Dollar Cost Averaging

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

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

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

to any other Sub-Account(s). Dollar Cost Averaging transfers may not be directed to Guaranteed Term Options.

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

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

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. Systematic Withdrawals are not available from the Guaranteed Term Options.

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

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

Custom Portfolio Asset Rebalancing Service

For Contract Owners that have elected the CPP Option, Nationwide makes available the Custom Portfolio Asset Rebalancing Service ("Custom Portfolio") at no extra charge. Custom Portfolio is an asset allocation program that Contract Owners can use to build their own customized portfolio of investments, subject to certain limitations. Asset allocation is the process of investing in different asset classes (such as equity funds, fixed income funds, and money market funds) and may reduce the risk and volatility of investing. There are no guarantees that Custom Portfolio will result in a profit or protect against loss.

Each model is comprised of different percentages of standardized asset categories designed to meet different investment goals, risk tolerances, and investment time horizons. The Contract Owner selects their model, then selects the specific Sub-Accounts (also classified according to standardized asset categories) and investment percentages within the model's parameters, enabling the Contract Owner to create their own unique "Custom Portfolio." Only one Custom Portfolio may be created and in effect at a time and the entire Variable Account Contract Value must participate in the model.

Note: Contract Owners should consult with a qualified financial professional regarding the use of Custom Portfolio and to determine which model is appropriate for them.

Once the Contract Owner creates their Custom Portfolio, that Contract Owner's model is static. This means that the percentage allocated to each Sub-Account will not change over time, except for quarterly rebalancing, as described below.

Note: Allocation percentages within a particular model may subsequently change, but any such changes will not apply to existing model participants; the changes will only apply to participants that elect the model after the change implementation date.

To participate in Custom Portfolio, eligible Contract Owners must submit the proper administrative form to the Service Center in good order. While Custom Portfolio is elected, Contract Owners cannot participate in Asset Rebalancing.

Asset Allocation Models Available with Custom Portfolio

The following models are available with Custom Portfolio:

Conservative:	Designed for Contract Owners that are willing to accept very little risk but still want to see a small amount of growth.
Moderately Conservative:	Designed for Contract Owners that are willing to accept some market volatility in exchange for greater potential income and growth.
Balanced:	Designed for Contract Owners that are willing to accept some market volatility in exchange for potential long-term returns.
Moderate:	Designed for Contract Owners that are willing to accept some short-term price fluctuations in exchange for potential long-term returns.
Capital Appreciation:	Designed for Contract Owners that are willing to accept more short-term price fluctuations in exchange for potential long-term returns.
Moderately Aggressive:	Designed for Contract Owners willing to accept sharp, short-term price fluctuations in exchange for potential long-term returns.
Aggressive:	Designed for Contract Owners that are willing to accept more sharp, short-term price fluctuations in exchange for potential higher long-term returns.

The specific Sub-Accounts available to comprise the equity and fixed income components of the models are contained in the election form, which is provided to Contract Owners at the time Custom Portfolio is elected. At that time, Contract Owners elect their model and the specific Sub-Accounts and percentages that will comprise their Custom Portfolio. The availability of some models may be restricted (see *Income Benefit Investment Options*).

Quarterly Rebalancing

At the end of each calendar quarter, Nationwide will reallocate the Sub-Account allocations so that the percentages allocated to each Sub-Account match the most recently provided percentages provided by the Contract Owner. If the end of a calendar quarter is a Saturday, Sunday, recognized holiday, or any other day that the New York Stock Exchange is closed, the quarterly rebalancing will occur on the next business day. Rebalancing will be priced using the unit value determined on the last Valuation Date of the calendar quarter. Each quarterly rebalancing is considered a transfer event.

Changing Models or Underlying Mutual Fund Allocations

Contract Owners who have elected the standard CPP Option may change the Sub-Account allocations or percentages within their elected model or may change models and create a new Custom Portfolio within that new model. Contract Owners who have elected the enhanced CPP Option are not permitted to change models but can change the Sub-Account allocations or percentages within their elected model. To implement one of these changes, Contract Owners must submit new allocation instructions to the Service Center in good order and in writing on Nationwide's administrative form. Any model and percentage changes will be subject to Short-Term Trading Fees and will count as a transfer event, as described in the *Transfer Restrictions* provision.

Nationwide reserves the right to limit the number of model changes a Contract Owner can make each year.

Terminating Participation in Custom Portfolio

Contract Owners can terminate participation in Custom Portfolio by submitting a written request to the Service Center. In order for the termination to be effective, the termination request must contain valid reallocation instructions that are in accordance with the terms and conditions of the CPP Option. Termination is effective on the date the termination request is received at the Service Center in good order.

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).

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

Death Benefit Calculations

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

The value of each component of the applicable 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 described in the applicable death benefit calculation.

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 (One-Year Enhanced Death Benefit)

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 greatest of:

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

If the contract was issued prior to February 1, 2005, the Contract Value in (1) above will be the greater of the Contract Value as of the date that Nationwide receives all the information necessary to pay the death benefit or the Contract Value as of the date of the Annuitant's death.

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).

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

If Nationwide does not receive all information necessary to pay the death benefit within one year of the Annuitant's death, the death benefit will be the greater of (1) or (2) above.

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 greatest of:

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

If Nationwide does not receive all information necessary to pay the death benefit within one year of the Annuitant's death, the calculation for A above will be the greater of (1) or (2) above.

B = the Contract Value as of the date that Nationwide receives all the information necessary to pay the death benefit; and

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

If the contract was issued prior to February 1, 2005, the Contract Value in (1) and B above will be the greater of the Contract Value as of the date that Nationwide receives all the information necessary to pay the death benefit or the Contract Value as of the date of the Annuitant's death.

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).

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

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.

One-Month Enhanced Death Benefit II Option

For an additional charge at an annualized rate of 0.20% of the Daily Net Assets, an applicant can elect the One-Month Enhanced Death Benefit II Option. The One-Month Enhanced Death Benefit II Option is only available for contracts with Annuitants age 80 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 greatest of:

- (1) the Contract Value as of the date that Nationwide receives all the information necessary to pay the death benefit;
- (2) the total of all purchase payments, less an adjustment for amounts withdrawn; or
- (3) the highest Contract Value on any Monthly Contract Anniversary prior to the Annuitant's 81st birthday, less an adjustment for amounts subsequently withdrawn, plus purchase payments received after that Monthly Contract Anniversary.

If the contract was issued prior to February 1, 2005, the Contract Value in (1) above will be the greater of the Contract Value as of the date that Nationwide receives all the information necessary to pay the death benefit or the Contract Value as of the date of the Annuitant's death.

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).

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

If Nationwide does not receive all information necessary to pay the death benefit within one year of the Annuitant's death, the death benefit will be the greater of (1) or (2) above.

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 greatest of:

- (1) the Contract Value as of the date that Nationwide receives all the information necessary to pay the death benefit;
- (2) the total of all purchase payments, less an adjustment for amounts withdrawn; or
- (3) the highest Contract Value on any Monthly Contract Anniversary prior to the Annuitant's 81st birthday, less an adjustment for amounts subsequently withdrawn, plus purchase payments received after that Monthly Contract Anniversary.

If Nationwide does not receive all information necessary to pay the death benefit within one year of the Annuitant's death, the calculation for A above will be the greater of (1) or (2) above.

B = the Contract Value as of the date that Nationwide receives all the information necessary to pay the death benefit; and

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

If the contract was issued prior to February 1, 2005, the Contract Value in (1) and B above will be the greater of the Contract Value as of the date that Nationwide receives all the information necessary to pay the death benefit or the Contract Value as of the date of the Annuitant's death.

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).

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

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.

One-Month 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 One-Month Enhanced Death Benefit Option. This option is only available until state approval is received for the One-Month Enhanced Death Benefit II Option. This option must be elected at the time of application, and the option is irrevocable. The charge associated with this option is calculated and deducted daily as part of the Accumulation Unit value calculation, and will be assessed until annuitization. Nationwide may realize a profit from the charge assessed for this option. This option, and any charge associated with it, will automatically terminate on the Annuitization Date.

If the Annuitant dies prior to the Annuitization Date 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 greatest of:

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

If the contract was issued prior to February 1, 2005, the Contract Value in (1) above will be the greater of the Contract Value as of the date that Nationwide receives all the information necessary to pay the death benefit or the Contract Value as of the date of the Annuitant's death.

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).

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

If Nationwide does not receive all information necessary to pay the death benefit within one year of the Annuitant's death, the death benefit will be the greater of (1) or (2) above.

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 greatest of:

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

If Nationwide does not receive all information necessary to pay the death benefit within one year of the Annuitant's death, the calculation for A above will be the greater of (1) or (2) above.

B = the Contract Value as of the date that Nationwide receives all the information necessary to pay the death benefit; and

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

If the contract was issued prior to February 1, 2005, the Contract Value in (1) and B above will be the greater of the Contract Value as of the date that Nationwide receives all the information necessary to pay the death benefit or the Contract Value as of the date of the Annuitant's death.

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).

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

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.

Combination Enhanced Death Benefit III Option

For contracts issued on or after January 12, 2015, or the date of state approval (whichever is later), for an additional charge at an annualized rate of 0.65% of the Daily Net Assets, an applicant can elect the Combination Enhanced Death Benefit III Option. The Combination Enhanced Death Benefit III Option is only available for contracts with Annuitants age 70 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 greatest of:

- (1) the Contract Value as of the date that Nationwide receives all the information necessary to pay the death benefit;
- (2) the total of all purchase payments, less an adjustment for amounts withdrawn;
- (3) the highest Contract Value on any Contract Anniversary before the Annuitant's 81st birthday, less an adjustment for amounts subsequently withdrawn, plus purchase payments received after that Contract Anniversary; or
- (4) the interest anniversary value.

The interest anniversary value is equal to purchase payments, accumulated at the Interest Anniversary Rate until the last Contract Anniversary prior to the Annuitant's 81st birthday, proportionately adjusted for amounts withdrawn. The adjustment for amounts withdrawn will reduce the accumulated value as of the most recent Contract Anniversary prior to each partial withdrawal in the same proportion that the Contract Value was reduced on the date of the partial withdrawal. Such total accumulated amount, after the withdrawal adjustment, shall not exceed 200% of purchase payments adjusted for amounts withdrawn.

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

The Rate Sheet Supplement discloses the Interest Anniversary Rate that is applicable during certain periods of time. In order to receive the applicable Interest Anniversary Rate stated in the Rate Sheet Supplement, the application must be signed and received in good order by Nationwide within the stated time period during which such rates will be applicable. Interest Anniversary Rates applicable in time periods other than the time period when the application is signed are not applicable to the contract. Nationwide reserves the right to change the Interest Anniversary Rate at any time; however, Nationwide will not change the Interest Anniversary Rate for contracts once issued. You should not purchase the contract without first obtaining the applicable Rate Sheet Supplement that contains the Interest Anniversary Rate applicable at the time. All Rate Sheet Supplements are available by contacting the Service Center, and also are available on the SEC's EDGAR system at www.sec.gov (file number: 333-104511).

The contract described in this prospectus is no longer available for purchase. For historical rate information, see *Appendix D: Historical Rates and Percentages*.

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

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 greatest of:

- (1) the Contract Value as of the date that Nationwide receives all the information necessary to pay the death benefit;
- (2) the total of all purchase payments, less an adjustment for amounts withdrawn;
- (3) the highest Contract Value on any Contract Anniversary before the Annuitant's 81st birthday, less an adjustment for amounts subsequently withdrawn, plus purchase payments received after that Contract Anniversary; or
- (4) The interest anniversary value.

If Nationwide does not receive all information necessary to pay the death benefit within one year of the Annuitant's death, the calculation for A above will be the greater of (1) or (2) above.

B = the Contract Value as of the date that Nationwide receives all the information necessary to pay the death benefit; 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).

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

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.

Combination Enhanced Death Benefit II Option

For contracts issued on or after January 13, 2014, or the date of state approval (whichever is later), for an additional charge at an annualized rate of 0.65% of the Daily Net Assets, an applicant can elect the Combination Enhanced Death Benefit II Option. For contracts issued before January 13, 2014, or the date of state approval (whichever is later), the additional charge for the Combination Enhanced Death Benefit II Option is an annualized rate of 0.30% of the Daily Net Assets. The Combination Enhanced Death Benefit II 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. The Combination Enhanced Death Benefit II Option is only available until January 11, 2015, or the date of state approval of the Combination Enhanced Death Benefit III Option (whichever is later). 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 greatest of:

- (1) the Contract Value as of the date that Nationwide receives all the information necessary to pay the death benefit;
- (2) the total of all purchase payments, less an adjustment for amounts withdrawn;
- (3) the highest Contract Value on any Contract Anniversary before the Annuitant's 81st birthday, less an adjustment for amounts subsequently withdrawn, plus purchase payments received after that Contract Anniversary; or
- (4) the 5% interest anniversary value.

The 5% interest anniversary value is equal to purchase payments, accumulated at 5% annual compound interest until the last Contract Anniversary prior to the Annuitant's 81st birthday, proportionately adjusted for amounts withdrawn. The adjustment for amounts withdrawn will reduce the accumulated value as of the most recent Contract Anniversary prior to each partial withdrawal in the same proportion that the Contract Value was reduced on the date of the partial withdrawal. Such total accumulated amount, after the withdrawal adjustment, shall not exceed 200% of purchase payments adjusted for amounts withdrawn.

If the contract was issued prior to February 1, 2005, the Contract Value in (1) above will be the greater of the Contract Value as of the date that Nationwide receives all the information necessary to pay the death benefit or the Contract Value as of the date of the Annuitant's death.

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).

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

If Nationwide does not receive all information necessary to pay the death benefit within one year of the Annuitant's death, the death benefit will be the greater of (1) or (2) above.

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 greatest of:

- (1) the Contract Value as of the date that Nationwide receives all the information necessary to pay the death benefit;
- (2) the total of all purchase payments, less an adjustment for amounts withdrawn;
- (3) the highest Contract Value on any Contract Anniversary before the Annuitant's 81st birthday, less an adjustment for amounts subsequently withdrawn, plus purchase payments received after that Contract Anniversary; or
- (4) the 5% interest anniversary value.

If Nationwide does not receive all information necessary to pay the death benefit within one year of the Annuitant's death, the calculation for A above will be the greater of (1) or (2) above.

B = the Contract Value as of the date that Nationwide receives all the information necessary to pay the death benefit; and

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

If the contract was issued prior to February 1, 2005, the Contract Value in (1) and B above will be the greater of the Contract Value as of the date that Nationwide receives all the information necessary to pay the death benefit or the Contract Value as of the date of the Annuitant's death.

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).

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

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.

Combination Enhanced Death Benefit Option

For an additional charge at an annualized rate of 0.30% of the Daily Net Assets, an applicant can elect the Combination Enhanced Death Benefit Option. The Combination Enhanced Death Benefit Option is only available for contracts with Annuitants age 80 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 is no longer available for purchase. 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 greatest of:

- (1) the Contract Value as of the date that Nationwide receives all the information necessary to pay the death benefit;
- (2) the total of all purchase payments, less an adjustment for amounts withdrawn;

- (3) the highest Contract Value on any Contract Anniversary before the Annuitant's 81st birthday, less an adjustment for amounts subsequently withdrawn, plus purchase payments received after that Contract Anniversary; or
- (4) the 5% interest anniversary value.

The 5% interest anniversary value is equal to purchase payments, accumulated at 5% annual compound interest until the last Contract Anniversary prior to the Annuitant's 81st birthday, proportionately adjusted for amounts withdrawn. The adjustment for amounts withdrawn will reduce the accumulated value as of the most recent Contract Anniversary prior to each partial withdrawal in the same proportion that the Contract Value was reduced on the date of the partial withdrawal. Such total accumulated amount, after the withdrawal adjustment, shall not exceed 200% of purchase payments adjusted for amounts withdrawn.

If the contract was issued prior to February 1, 2005, the Contract Value in (1) above will be the greater of the Contract Value as of the date that Nationwide receives all the information necessary to pay the death benefit or the Contract Value as of the date of the Annuitant's death.

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).

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

If Nationwide does not receive all information necessary to pay the death benefit within one year of the Annuitant's death, the death benefit will be the greater of (1) or (2) above.

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 greatest of:

- (1) the Contract Value as of the date that Nationwide receives all the information necessary to pay the death benefit;
- (2) the total of all purchase payments, less an adjustment for amounts withdrawn;
- (3) the highest Contract Value on any Contract Anniversary before the Annuitant's 81st birthday, less an adjustment for amounts subsequently withdrawn, plus purchase payments received after that Contract Anniversary; or
- (4) the 5% interest anniversary value.

If Nationwide does not receive all information necessary to pay the death benefit within one year of the Annuitant's death, the calculation for A above will be the greater of (1) or (2) above.

B = the Contract Value as of the date that Nationwide receives all the information necessary to pay the death benefit; and

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

If the contract was issued prior to February 1, 2005, the Contract Value in (1) and B above will be the greater of the Contract Value as of the date that Nationwide receives all the information necessary to pay the death benefit or the Contract Value as of the date of the Annuitant's death.

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).

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

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.

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.

The Custom Portfolio Asset Rebalancing Service is not available after annuitization.

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

Fixed Annuity Payments

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

Variable Annuity Payments

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

First Variable Annuity Payment

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

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

Assumed Investment Return

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

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

Subsequent Variable Annuity Payments

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

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

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

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

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

Value of an Annuity Unit

Annuity Unit values for Sub-Accounts are determined by:

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

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

- (a) is the sum of:
 - (1) the Net Asset Value of the underlying mutual fund as of the end of the current Valuation Period; and
 - (2) the per share amount of any dividend or income distributions made by the underlying mutual fund (if the date of the dividend or income distribution occurs during the current Valuation Period).
- (b) is the Net Asset Value of the underlying mutual fund determined as of the end of the preceding Valuation Period.
- (c) is a factor representing the daily Variable Account charges, which is equal to 1.60% of the Daily Net Assets.

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 \$2,000, 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.

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. If the Contract Owner is permitted to submit purchase payments in excess of \$1,000,000, additional restrictions apply, as follows.

Annuity Payment Options for Contracts with Total Purchase Payments and Contract Value Annuitized Less Than or Equal to \$2,000,000

If, at the Annuitization Date, the total of all purchase payments made to the contract and the Contract Value annuitized is less than or equal to \$2,000,000, the annuity payment options available are:

- 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.

Annuity Payment Options for Contracts with Total Purchase Payments and/or Contract Value Annuitized Greater Than \$2,000,000

If, at the Annuitization Date, the total of all purchase payments made to the contract and/or the Contract Value to be annuitized is greater than \$2,000,000, Nationwide may limit the annuity payment option to the longer of:

- (1) a Fixed Life Annuity with a 20 Year Term Certain; or
- (2) a Fixed Life Annuity with a Term Certain to Age 95.

Annuity Payment Options for Contracts with Total Purchase Payments and/or Contract Value Annuitized Greater Than \$5,000,000

Additionally, Nationwide may limit the amount that may be annuitized on a single life to \$5,000,000. If the total amount to be annuitized is greater than \$5,000,000 under this contract and/or for all Nationwide issued annuity contracts with the same Annuitant, the Contract Owner must:

- (1) reduce the amount to be annuitized to \$5,000,000 or less by taking a partial withdrawal from the contract;
- (2) reduce the amount to be annuitized to \$5,000,000 or less by exchanging the portion of the Contract Value in excess of \$5,000,000 to another annuity contract; or

- (3) annuitize the portion of the Contract Value in excess of \$5,000,000 under an annuity payment option with a term certain, if available.

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. 811-03330

Securities Act of 1933 Registration File No. 333-104511

Appendix A: Underlying Mutual Fund Information

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

Designations Key:

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

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

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

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

AllianceBernstein Variable Products Series Fund, Inc. - AB VPS Growth and Income Portfolio: Class B

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

American Funds Insurance Series® - Managed Risk Asset Allocation Fund: Class P2

This underlying mutual fund is only available in contracts for which good order applications were received before July 14, 2014

Investment Advisor: Capital Research and Management Company
Sub-advisor: Milliman Financial Risk Management, LLC
Investment Objective: The fund's investment objective is to provide high total return (including income and capital gains) consistent with preservation of capital over the long term while seeking to manage volatility and provide downside protection.

Designation: FF, VOL

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

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

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

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

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

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

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

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

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

BNY Mellon Investment Portfolios - MidCap Stock Portfolio: Service Shares

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

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

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

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

BNY Mellon Stock Index Fund, Inc.: Service Shares

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

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

BNY Mellon Variable Investment Fund - Appreciation Portfolio: Service Shares

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

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

BNY Mellon Variable Investment Fund - Opportunistic Small Cap Portfolio: Service Shares

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

Investment Advisor: BNY Mellon Investment Adviser, Inc.
Investment Objective: The fund seeks capital growth.

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

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

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

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

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

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

Federated Hermes Insurance Series - Federated Hermes Managed Volatility Fund II: Service Shares (formerly, Federated Insurance Series - Federated Managed Volatility Fund II: Service Shares)

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

Investment Advisor: Federated Global Investment Management Corp.
Sub-advisor: Federated Global Investment Management Corp., Federated Investment Management Company, Federated Equity Management Company of Pennsylvania
Investment Objective: To achieve high current income and moderate capital appreciation.

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

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

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

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

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

Fidelity Variable Insurance Products Fund - Fidelity VIP Freedom Fund 2010 Portfolio: Service Class 2

Investment Advisor: FMR Co., Inc.
Investment Objective: High total return with a secondary objective of principal preservation as the fund approaches its target date and beyond.

Designation: FF

Fidelity Variable Insurance Products Fund - Fidelity VIP Freedom Fund 2020 Portfolio: Service Class 2

Investment Advisor: FMR Co., Inc.
Investment Objective: High total return with a secondary objective of principal preservation as the fund approaches its target date and beyond.

Designation: FF

Fidelity Variable Insurance Products Fund - Fidelity VIP Freedom Fund 2030 Portfolio: Service Class 2

Investment Advisor: FMR Co., Inc.
Investment Objective: High total return with a secondary objective of principal preservation as the fund approaches its target date and beyond.

Designation: FF

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

Investment Advisor: Fidelity Management & Research Company
Investment Objective: Income and capital growth consistent with reasonable risk.

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

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

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

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

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

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

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

Investment Advisor: Fidelity Management & Research Company
Investment Objective: High total return through a combination of current income and capital appreciation.

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

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

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.

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

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

Investment Advisor: Fidelity Management & Research Company
Investment Objective: Long-term growth of capital.

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

Investment Advisor: Fidelity Management & Research Company
Sub-advisor: FMR Co., Inc. (FMRC), FMR Investment Management (UK) Limited (FMR UK), and other investment advisers serve as sub-advisers for the fund.
Investment Objective: Long-term growth of capital.

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

Investment Advisor: Fidelity Management & Research Company
Investment Objective: The fund seeks above-average income and long-term capital growth, consistent with reasonable investment risk. The fund seeks to provide a yield that exceeds the composite yield of the S&P 500® Index.

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

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

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

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

Investment Advisor: Franklin Advisers, Inc.
Investment Objective: Seeks capital appreciation with income as a secondary goal.
Designation: FF

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

Investment Advisor: Franklin Advisers, Inc.
Investment Objective: Seeks to maximize income while maintaining prospects for capital appreciation.

Franklin Templeton Variable Insurance Products Trust - Franklin Rising Dividends VIP Fund: Class 2

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

Investment Advisor: Franklin Advisory Services, LLC
Investment Objective: Seeks long-term capital appreciation, with preservation of capital as an important consideration.

Franklin Templeton Variable Insurance Products Trust - Franklin Small Cap Value VIP Fund: Class 2

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

Investment Advisor: Franklin Mutual Advisers, LLC
Investment Objective: Seeks long-term total return.

Franklin Templeton Variable Insurance Products Trust - Templeton Developing Markets VIP Fund: Class 2

This underlying mutual fund is only available in contracts for which good order applications were received before April 30, 2014

Investment Advisor: Templeton Asset Management, Ltd.
Investment Objective: Seeks long-term capital appreciation.

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

This underlying mutual fund is only available in contracts for which good order applications were received before April 30, 2014

Investment Advisor: Templeton Investment Counsel, LLC
Investment Objective: Seeks long-term capital growth.

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

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2019

Investment Advisor: Franklin Advisers, Inc.
Investment Objective: Seeks high current income, consistent with preservation of capital, with capital appreciation as a secondary consideration.

Goldman Sachs Variable Insurance Trust - Goldman Sachs Global Trends Allocation Fund: Service Shares

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

Investment Advisor: Goldman Sachs Asset Management, L.P.
Investment Objective: Seeks total return while seeking to provide volatility management

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

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

Guggenheim Variable Funds - Multi-Hedge Strategies

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2019

Investment Advisor: Guggenheim Investments
Investment Objective: Capital appreciation consistent with the return and risk characteristics of the hedge fund universe and, secondarily, to achieve these returns with low correlation to and less volatility than equity indices.

Invesco - Invesco V.I. American Franchise Fund: Series II Shares

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2012

Investment Advisor: Invesco Advisers, Inc.
Investment Objective: Seek capital growth.

Invesco - Invesco V.I. Mid Cap Core Equity Fund: Series II Shares

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

Investment Advisor: Invesco Advisers, Inc.
Investment Objective: Long-term growth of capital.

Invesco Oppenheimer V.I. Discovery Mid Cap Growth Fund: Series II

This underlying mutual fund is only available in contracts for which good order applications were received before April 30, 2020

Investment Advisor: Invesco Advisers, Inc.
Investment Objective: Capital appreciation.

Invesco Oppenheimer V.I. Global Fund: Series II

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

Invesco Oppenheimer V.I. Global Strategic Income Fund: Series II

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

Investment Advisor: Invesco Advisers, Inc.
Investment Objective: The Fund seeks total return.

Invesco Oppenheimer V.I. International Growth Fund: Series II

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

Invesco Oppenheimer V.I. Main Street Fund: Series II

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

Invesco Oppenheimer V.I. Main Street Small Cap Fund: Series II

Investment Advisor: Invesco Advisers, Inc.
Investment Objective: Capital appreciation.

Ivy Variable Insurance Portfolios - Asset Strategy: Class II

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

Investment Advisor: Ivy Investment Management Company
Investment Objective: To seek to provide total return.

Ivy Variable Insurance Portfolios - High Income: Class II

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

Investment Advisor: Ivy Investment Management Company
Investment Objective: To seek to provide total return through a combination of high current income and capital appreciation.

Ivy Variable Insurance Portfolios - Mid Cap Growth: Class II

Investment Advisor: Ivy Investment Management Company
Investment Objective: To seek to provide growth of capital.

Janus Aspen Series - Janus Henderson Balanced Portfolio: Service Shares (formerly, Janus Henderson VIT Balanced Portfolio: Service Shares)

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

Investment Advisor: Janus Capital Management LLC
Investment Objective: Long-term capital growth, consistent with preservation of capital and balanced by current income.

Janus Aspen Series - Janus Henderson Flexible Bond Portfolio: Service Shares (formerly, Janus Henderson VIT Flexible Bond Portfolio: Service Shares)

Investment Advisor: Janus Capital Management LLC
Investment Objective: Maximum total return, consistent with preservation of capital.

Janus Aspen Series - Janus Henderson Forty Portfolio: Service Shares (formerly, Janus Henderson VIT Forty Portfolio: Service Shares)

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2014

Investment Advisor: Janus Capital Management LLC
Investment Objective: Long-term growth of capital.

Janus Aspen Series - Janus Henderson Global Technology and Innovation Portfolio: Service Shares (formerly, Janus Henderson VIT Global Technology Portfolio: Service Shares)

Investment Advisor: Janus Capital Management LLC
Investment Objective: Long-term growth of capital.

Janus Aspen Series - Janus Henderson Overseas Portfolio: Service Shares (formerly, Janus Henderson VIT Overseas Portfolio: Service Shares)

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

Investment Advisor: Janus Capital Management LLC
Investment Objective: Long-term growth of capital.

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

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

Lord Abbett Series Fund, Inc. - Total Return Portfolio: Class VC

Investment Advisor: Lord, Abbett & Co. LLC
Investment Objective: The Fund's investment objective is to seek income and capital appreciation to produce a high total return.

MFS® Variable Insurance Trust - MFS New Discovery Series: Service Class

Investment Advisor: Massachusetts Financial Services Company
Investment Objective: To seek capital appreciation.

MFS® Variable Insurance Trust - MFS Value Series: Service Class

Investment Advisor: Massachusetts Financial Services Company
Investment Objective: To seek capital appreciation.

MFS® Variable Insurance Trust II - MFS International Growth Portfolio: Service Class

Investment Advisor: Massachusetts Financial Services Company
Investment Objective: To seek capital appreciation.

MFS® Variable Insurance Trust II - MFS International Intrinsic Value Portfolio: Service Class

Investment Advisor: Massachusetts Financial Services Company
Investment Objective: To seek capital appreciation.

MFS® Variable Insurance Trust II - MFS Massachusetts Investors Growth Stock Portfolio: Service Class

This underlying mutual fund is only available in contracts for which good order applications were received before March 27, 2015

Investment Advisor: Massachusetts Financial Services Company
Investment Objective: To seek capital appreciation.

MFS® Variable Insurance Trust II - MFS Research International Portfolio: Service Class

Investment Advisor: Massachusetts Financial Services Company
Investment Objective: To seek capital appreciation.

MFS® Variable Insurance Trust III - MFS Mid Cap Value Portfolio: Service Class

Investment Advisor: Massachusetts Financial Services Company
Investment Objective: To seek capital appreciation.

Morgan Stanley Variable Insurance Fund, Inc. - Core Plus Fixed Income Portfolio: Class II

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2009

Investment Advisor: Morgan Stanley Investment Management Inc.
Investment Objective: Above-average total return over a market cycle of three to five years by investing primarily in a diversified portfolio of fixed income securities.

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

Effective May 1, 2004 this underlying mutual fund is no longer available to receive transfers or new purchase payments

Investment Advisor: Morgan Stanley Investment Management Inc.
Investment Objective: High total return by investing primarily in fixed income securities of government and government-related issuers and, to a lesser extent, of corporate issuers in emerging market countries.

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

Investment Advisor: Morgan Stanley Investment Management Inc.
Sub-advisor: Morgan Stanley Investment Management Limited
Investment Objective: Both capital appreciation and current income.

Mutual Fund and Variable Insurance Trust - Rational Insider Buying VA Fund

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

Investment Advisor: Rational Advisors, Inc.
Sub-advisor: Tuttle Tactical Management, LLC
Investment Objective: Seeks total return on investment with dividend income as an important component of that return

Nationwide Variable Insurance Trust - American Funds NVIT Asset Allocation Fund: Class II

Investment Advisor: Capital Research and Management Company, Nationwide Fund Advisors
Investment Objective: The fund seeks to provide high total return (including income and capital gains) consistent with preservation of capital over the long term.

Designation: MF

Nationwide Variable Insurance Trust - American Funds NVIT Bond Fund: Class II

Investment Advisor: Capital Research and Management Company, Nationwide Fund Advisors
Investment Objective: The Fund seeks to provide as high a level of current income as is consistent with the preservation of capital.

Designation: MF

Nationwide Variable Insurance Trust - American Funds NVIT Global Growth Fund: Class II

Investment Advisor: Capital Research and Management Company, Nationwide Fund Advisors
Investment Objective: The Fund seeks to provide long-term growth of capital.

Designation: MF

Nationwide Variable Insurance Trust - American Funds NVIT Growth Fund: Class II

Investment Advisor: Capital Research and Management Company, Nationwide Fund Advisors
Investment Objective: The Fund seeks to provide growth of capital.

Designation: MF

Nationwide Variable Insurance Trust - American Funds NVIT Growth-Income Fund: Class II

Investment Advisor: Capital Research and Management Company, Nationwide Fund Advisors
Investment Objective: The fund seeks to achieve long-term growth of capital and income.

Designation: MF

Nationwide Variable Insurance Trust - Amundi NVIT Multi Sector Bond Fund: Class I

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Amundi Pioneer Institutional Asset Management, Inc.
Investment Objective: The Fund seeks to provide above average total return over a market cycle of three to five years.

Nationwide Variable Insurance Trust - BlackRock NVIT Equity Dividend Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: BlackRock Investment Management, LLC
Investment Objective: The Fund seeks capital growth and income through investments in equity securities, including common stocks and securities convertible into common stocks.

Nationwide Variable Insurance Trust - BlackRock NVIT Managed Global Allocation Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Nationwide Asset Management, LLC
Investment Objective: The Fund seeks high total investment return consistent with preservation of capital over the long term.

Designation: FF, VOL

Nationwide Variable Insurance Trust - DoubleLine NVIT Total Return Tactical Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: DoubleLine Capital LP
Investment Objective: The Fund seeks to maximize total return.

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

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

Nationwide Variable Insurance Trust - Neuberger Berman NVIT Multi Cap Opportunities Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Neuberger Berman Investment Advisers LLC
Investment Objective: The fund seeks long-term capital growth.

Nationwide Variable Insurance Trust - NVIT AllianzGI International Growth Fund: Class 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.

Nationwide Variable Insurance Trust - NVIT AQR Large Cap Defensive Style Fund: Class II (formerly, Nationwide Variable Insurance Trust - NVIT Nationwide Fund: Class II)

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: AQR Capital Management, LLC
Investment Objective: The Fund seeks total return through a flexible combination of capital appreciation and current income.

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

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

Designation: FF

Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Balanced Fund: Class II (formerly, Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Balanced Fund: Class II)

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The Fund seeks a high level of total return through investment in both equity and fixed income securities.

Designation: FF

Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Capital Appreciation Fund: Class II (formerly, Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Capital Appreciation Fund: Class II)

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The Fund seeks growth of capital, but also seeks income consistent with a less aggressive level of risk as compared to other Blueprint (SM) Funds.

Designation: FF

Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Conservative Fund: Class II (formerly, Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Conservative Fund: Class II)

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The Fund seeks a high level of total return consistent with a conservative level of risk as compared to other Blueprint(SM) Funds.

Designation: FF

Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Managed Growth & Income Fund: Class II (formerly, Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Managed Growth & Income Fund: Class II)

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Nationwide Asset Management, LLC
Investment Objective: The Fund seeks a high level of total return through investment in both equity and fixed-income securities, consistent with preservation of capital.

Designation: FF, VOL

Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Managed Growth Fund: Class II (formerly, Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Managed Growth Fund: Class II)

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Nationwide Asset Management, LLC
Investment Objective: The Fund seeks growth primarily and investment income secondarily consistent with the preservation of capital.

Designation: FF, VOL

Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderate Fund: Class II (formerly, Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Moderate Fund: Class II)

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Nationwide Asset Management, LLC
Investment Objective: The Fund seeks a high level of total return consistent with a moderate level of risk as compared to other Blueprint (SM) Funds.

Designation: FF

Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderately Aggressive Fund: Class II (formerly, Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Moderately Aggressive Fund: Class II)

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The Fund seeks growth of capital, but also seeks income consistent with a moderately aggressive level of risk as compared to other Blueprint (SM) Funds.

Designation: FF

Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderately Conservative Fund: Class II (formerly, Nationwide Variable Insurance Trust - NVIT Cardinal(SM) Moderately Conservative Fund: Class II)

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The fund seeks a high level of total return consistent with a moderately conservative level of risk.

Designation: FF

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

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

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

Nationwide Variable Insurance Trust - NVIT Core Bond Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Nationwide Asset Management, LLC
Investment Objective: The Fund seeks a high level of current income consistent with preserving capital.

Nationwide Variable Insurance Trust - NVIT Core Plus Bond Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Neuberger Berman Investment Advisers LLC
Investment Objective: The Fund seeks long-term total return consistent with reasonable risk.

Nationwide Variable Insurance Trust - NVIT DFA Capital Appreciation Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The Fund seeks primarily to provide growth of capital, and secondarily current income.

Designation: FF

Nationwide Variable Insurance Trust - NVIT DFA Moderate Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The Fund seeks a high level of total return consistent with a moderate level of risk.
Designation: FF

Nationwide Variable Insurance Trust - NVIT Emerging Markets Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Lazard Asset Management LLC and Standard Life Investments (Corporate Funds) Limited
Investment Objective: The Fund seeks long-term capital growth by investing primarily in equity securities of companies located in emerging market countries.

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

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Nationwide Asset Management, LLC
Investment Objective: The Fund seeks as high a level of current income as is consistent with preserving capital.

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

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Federated Investment Management Company
Investment Objective: The Fund seeks as high a level of current income as is consistent with preserving capital and maintaining liquidity. The Fund is a money market fund that seeks to maintain a stable net asset value of \$1.00 per share.

Nationwide Variable Insurance Trust - NVIT International Equity Fund: Class II

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

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Lazard Asset Management LLC
Investment Objective: The Fund seeks long-term capital growth by investing primarily in equity securities of companies in Europe, Australasia, the Far East and other regions, including developing countries.

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

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: BlackRock Investment Management, LLC
Investment Objective: The Fund seeks to match the performance of the MSCI EAFE® Index as closely as possible before the deduction of Fund expenses.

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

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

Designation: FF

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

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The Fund seeks a high level of total return through investment in both equity and fixed-income securities.

Designation: FF

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

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The Fund seeks growth of capital, but also seeks income consistent with a less aggressive level of risk as compared to other NVIT Investor Destinations Funds.

Designation: FF

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

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The Fund seeks a high level of total return consistent with a conservative level of risk as compared to other Investor Destinations Funds.

Designation: FF

Nationwide Variable Insurance Trust - NVIT Investor Destinations Managed Growth & Income Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Nationwide Asset Management, LLC
Investment Objective: The Fund seeks a high level of total return through investment in both equity and fixed-income securities, consistent with preservation of capital.

Designation: FF, VOL

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

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Nationwide Asset Management, LLC
Investment Objective: The Fund seeks growth primarily and investment income secondarily consistent with the preservation of capital.

Designation: FF, VOL

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

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The Fund seeks a high level of total return consistent with a moderate level of risk as compared to other Investor Destinations Funds.

Designation: FF

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

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The Fund seeks growth of capital, but also seeks income consistent with a moderately aggressive level of risk as compared to other Investor Destinations Funds.

Designation: FF

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

Investment Advisor: Nationwide Fund Advisors
Investment Objective: The Fund seeks a high level of total return consistent with a moderately conservative level of risk.

Designation: FF

Nationwide Variable Insurance Trust - NVIT iShares® Fixed Income ETF Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: BlackRock Investment Management, LLC
Investment Objective: The fund seeks total return.

Designation: FF

Nationwide Variable Insurance Trust - NVIT iShares® Global Equity ETF Fund: Class II

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

Designation: FF

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

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

Nationwide Variable Insurance Trust - NVIT Managed American Funds Asset Allocation Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Nationwide Asset Management, LLC
Investment Objective: The Fund seeks to provide a high total return (including income and capital gains) consistent with preservation of capital over the long term.

Designation: FF, VOL

Nationwide Variable Insurance Trust - NVIT Managed American Funds Growth-Income Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Nationwide Asset Management, LLC
Investment Objective: The Fund seeks to achieve long-term growth of capital and income.
Designation: FF, VOL

Nationwide Variable Insurance Trust - NVIT Mellon Dynamic U.S. Core Fund: Class 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.

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

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

Nationwide Variable Insurance Trust - NVIT Mid Cap Index Fund: Class I

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

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

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.

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

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: American Century Investment Management, Inc.; Thompson, Siegel & Walmsley LLC; and WEDGE Capital Management, L.L.P.
Investment Objective: The fund seeks long-term capital appreciation.

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

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

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

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Jacobs Levy Equity Management, Inc. and WCM Investment Management, LLC
Investment Objective: The Fund seeks capital appreciation.

Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Company Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Jacobs Levy Equity Management, Inc. and Invesco Advisers, Inc.
Investment Objective: The Fund seeks long-term growth of capital.

Nationwide Variable Insurance Trust - NVIT Newton Sustainable U.S. Equity Fund: Class II (formerly, Nationwide Variable Insurance Trust - Neuberger Berman NVIT Socially Responsible Fund: Class II)

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Newton Investment Management Limited
Investment Objective: The Fund seeks long-term growth of capital by investing primarily in securities of companies that meet the Fund's financial criteria and social policy.

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

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

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

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

Nationwide Variable Insurance Trust - NVIT Short Term Bond Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: Nationwide Asset Management, LLC
Investment Objective: The Fund seeks to provide a high level of current income while preserving capital and minimizing fluctuations in share value.

Nationwide Variable Insurance Trust - NVIT Small Cap Index Fund: Class II

Investment Advisor: Nationwide Fund Advisors
Sub-advisor: BlackRock Investment Management, LLC
Investment Objective: The Fund seeks to match the performance of the Russell 2000® Index as closely as possible before the deduction of Fund expenses.

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

Neuberger Berman Advisers Management Trust - Mid Cap Growth Portfolio: Class S

This underlying mutual fund is only available in contracts for which good order applications were received before November 6, 2015

Investment Advisor: Neuberger Berman Investment Advisers LLC
Investment Objective: The Fund seeks growth of capital.

Neuberger Berman Advisers Management Trust - Short Duration Bond Portfolio: Class I

This underlying mutual fund is only available in contracts for which good order applications were received before May 1, 2012

Investment Advisor: Neuberger Berman Investment Advisers LLC
Investment Objective: The Fund seeks the highest available current income consistent with liquidity and low risk to principal; total return is a secondary goal.

Neuberger Berman Advisers Management Trust - Sustainable Equity Portfolio: Class I

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

Investment Advisor: Neuberger Berman Investment Advisers LLC
Investment Objective: The Fund seeks long-term growth of capital by investing primarily in securities of companies that meet the Fund's environmental, social and governance (ESG) criteria.

Northern Lights Variable Trust - TOPS® Managed Risk Balanced ETF Portfolio: Class 4

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

Investment Advisor: ValMark Advisers, Inc.
Sub-advisor: Milliman Financial Risk Management, LLC
Investment Objective: Seeks capital appreciation with less volatility than the equity markets as a whole.
Designation: FF, VOL

Northern Lights Variable Trust - TOPS® Managed Risk Growth ETF Portfolio: Class 4

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

Investment Advisor: ValMark Advisers, Inc.
Sub-advisor: Milliman Financial Risk Management, LLC
Investment Objective: Seeks capital appreciation with less volatility than the equity markets.
Designation: FF, VOL

Northern Lights Variable Trust - TOPS® Managed Risk Moderate Growth ETF Portfolio: Class 4

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

Investment Advisor: ValMark Advisers, Inc.
Sub-advisor: Milliman Financial Risk Management, LLC
Investment Objective: Seeks capital appreciation with less volatility than the equity markets as a whole.
Designation: FF, VOL

PIMCO Variable Insurance Trust - All Asset Portfolio: Advisor Class

Investment Advisor: PIMCO
Sub-advisor: Research Affiliates, LLC
Investment Objective: The Portfolio seeks maximum real return, consistent with preservation of real capital and prudent investment management.
Designation: FF

PIMCO Variable Insurance Trust - Emerging Markets Bond Portfolio: Advisor Class

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

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

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

PIMCO Variable Insurance Trust - Low Duration Portfolio: Advisor Class

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

PIMCO Variable Insurance Trust - Short-Term Portfolio: Advisor Class

Investment Advisor: PIMCO
Investment Objective: The Portfolio seeks maximum current income, consistent with preservation of capital and daily liquidity.

PIMCO Variable Insurance Trust - Total Return Portfolio: Advisor Class

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

Putnam Variable Trust - Putnam VT Equity Income Fund: Class IB

Investment Advisor: Putnam Investment Management, LLC
Sub-advisor: Putnam Investments Limited
Investment Objective: Seeks capital growth and current income.

Putnam Variable Trust - Putnam VT Growth Opportunities Fund: Class IB

This underlying mutual fund is only available in contracts for which good order applications were received before November 19, 2016

Investment Advisor: Putnam Investment Management, LLC
Sub-advisor: Putnam Investments Limited
Investment Objective: Seeks capital appreciation.

Putnam Variable Trust - Putnam VT International Equity Fund: Class IB

Investment Advisor: Putnam Investment Management, LLC
Sub-advisor: The Putnam Advisory Company, LLC
Investment Objective: Seeks capital appreciation.

Putnam Variable Trust - Putnam VT International Value Fund: Class IB

Investment Advisor: Putnam Investment Management, LLC
Sub-advisor: Putnam Investments Limited and The Putnam Advisory Company, LLC
Investment Objective: Seeks capital growth. Current income is a secondary objective.

T. Rowe Price Equity Series, Inc. - T. Rowe Price Health Sciences Portfolio: II

Investment Advisor: T. Rowe Price Associates, Inc.
Investment Objective: The fund seeks long-term capital appreciation.

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

Investment Advisor: Van Eck Associates Corporation
Investment Objective: Seeks long-term capital appreciation by investing primarily in hard asset securities. Income is a secondary consideration.

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

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

Investment Advisor: Van Eck Associates Corporation
Investment Objective: Seeks long-term capital appreciation by investing primarily in hard asset securities. Income is a secondary consideration.

Virtus Variable Insurance Trust - Virtus Duff & Phelps Real Estate Securities Series: Class A

Investment Advisor: Virtus Investment Advisers, Inc.
Sub-advisor: Duff & Phelps Investment Management Co.
Investment Objective: Capital appreciation and income with approximately equal emphasis.

Wells Fargo Variable Trust - VT Small Cap Growth Fund: Class 2

Investment Advisor: Wells Fargo Funds Management, LLC
Sub-advisor: Wells Capital Management, Inc.
Investment Objective: Seeks long-term capital appreciation.

Appendix B: Condensed Financial Information

The following tables list the Condensed Financial Information (the Accumulation Unit value information for Accumulation Units outstanding) for contracts with no optional benefits (the minimum Variable Account charge of 1.60%) and contracts with the most expensive combination of allowable optional benefits as of December 31, 2019 (the maximum Variable Account charge of 3.30%). The term "Period" is defined as a complete calendar year, unless otherwise noted. Those Periods with an asterisk (*) reflect Accumulation Unit information for a partial year only. To obtain a copy of the Condensed Financial Information for any other Variable Account expense tier, contact the Service Center and request a copy of the Statement of Additional Information, which is available free of charge.

The following underlying mutual funds in which the Sub-Accounts invest were added to the Variable Account after December 31, 2019; therefore, no Condensed Financial Information is available:

- American Century Variable Portfolios, Inc. - American Century VP Value Fund: Class II
- MFS(R) Variable Insurance Trust II - MFS Research International Portfolio: Service Class
- MFS(R) Variable Insurance Trust III - MFS Mid Cap Value Portfolio: Service Class
- Putnam Variable Trust - Putnam VT International Value Fund: Class IB

No Additional Contract Options Elected Total - 1.60%
Variable account charges of the daily net assets of the variable account - 1.60%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
AllianceBernstein Variable Products Series Fund, Inc. - AB VPS Dynamic Asset Allocation Portfolio: Class B - Q/NQ				
2019	11.595188	13.148585	13.40%	61,355
2018	12.719340	11.595188	-8.84%	65,921
2017	11.306161	12.719340	12.50%	91,816
2016	11.115346	11.306161	1.72%	101,509
2015	11.444881	11.115346	-2.88%	114,023
2014	11.161427	11.444881	2.54%	117,717
2013	10.133644	11.161427	10.14%	90,399
2012*.....	10.000000	10.133644	1.34%	23,909
AllianceBernstein Variable Products Series Fund, Inc. - AB VPS Growth and Income Portfolio: Class B - Q/NQ				
2019	28.359895	34.495180	21.63%	512
2018	30.612974	28.359895	-7.36%	0
2017	26.231006	30.612974	16.71%	0
2016	23.999508	26.231006	9.30%	0
2015	24.046675	23.999508	-0.20%	0
2014	22.360320	24.046675	7.54%	0
2013	16.883353	22.360320	32.44%	0
2012	14.634801	16.883353	15.36%	0
2011	14.021132	14.634801	4.38%	0
2010	12.632195	14.021132	11.00%	0
AllianceBernstein Variable Products Series Fund, Inc. - AB VPS International Value Portfolio: Class B - Q/NQ				
2019	7.643243	8.783689	14.92%	2,938
2018*.....	10.000000	7.643243	-23.57%	2,938

No Additional Contract Options Elected Total - 1.60%
Variable account charges of the daily net assets of the variable account - 1.60%

<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 Small/Mid Cap Value Portfolio: Class B - Q/NQ				
2019	36.164081	42.667806	17.98%	81,981
2018	43.392711	36.164081	-16.66%	86,335
2017	39.075084	43.392711	11.05%	91,385
2016	31.819727	39.075084	22.80%	93,838
2015	34.289647	31.819727	-7.20%	96,305
2014	31.985756	34.289647	7.20%	100,680
2013	23.617220	31.985756	35.43%	84,555
2012	20.260226	23.617220	16.57%	41,193
2011	22.531759	20.260226	-10.08%	26,713
2010	18.088254	22.531759	24.57%	14,898
 American Century Variable Portfolios II, Inc. - American Century VP Inflation Protection Fund: Class II - Q/NQ				
2019	12.939440	13.865911	7.16%	199,722
2018	13.532451	12.939440	-4.38%	232,720
2017	13.264844	13.532451	2.02%	276,195
2016	12.913377	13.264844	2.72%	333,057
2015	13.455468	12.913377	-4.03%	301,707
2014	13.237451	13.455468	1.65%	298,546
2013	14.699118	13.237451	-9.94%	302,712
2012	13.911245	14.699118	5.66%	301,289
2011	12.650935	13.911245	9.96%	232,485
2010	12.230506	12.650935	3.44%	131,892
 American Century Variable Portfolios, Inc. - American Century VP Income & Growth Fund: Class II - Q/NQ				
2019	26.920898	32.781144	21.77%	0
2018	29.481945	26.920898	-8.69%	0
2017	24.904858	29.481945	18.38%	0
2016	22.357583	24.904858	11.39%	0
2015	24.158328	22.357583	-7.45%	0
2014	21.855950	24.158328	10.53%	0
2013	16.394036	21.855950	33.32%	270
2012	14.556701	16.394036	12.62%	270
2011	14.382022	14.556701	1.21%	270
2010	12.836504	14.382022	12.04%	503
 American Century Variable Portfolios, Inc. - American Century VP Mid Cap Value Fund: Class II - Q/NQ				
2019	25.294799	32.106554	26.93%	178,592
2018	29.537182	25.294799	-14.36%	216,444
2017	26.928079	29.537182	9.69%	245,755
2016	22.298890	26.928079	20.76%	254,144
2015	23.025180	22.298890	-3.15%	197,561
2014	20.130619	23.025180	14.38%	178,855
2013	15.748872	20.130619	27.82%	115,143
2012	13.770885	15.748872	14.36%	75,764
2011	14.113318	13.770885	-2.43%	49,896
2010	12.055015	14.113318	17.07%	35,846

No Additional Contract Options Elected Total - 1.60%
Variable account charges of the daily net assets of the variable account - 1.60%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
American Funds Insurance Series® - Managed Risk Asset Allocation Fund: Class P2 - Q/NQ				
2019	13.201646	15.326816	16.10%	424,237
2018	14.108192	13.201646	-6.43%	444,969
2017	12.488108	14.108192	12.97%	450,577
2016	11.830070	12.488108	5.56%	478,561
2015	12.152643	11.830070	-2.65%	545,290
2014	12.001161	12.152643	1.26%	802,511
2013	10.114716	12.001161	18.65%	460,025
BlackRock Variable Series Funds II, Inc. - BlackRock High Yield V.I. Fund: Class III - Q/NQ				
2019	10.284953	11.624526	13.02%	134,924
2018	10.764030	10.284953	-4.45%	111,089
2017	10.215472	10.764030	5.37%	108,803
2016	9.201575	10.215472	11.02%	95,495
2015*	10.000000	9.201575	-7.98%	29,251
BlackRock Variable Series Funds II, Inc. - BlackRock Total Return V.I. Fund: Class III - Q/NQ				
2019	9.777700	10.501329	7.40%	92,662
2018	10.009780	9.777700	-2.32%	83,687
2017	9.856092	10.009780	1.56%	79,824
2016	9.775523	9.856092	0.82%	111,038
2015*	10.000000	9.775523	-2.24%	28,154
BlackRock Variable Series Funds, Inc. - BlackRock Equity Dividend V.I. Fund: Class III - Q/NQ				
2019	11.624806	14.580039	25.42%	142,882
2018	12.761318	11.624806	-8.91%	254,891
2017	11.132423	12.761318	14.63%	254,905
2016	9.747542	11.132423	14.21%	246,803
2015*	10.000000	9.747542	-2.52%	81,054
BlackRock Variable Series Funds, Inc. - BlackRock Global Allocation V.I. Fund: Class III - Q/NQ				
2019	15.264116	17.686764	15.87%	926,115
2018	16.785902	15.264116	-9.07%	1,104,616
2017	15.001598	16.785902	11.89%	1,280,949
2016	14.686033	15.001598	2.15%	1,443,598
2015	15.075762	14.686033	-2.59%	1,629,612
2014	15.030474	15.075762	0.30%	1,599,252
2013	13.350274	15.030474	12.59%	1,392,980
2012	12.338136	13.350274	8.20%	775,995
2011	13.012002	12.338136	-5.18%	479,540
2010	12.047512	13.012002	8.01%	176,265
BNY Mellon Investment Portfolios - MidCap Stock Portfolio: Service Shares - Q/NQ				
2019	11.098105	13.088827	17.94%	49,558
2018	13.378083	11.098105	-17.04%	53,067
2017	11.817555	13.378083	13.21%	60,101
2016	10.424458	11.817555	13.36%	66,673
2015	10.867426	10.424458	-4.08%	70,081
2014*	10.000000	10.867426	8.67%	44,756

No Additional Contract Options Elected Total - 1.60%
Variable account charges of the daily net assets of the variable account - 1.60%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
BNY Mellon Investment Portfolios - Small Cap Stock Index Portfolio: Service Shares - Q/NQ				
2019	39.872248	47.949358	20.26%	24,803
2018	44.520294	39.872248	-10.44%	30,993
2017	40.249806	44.520294	10.61%	32,307
2016	32.532659	40.249806	23.72%	35,722
2015	33.850236	32.532659	-3.89%	36,482
2014	32.724659	33.850236	3.44%	49,015
2013	23.633971	32.724659	38.46%	57,498
2012	20.752350	23.633971	13.89%	52,955
2011	20.971090	20.752350	-1.04%	31,604
2010	16.937364	20.971090	23.82%	27,278
BNY Mellon Stock Index Fund, Inc.: Service Shares - Q/NQ				
2019	29.808965	38.243286	28.29%	65,553
2018	31.842237	29.808965	-6.39%	71,449
2017	26.695664	31.842237	19.28%	83,360
2016	24.343383	26.695664	9.66%	97,855
2015	24.526219	24.343383	-0.75%	138,418
2014	22.037215	24.526219	11.29%	158,998
2013	17.004166	22.037215	29.60%	201,997
2012	14.965480	17.004166	13.62%	173,926
2011	14.965816	14.965480	0.00%	109,789
2010	13.278689	14.965816	12.71%	95,173
BNY Mellon Variable Investment Fund - Appreciation Portfolio: Service Shares - Q/NQ				
2019	25.641326	34.205307	33.40%	105,547
2018	28.053225	25.641326	-8.60%	118,579
2017	22.445563	28.053225	24.98%	141,808
2016	21.191790	22.445563	5.92%	168,097
2015	22.137140	21.191790	-4.27%	194,219
2014	20.864105	22.137140	6.10%	190,796
2013	17.548607	20.864105	18.89%	169,808
2012	16.193027	17.548607	8.37%	110,702
2011	15.133209	16.193027	7.00%	66,208
2010	13.367954	15.133209	13.21%	22,747
BNY Mellon Variable Investment Fund - Opportunistic Small Cap Portfolio: Service Shares - Q/NQ				
2019	21.122224	25.251058	19.55%	0
2018	26.597889	21.122224	-20.59%	0
2017	21.732626	26.597889	22.39%	0
2016	18.910150	21.732626	14.93%	0
2015	19.714926	18.910150	-4.08%	0
2014	19.774186	19.714926	-0.30%	0
2013	13.558002	19.774186	45.85%	0
2012	11.459604	13.558002	18.31%	0
2011	13.550665	11.459604	-15.43%	0
2010	10.526805	13.550665	28.73%	0
Columbia Funds Variable Series Trust II - Columbia VP High Yield Bond Fund: Class 2 - Q/NQ				
2019	9.622050	11.032478	14.66%	5,969
2018	10.186724	9.622050	-5.54%	2,705
2017*	10.000000	10.186724	1.87%	2,705

No Additional Contract Options Elected Total - 1.60%
Variable account charges of the daily net assets of the variable account - 1.60%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Delaware VIP Trust - Delaware VIP Small Cap Value Series: Service Class - Q/NQ				
2019	13.539790	17.016287	25.68%	118,125
2018	16.568660	13.539790	-18.28%	134,212
2017	15.065852	16.568660	9.97%	161,244
2016	11.679458	15.065852	28.99%	249,637
2015	12.689419	11.679458	-7.96%	119,109
2014	12.209756	12.689419	3.93%	108,819
2013*	10.000000	12.209756	22.10%	43,889
Eaton Vance Variable Trust - Eaton Vance VT Floating-Rate Income Fund: Initial Class - Q/NQ				
2019	10.396486	10.954316	5.37%	392,124
2018	10.575550	10.396486	-1.69%	436,565
2017	10.389390	10.575550	1.79%	321,098
2016	9.690925	10.389390	7.21%	263,540
2015	9.947197	9.690925	-2.58%	260,666
2014	10.051420	9.947197	-1.04%	111,297
Federated Hermes Insurance Series - Federated Hermes Managed Volatility Fund II: Service Shares - Q/NQ				
2019	9.044102	10.671759	18.00%	5,588
2018*	10.000000	9.044102	-9.56%	5,381
Federated Hermes Insurance Series - Federated Hermes Quality Bond Fund II: Service Shares - Q/NQ				
2019	13.611641	14.621983	7.42%	15,649
2018	13.943436	13.611641	-2.38%	15,801
2017	13.657464	13.943436	2.09%	18,101
2016	13.405476	13.657464	1.88%	18,058
2015	13.683583	13.405476	-2.03%	19,936
2014	13.434163	13.683583	1.86%	24,142
2013	13.550919	13.434163	-0.86%	21,868
2012	12.583144	13.550919	7.69%	24,043
2011	12.537641	12.583144	0.36%	24,272
2010	11.766909	12.537641	6.55%	29,178
Fidelity Variable Insurance Products - Emerging Markets Portfolio: Service Class 2 - Q/NQ				
2019	8.228260	10.460310	27.13%	31,774
2018*	10.000000	8.228260	-17.72%	18,703
Fidelity Variable Insurance Products Fund - Fidelity VIP Freedom Fund 2010 Portfolio: Service Class 2 - Q/NQ				
2019	15.913660	18.125334	13.90%	89,762
2018	16.893833	15.913660	-5.80%	108,071
2017	15.220049	16.893833	11.00%	134,001
2016	14.698109	15.220049	3.55%	103,295
2015	15.016756	14.698109	-2.12%	88,254
2014	14.644250	15.016756	2.54%	95,966
2013	13.147371	14.644250	11.39%	92,488
2012	11.974613	13.147371	9.79%	66,730
2011	12.221123	11.974613	-2.02%	65,395
2010	11.035277	12.221123	10.75%	29,775

No Additional Contract Options Elected Total - 1.60%
Variable account charges of the daily net assets of the variable account - 1.60%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Fidelity Variable Insurance Products Fund - Fidelity VIP Freedom Fund 2020 Portfolio: Service Class 2 - Q/NQ				
2019	16.786744	19.801810	17.96%	185,273
2018	18.165334	16.786744	-7.59%	220,982
2017	15.877997	18.165334	14.41%	253,555
2016	15.250512	15.877997	4.11%	263,553
2015	15.569968	15.250512	-2.05%	297,571
2014	15.127960	15.569968	2.92%	279,436
2013	13.295195	15.127960	13.79%	228,686
2012	11.949934	13.295195	11.26%	120,356
2011	12.296505	11.949934	-2.82%	111,229
2010	10.930159	12.296505	12.50%	69,479
Fidelity Variable Insurance Products Fund - Fidelity VIP Freedom Fund 2030 Portfolio: Service Class 2 - Q/NQ				
2019	17.886230	21.843855	22.13%	96,750
2018	19.771228	17.886230	-9.53%	85,552
2017	16.646835	19.771228	18.77%	88,548
2016	15.903114	16.646835	4.68%	120,577
2015	16.247758	15.903114	-2.12%	130,153
2014	15.764209	16.247758	3.07%	103,985
2013	13.195500	15.764209	19.47%	85,083
2012	11.642957	13.195500	13.33%	32,077
2011	12.176394	11.642957	-4.38%	9,334
2010	10.677541	12.176394	14.04%	10,813
Fidelity Variable Insurance Products Fund - VIP Balanced Portfolio: Service Class 2 - Q/NQ				
2019	11.188353	13.664292	22.13%	316,468
2018	11.899783	11.188353	-5.98%	279,686
2017	10.414297	11.899783	14.26%	212,964
2016*	10.000000	10.414297	4.14%	166,101
Fidelity Variable Insurance Products Fund - VIP Contrafund® Portfolio: Service Class 2 - Q/NQ				
2019	33.877116	43.760722	29.17%	3,821
Fidelity Variable Insurance Products Fund - VIP Energy Portfolio: Service Class 2 - Q/NQ				
2019	12.283797	13.274753	8.07%	115,910
2018	16.594959	12.283797	-25.98%	138,713
2017	17.345422	16.594959	-4.33%	139,312
2016	13.202890	17.345422	31.38%	174,482
2015	16.931087	13.202890	-22.02%	171,702
2014	19.724711	16.931087	-14.16%	161,585
2013	16.146646	19.724711	22.16%	99,290
2012	15.668033	16.146646	3.05%	54,374
2011	16.795613	15.668033	-6.71%	40,911
2010	14.324389	16.795613	17.25%	30,893

No Additional Contract Options Elected Total - 1.60%
Variable account charges of the daily net assets of the variable account - 1.60%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Fidelity Variable Insurance Products Fund - VIP Equity-Income Portfolio: Service Class 2 - Q/NQ				
2019	24.836916	31.064413	25.07%	298,018
2018	27.599393	24.836916	-10.01%	357,422
2017	24.897295	27.599393	10.85%	417,896
2016	21.494481	24.897295	15.83%	485,732
2015	22.810831	21.494481	-5.77%	479,426
2014	21.369676	22.810831	6.74%	430,002
2013	16.989318	21.369676	25.78%	353,272
2012	14.750481	16.989318	15.18%	235,970
2011	14.892313	14.750481	-0.95%	111,020
2010	13.169727	14.892313	13.08%	81,159
Fidelity Variable Insurance Products Fund - VIP Growth & Income Portfolio: Service Class 2 - Q/NQ				
2019	11.523465	14.704609	27.61%	88,305
2018	12.897537	11.523465	-10.65%	91,947
2017	11.239547	12.897537	14.75%	102,291
2016*	10.000000	11.239547	12.40%	91,263
Fidelity Variable Insurance Products Fund - VIP Growth Portfolio: Service Class 2 - Q/NQ				
2019	33.196141	43.763528	31.83%	346,310
2018	33.885479	33.196141	-2.03%	387,560
2017	25.541897	33.885479	32.67%	435,534
2016	25.814111	25.541897	-1.05%	430,499
2015	24.539551	25.814111	5.19%	481,411
2014	22.464534	24.539551	9.24%	367,380
2013	16.786436	22.464534	33.83%	224,077
2012	14.912234	16.786436	12.57%	79,958
2011	15.159132	14.912234	-1.63%	47,123
2010	12.437567	15.159132	21.88%	11,831
Fidelity Variable Insurance Products Fund - VIP Investment Grade Bond Portfolio: Service Class 2 - Q/NQ				
2019	13.932018	14.998359	7.65%	346,685
2018	14.272149	13.932018	-2.38%	396,367
2017	13.946824	14.272149	2.33%	419,969
2016	13.565521	13.946824	2.81%	474,255
2015	13.904259	13.565521	-2.44%	415,255
2014	13.378745	13.904259	3.93%	312,458
2013	13.883368	13.378745	-3.63%	262,128
2012	13.360935	13.883368	3.91%	283,272
2011	12.685157	13.360935	5.33%	177,538
2010	11.986646	12.685157	5.83%	138,697

No Additional Contract Options Elected Total - 1.60%
Variable account charges of the daily net assets of the variable account - 1.60%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Fidelity Variable Insurance Products Fund - VIP Mid Cap Portfolio: Service Class 2 - Q/NQ				
2019	38.732590	46.944529	21.20%	156,834
2018	46.189551	38.732590	-16.14%	174,398
2017	38.941045	46.189551	18.61%	192,362
2016	35.356804	38.941045	10.14%	224,923
2015	36.526674	35.356804	-3.20%	217,513
2014	35.008988	36.526674	4.34%	184,648
2013	26.185373	35.008988	33.70%	158,980
2012	23.229340	26.185373	12.73%	102,523
2011	26.480213	23.229340	-12.28%	81,002
2010	20.930292	26.480213	26.52%	58,510
Fidelity Variable Insurance Products Fund - VIP Overseas Portfolio: Service Class 2 - Q/NQ				
2019	22.052184	27.666893	25.46%	56,016
2018	26.385846	22.052184	-16.42%	61,877
2017	20.627731	26.385846	27.91%	66,739
2016	22.128001	20.627731	-6.78%	69,805
2015	21.770183	22.128001	1.64%	77,348
2014	24.125915	21.770183	-9.76%	0
2013	18.835879	24.125915	28.08%	0
2012	15.902216	18.835879	18.45%	0
2011	19.550492	15.902216	-18.66%	0
2010	17.609024	19.550492	11.03%	0
Fidelity Variable Insurance Products Fund - VIP Real Estate Portfolio: Service Class 2 - Q/NQ				
2019	11.292246	13.661601	20.98%	7,446
2018	12.268895	11.292246	-7.96%	22,866
2017	12.014684	12.268895	2.12%	1,499
Fidelity Variable Insurance Products Fund - VIP Value Strategies Portfolio: Service Class 2 - Q/NQ				
2019	29.989021	39.571583	31.95%	0
2018	36.944188	29.989021	-18.83%	0
2017	31.526215	36.944188	17.19%	0
2016	29.318976	31.526215	7.53%	0
2015	30.777689	29.318976	-4.74%	0
2014	29.365563	30.777689	4.81%	0
2013	22.923545	29.365563	28.10%	4,005
2012	18.334851	22.923545	25.03%	4,005
2011	20.483684	18.334851	-10.49%	4,005
2010	16.476816	20.483684	24.32%	4,005
Franklin Templeton Variable Insurance Products Trust - Franklin Allocation VIP Fund: Class 2 - Q/NQ				
2019	12.493206	14.734686	17.94%	443,127
2018	14.053517	12.493206	-11.10%	509,408
2017	12.753651	14.053517	10.19%	641,090
2016	11.451128	12.753651	11.37%	702,057
2015	12.408313	11.451128	-7.71%	717,119
2014	12.260892	12.408313	1.20%	695,993
2013	10.067148	12.260892	21.79%	461,172
2012	8.871033	10.067148	13.48%	214,192
2011	9.156174	8.871033	-3.11%	119,552
2010	8.439583	9.156174	8.49%	42,121

No Additional Contract Options Elected Total - 1.60%
Variable account charges of the daily net assets of the variable account - 1.60%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Franklin Templeton Variable Insurance Products Trust - Franklin Income VIP Fund: Class 2 - Q/NQ				
2019	15.591485	17.805796	14.20%	793,814
2018	16.559143	15.591485	-5.84%	913,389
2017	15.343425	16.559143	7.92%	1,079,956
2016	13.674555	15.343425	12.20%	1,191,687
2015	14.951683	13.674555	-8.54%	1,368,083
2014	14.524375	14.951683	2.94%	1,210,904
2013	12.954481	14.524375	12.12%	876,671
2012	11.686925	12.954481	10.85%	584,690
2011	11.599971	11.686925	0.75%	286,554
2010	10.462580	11.599971	10.87%	146,348

Franklin Templeton Variable Insurance Products Trust - Franklin Rising Dividends VIP Fund: Class 2 - Q/NQ				
2019	29.886519	38.005008	27.16%	7,709
2018	31.999186	29.886519	-6.60%	8,176
2017	26.972662	31.999186	18.64%	9,396
2016	23.620681	26.972662	14.19%	9,767
2015	24.913618	23.620681	-5.19%	10,102
2014	23.287348	24.913618	6.98%	12,652
2013	18.248147	23.287348	27.61%	14,685
2012	16.564188	18.248147	10.17%	14,812
2011	15.880295	16.564188	4.31%	15,460
2010	13.376801	15.880295	18.72%	15,978

Franklin Templeton Variable Insurance Products Trust - Franklin Small Cap Value VIP Fund: Class 2 - Q/NQ				
2019	34.952242	43.454960	24.33%	39,508
2018	40.774303	34.952242	-14.28%	46,336
2017	37.446660	40.774303	8.89%	53,137
2016	29.229900	37.446660	28.11%	59,542
2015	32.074607	29.229900	-8.87%	64,443
2014	32.411142	32.074607	-1.04%	69,756
2013	24.176676	32.411142	34.06%	73,433
2012	20.754378	24.176676	16.49%	72,987
2011	21.915273	20.754378	-5.30%	37,226
2010	17.369292	21.915273	26.17%	31,769

Franklin Templeton Variable Insurance Products Trust - Templeton Developing Markets VIP Fund: Class 2 - Q/NQ				
2019	9.762143	12.170448	24.67%	14,556
2018	11.782998	9.762143	-17.15%	8,962
2017	8.527895	11.782998	38.17%	10,881
2016	7.379098	8.527895	15.57%	8,648
2015	9.327694	7.379098	-20.89%	12,859
2014*	10.000000	9.327694	-6.72%	13,404

No Additional Contract Options Elected Total - 1.60%
Variable account charges of the daily net assets of the variable account - 1.60%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Franklin Templeton Variable Insurance Products Trust - Templeton Foreign VIP Fund: Class 2 - Q/NQ				
2019	19.991864	22.136699	10.73%	10,739
2018	24.029533	19.991864	-16.80%	11,689
2017	20.925913	24.029533	14.83%	12,734
2016	19.841566	20.925913	5.47%	12,247
2015	21.564395	19.841566	-7.99%	13,693
2014	24.660268	21.564395	-12.55%	14,259
2013	20.379728	24.660268	21.00%	7,769
2012	17.517842	20.379728	16.34%	7,769
2011	19.920770	17.517842	-12.06%	7,769
2010	18.674542	19.920770	6.67%	7,769
Franklin Templeton Variable Insurance Products Trust - Templeton Global Bond VIP Fund: Class 2 - Q/NQ				
2019	9.359189	9.394824	0.38%	711,015
2018	9.331401	9.359189	0.30%	785,590
2017	9.303556	9.331401	0.30%	967,731
2016	9.184531	9.303556	1.30%	1,106,656
2015	9.753773	9.184531	-5.84%	1,264,424
2014	9.733945	9.753773	0.20%	1,186,355
Goldman Sachs Variable Insurance Trust - Goldman Sachs Global Trends Allocation Fund: Service Shares - Q/NQ				
2019	11.624926	12.804350	10.15%	43,355
2018	12.350519	11.624926	-5.88%	45,272
2017	11.095906	12.350519	11.31%	67,171
2016	10.807077	11.095906	2.67%	62,849
2015	11.661174	10.807077	-7.32%	59,664
2014	11.400965	11.661174	2.28%	53,925
2013	10.202217	11.400965	11.75%	50,976
2012*	10.000000	10.202217	2.02%	6,516
Goldman Sachs Variable Insurance Trust - Goldman Sachs Multi-Strategy Alternatives Portfolio: Service Shares - Q/NQ				
2019	9.386658	10.051313	7.08%	2,799
2018*	10.000000	9.386658	-6.13%	0
Guggenheim Variable Funds - Multi-Hedge Strategies - Q/NQ				
2019	9.523250	9.840661	3.33%	71,750
2018	10.196385	9.523250	-6.60%	85,915
2017	9.994467	10.196385	2.02%	96,314
2016	10.205891	9.994467	-2.07%	102,414
2015	10.183564	10.205891	0.22%	111,211
2014	9.888395	10.183564	2.99%	78,272
2013*	10.000000	9.888395	-1.12%	40,402
Invesco - Invesco V.I. American Franchise Fund: Series II Shares - Q/NQ				
2019	17.238590	23.141771	34.24%	432
2018	18.229719	17.238590	-5.44%	432
2017	14.583656	18.229719	25.00%	432
2016	14.527137	14.583656	0.39%	432
2015	14.093885	14.527137	3.07%	2,423
2014	13.241411	14.093885	6.44%	2,634
2013	9.625937	13.241411	37.56%	3,560
2012*	10.000000	9.625937	-3.74%	3,560

No Additional Contract Options Elected Total - 1.60%
Variable account charges of the daily net assets of the variable account - 1.60%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Invesco - Invesco V.I. Mid Cap Core Equity Fund: Series II Shares - Q/NQ				
2019	13.254346	16.307731	23.04%	24,338
2018	15.238779	13.254346	-13.02%	25,949
2017	13.506692	15.238779	12.82%	29,310
2016	12.129177	13.506692	11.36%	33,704
2015	12.877667	12.129177	-5.81%	42,107
2014	12.563216	12.877667	2.50%	53,545
2013	9.938515	12.563216	26.41%	31,501
2012*	10.000000	9.938515	-0.61%	12,498
Invesco Oppenheimer V.I. Global Fund: Series II - Q/NQ				
2019	33.794519	43.713586	29.35%	74,825
2018	39.658991	33.794519	-14.79%	88,645
2017	29.564137	39.658991	34.15%	94,723
2016	30.090800	29.564137	-1.75%	106,544
2015	29.496880	30.090800	2.01%	123,332
2014	29.372625	29.496880	0.42%	103,686
2013	23.505623	29.372625	24.96%	23
2012	19.750746	23.505623	19.01%	23
2011	21.942382	19.750746	-9.99%	23
2010	19.272506	21.942382	13.85%	486
Invesco Oppenheimer V.I. Global Strategic Income Fund: Series II - Q/NQ				
2019	9.864490	10.736196	8.84%	94,365
2018	10.502529	9.864490	-6.08%	122,005
2017	10.065245	10.502529	4.34%	129,262
2016	9.625427	10.065245	4.57%	133,825
2015	10.031931	9.625427	-4.05%	153,568
2014	9.947216	10.031931	0.85%	136,707
2013	10.146203	9.947216	-1.96%	80,274
2012*	10.000000	10.146203	1.46%	3,374
Invesco Oppenheimer V.I. International Growth Fund: Series II - Q/NQ				
2019	8.624239	10.858347	25.90%	52,350
2018	10.895617	8.624239	-20.85%	61,898
2017	8.756554	10.895617	24.43%	82,555
2016	9.146919	8.756554	-4.27%	104,259
2015	9.015644	9.146919	1.46%	106,096
2014*	10.000000	9.015644	-9.84%	31,041
Invesco Oppenheimer V.I. Main Street Fund: Series II - Q/NQ				
2019	26.787088	34.724111	29.63%	91,535
2018	29.623933	26.787088	-9.58%	108,318
2017	25.810440	29.623933	14.78%	122,206
2016	23.566334	25.810440	9.52%	253,046
2015	23.227876	23.566334	1.46%	145,108
2014	21.381734	23.227876	8.63%	137,693
2013	16.531856	21.381734	29.34%	92,465
2012	14.408177	16.531856	14.74%	68,410
2011	14.688167	14.408177	-1.91%	19,466
2010	12.887321	14.688167	13.97%	17,070

No Additional Contract Options Elected Total - 1.60%
Variable account charges of the daily net assets of the variable account - 1.60%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Invesco Oppenheimer V.I. Main Street Small Cap Fund: Series II - Q/NQ				
2019	37.169476	46.133074	24.12%	52,252
2018	42.227669	37.169476	-11.98%	56,688
2017	37.671968	42.227669	12.09%	63,122
2016	32.533439	37.671968	15.79%	70,481
2015	35.207989	32.533439	-7.60%	75,944
2014	32.045669	35.207989	9.87%	60,949
2013	23.158650	32.045669	38.37%	43,132
2012	20.001744	23.158650	15.78%	28,512
2011	20.822521	20.001744	-3.94%	22,160
2010	17.196075	20.822521	21.09%	11,400
Ivy Variable Insurance Portfolios - Asset Strategy: Class II - Q/NQ				
2019	14.567317	17.455999	19.83%	733,975
2018	15.657141	14.567317	-6.96%	911,560
2017	13.452753	15.657141	16.39%	1,099,733
2016	14.031260	13.452753	-4.12%	1,310,560
2015	15.558006	14.031260	-9.81%	1,624,062
2014	16.689770	15.558006	-6.78%	1,692,174
2013	13.554536	16.689770	23.13%	1,420,979
2012	11.558890	13.554536	17.27%	792,795
2011	12.658677	11.558890	-8.69%	403,241
2010	11.837444	12.658677	6.94%	137,345
Ivy Variable Insurance Portfolios - High Income: Class II - Q/NQ				
2019	12.514667	13.692760	9.41%	709,280
2018	12.994093	12.514667	-3.69%	785,679
2017	12.378099	12.994093	4.98%	918,304
2016	10.826354	12.378099	14.33%	994,324
2015	11.767901	10.826354	-8.00%	914,354
2014	11.735716	11.767901	0.27%	938,436
2013	10.793279	11.735716	8.73%	856,237
2012*	10.000000	10.793279	7.93%	144,563
Ivy Variable Insurance Portfolios - Mid Cap Growth: Class II - Q/NQ				
2019	16.210228	22.002824	35.73%	226,545
2018	16.484926	16.210228	-1.67%	330,148
2017	13.201472	16.484926	24.87%	384,294
2016	12.642371	13.201472	4.42%	438,157
2015	13.636142	12.642371	-7.29%	438,534
2014	12.846881	13.636142	6.14%	395,294
2013	10.047642	12.846881	27.86%	293,284
2012*	10.000000	10.047642	0.48%	35,639

No Additional Contract Options Elected Total - 1.60%
Variable account charges of the daily net assets of the variable account - 1.60%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Janus Aspen Series - Janus Henderson Balanced Portfolio: Service Shares - Q/NQ				
2019	27.104621	32.611526	20.32%	0
2018	27.429486	27.104621	-1.18%	7,099
2017	23.595162	27.429486	16.25%	7,099
2016	22.984024	23.595162	2.66%	7,380
2015	23.262259	22.984024	-1.20%	7,380
2014	21.841141	23.262259	6.51%	7,380
2013	18.527280	21.841141	17.89%	5,005
2012	16.607932	18.527280	11.56%	5,252
2011	16.651767	16.607932	-0.26%	5,041
2010	15.651559	16.651767	6.39%	8,983
Janus Aspen Series - Janus Henderson Flexible Bond Portfolio: Service Shares - Q/NQ				
2019	9.704064	10.434719	7.53%	92,439
2018	9.991251	9.704064	-2.87%	153,111
2017	9.823881	9.991251	1.70%	143,561
2016	9.766197	9.823881	0.59%	200,715
2015*	10.000000	9.766197	-2.34%	56,846
Janus Aspen Series - Janus Henderson Forty Portfolio: Service Shares - Q/NQ				
2019	41.381961	55.726100	34.66%	50,908
2018	41.347993	41.381961	0.08%	57,006
2017	32.322657	41.347993	27.92%	73,095
2016	32.220910	32.322657	0.32%	87,372
2015	29.252806	32.220910	10.15%	101,510
2014	27.407642	29.252806	6.73%	108,661
2013	21.280441	27.407642	28.79%	132,917
2012	17.461218	21.280441	21.87%	105,940
2011	19.068241	17.461218	-8.43%	69,615
2010	18.198945	19.068241	4.78%	55,373
Janus Aspen Series - Janus Henderson Global Technology and Innovation Portfolio: Service Shares - Q/NQ				
2019	23.272979	33.164701	42.50%	136,578
2018	23.440473	23.272979	-0.71%	223,847
2017	16.437551	23.440473	42.60%	230,028
2016	14.671792	16.437551	12.04%	254,013
2015	14.248429	14.671792	2.97%	196,966
2014	13.242263	14.248429	7.60%	161,260
2013	9.939732	13.242263	33.23%	124,248
2012*	10.000000	9.939732	-0.60%	36,774
Janus Aspen Series - Janus Henderson Overseas Portfolio: Service Shares - Q/NQ				
2019	25.796094	32.162464	24.68%	42,720
2018	30.894428	25.796094	-16.50%	49,457
2017	24.001567	30.894428	28.72%	54,168
2016	26.144451	24.001567	-8.20%	60,952
2015	29.134916	26.144451	-10.26%	62,108
2014	33.685224	29.134916	-13.51%	62,034
2013	29.954850	33.685224	12.45%	48,405
2012	26.897782	29.954850	11.37%	42,824
2011	40.399054	26.897782	-33.42%	0
2010	32.839634	40.399054	23.02%	0

No Additional Contract Options Elected Total - 1.60%
Variable account charges of the daily net assets of the variable account - 1.60%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Lazard Retirement Series, Inc. - Lazard Retirement Emerging Markets Equity Portfolio: Service Shares - Q/NQ				
2019	8.686430	10.098133	16.25%	98,475
2018	10.840110	8.686430	-19.87%	221,883
2017	8.617781	10.840110	25.79%	237,068
2016	7.250773	8.617781	18.85%	132,581
2015	9.217400	7.250773	-21.34%	146,936
2014	9.822798	9.217400	-6.16%	63,352
Lord Abbett Series Fund, Inc. - Total Return Portfolio: Class VC - Q/NQ				
2019	9.907472	10.568835	6.68%	39,338
2018	10.173897	9.907472	-2.62%	36,744
2017	9.954253	10.173897	2.21%	40,009
2016*	10.000000	9.954253	-0.46%	34,441
MFS® Variable Insurance Trust - MFS New Discovery Series: Service Class - Q/NQ				
2019	16.000598	22.243248	39.02%	115,563
2018	16.546432	16.000598	-3.30%	78,945
2017	13.309889	16.546432	24.32%	86,016
2016	12.431862	13.309889	7.06%	86,420
2015	12.911061	12.431862	-3.71%	85,608
2014	14.184069	12.911061	-8.97%	85,853
2013	10.207292	14.184069	38.96%	58,837
2012*	10.000000	10.207292	2.07%	10,765
MFS® Variable Insurance Trust - MFS Value Series: Service Class - Q/NQ				
2019	30.517694	38.889922	27.43%	211,467
2018	34.600307	30.517694	-11.80%	260,850
2017	29.963096	34.600307	15.48%	290,810
2016	26.762192	29.963096	11.96%	320,643
2015	27.453783	26.762192	-2.52%	272,805
2014	25.317220	27.453783	8.44%	259,233
2013	18.974532	25.317220	33.43%	226,801
2012	16.640806	18.974532	14.02%	128,728
2011	16.990082	16.640806	-2.06%	87,404
2010	15.524850	16.990082	9.44%	53,839
MFS® Variable Insurance Trust II - MFS International Growth Portfolio: Service Class - Q/NQ				
2019*	10.000000	10.835917	8.36%	1,411
MFS® Variable Insurance Trust II - MFS International Intrinsic Value Portfolio: Service Class - Q/NQ				
2019	17.518591	21.660488	23.64%	411,985
2018	19.723043	17.518591	-11.18%	510,245
2017	15.804161	19.723043	24.80%	564,389
2016	15.466300	15.804161	2.18%	590,989
2015	14.783438	15.466300	4.62%	527,340
2014	14.855551	14.783438	-0.49%	432,203
2013	11.828295	14.855551	25.59%	321,458
2012	10.369104	11.828295	14.07%	149,013
2011	10.728047	10.369104	-3.35%	72,016
2010*	10.000000	10.728047	7.28%	38,125

No Additional Contract Options Elected Total - 1.60%
Variable account charges of the daily net assets of the variable account - 1.60%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
MFS® Variable Insurance Trust II - MFS Massachusetts Investors Growth Stock Portfolio: Service Class - Q/NQ				
2019	12.624147	17.339481	37.35%	10,003
2018	12.757122	12.624147	-1.04%	6,121
2017	10.120059	12.757122	26.06%	7,734
2016	9.716533	10.120059	4.15%	20,007
2015*	10.000000	9.716533	-2.83%	5,227
Morgan Stanley Variable Insurance Fund, Inc. - Core Plus Fixed Income Portfolio: Class II - Q/NQ				
2019	13.270872	14.444142	8.84%	14,628
2018	13.611808	13.270872	-2.50%	13,591
2017	13.062532	13.611808	4.20%	12,192
2016	12.539528	13.062532	4.17%	12,427
2015	12.850372	12.539528	-2.42%	12,427
2014	12.140796	12.850372	5.84%	12,427
2013	12.410211	12.140796	-2.17%	12,474
2012	11.550641	12.410211	7.44%	12,505
2011	11.136196	11.550641	3.72%	17,620
2010	10.590879	11.136196	5.15%	17,620
Morgan Stanley Variable Insurance Fund, Inc. - Emerging Markets Debt Portfolio: Class II - Q/NQ				
2019	22.959239	25.793089	12.34%	0
2018	25.103085	22.959239	-8.54%	0
2017	23.278754	25.103085	7.84%	0
2016	21.392712	23.278754	8.82%	0
2015	21.999148	21.392712	-2.76%	0
2014	21.728819	21.999148	1.24%	0
2013	24.201356	21.728819	-10.22%	0
2012	20.865808	24.201356	15.99%	0
2011	19.838457	20.865808	5.18%	0
2010	18.371286	19.838457	7.99%	0
Morgan Stanley Variable Insurance Fund, Inc. - Global Infrastructure Portfolio: Class II - Q/NQ				
2019	9.321553	11.728526	25.82%	41,623
2018	10.285437	9.321553	-9.37%	54,220
2017	9.287187	10.285437	10.75%	91,179
2016	8.209095	9.287187	13.13%	96,628
2015*	10.000000	8.209095	-17.91%	4,198
Mutual Fund and Variable Insurance Trust - Rational Insider Buying VA Fund - Q/NQ				
2019	17.500316	21.353470	22.02%	17,142
2018	19.162658	17.500316	-8.67%	18,778
2017	16.570403	19.162658	15.64%	26,965
2016	15.169788	16.570403	9.23%	29,208
2015	16.606704	15.169788	-8.65%	31,976
2014	17.232436	16.606704	-3.63%	40,589
2013	13.275050	17.232436	29.81%	42,628
2012	11.002007	13.275050	20.66%	28,561
2011	11.283324	11.002007	-2.49%	10,130
2010*	10.000000	11.283324	12.83%	0

No Additional Contract Options Elected Total - 1.60%
Variable account charges of the daily net assets of the variable account - 1.60%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - American Funds NVIT Asset Allocation Fund: Class II - Q/NQ				
2019	16.235731	19.296206	18.85%	2,592,457
2018	17.365896	16.235731	-6.51%	2,848,910
2017	15.240492	17.365896	13.95%	3,023,316
2016	14.208866	15.240492	7.26%	3,361,390
2015	14.299178	14.208866	-0.63%	3,187,534
2014	13.840957	14.299178	3.31%	2,645,631
2013	11.409307	13.840957	21.31%	2,099,113
2012	10.020388	11.409307	13.86%	1,044,024
2011	10.089236	10.020388	-0.68%	564,928
2010	9.153218	10.089236	10.23%	228,166
Nationwide Variable Insurance Trust - American Funds NVIT Bond Fund: Class II - Q/NQ				
2019	11.249684	12.064110	7.24%	318,611
2018	11.557677	11.249684	-2.66%	355,198
2017	11.379622	11.557677	1.56%	412,136
2016	11.265560	11.379622	1.01%	433,058
2015	11.475254	11.265560	-1.83%	417,289
2014	11.108794	11.475254	3.30%	324,246
2013	11.587676	11.108794	-4.13%	242,208
2012	11.219328	11.587676	3.28%	207,392
2011	10.783999	11.219328	4.04%	165,370
2010	10.339936	10.783999	4.29%	143,013
Nationwide Variable Insurance Trust - American Funds NVIT Global Growth Fund: Class II - Q/NQ				
2019	17.954280	23.811455	32.62%	558,723
2018	20.146206	17.954280	-10.88%	642,156
2017	15.632004	20.146206	28.88%	724,571
2016	15.855794	15.632004	-1.41%	784,024
2015	15.124041	15.855794	4.84%	831,180
2014	15.092915	15.124041	0.21%	731,635
2013	11.923253	15.092915	26.58%	481,751
2012	9.925368	11.923253	20.13%	227,774
2011	11.121844	9.925368	-10.76%	131,510
2010	10.154988	11.121844	9.52%	102,347
Nationwide Variable Insurance Trust - American Funds NVIT Growth Fund: Class II - Q/NQ				
2019	19.981370	25.616445	28.20%	897,887
2018	20.442305	19.981370	-2.25%	1,043,685
2017	16.255186	20.442305	25.76%	1,128,133
2016	15.145964	16.255186	7.32%	1,314,518
2015	14.462710	15.145964	4.72%	1,348,486
2014	13.600737	14.462710	6.34%	1,176,024
2013	10.664096	13.600737	27.54%	940,431
2012	9.231445	10.664096	15.52%	520,767
2011	9.842687	9.231445	-6.21%	378,911
2010	8.462921	9.842687	16.30%	310,637

No Additional Contract Options Elected Total - 1.60%
Variable account charges of the daily net assets of the variable account - 1.60%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - American Funds NVIT Growth-Income Fund: Class II - Q/NQ				
2019	16.537434	20.449601	23.66%	1,345,002
2018	17.183320	16.537434	-3.76%	1,452,558
2017	14.321589	17.183320	19.98%	1,590,167
2016	13.101235	14.321589	9.31%	1,780,798
2015	13.171150	13.101235	-0.53%	1,742,880
2014	12.143349	13.171150	8.46%	1,494,435
2013	9.280938	12.143349	30.84%	1,020,785
2012	8.057376	9.280938	15.19%	437,132
2011	8.375360	8.057376	-3.80%	374,966
2010	7.669690	8.375360	9.20%	245,234
Nationwide Variable Insurance Trust - Amundi NVIT Multi Sector Bond Fund: Class I - Q/NQ				
2019	15.516866	16.668532	7.42%	263,423
2018	16.149269	15.516866	-3.92%	300,061
2017	15.433929	16.149269	4.63%	319,760
2016	14.435943	15.433929	6.91%	321,976
2015	15.107336	14.435943	-4.44%	258,306
2014	14.779017	15.107336	2.22%	302,066
2013	15.190129	14.779017	-2.71%	206,558
2012	13.753001	15.190129	10.45%	144,795
2011	13.241444	13.753001	3.86%	70,498
2010	12.168368	13.241444	8.82%	24,077
Nationwide Variable Insurance Trust - BlackRock NVIT Equity Dividend Fund: Class II - Q/NQ				
2019	27.664008	34.572807	24.97%	143,746
2018	30.382996	27.664008	-8.95%	109,474
2017	26.235044	30.382996	15.81%	129,321
2016	22.675525	26.235044	15.70%	134,733
2015	24.650395	22.675525	-8.01%	142,835
2014	22.998312	24.650395	7.18%	155,415
2013	17.274269	22.998312	33.14%	109,686
2012	14.856263	17.274269	16.28%	60,490
2011	15.492312	14.856263	-4.11%	59,915
2010	13.637622	15.492312	13.60%	24,206
Nationwide Variable Insurance Trust - BlackRock NVIT Managed Global Allocation Fund: Class II - Q/NQ				
2019	9.854292	11.145807	13.11%	22,811
2018	10.942366	9.854292	-9.94%	26,428
2017	9.389012	10.942366	16.54%	38,065
2016	9.265636	9.389012	1.33%	45,220
2015*	10.000000	9.265636	-7.34%	21,970
Nationwide Variable Insurance Trust - DoubleLine NVIT Total Return Tactical Fund: Class II - Q/NQ				
2019	10.074180	10.565858	4.88%	40,552
2018*	10.000000	10.074180	0.74%	22,594

No Additional Contract Options Elected Total - 1.60%
Variable account charges of the daily net assets of the variable account - 1.60%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - Federated NVIT High Income Bond Fund: Class I - Q/NQ				
2019	21.523458	24.301059	12.90%	210,775
2018	22.551714	21.523458	-4.56%	225,466
2017	21.466863	22.551714	5.05%	237,058
2016	19.109692	21.466863	12.33%	289,899
2015	19.940363	19.109692	-4.17%	175,852
2014	19.760630	19.940363	0.91%	192,842
2013	18.755489	19.760630	5.36%	2,154
2012	16.639082	18.755489	12.72%	2,337
2011	16.287204	16.639082	2.16%	2,352
2010	14.627741	16.287204	11.34%	2,367
Nationwide Variable Insurance Trust - Neuberger Berman NVIT Multi Cap Opportunities Fund: Class II - Q/NQ				
2019	16.076167	20.261960	26.04%	32,809
2018	17.200381	16.076167	-6.54%	38,463
2017	14.010264	17.200381	22.77%	79,156
2016	12.539184	14.010264	11.73%	44,904
2015	12.896912	12.539184	-2.77%	44,642
2014	12.299836	12.896912	4.85%	53,562
2013	8.708625	12.299836	41.24%	73,005
2012	7.575239	8.708625	14.96%	40,751
2011	8.713869	7.575239	-13.07%	14,849
2010	7.674674	8.713869	13.54%	9,090
Nationwide Variable Insurance Trust - NVIT AllianzGI International Growth Fund: Class II - Q/NQ				
2019	10.094597	13.194918	30.71%	49,144
2018	12.312129	10.094597	-18.01%	98,468
2017	9.966622	12.312129	23.53%	93,031
2016	10.384934	9.966622	-4.03%	94,848
2015	10.623347	10.384934	-2.24%	105,041
2014	10.944064	10.623347	-2.93%	77,828
2013	9.185849	10.944064	19.14%	58,643
2012	8.081307	9.185849	13.67%	20,094
2011	9.086965	8.081307	-11.07%	13,754
2010	8.114390	9.086965	11.99%	7,697
Nationwide Variable Insurance Trust - NVIT AQR Large Cap Defensive Style Fund: Class II - Q/NQ				
2019	27.520589	34.939612	26.96%	21,671
2018	28.048419	27.520589	-1.88%	15,857
2017	23.704189	28.048419	18.33%	19,832
2016	21.670555	23.704189	9.38%	21,103
2015	21.878120	21.670555	-0.95%	29,865
2014	19.884247	21.878120	10.03%	37,933
2013	15.450290	19.884247	28.70%	28,925
2012	13.792245	15.450290	12.02%	1,021
2011	13.963239	13.792245	-1.22%	806
2010	12.532874	13.963239	11.41%	2,286

No Additional Contract Options Elected Total - 1.60%
Variable account charges of the daily net assets of the variable account - 1.60%

<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	13.430483	16.382124	21.98%	47,428
2018	15.293500	13.430483	-12.18%	82,940
2017	12.972949	15.293500	17.89%	105,175
2016	12.165795	12.972949	6.63%	114,920
2015	12.584344	12.165795	-3.33%	159,882
2014	12.238624	12.584344	2.82%	177,890
2013	9.606118	12.238624	27.40%	175,174
2012	8.404994	9.606118	14.29%	111,485
2011	9.123333	8.404994	-7.87%	95,453
2010	8.065347	9.123333	13.12%	38,645
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Balanced Fund: Class II - Q/NQ				
2019	12.859878	14.701469	14.32%	614,417
2018	13.939075	12.859878	-7.74%	742,351
2017	12.641582	13.939075	10.26%	812,468
2016	12.107042	12.641582	4.42%	821,734
2015	12.435649	12.107042	-2.64%	1,002,066
2014	12.117125	12.435649	2.63%	914,543
2013	10.739944	12.117125	12.82%	894,419
2012	9.827937	10.739944	9.28%	597,069
2011	10.123577	9.827937	-2.92%	402,861
2010	9.318454	10.123577	8.64%	84,945
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Capital Appreciation Fund: Class II - Q/NQ				
2019	13.381603	15.832681	18.32%	341,247
2018	14.808819	13.381603	-9.64%	352,641
2017	12.994971	14.808819	13.96%	478,452
2016	12.304774	12.994971	5.61%	501,681
2015	12.673240	12.304774	-2.91%	534,062
2014	12.301449	12.673240	3.02%	423,940
2013	10.310816	12.301449	19.31%	292,125
2012	9.220877	10.310816	11.82%	216,139
2011	9.705119	9.220877	-4.99%	97,942
2010	8.775630	9.705119	10.59%	27,531
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Conservative Fund: Class II - Q/NQ				
2019	11.823523	12.875798	8.90%	285,301
2018	12.338275	11.823523	-4.17%	482,590
2017	11.788755	12.338275	4.66%	625,248
2016	11.451654	11.788755	2.94%	690,411
2015	11.723899	11.451654	-2.32%	697,178
2014	11.529829	11.723899	1.68%	621,087
2013	11.166474	11.529829	3.25%	512,746
2012	10.556847	11.166474	5.77%	358,391
2011	10.578841	10.556847	-0.21%	234,395
2010	10.066259	10.578841	5.09%	53,796

No Additional Contract Options Elected Total - 1.60%
Variable account charges of the daily net assets of the variable account - 1.60%

<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	10.988105	12.310105	12.03%	167,447
2018	12.009977	10.988105	-8.51%	190,958
2017	10.634430	12.009977	12.93%	238,017
2016	10.237978	10.634430	3.87%	250,295
2015	10.871267	10.237978	-5.83%	282,389
2014	10.803853	10.871267	0.62%	258,518
2013*	10.000000	10.803853	8.04%	138,568

Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Managed Growth Fund: Class II - Q/NQ				
2019	11.276391	12.806455	13.57%	133,007
2018	12.333131	11.276391	-8.57%	154,468
2017	10.640101	12.333131	15.91%	199,497
2016	10.180195	10.640101	4.52%	299,752
2015	10.876137	10.180195	-6.40%	474,499
2014	10.942101	10.876137	-0.60%	500,056
2013*	10.000000	10.942101	9.42%	127,512

Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderate Fund: Class II - Q/NQ				
2019	13.175352	15.316910	16.25%	1,568,849
2018	14.412127	13.175352	-8.58%	1,729,512
2017	12.850669	14.412127	12.15%	1,868,355
2016	12.234537	12.850669	5.04%	2,027,146
2015	12.567429	12.234537	-2.65%	2,073,679
2014	12.213602	12.567429	2.90%	1,968,550
2013	10.536222	12.213602	15.92%	1,464,050
2012	9.529175	10.536222	10.57%	583,140
2011	9.915082	9.529175	-3.89%	341,648
2010	9.047478	9.915082	9.59%	114,189

Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderately Aggressive Fund: Class II - Q/NQ				
2019	13.380078	16.092953	20.28%	193,271
2018	15.026958	13.380078	-10.96%	228,389
2017	12.933574	15.026958	16.19%	339,724
2016	12.215941	12.933574	5.87%	443,384
2015	12.604625	12.215941	-3.08%	460,881
2014	12.250727	12.604625	2.89%	462,838
2013	10.017858	12.250727	22.29%	438,854
2012	8.885150	10.017858	12.75%	282,608
2011	9.471826	8.885150	-6.19%	126,619
2010	8.494974	9.471826	11.50%	42,434

No Additional Contract Options Elected Total - 1.60%
Variable account charges of the daily net assets of the variable account - 1.60%

<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	12.612433	14.185568	12.47%	337,472
2018	13.459795	12.612433	-6.30%	362,726
2017	12.447526	13.459795	8.13%	408,392
2016	11.933614	12.447526	4.31%	567,759
2015	12.258239	11.933614	-2.65%	601,098
2014	11.968960	12.258239	2.42%	504,601
2013	10.934659	11.968960	9.46%	409,361
2012	10.098600	10.934659	8.28%	344,349
2011	10.290272	10.098600	-1.86%	228,284
2010	9.591116	10.290272	7.29%	182,038
Nationwide Variable Insurance Trust - NVIT Columbia Overseas Value Fund: Class I - Q/NQ				
2019	13.772071	15.243873	10.69%	68,926
2018	16.602115	13.772071	-17.05%	68,842
2017	13.747984	16.602115	20.76%	93,833
2016	13.816837	13.747984	-0.50%	99,968
2015	14.611837	13.816837	-5.44%	109,595
2014	16.166548	14.611837	-9.62%	94,144
2013	13.680366	16.166548	18.17%	64,355
2012	11.628298	13.680366	17.65%	31,450
2011	13.493927	11.628298	-13.83%	21,037
2010	12.894893	13.493927	4.65%	9,155
Nationwide Variable Insurance Trust - NVIT Core Bond Fund: Class II - Q/NQ				
2019	12.203948	13.053146	6.96%	204,213
2018	12.489403	12.203948	-2.29%	222,962
2017	12.182745	12.489403	2.52%	246,714
2016	11.790163	12.182745	3.33%	254,650
2015	12.088315	11.790163	-2.47%	255,065
2014	11.735766	12.088315	3.00%	246,569
2013	12.185985	11.735766	-3.69%	121,078
2012	11.522414	12.185985	5.76%	78,265
2011	11.021687	11.522414	4.54%	57,005
2010	10.489872	11.021687	5.07%	16,878
Nationwide Variable Insurance Trust - NVIT Core Plus Bond Fund: Class II - Q/NQ				
2019	12.910242	13.922442	7.84%	100,100
2018	13.314864	12.910242	-3.04%	124,213
2017	13.039576	13.314864	2.11%	138,045
2016	12.823240	13.039576	1.69%	152,530
2015	13.099503	12.823240	-2.11%	135,870
2014	12.692890	13.099503	3.20%	92,460
2013	13.169096	12.692890	-3.62%	60,387
2012	12.494405	13.169096	5.40%	64,553
2011	11.972943	12.494405	4.36%	56,728
2010	11.254404	11.972943	6.38%	13,013

No Additional Contract Options Elected Total - 1.60%
Variable account charges of the daily net assets of the variable account - 1.60%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT DFA Capital Appreciation Fund: Class II - Q/NQ				
2019	12.296561	14.491481	17.85%	40,122
2018	13.914994	12.296561	-11.63%	43,737
2017	11.995258	13.914994	16.00%	53,409
2016	10.943577	11.995258	9.61%	19,037
2015	11.484322	10.943577	-4.71%	14,301
2014	11.316983	11.484322	1.48%	12,555
Nationwide Variable Insurance Trust - NVIT DFA Moderate Fund: Class II - Q/NQ				
2019	11.721323	13.553745	15.63%	171,577
2018	12.923400	11.721323	-9.30%	197,552
2017	11.537110	12.923400	12.02%	194,112
2016	10.778967	11.537110	7.03%	203,405
2015	11.150671	10.778967	-3.33%	210,121
2014	11.125179	11.150671	0.23%	121,878
Nationwide Variable Insurance Trust - NVIT Emerging Markets Fund: Class II - Q/NQ				
2019	29.488429	35.593280	20.70%	82,049
2018	36.396705	29.488429	-18.98%	70,636
2017	26.190423	36.396705	38.97%	78,440
2016	24.763164	26.190423	5.76%	95,541
2015	30.042910	24.763164	-17.57%	116,698
2014	32.387391	30.042910	-7.24%	130,036
2013	32.773461	32.387391	-1.18%	0
2012	28.470321	32.773461	15.11%	0
2011	37.379243	28.470321	-23.83%	0
2010	32.771708	37.379243	14.06%	0
Nationwide Variable Insurance Trust - NVIT Government Bond Fund: Class I - Q/NQ				
2019	12.305168	12.867532	4.57%	99,001
2018	12.512368	12.305168	-1.66%	194,095
2017	12.455646	12.512368	0.46%	298,813
2016	12.564431	12.455646	-0.87%	354,461
2015	12.782639	12.564431	-1.71%	180,839
2014	12.422870	12.782639	2.90%	159,614
2013	13.158533	12.422870	-5.59%	167,579
2012	12.976355	13.158533	1.40%	292,097
2011	12.294754	12.976355	5.54%	203,828
2010	11.924444	12.294754	3.11%	94,637
Nationwide Variable Insurance Trust - NVIT Government Money Market Fund: Class I - Q/NQ				
2019	9.168296	9.182322	0.15%	1,759,899
2018	9.190385	9.168296	-0.24%	1,735,441
2017	9.300210	9.190385	-1.18%	1,616,169
2016	9.450299	9.300210	-1.59%	2,014,025
2015	9.603961	9.450299	-1.60%	2,074,925
2014	9.760122	9.603961	-1.60%	2,108,495
2013	9.918820	9.760122	-1.60%	1,654,401
2012	10.080544	9.918820	-1.60%	1,035,003
2011	10.243993	10.080544	-1.60%	639,864
2010	10.410549	10.243993	-1.60%	517,055

No Additional Contract Options Elected Total - 1.60%
Variable account charges of the daily net assets of the variable account - 1.60%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT International Equity Fund: Class II - Q/NQ				
2019	8.657511	10.130232	17.01%	109,551
2018	10.327891	8.657511	-16.17%	134,752
2017	8.259168	10.327891	25.05%	176,354
2016	8.340239	8.259168	-0.97%	175,512
2015	8.757950	8.340239	-4.77%	154,555
2014	8.964887	8.757950	-2.31%	109,102
2013	7.749583	8.964887	15.68%	89,644
2012	6.835126	7.749583	13.38%	67,568
2011	7.717855	6.835126	-11.44%	88,964
2010	6.940738	7.717855	11.20%	19,607
Nationwide Variable Insurance Trust - NVIT International Index Fund: Class VIII - Q/NQ				
2019	9.521015	11.355035	19.26%	106,666
2018	11.268607	9.521015	-15.51%	157,297
2017	9.201033	11.268607	22.47%	154,615
2016	9.301580	9.201033	-1.08%	151,821
2015	9.585993	9.301580	-2.97%	216,582
2014	10.384440	9.585993	-7.69%	168,526
2013	8.720863	10.384440	19.08%	149,689
2012	7.497524	8.720863	16.32%	30,292
2011	8.742609	7.497524	-14.24%	4,045
2010	8.272622	8.742609	5.68%	30,075
Nationwide Variable Insurance Trust - NVIT Investor Destinations Aggressive Fund: Class II - Q/NQ				
2019	26.317883	32.042675	21.75%	106,218
2018	29.346896	26.317883	-10.32%	155,220
2017	25.181788	29.346896	16.54%	178,000
2016	23.376838	25.181788	7.72%	193,553
2015	23.996480	23.376838	-2.58%	199,499
2014	23.228642	23.996480	3.31%	208,789
2013	18.551422	23.228642	25.21%	169,202
2012	16.266809	18.551422	14.04%	139,704
2011	17.207273	16.266809	-5.47%	101,407
2010	15.255212	17.207273	12.80%	78,402
Nationwide Variable Insurance Trust - NVIT Investor Destinations Balanced Fund: Class II - Q/NQ				
2019	16.065825	18.234053	13.50%	363,593
2018	17.160723	16.065825	-6.38%	444,805
2017	15.692285	17.160723	9.36%	543,193
2016	15.001263	15.692285	4.61%	659,356
2015	15.271717	15.001263	-1.77%	689,452
2014	14.839596	15.271717	2.91%	590,398
2013	13.296005	14.839596	11.61%	448,285
2012	12.353220	13.296005	7.63%	155,066
2011	12.443560	12.353220	-0.73%	104,871
2010	11.515622	12.443560	8.06%	47,810

No Additional Contract Options Elected Total - 1.60%
Variable account charges of the daily net assets of the variable account - 1.60%

<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 Capital Appreciation Fund: Class II - Q/NQ				
2019	18.820865	22.212684	18.02%	347,882
2018	20.451985	18.820865	-7.98%	368,080
2017	18.102804	20.451985	12.98%	401,715
2016	17.074860	18.102804	6.02%	440,933
2015	17.445293	17.074860	-2.12%	461,765
2014	16.850710	17.445293	3.53%	333,601
2013	14.330900	16.850710	17.58%	251,197
2012	12.975019	14.330900	10.45%	147,918
2011	13.310100	12.975019	-2.52%	43,148
2010	12.073858	13.310100	10.24%	41,283
Nationwide Variable Insurance Trust - NVIT Investor Destinations Conservative Fund: Class II - Q/NQ				
2019	14.158253	15.259830	7.78%	902,320
2018	14.654011	14.158253	-3.38%	1,079,349
2017	14.090882	14.654011	4.00%	1,178,356
2016	13.733797	14.090882	2.60%	1,222,814
2015	13.920261	13.733797	-1.34%	924,064
2014	13.616857	13.920261	2.23%	946,797
2013	13.200453	13.616857	3.15%	777,483
2012	12.755443	13.200453	3.49%	430,180
2011	12.593285	12.755443	1.29%	240,743
2010	12.085834	12.593285	4.20%	101,502
Nationwide Variable Insurance Trust - NVIT Investor Destinations Managed Growth & Income Fund: Class II - Q/NQ				
2019	11.068377	12.306977	11.19%	125,006
2018	11.919943	11.068377	-7.14%	175,196
2017	10.622731	11.919943	12.21%	227,182
2016	10.212099	10.622731	4.02%	246,900
2015	10.725804	10.212099	-4.79%	266,202
2014	10.638928	10.725804	0.82%	219,526
2013*	10.000000	10.638928	6.39%	42,519
Nationwide Variable Insurance Trust - NVIT Investor Destinations Managed Growth Fund: Class II - Q/NQ				
2019	11.363487	12.886701	13.40%	143,704
2018	12.293590	11.363487	-7.57%	146,665
2017	10.681078	12.293590	15.10%	174,436
2016	10.148841	10.681078	5.24%	177,745
2015	10.738592	10.148841	-5.49%	198,713
2014	10.727233	10.738592	0.11%	174,348
2013*	10.000000	10.727233	7.27%	49,180

No Additional Contract Options Elected Total - 1.60%
Variable account charges of the daily net assets of the variable account - 1.60%

<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 Moderate Fund: Class II - Q/NQ				
2019	20.427987	23.668131	15.86%	705,183
2018	22.012318	20.427987	-7.20%	736,149
2017	19.808585	22.012318	11.13%	886,775
2016	18.787779	19.808585	5.43%	1,073,177
2015	19.157395	18.787779	-1.93%	1,173,948
2014	18.509872	19.157395	3.50%	1,105,609
2013	16.128952	18.509872	14.76%	990,163
2012	14.792455	16.128952	9.03%	665,147
2011	15.038547	14.792455	-1.64%	517,820
2010	13.779143	15.038547	9.14%	406,969

Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderately Aggressive Fund: Class II - Q/NQ				
2019	23.882952	28.630653	19.88%	240,910
2018	26.306088	23.882952	-9.21%	306,118
2017	22.911274	26.306088	14.82%	335,947
2016	21.462451	22.911274	6.75%	383,208
2015	21.971809	21.462451	-2.32%	401,270
2014	21.274489	21.971809	3.28%	382,083
2013	17.666886	21.274489	20.42%	327,043
2012	15.783031	17.666886	11.94%	189,544
2011	16.387640	15.783031	-3.69%	145,989
2010	14.759653	16.387640	11.03%	79,853

Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderately Conservative Fund: Class II - Q/NQ				
2019	17.303223	19.322080	11.67%	356,269
2018	18.267881	17.303223	-5.28%	488,469
2017	16.998314	18.267881	7.47%	570,643
2016	16.341968	16.998314	4.02%	763,022
2015	16.612778	16.341968	-1.63%	706,266
2014	16.118956	16.612778	3.06%	541,696
2013	14.825135	16.118956	8.73%	528,318
2012	13.945554	14.825135	6.31%	374,425
2011	13.885416	13.945554	0.43%	340,998
2010	13.003655	13.885416	6.78%	173,503

Nationwide Variable Insurance Trust - NVIT iShares® Fixed Income ETF Fund: Class II - Q/NQ				
2019*	10.000000	10.452307	4.52%	0

Nationwide Variable Insurance Trust - NVIT iShares® Global Equity ETF Fund: Class II - Q/NQ				
2019*	10.000000	10.752544	7.53%	0

No Additional Contract Options Elected Total - 1.60%
Variable account charges of the daily net assets of the variable account - 1.60%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Jacobs Levy Large Cap Growth Fund: Class II - Q/NQ				
2019	17.555301	22.494548	28.14%	109,894
2018	18.460919	17.555301	-4.91%	122,489
2017	14.444342	18.460919	27.81%	130,924
2016	14.392141	14.444342	0.36%	147,185
2015	14.182311	14.392141	1.48%	166,629
2014	13.085001	14.182311	8.39%	152,701
2013	9.893093	13.085001	32.26%	165,769
2012	8.657050	9.893093	14.28%	97,442
2011	9.091405	8.657050	-4.78%	85,951
2010	8.009068	9.091405	13.51%	27,200

Nationwide Variable Insurance Trust - NVIT Managed American Funds Asset Allocation Fund: Class II - Q/NQ				
2019	11.053176	12.939589	17.07%	174,788
2018	11.802874	11.053176	-6.35%	189,198
2017	10.203256	11.802874	15.68%	224,674
2016	9.552209	10.203256	6.82%	289,092
2015	9.930687	9.552209	-3.81%	373,276
2014*	10.000000	9.930687	-0.69%	297,106

Nationwide Variable Insurance Trust - NVIT Managed American Funds Growth-Income Fund: Class II - Q/NQ				
2019	12.404517	14.889292	20.03%	29,325
2018	12.940561	12.404517	-4.14%	37,897
2017	10.805847	12.940561	19.76%	26,652
2016	9.978700	10.805847	8.29%	27,688
2015	10.126626	9.978700	-1.46%	28,782
2014*	10.000000	10.126626	1.27%	15,462

Nationwide Variable Insurance Trust - NVIT Mellon Dynamic U.S. Core Fund: Class II - Q/NQ				
2019	28.024381	37.870968	35.14%	203,383
2018	28.928376	28.024381	-3.12%	191,256
2017	23.135026	28.928376	25.04%	278,744
2016	22.753747	23.135026	1.68%	285,989
2015	22.059889	22.753747	3.15%	143,292
2014	20.650430	22.059889	6.83%	106,350
2013	15.398590	20.650430	34.11%	93,813
2012	13.215069	15.398590	16.52%	91,478
2011	13.773149	13.215069	-4.05%	70,492
2010	12.898447	13.773149	6.78%	62,408

Nationwide Variable Insurance Trust - NVIT Mellon Dynamic U.S. Equity Income: Class II - Q/NQ				
2019	23.437557	29.216269	24.66%	101,445
2018	26.312786	23.437557	-10.93%	116,012
2017	24.658730	26.312786	6.71%	135,495
2016	20.845233	24.658730	18.29%	140,170
2015	22.168908	20.845233	-5.97%	124,520
2014	19.946708	22.168908	11.14%	101,174
2013	15.394976	19.946708	29.57%	85,352
2012	13.671001	15.394976	12.61%	46,492
2011	13.825581	13.671001	-1.12%	36,336
2010	12.417195	13.825581	11.34%	40,959

No Additional Contract Options Elected Total - 1.60%
Variable account charges of the daily net assets of the variable account - 1.60%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Mid Cap Index Fund: Class I - Q/NQ				
2019	37.888011	46.845164	23.64%	135,481
2018	43.454650	37.888011	-12.81%	154,504
2017	38.140840	43.454650	13.93%	165,423
2016	32.221668	38.140840	18.37%	144,420
2015	33.597035	32.221668	-4.09%	164,045
2014	31.203815	33.597035	7.67%	127,426
2013	23.834214	31.203815	30.92%	106,446
2012	20.619756	23.834214	15.59%	69,569
2011	21.501436	20.619756	-4.10%	51,925
2010	17.314144	21.501436	24.18%	39,274
Nationwide Variable Insurance Trust - NVIT Multi-Manager International Value Fund: Class II - Q/NQ				
2019	14.389398	16.461083	14.40%	30,834
2018	17.691725	14.389398	-18.67%	40,689
2017	14.672159	17.691725	20.58%	45,911
2016	14.202581	14.672159	3.31%	48,605
2015	15.248707	14.202581	-6.86%	58,405
2014	17.157025	15.248707	-11.12%	54,333
2013	14.403929	17.157025	19.11%	0
2012	12.506538	14.403929	15.17%	0
2011	15.205367	12.506538	-17.75%	0
2010	14.592263	15.205367	4.20%	0
Nationwide Variable Insurance Trust - NVIT Multi-Manager Large Cap Value Fund: Class II - Q/NQ				
2019	14.266937	17.562177	23.10%	86,197
2018	16.439012	14.266937	-13.21%	108,602
2017	14.607626	16.439012	12.54%	121,984
2016	12.791946	14.607626	14.19%	151,644
2015	13.462609	12.791946	-4.98%	160,999
2014	12.410294	13.462609	8.48%	157,909
2013	9.340331	12.410294	32.87%	136,764
2012	8.072481	9.340331	15.71%	86,007
2011	8.735710	8.072481	-7.59%	59,696
2010	7.874053	8.735710	10.94%	32,530
Nationwide Variable Insurance Trust - NVIT Multi-Manager Mid Cap Value Fund: Class II - Q/NQ				
2019	18.090869	22.046382	21.86%	70,356
2018	21.172012	18.090869	-14.55%	69,392
2017	18.899743	21.172012	12.02%	83,332
2016	16.332646	18.899743	15.72%	130,141
2015	17.091435	16.332646	-4.44%	105,353
2014	14.843036	17.091435	15.15%	74,630
2013	11.117741	14.843036	33.51%	60,511
2012	9.711509	11.117741	14.48%	35,506
2011	10.103648	9.711509	-3.88%	21,965
2010	8.582814	10.103648	17.72%	7,653

No Additional Contract Options Elected Total - 1.60%
Variable account charges of the daily net assets of the variable account - 1.60%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Cap Growth Fund: Class II - Q/NQ				
2019	25.961379	34.583483	33.21%	38,552
2018	28.748035	25.961379	-9.69%	43,305
2017	23.437524	28.748035	22.66%	47,714
2016	22.041440	23.437524	6.33%	50,032
2015	22.281846	22.041440	-1.08%	77,023
2014	22.083646	22.281846	0.90%	38,225
2013	15.590460	22.083646	41.65%	25,199
2012	14.010209	15.590460	11.28%	30,456
2011	14.361230	14.010209	-2.44%	25,444
2010	11.665889	14.361230	23.10%	12,375
Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Cap Value Fund: Class II - Q/NQ				
2019	33.335144	38.932807	16.79%	25,923
2018	40.880529	33.335144	-18.46%	34,052
2017	38.199668	40.880529	7.02%	41,791
2016	30.903389	38.199668	23.61%	44,216
2015	33.513737	30.903389	-7.79%	42,345
2014	31.900538	33.513737	5.06%	35,371
2013	23.152434	31.900538	37.78%	27,179
2012	19.558424	23.152434	18.38%	21,389
2011	21.022225	19.558424	-6.96%	19,841
2010	16.891763	21.022225	24.45%	11,056
Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Company Fund: Class II - Q/NQ				
2019	32.850031	40.519910	23.35%	28,864
2018	38.303059	32.850031	-14.24%	29,710
2017	34.385474	38.303059	11.39%	33,244
2016	28.514738	34.385474	20.59%	33,743
2015	29.538217	28.514738	-3.46%	37,975
2014	29.852578	29.538217	-1.05%	36,197
2013	21.584842	29.852578	38.30%	31,850
2012	19.037780	21.584842	13.38%	16,562
2011	20.538617	19.037780	-7.31%	16,177
2010	16.700576	20.538617	22.98%	10,628
Nationwide Variable Insurance Trust - NVIT Newton Sustainable U.S. Equity Fund: Class II - Q/NQ				
2019	16.998106	21.082729	24.03%	38,134
2018	18.354401	16.998106	-7.39%	40,664
2017	15.758195	18.354401	16.48%	55,889
2016	14.543528	15.758195	8.35%	60,774
2015	14.842112	14.543528	-2.01%	58,166
2014	13.648971	14.842112	8.74%	50,943
2013	10.011241	13.648971	36.34%	48,874
2012	9.134578	10.011241	9.60%	14,265
2011	9.596199	9.134578	-4.81%	21,496
2010	7.892510	9.596199	21.59%	2,692

No Additional Contract Options Elected Total - 1.60%
Variable account charges of the daily net assets of the variable account - 1.60%

<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	13.406967	17.208962	28.36%	261,333
2018	14.202418	13.406967	-5.60%	327,685
2017	13.597376	14.202418	4.45%	377,844
2016	12.892526	13.597376	5.47%	412,919
2015	13.888310	12.892526	-7.17%	467,082
2014	10.974612	13.888310	26.55%	469,479
2013	10.859827	10.974612	1.06%	385,410
2012	9.548921	10.859827	13.73%	215,434
2011	9.142631	9.548921	4.44%	143,516
2010	7.156887	9.142631	27.75%	47,847
Nationwide Variable Insurance Trust - NVIT S&P 500® Index Fund: Class II - Q/NQ				
2019	15.792487	20.332256	28.75%	1,078,502
2018	16.873020	15.792487	-6.40%	1,237,938
2017	14.144470	16.873020	19.29%	1,343,042
2016	12.903330	14.144470	9.62%	1,272,284
2015	12.990655	12.903330	-0.67%	1,278,156
2014	11.675089	12.990655	11.27%	780,079
2013*	10.000000	11.675089	16.75%	339,976
Nationwide Variable Insurance Trust - NVIT Short Term Bond Fund: Class II - Q/NQ				
2019	10.134906	10.380358	2.42%	294,860
2018	10.216813	10.134906	-0.80%	300,309
2017	10.221076	10.216813	-0.04%	342,701
2016	10.134303	10.221076	0.86%	362,091
2015	10.334346	10.134303	-1.94%	370,051
2014	10.450771	10.334346	-1.11%	389,414
2013	10.609527	10.450771	-1.50%	358,477
2012	10.415485	10.609527	1.86%	270,844
2011	10.448755	10.415485	-0.32%	122,888
2010	10.367761	10.448755	0.78%	116,536
Nationwide Variable Insurance Trust - NVIT Small Cap Index Fund: Class II - Q/NQ				
2019	14.081052	17.314187	22.96%	163,456
2018	16.142471	14.081052	-12.77%	206,069
2017	14.366826	16.142471	12.36%	206,109
2016	12.078820	14.366826	18.94%	151,468
2015	12.905266	12.078820	-6.40%	237,785
2014	12.544163	12.905266	2.88%	182,073
2013*	10.000000	12.544163	25.44%	112,853

No Additional Contract Options Elected Total - 1.60%
Variable account charges of the daily net assets of the variable account - 1.60%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Wells Fargo Discovery Fund: Class II - Q/NQ				
2019	16.688973	22.471497	34.65%	131,006
2018	18.248063	16.688973	-8.54%	148,411
2017	14.541635	18.248063	25.49%	165,998
2016	13.933674	14.541635	4.36%	159,423
2015	14.209370	13.933674	-1.94%	200,445
2014	13.922552	14.209370	2.06%	93,822
2013	10.207959	13.922552	36.39%	85,895
2012	9.049132	10.207959	12.81%	54,954
2011	9.624361	9.049132	-5.98%	46,538
2010	7.733736	9.624361	24.45%	14,719
Neuberger Berman Advisers Management Trust - Mid-Cap Growth Portfolio: Class S - Q/NQ				
2019	33.879424	44.165770	30.36%	2,106
2018	36.850254	33.879424	-8.06%	661
2017	30.063241	36.850254	22.58%	752
2016	29.330103	30.063241	2.50%	894
2015	29.513430	29.330103	-0.62%	1,133
Neuberger Berman Advisers Management Trust - Short Duration Bond Portfolio: Class I - Q/NQ				
2019	9.988357	10.190905	2.03%	21,023
2018	10.049066	9.988357	-0.60%	36,231
2017	10.121807	10.049066	-0.72%	39,507
2016	10.162021	10.121807	-0.40%	43,576
2015	10.308321	10.162021	-1.42%	92,190
2014	10.412426	10.308321	-1.00%	99,218
2013	10.516856	10.412426	-0.99%	99,298
2012	10.217747	10.516856	2.93%	157,364
2011	10.353523	10.217747	-1.31%	84,960
2010	9.993690	10.353523	3.60%	60,822
Neuberger Berman Advisers Management Trust - Sustainable Equity Portfolio: Class I - Q/NQ				
2019	27.764011	34.391585	23.87%	238
2018	29.931936	27.764011	-7.24%	238
2017	25.683801	29.931936	16.54%	238
2016	23.757299	25.683801	8.11%	11,457
2015	24.256053	23.757299	-2.06%	11,457
2014	22.331964	24.256053	8.62%	11,457
2013	16.492999	22.331964	35.40%	11,457
2012	15.103511	16.492999	9.20%	11,457
2011	15.836435	15.103511	-4.63%	11,457
2010	13.099765	15.836435	20.89%	11,457
Northern Lights Variable Trust - TOPS® Managed Risk Balanced ETF Portfolio: Class 4 - Q/NQ				
2019	10.566373	11.871101	12.35%	199,577
2018	11.474398	10.566373	-7.91%	210,698
2017	10.577243	11.474398	8.48%	215,798
2016	10.158036	10.577243	4.13%	225,149
2015	10.840234	10.158036	-6.29%	244,128
2014	10.727895	10.840234	1.05%	247,444
2013	10.144884	10.727895	5.75%	176,987

No Additional Contract Options Elected Total - 1.60%
Variable account charges of the daily net assets of the variable account - 1.60%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Northern Lights Variable Trust - TOPS® Managed Risk Growth ETF Portfolio: Class 4 - Q/NQ				
2019	11.048315	12.680633	14.77%	5,909
2018	12.351354	11.048315	-10.55%	8,610
2017	10.697215	12.351354	15.46%	11,973
2016	10.338094	10.697215	3.47%	13,224
2015	11.593542	10.338094	-10.83%	19,993
2014	11.678813	11.593542	-0.73%	21,710
2013	10.263615	11.678813	13.79%	10,258
Northern Lights Variable Trust - TOPS® Managed Risk Moderate Growth ETF Portfolio: Class 4 - Q/NQ				
2019	11.105641	12.663590	14.03%	5,604
2018	12.217623	11.105641	-9.10%	12,709
2017	10.927773	12.217623	11.80%	30,949
2016	10.491744	10.927773	4.16%	43,999
2015	11.424649	10.491744	-8.17%	60,676
2014	11.327403	11.424649	0.86%	62,420
2013	10.281267	11.327403	10.18%	12,555
PIMCO Variable Insurance Trust - All Asset Portfolio: Advisor Class - Q/NQ				
2019	10.639140	11.698352	9.96%	309,638
2018	11.436018	10.639140	-6.97%	338,632
2017	10.250117	11.436018	11.57%	379,912
2016	9.225722	10.250117	11.10%	416,274
2015	10.324354	9.225722	-10.64%	478,812
2014	10.444724	10.324354	-1.15%	619,632
2013	10.602967	10.444724	-1.49%	656,709
2012*	10.000000	10.602967	6.03%	241,540
PIMCO Variable Insurance Trust - Emerging Markets Bond Portfolio: Advisor Class - Q/NQ				
2019	9.871032	11.136302	12.82%	67,229
2018	10.541075	9.871032	-6.36%	78,243
2017	9.757685	10.541075	8.03%	74,418
2016	8.758631	9.757685	11.41%	68,750
2015	9.116675	8.758631	-3.93%	39,474
2014	9.136582	9.116675	-0.22%	27,519
PIMCO Variable Insurance Trust - International Bond Portfolio (Unhedged): Advisor Class - Q/NQ				
2019	11.132906	11.712590	5.21%	85,827
2018	11.795411	11.132906	-5.62%	113,497
2017	10.824681	11.795411	8.97%	122,589
2016	10.689839	10.824681	1.26%	124,529
2015	11.703429	10.689839	-8.66%	145,880
2014	11.858036	11.703429	-1.30%	160,713
2013	12.897848	11.858036	-8.06%	168,665
2012	12.456362	12.897848	3.54%	195,509
2011	11.675695	12.456362	6.69%	160,938
2010	10.848770	11.675695	7.62%	101,540

No Additional Contract Options Elected Total - 1.60%
Variable account charges of the daily net assets of the variable account - 1.60%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
PIMCO Variable Insurance Trust - Low Duration Portfolio: Advisor Class - Q/NQ				
2019	10.997420	11.246072	2.26%	593,879
2018	11.150787	10.997420	-1.38%	649,479
2017	11.191469	11.150787	-0.36%	732,922
2016	11.226438	11.191469	-0.31%	899,089
2015	11.385207	11.226438	-1.39%	1,036,618
2014	11.484399	11.385207	-0.86%	1,113,484
2013	11.698304	11.484399	-1.83%	1,133,239
2012	11.242559	11.698304	4.05%	918,310
2011	11.310867	11.242559	-0.60%	420,115
2010	10.928078	11.310867	3.50%	243,287
PIMCO Variable Insurance Trust - Short-Term Portfolio: Advisor Class - Q/NQ				
2019	10.141336	10.248143	1.05%	438,676
2018	10.162124	10.141336	-0.20%	92,589
2017	10.094215	10.162124	0.67%	36,884
2016*	10.000000	10.094215	0.94%	28,304
PIMCO Variable Insurance Trust - Total Return Portfolio: Advisor Class - Q/NQ				
2019	10.680267	11.376125	6.52%	1,266,107
2018	10.924265	10.680267	-2.23%	1,357,391
2017	10.591226	10.924265	3.14%	1,565,850
2016	10.491897	10.591226	0.95%	1,632,178
2015	10.626842	10.491897	-1.27%	1,720,891
2014	10.367567	10.626842	2.50%	1,692,578
2013	10.756996	10.367567	-3.62%	1,680,768
2012	9.983857	10.756996	7.74%	1,232,455
2011*	10.000000	9.983857	-0.16%	214,930
Putnam Variable Trust - Putnam VT Equity Income Fund: Class IB - Q/NQ				
2019	10.121739	12.988047	28.32%	15,657
2018	11.241523	10.121739	-9.96%	9,722
2017*	10.000000	11.241523	12.42%	5,249
Putnam Variable Trust - Putnam VT Growth Opportunities Fund: Class IB - Q/NQ				
2019	13.400375	18.030865	34.55%	9,586
2018	13.302903	13.400375	0.73%	6,635
2017	10.327097	13.302903	28.82%	0
2016*	10.000000	10.327097	3.27%	0
Putnam Variable Trust - Putnam VT International Equity Fund: Class IB - Q/NQ				
2019	16.670429	20.529752	23.15%	3,016
2018	20.946855	16.670429	-20.42%	551
2017	16.816501	20.946855	24.56%	1,316
2016	17.518996	16.816501	-4.01%	0
2015	17.778957	17.518996	-1.46%	0
2014	19.381728	17.778957	-8.27%	0
2013	15.379563	19.381728	26.02%	0
2012	12.820437	15.379563	19.96%	0
2011	15.684717	12.820437	-18.26%	0
2010	14.487090	15.684717	8.27%	0

No Additional Contract Options Elected Total - 1.60%
Variable account charges of the daily net assets of the variable account - 1.60%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
T. Rowe Price Equity Series, Inc. - T. Rowe Price Health Sciences Portfolio: II - Q/NQ				
2019	34.061263	43.112005	26.57%	261,483
2018	34.324050	34.061263	-0.77%	301,648
2017	27.398763	34.324050	25.28%	344,826
2016	31.184755	27.398763	-12.14%	397,754
2015	28.177929	31.184755	10.67%	470,478
2014	21.822141	28.177929	29.13%	362,003
2013	14.734130	21.822141	48.11%	256,394
2012	11.430744	14.734130	28.90%	100,713
2011	10.523301	11.430744	8.62%	48,641
2010*	10.000000	10.523301	5.23%	1,008
VanEck VIP Trust - VanEck VIP Global Hard Assets Fund: Class S - Q/NQ				
2019	5.188386	5.694838	9.76%	197,131
2018	7.367245	5.188386	-29.57%	271,660
2017	7.637256	7.367245	-3.54%	197,385
2016	5.411695	7.637256	41.13%	268,362
2015	8.286172	5.411695	-34.69%	220,641
2014	10.441073	8.286172	-20.64%	207,127
2013	9.620384	10.441073	8.53%	171,540
2012*	10.000000	9.620384	-3.80%	81,021
VanEck VIP Trust - VanEck VIP Global Hard Assets Fund: Initial Class - Q/NQ				
2019	5.317911	5.853910	10.08%	12,244
2018	7.535888	5.317911	-29.43%	19,125
2017	7.790347	7.535888	-3.27%	22,165
2016	5.508765	7.790347	41.42%	25,688
2015	8.412079	5.508765	-34.51%	29,900
2014	10.567866	8.412079	-20.40%	34,862
2013	9.716203	10.567866	8.77%	48,645
2012*	10.000000	9.716203	-2.84%	93,844
Virtus Variable Insurance Trust - Virtus Duff & Phelps Real Estate Securities Series: Class A - Q/NQ				
2019*	10.000000	10.772559	7.73%	3,826
Wells Fargo Variable Trust - VT Small Cap Growth Fund: Class 2 - Q/NQ				
2019	28.959959	35.572078	22.83%	68,477
2018	29.053273	28.959959	-0.32%	130,676
2017	23.458347	29.053273	23.85%	150,879
2016	22.124780	23.458347	6.03%	119,333
2015	23.151933	22.124780	-4.44%	156,022
2014	23.978696	23.151933	-3.45%	109,252
2013	16.220645	23.978696	47.83%	75,753
2012	15.282160	16.220645	6.14%	41,784
2011	16.278442	15.282160	-6.12%	40,202
2010	13.049273	16.278442	24.75%	19,852

Maximum Additional Contract Options Elected Total - 3.30%
Variable account charges of the daily net assets of the variable account - 3.30%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
AllianceBernstein Variable Products Series Fund, Inc. - AB VPS Dynamic Asset Allocation Portfolio: Class B - Q/NQ				
2019.....	10.323397	11.504200	11.44%	0
2018.....	11.524549	10.323397	-10.42%	0
2017.....	10.423615	11.524549	10.56%	0
2016.....	10.427321	10.423615	-0.04%	0
2015.....	10.925246	10.427321	-4.56%	0
2014.....	10.841982	10.925246	0.77%	0
AllianceBernstein Variable Products Series Fund, Inc. - AB VPS Growth and Income Portfolio: Class B - Q/NQ				
2019.....	19.410278	23.201675	19.53%	0
2018.....	21.322917	19.410278	-8.97%	0
2017.....	18.590806	21.322917	14.70%	0
2016.....	17.307399	18.590806	7.42%	0
2015.....	17.646282	17.307399	-1.92%	0
2014.....	16.697230	17.646282	5.68%	0
AllianceBernstein Variable Products Series Fund, Inc. - AB VPS International Value Portfolio: Class B - Q/NQ				
2019.....	7.554555	8.531786	12.94%	0
2018*.....	10.000000	7.554555	-24.45%	0
AllianceBernstein Variable Products Series Fund, Inc. - AB VPS Small/Mid Cap Value Portfolio: Class B - Q/NQ				
2019.....	25.371692	29.417452	15.95%	0
2018.....	30.981865	25.371692	-18.11%	0
2017.....	28.388004	30.981865	9.14%	0
2016.....	23.522131	28.388004	20.69%	0
2015.....	25.793776	23.522131	-8.81%	0
2014.....	24.483755	25.793776	5.35%	0
American Century Variable Portfolios II, Inc. - American Century VP Inflation Protection Fund: Class II - Q/NQ				
2019.....	9.790805	10.310595	5.31%	0
2018.....	10.420552	9.790805	-6.04%	0
2017.....	10.393542	10.420552	0.26%	0
2016.....	10.295554	10.393542	0.95%	0
2015.....	10.916420	10.295554	-5.69%	0
2014.....	10.928349	10.916420	-0.11%	0
American Century Variable Portfolios, Inc. - American Century VP Income & Growth Fund: Class II - Q/NQ				
2019.....	18.805246	22.503325	19.67%	0
2018.....	20.958515	18.805246	-10.27%	0
2017.....	18.014839	20.958515	16.34%	0
2016.....	16.455652	18.014839	9.48%	0
2015.....	18.093696	16.455652	-9.05%	0
2014.....	16.657015	18.093696	8.63%	0
American Century Variable Portfolios, Inc. - American Century VP Mid Cap Value Fund: Class II - Q/NQ				
2019.....	19.934351	24.865602	24.74%	0
2018.....	23.689532	19.934351	-15.85%	0
2017.....	21.975418	23.689532	7.80%	0
2016.....	18.516504	21.975418	18.68%	0
2015.....	19.455805	18.516504	-4.83%	0
2014.....	17.308897	19.455805	12.40%	0

Maximum Additional Contract Options Elected Total - 3.30%
Variable account charges of the daily net assets of the variable account - 3.30%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
BlackRock Variable Series Funds II, Inc. - BlackRock High Yield V.I. Fund: Class III - Q/NQ				
2019.....	9.647991	10.716206	11.07%	0
2018.....	10.275885	9.647991	-6.11%	0
2017.....	9.923175	10.275885	3.55%	0
2016.....	9.094993	9.923175	9.11%	0
2015*.....	10.000000	9.094993	-9.05%	0
BlackRock Variable Series Funds II, Inc. - BlackRock Total Return V.I. Fund: Class III - Q/NQ				
2019.....	9.172154	9.680777	5.55%	0
2018.....	9.555850	9.172154	-4.02%	0
2017.....	9.574080	9.555850	-0.19%	0
2016.....	9.662298	9.574080	-0.91%	0
2015*.....	10.000000	9.662298	-3.38%	0
BlackRock Variable Series Funds, Inc. - BlackRock Equity Dividend V.I. Fund: Class III - Q/NQ				
2019.....	10.904874	13.440886	23.26%	0
2018.....	12.182747	10.904874	-10.49%	0
2017.....	10.813913	12.182747	12.66%	0
2016.....	9.634600	10.813913	12.24%	0
2015*.....	10.000000	9.634600	-3.65%	0
BlackRock Variable Series Funds, Inc. - BlackRock Global Allocation V.I. Fund: Class III - Q/NQ				
2019.....	12.897432	14.686316	13.87%	0
2018.....	14.434122	12.897432	-10.65%	0
2017.....	13.125858	14.434122	9.97%	0
2016.....	13.075012	13.125858	0.39%	0
2015.....	13.658038	13.075012	-4.27%	0
2014.....	13.856439	13.658038	-1.43%	0
BNY Mellon Investment Portfolios - MidCap Stock Portfolio: Service Shares - Q/NQ				
2019.....	10.230902	11.857573	15.90%	0
2018.....	12.550962	10.230902	-18.49%	0
2017.....	11.281184	12.550962	11.26%	0
2016.....	10.125706	11.281184	11.41%	0
2015.....	10.741599	10.125706	-5.73%	0
2014*.....	10.000000	10.741599	7.42%	0
BNY Mellon Investment Portfolios - Small Cap Stock Index Portfolio: Service Shares - Q/NQ				
2019.....	27.919655	32.995532	18.18%	0
2018.....	31.725924	27.919655	-12.00%	0
2017.....	29.185401	31.725924	8.70%	0
2016.....	24.002952	29.185401	21.59%	0
2015.....	25.414245	24.002952	-5.55%	0
2014.....	25.001148	25.414245	1.65%	0
BNY Mellon Stock Index Fund, Inc.: Service Shares - Q/NQ				
2019.....	20.678552	26.071286	26.08%	0
2018.....	22.479763	20.678552	-8.01%	0
2017.....	19.176568	22.479763	17.23%	0
2016.....	17.793298	19.176568	7.77%	0
2015.....	18.242123	17.793298	-2.46%	0
2014.....	16.678944	18.242123	9.37%	0

Maximum Additional Contract Options Elected Total - 3.30%
Variable account charges of the daily net assets of the variable account - 3.30%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
BNY Mellon Variable Investment Fund - Appreciation Portfolio: Service Shares - Q/NQ				
2019.....	18.004254	23.602748	31.10%	0
2018.....	20.046238	18.004254	-10.19%	0
2017.....	16.320048	20.046238	22.83%	0
2016.....	15.678515	16.320048	4.09%	0
2015.....	16.665899	15.678515	-5.92%	0
2014.....	15.983625	16.665899	4.27%	0
BNY Mellon Variable Investment Fund - Opportunistic Small Cap Portfolio: Service Shares - Q/NQ				
2019.....	14.880204	17.481610	17.48%	0
2018.....	19.069444	14.880204	-21.97%	0
2017.....	15.854268	19.069444	20.28%	0
2016.....	14.036999	15.854268	12.95%	0
2015.....	14.891727	14.036999	-5.74%	0
2014.....	15.199190	14.891727	-2.02%	0
Columbia Funds Variable Series Trust II - Columbia VP High Yield Bond Fund: Class 2 - Q/NQ				
2019.....	9.346298	10.531262	12.68%	0
2018.....	10.069731	9.346298	-7.18%	0
2017*.....	10.000000	10.069731	0.70%	0
Delaware VIP Trust - Delaware VIP Small Cap Value Series: Service Class - Q/NQ				
2019.....	12.266172	15.149425	23.51%	0
2018.....	15.275771	12.266172	-19.70%	0
2017.....	14.133645	15.275771	8.08%	0
2016.....	11.148765	14.133645	26.77%	0
2015.....	12.325890	11.148765	-9.55%	0
2014.....	12.068509	12.325890	2.13%	0
Eaton Vance Variable Trust - Eaton Vance VT Floating-Rate Income Fund: Initial Class - Q/NQ				
2019.....	9.530185	9.868057	3.55%	0
2018.....	9.865701	9.530185	-3.40%	0
2017.....	9.861952	9.865701	0.04%	0
2016.....	9.360221	9.861952	5.36%	0
2015.....	9.776658	9.360221	-4.26%	0
2014*.....	10.000000	9.776658	-2.23%	0
Federated Hermes Insurance Series - Federated Hermes Managed Volatility Fund II: Service Shares - Q/NQ				
2019.....	8.985500	10.419464	15.96%	0
2018*.....	10.000000	8.985500	-10.15%	0
Federated Hermes Insurance Series - Federated Hermes Quality Bond Fund II: Service Shares - Q/NQ				
2019.....	10.175310	10.741792	5.57%	0
2018.....	10.607610	10.175310	-4.08%	0
2017.....	10.572182	10.607610	0.34%	0
2016.....	10.559038	10.572182	0.12%	0
2015.....	10.967586	10.559038	-3.73%	0
2014.....	10.956954	10.967586	0.10%	0
Fidelity Variable Insurance Products - Emerging Markets Portfolio: Service Class 2 - Q/NQ				
2019.....	8.132752	10.160324	24.93%	0
2018*.....	10.000000	8.132752	-18.67%	0

Maximum Additional Contract Options Elected Total - 3.30%
Variable account charges of the daily net assets of the variable account - 3.30%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Fidelity Variable Insurance Products Fund - Fidelity VIP Freedom Fund 2010 Portfolio: Service Class 2 - Q/NQ				
2019.....	12.541302	14.037567	11.93%	0
2018.....	13.549189	12.541302	-7.44%	0
2017.....	12.420680	13.549189	9.09%	0
2016.....	12.205000	12.420680	1.77%	0
2015.....	12.688851	12.205000	-3.81%	0
2014.....	12.591633	12.688851	0.77%	0
Fidelity Variable Insurance Products Fund - Fidelity VIP Freedom Fund 2020 Portfolio: Service Class 2 - Q/NQ				
2019.....	13.229227	15.335808	15.92%	0
2018.....	14.568852	13.229227	-9.20%	0
2017.....	12.957489	14.568852	12.44%	0
2016.....	12.663592	12.957489	2.32%	0
2015.....	13.156195	12.663592	-3.74%	0
2014.....	13.007444	13.156195	1.14%	0
Fidelity Variable Insurance Products Fund - Fidelity VIP Freedom Fund 2030 Portfolio: Service Class 2 - Q/NQ				
2019.....	14.095672	16.917271	20.02%	0
2018.....	15.856800	14.095672	-11.11%	0
2017.....	13.584865	15.856800	16.72%	0
2016.....	13.205449	13.584865	2.87%	0
2015.....	13.728884	13.205449	-3.81%	0
2014.....	13.554498	13.728884	1.29%	0
Fidelity Variable Insurance Products Fund - VIP Balanced Portfolio: Service Class 2 - Q/NQ				
2019.....	10.680866	12.819219	20.02%	0
2018.....	11.560924	10.680866	-7.61%	0
2017.....	10.295017	11.560924	12.30%	0
2016*.....	10.000000	10.295017	2.95%	0
Fidelity Variable Insurance Products Fund - VIP Contrafund® Portfolio: Service Class 2 - Q/NQ				
2019.....	23.906432	30.347722	26.94%	0
Fidelity Variable Insurance Products Fund - VIP Energy Portfolio: Service Class 2 - Q/NQ				
2019.....	9.679076	10.279290	6.20%	0
2018.....	13.307553	9.679076	-27.27%	0
2017.....	14.153207	13.307553	-5.97%	0
2016.....	10.962034	14.153207	29.11%	0
2015.....	14.305143	10.962034	-23.37%	0
2014.....	16.958991	14.305143	-15.65%	0
Fidelity Variable Insurance Products Fund - VIP Equity-Income Portfolio: Service Class 2 - Q/NQ				
2019.....	17.349087	21.324377	22.91%	0
2018.....	19.619772	17.349087	-11.57%	0
2017.....	18.009032	19.619772	8.94%	0
2016.....	15.820151	18.009032	13.84%	0
2015.....	17.084243	15.820151	-7.40%	0
2014.....	16.286267	17.084243	4.90%	0

Maximum Additional Contract Options Elected Total - 3.30%
Variable account charges of the daily net assets of the variable account - 3.30%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Fidelity Variable Insurance Products Fund - VIP Growth & Income Portfolio: Service Class 2 - Q/NQ				
2019.....	11.000764	13.795205	25.40%	0
2018.....	12.530312	11.000764	-12.21%	0
2017.....	11.110845	12.530312	12.78%	0
2016*.....	10.000000	11.110845	11.11%	0
Fidelity Variable Insurance Products Fund - VIP Growth Portfolio: Service Class 2 - Q/NQ				
2019.....	22.713586	29.426851	29.56%	0
2018.....	23.595348	22.713586	-3.74%	0
2017.....	18.096917	23.595348	30.38%	0
2016.....	18.610453	18.096917	-2.76%	0
2015.....	18.002586	18.610453	3.38%	0
2014.....	16.770040	18.002586	7.35%	0
Fidelity Variable Insurance Products Fund - VIP Investment Grade Bond Portfolio: Service Class 2 - Q/NQ				
2019.....	10.397489	10.999965	5.79%	0
2018.....	10.839626	10.397489	-4.08%	0
2017.....	10.778223	10.839626	0.57%	0
2016.....	10.667341	10.778223	1.04%	0
2015.....	11.125955	10.667341	-4.12%	0
2014.....	10.893647	11.125955	2.13%	0
Fidelity Variable Insurance Products Fund - VIP Mid Cap Portfolio: Service Class 2 - Q/NQ				
2019.....	28.639769	34.112262	19.11%	0
2018.....	34.758032	28.639769	-17.60%	0
2017.....	29.816831	34.758032	16.57%	0
2016.....	27.546998	29.816831	8.24%	0
2015.....	28.958930	27.546998	-4.88%	0
2014.....	28.243737	28.958930	2.53%	0
Fidelity Variable Insurance Products Fund - VIP Overseas Portfolio: Service Class 2 - Q/NQ				
2019.....	16.441376	20.271272	23.29%	0
2018.....	20.020561	16.441376	-17.88%	0
2017.....	15.925651	20.020561	25.71%	0
2016.....	17.383507	15.925651	-8.39%	0
2015.....	17.403201	17.383507	-0.11%	0
2014.....	19.625650	17.403201	-11.32%	0
Fidelity Variable Insurance Products Fund - VIP Value Strategies Portfolio: Service Class 2 - Q/NQ				
2019.....	20.275662	26.292491	29.68%	0
2018.....	25.420098	20.275662	-20.24%	0
2017.....	22.072158	25.420098	15.17%	0
2016.....	20.886737	22.072158	5.68%	0
2015.....	22.311516	20.886737	-6.39%	0
2014.....	21.662121	22.311516	3.00%	0

Maximum Additional Contract Options Elected Total - 3.30%
Variable account charges of the daily net assets of the variable account - 3.30%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Franklin Templeton Variable Insurance Products Trust - Franklin Allocation VIP Fund: Class 2 - Q/NQ				
2019.....	10.373723	12.023622	15.90%	0
2018.....	11.875747	10.373723	-12.65%	0
2017.....	10.966164	11.875747	8.29%	0
2016.....	10.018777	10.966164	9.46%	0
2015.....	11.047194	10.018777	-9.31%	0
2014.....	11.107885	11.047194	-0.55%	0
Franklin Templeton Variable Insurance Products Trust - Franklin Income VIP Fund: Class 2 - Q/NQ				
2019.....	12.502891	14.031940	12.23%	0
2018.....	13.513669	12.502891	-7.48%	0
2017.....	12.740979	13.513669	6.06%	0
2016.....	11.554155	12.740979	10.27%	0
2015.....	12.855454	11.554155	-10.12%	0
2014.....	12.707614	12.855454	1.16%	0
Franklin Templeton Variable Insurance Products Trust - Franklin Rising Dividends VIP Fund: Class 2 - Q/NQ				
2019.....	20.996616	26.238991	24.97%	0
2018.....	22.878566	20.996616	-8.23%	0
2017.....	19.622599	22.878566	16.59%	0
2016.....	17.485210	19.622599	12.22%	0
2015.....	18.766587	17.485210	-6.83%	0
2014.....	17.849950	18.766587	5.14%	0
Franklin Templeton Variable Insurance Products Trust - Franklin Small Cap Value VIP Fund: Class 2 - Q/NQ				
2019.....	24.390307	29.799859	22.18%	0
2018.....	28.956561	24.390307	-15.77%	0
2017.....	27.059477	28.956561	7.01%	0
2016.....	21.491976	27.059477	25.91%	0
2015.....	23.998424	21.491976	-10.44%	0
2014.....	24.676786	23.998424	-2.75%	0
Franklin Templeton Variable Insurance Products Trust - Templeton Developing Markets VIP Fund: Class 2 - Q/NQ				
2019.....	8.998788	11.024993	22.52%	0
2018.....	11.053867	8.998788	-18.59%	0
2017.....	8.140220	11.053867	35.79%	0
2016.....	7.167023	8.140220	13.58%	0
2015.....	9.219167	7.167023	-22.26%	0
2014*.....	10.000000	9.219167	-7.81%	0
Franklin Templeton Variable Insurance Products Trust - Templeton Foreign VIP Fund: Class 2 - Q/NQ				
2019.....	14.502287	15.780789	8.82%	0
2018.....	17.739693	14.502287	-18.25%	0
2017.....	15.719134	17.739693	12.85%	0
2016.....	15.165896	15.719134	3.65%	0
2015.....	16.772779	15.165896	-9.58%	0
2014.....	19.518283	16.772779	-14.07%	0

Maximum Additional Contract Options Elected Total - 3.30%
Variable account charges of the daily net assets of the variable account - 3.30%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Franklin Templeton Variable Insurance Products Trust - Templeton Global Bond VIP Fund: Class 2 - Q/NQ				
2019.....	8.824895	8.705438	-1.35%	0
2018.....	8.954272	8.824895	-1.44%	0
2017.....	9.084052	8.954272	-1.43%	0
2016.....	9.125036	9.084052	-0.45%	0
2015.....	9.861052	9.125036	-7.46%	0
2014*.....	10.000000	9.861052	-1.39%	0
Goldman Sachs Variable Insurance Trust - Goldman Sachs Global Trends Allocation Fund: Service Shares - Q/NQ				
2019.....	10.349897	11.203042	8.24%	0
2018.....	11.190372	10.349897	-7.51%	0
2017.....	10.229785	11.190372	9.39%	0
2016.....	10.138129	10.229785	0.90%	0
2015.....	11.131775	10.138129	-8.93%	0
2014.....	11.074706	11.131775	0.52%	0
Goldman Sachs Variable Insurance Trust - Goldman Sachs Multi-Strategy Alternatives Portfolio: Service Shares - Q/NQ				
2019.....	9.277883	9.763222	5.23%	0
2018*.....	10.000000	9.277883	-7.22%	0
Guggenheim Variable Funds - Multi-Hedge Strategies - Q/NQ				
2019.....	8.627432	8.760973	1.55%	0
2018.....	9.400567	8.627432	-8.22%	0
2017.....	9.375927	9.400567	0.26%	0
2016.....	9.742132	9.375927	-3.76%	0
2015.....	9.891708	9.742132	-1.51%	0
2014.....	9.773846	9.891708	1.21%	0
Invesco - Invesco V.I. American Franchise Fund: Series II Shares - Q/NQ				
2019.....	15.345007	20.243984	31.93%	0
2018.....	16.514340	15.345007	-7.08%	0
2017.....	13.442770	16.514340	22.85%	0
2016.....	13.625409	13.442770	-1.34%	0
2015.....	13.451479	13.625409	1.29%	0
2014.....	12.860045	13.451479	4.60%	0
Invesco - Invesco V.I. Mid Cap Core Equity Fund: Series II Shares - Q/NQ				
2019.....	11.800468	14.268121	20.91%	0
2018.....	13.807251	11.800468	-14.53%	0
2017.....	12.452305	13.807251	10.88%	0
2016.....	11.378347	12.452305	9.44%	0
2015.....	12.292964	11.378347	-7.44%	0
2014.....	12.203709	12.292964	0.73%	0
Invesco Oppenheimer V.I. Global Fund: Series II - Q/NQ				
2019.....	24.021242	30.535103	27.12%	0
2018.....	28.688677	24.021242	-16.27%	0
2017.....	21.760733	28.688677	31.84%	0
2016.....	22.536737	21.760733	-3.44%	0
2015.....	22.480353	22.536737	0.25%	0
2014.....	22.779257	22.480353	-1.31%	0

Maximum Additional Contract Options Elected Total - 3.30%
Variable account charges of the daily net assets of the variable account - 3.30%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Invesco Oppenheimer V.I. Global Strategic Income Fund: Series II - Q/NQ				
2019.....	8.857171	9.473345	6.96%	0
2018.....	9.596803	8.857171	-7.71%	0
2017.....	9.358443	9.596803	2.55%	0
2016.....	9.106387	9.358443	2.77%	0
2015.....	9.657875	9.106387	-5.71%	0
2014.....	9.744677	9.657875	-0.89%	0
Invesco Oppenheimer V.I. International Growth Fund: Series II - Q/NQ				
2019.....	7.950201	9.836836	23.73%	0
2018.....	10.221844	7.950201	-22.22%	0
2017.....	8.358972	10.221844	22.29%	0
2016.....	8.884698	8.358972	-5.92%	0
2015.....	8.911170	8.884698	-0.30%	0
2014*.....	10.000000	8.911170	-10.89%	0
Invesco Oppenheimer V.I. Main Street Fund: Series II - Q/NQ				
2019.....	18.799276	23.948644	27.39%	0
2018.....	21.157971	18.799276	-11.15%	0
2017.....	18.757277	21.157971	12.80%	0
2016.....	17.426568	18.757277	7.64%	0
2015.....	17.478271	17.426568	-0.30%	0
2014.....	16.371924	17.478271	6.76%	0
Invesco Oppenheimer V.I. Main Street Small Cap Fund: Series II - Q/NQ				
2019.....	25.656083	31.293192	21.97%	0
2018.....	29.663274	25.656083	-13.51%	0
2017.....	26.926832	29.663274	10.16%	0
2016.....	23.661428	26.926832	13.80%	0
2015.....	26.056966	23.661428	-9.19%	0
2014.....	24.133495	26.056966	7.97%	0
Ivy Variable Insurance Portfolios - Asset Strategy: Class II - Q/NQ				
2019.....	12.308532	14.494540	17.76%	0
2018.....	13.463364	12.308532	-8.58%	0
2017.....	11.770515	13.463364	14.38%	0
2016.....	12.491951	11.770515	-5.78%	0
2015.....	14.094890	12.491951	-11.37%	0
2014.....	15.386235	14.094890	-8.39%	0
Ivy Variable Insurance Portfolios - High Income: Class II - Q/NQ				
2019.....	11.142209	11.980561	7.52%	0
2018.....	11.773586	11.142209	-5.36%	0
2017.....	11.412017	11.773586	3.17%	0
2016.....	10.156277	11.412017	12.36%	0
2015.....	11.233696	10.156277	-9.59%	0
2014.....	11.399893	11.233696	-1.46%	0

Maximum Additional Contract Options Elected Total - 3.30%
Variable account charges of the daily net assets of the variable account - 3.30%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Ivy Variable Insurance Portfolios - Mid Cap Growth: Class II - Q/NQ				
2019.....	14.432239	19.251148	33.39%	0
2018.....	14.936402	14.432239	-3.38%	0
2017.....	12.170906	14.936402	22.72%	0
2016.....	11.859816	12.170906	2.62%	0
2015.....	13.017069	11.859816	-8.89%	0
2014.....	12.479277	13.017069	4.31%	0
Janus Aspen Series - Janus Henderson Balanced Portfolio: Service Shares - Q/NQ				
2019.....	19.539825	23.103701	18.24%	0
2018.....	20.123677	19.539825	-2.90%	0
2017.....	17.613898	20.123677	14.25%	0
2016.....	17.458461	17.613898	0.89%	0
2015.....	17.980482	17.458461	-2.90%	0
2014.....	17.178801	17.980482	4.67%	0
Janus Aspen Series - Janus Henderson Flexible Bond Portfolio: Service Shares - Q/NQ				
2019.....	9.103030	9.619345	5.67%	0
2018.....	9.538134	9.103030	-4.56%	0
2017.....	9.542769	9.538134	-0.05%	0
2016.....	9.653051	9.542769	-1.14%	0
2015*.....	10.000000	9.653051	-3.47%	0
Janus Aspen Series - Janus Henderson Forty Portfolio: Service Shares - Q/NQ				
2019.....	29.447016	38.969249	32.34%	0
2018.....	29.943221	29.447016	-1.66%	0
2017.....	23.817262	29.943221	25.72%	0
2016.....	24.158537	23.817262	-1.41%	0
2015.....	22.318647	24.158537	8.24%	0
2014.....	21.278457	22.318647	4.89%	0
Janus Aspen Series - Janus Henderson Global Technology and Innovation Portfolio: Service Shares - Q/NQ				
2019.....	20.717273	29.013017	40.04%	0
2018.....	21.235447	20.717273	-2.44%	0
2017.....	15.151965	21.235447	40.15%	0
2016.....	13.761267	15.151965	10.11%	0
2015.....	13.599120	13.761267	1.19%	0
2014.....	12.860941	13.599120	5.74%	0
Janus Aspen Series - Janus Henderson Overseas Portfolio: Service Shares - Q/NQ				
2019.....	18.483303	22.646883	22.53%	0
2018.....	22.528118	18.483303	-17.95%	0
2017.....	17.808378	22.528118	26.50%	0
2016.....	19.738579	17.808378	-9.78%	0
2015.....	22.383540	19.738579	-11.82%	0
2014.....	26.334916	22.383540	-15.00%	0

Maximum Additional Contract Options Elected Total - 3.30%
Variable account charges of the daily net assets of the variable account - 3.30%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Lazard Retirement Series, Inc. - Lazard Retirement Emerging Markets Equity Portfolio: Service Shares - Q/NQ				
2019.....	8.195634	9.362946	14.24%	0
2018.....	10.408701	8.195634	-21.26%	0
2017.....	8.419716	10.408701	23.62%	0
2016.....	7.208206	8.419716	16.81%	0
2015.....	9.324686	7.208206	-22.70%	0
2014*.....	10.000000	9.324686	-6.75%	0
Lord Abbett Series Fund, Inc. - Total Return Portfolio: Class VC - Q/NQ				
2019.....	9.458031	9.915118	4.83%	0
2018.....	9.884083	9.458031	-4.31%	0
2017.....	9.840222	9.884083	0.45%	0
2016*.....	10.000000	9.840222	-1.60%	0
MFS® Variable Insurance Trust - MFS New Discovery Series: Service Class - Q/NQ				
2019.....	14.245516	19.461481	36.61%	0
2018.....	14.992121	14.245516	-4.98%	0
2017.....	12.270871	14.992121	22.18%	0
2016.....	11.662293	12.270871	5.22%	0
2015.....	12.324849	11.662293	-5.38%	0
2014.....	13.778280	12.324849	-10.55%	0
MFS® Variable Insurance Trust - MFS Value Series: Service Class - Q/NQ				
2019.....	21.655546	27.119876	25.23%	0
2018.....	24.986994	21.655546	-13.33%	0
2017.....	22.017262	24.986994	13.49%	0
2016.....	20.009866	22.017262	10.03%	0
2015.....	20.887858	20.009866	-4.20%	0
2014.....	19.600874	20.887858	6.57%	0
MFS® Variable Insurance Trust II - MFS International Growth Portfolio: Service Class - Q/NQ				
2019*.....	10.000000	10.710385	7.10%	0
MFS® Variable Insurance Trust II - MFS International Intrinsic Value Portfolio: Service Class - Q/NQ				
2019.....	15.064003	18.303893	21.51%	0
2018.....	17.259675	15.064003	-12.72%	0
2017.....	14.072533	17.259675	22.65%	0
2016.....	14.013057	14.072533	0.42%	0
2015.....	13.629792	14.013057	2.81%	0
2014.....	13.937065	13.629792	-2.20%	0
MFS® Variable Insurance Trust II - MFS Massachusetts Investors Growth Stock Portfolio: Service Class - Q/NQ				
2019.....	11.822581	15.958080	34.98%	0
2018.....	12.158432	11.822581	-2.76%	0
2017.....	9.814061	12.158432	23.89%	0
2016.....	9.587921	9.814061	2.36%	0
2015*.....	10.000000	9.587921	-4.12%	0

Maximum Additional Contract Options Elected Total - 3.30%
Variable account charges of the daily net assets of the variable account - 3.30%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Morgan Stanley Variable Insurance Fund, Inc. - Core Plus Fixed Income Portfolio: Class II - Q/NQ				
2019.....	10.099931	10.802987	6.96%	0
2018.....	10.542541	10.099931	-4.20%	0
2017.....	10.294452	10.542541	2.41%	0
2016.....	10.055497	10.294452	2.38%	0
2015.....	10.485965	10.055497	-4.11%	0
2014.....	10.081087	10.485965	4.02%	0
Morgan Stanley Variable Insurance Fund, Inc. - Emerging Markets Debt Portfolio: Class II - Q/NQ				
2019.....	17.372984	19.180228	10.40%	0
2018.....	19.331169	17.372984	-10.13%	0
2017.....	18.240450	19.331169	5.98%	0
2016.....	17.056394	18.240450	6.94%	0
2015.....	17.848386	17.056394	-4.44%	0
2014.....	17.939035	17.848386	-0.51%	0
Morgan Stanley Variable Insurance Fund, Inc. - Global Infrastructure Portfolio: Class II - Q/NQ				
2019.....	8.744163	10.812032	23.65%	0
2018.....	9.819010	8.744163	-10.95%	0
2017.....	9.021389	9.819010	8.84%	0
2016.....	8.113864	9.021389	11.18%	0
2015*.....	10.000000	8.113864	-18.86%	0
Mutual Fund and Variable Insurance Trust - Rational Insider Buying VA Fund - Q/NQ				
2019.....	15.179251	18.201272	19.91%	0
2018.....	16.915212	15.179251	-10.26%	0
2017.....	14.883261	16.915212	13.65%	0
2016.....	13.864078	14.883261	7.35%	0
2015.....	15.444279	13.864078	-10.23%	0
2014.....	16.308112	15.444279	-5.30%	0
Nationwide Variable Insurance Trust - American Funds NVIT Asset Allocation Fund: Class II - Q/NQ				
2019.....	13.019292	15.206205	16.80%	0
2018.....	14.171835	13.019292	-8.13%	0
2017.....	12.655261	14.171835	11.98%	0
2016.....	12.005427	12.655261	5.41%	0
2015.....	12.294156	12.005427	-2.35%	0
2014.....	12.109411	12.294156	1.53%	0
Nationwide Variable Insurance Trust - American Funds NVIT Bond Fund: Class II - Q/NQ				
2019.....	9.021274	9.507265	5.39%	0
2018.....	9.432105	9.021274	-4.36%	0
2017.....	9.449583	9.432105	-0.18%	0
2016.....	9.518867	9.449583	-0.73%	0
2015.....	9.866520	9.518867	-3.52%	0
2014.....	9.719325	9.866520	1.51%	0

Maximum Additional Contract Options Elected Total - 3.30%
Variable account charges of the daily net assets of the variable account - 3.30%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - American Funds NVIT Global Growth Fund: Class II - Q/NQ				
2019.....	14.397291	18.764348	30.33%	0
2018.....	16.440804	14.397291	-12.43%	0
2017.....	12.980286	16.440804	26.66%	0
2016.....	13.396894	12.980286	-3.11%	0
2015.....	13.003295	13.396894	3.03%	0
2014.....	13.204701	13.003295	-1.53%	0
Nationwide Variable Insurance Trust - American Funds NVIT Growth Fund: Class II - Q/NQ				
2019.....	16.022604	20.186473	25.99%	0
2018.....	16.682114	16.022604	-3.95%	0
2017.....	13.497524	16.682114	23.59%	0
2016.....	12.796897	13.497524	5.47%	0
2015.....	12.434441	12.796897	2.91%	0
2014.....	11.898931	12.434441	4.50%	0
Nationwide Variable Insurance Trust - American Funds NVIT Growth-Income Fund: Class II - Q/NQ				
2019.....	13.494144	16.398167	21.52%	0
2018.....	14.269161	13.494144	-5.43%	0
2017.....	12.101092	14.269161	17.92%	0
2016.....	11.263953	12.101092	7.43%	0
2015.....	11.523181	11.263953	-2.25%	0
2014.....	10.810740	11.523181	6.59%	0
Nationwide Variable Insurance Trust - Amundi NVIT Multi Sector Bond Fund: Class I - Q/NQ				
2019.....	11.381680	12.015270	5.57%	0
2018.....	12.054997	11.381680	-5.59%	0
2017.....	11.722957	12.054997	2.83%	0
2016.....	11.157116	11.722957	5.07%	0
2015.....	11.881336	11.157116	-6.10%	0
2014.....	11.827459	11.881336	0.46%	0
Nationwide Variable Insurance Trust - BlackRock NVIT Equity Dividend Fund: Class II - Q/NQ				
2019.....	19.356745	23.773124	22.82%	0
2018.....	21.635289	19.356745	-10.53%	0
2017.....	19.008894	21.635289	13.82%	0
2016.....	16.717824	19.008894	13.70%	0
2015.....	18.493489	16.717824	-9.60%	0
2014.....	17.557408	18.493489	5.33%	0
Nationwide Variable Insurance Trust - BlackRock NVIT Managed Global Allocation Fund: Class II - Q/NQ				
2019.....	9.276221	10.310754	11.15%	0
2018.....	10.482667	9.276221	-11.51%	0
2017.....	9.152157	10.482667	14.54%	0
2016.....	9.190224	9.152157	-0.41%	0
2015*.....	10.000000	9.190224	-8.10%	0
Nationwide Variable Insurance Trust - DoubleLine NVIT Total Return Tactical Fund: Class II - Q/NQ				
2019.....	9.957512	10.263097	3.07%	0
2018*.....	10.000000	9.957512	-0.42%	0

Maximum Additional Contract Options Elected Total - 3.30%
Variable account charges of the daily net assets of the variable account - 3.30%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - Federated NVIT High Income Bond Fund: Class I - Q/NQ				
2019.....	15.115912	16.771872	10.96%	0
2018.....	16.118074	15.115912	-6.22%	0
2017.....	15.611638	16.118074	3.24%	0
2016.....	14.140952	15.611638	10.40%	0
2015.....	15.015156	14.140952	-5.82%	0
2014.....	15.141411	15.015156	-0.83%	0
Nationwide Variable Insurance Trust - Neuberger Berman NVIT Multi Cap Opportunities Fund: Class II - Q/NQ				
2019.....	13.348457	16.533430	23.86%	0
2018.....	14.534591	13.348457	-8.16%	0
2017.....	12.046281	14.534591	20.66%	0
2016.....	10.970382	12.046281	9.81%	0
2015.....	11.481761	10.970382	-4.45%	0
2014.....	11.142735	11.481761	3.04%	0
Nationwide Variable Insurance Trust - NVIT AllianzGI International Growth Fund: Class II - Q/NQ				
2019.....	8.381764	10.766827	28.46%	0
2018.....	10.403970	8.381764	-19.44%	0
2017.....	8.569495	10.403970	21.41%	0
2016.....	9.085734	8.569495	-5.68%	0
2015.....	9.457803	9.085734	-3.93%	0
2014.....	9.914690	9.457803	-4.61%	0
Nationwide Variable Insurance Trust - NVIT AQR Large Cap Defensive Style Fund: Class II - Q/NQ				
2019.....	19.190384	23.942909	24.77%	0
2018.....	19.904376	19.190384	-3.59%	0
2017.....	17.116206	19.904376	16.29%	0
2016.....	15.922000	17.116206	7.50%	0
2015.....	16.357135	15.922000	-2.66%	0
2014.....	15.127768	16.357135	8.13%	0
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Aggressive Fund: Class II - Q/NQ				
2019.....	11.151792	13.367690	19.87%	0
2018.....	12.923398	11.151792	-13.71%	0
2017.....	11.154543	12.923398	15.86%	0
2016.....	10.643886	11.154543	4.80%	0
2015.....	11.203708	10.643886	-5.00%	0
2014.....	11.087499	11.203708	1.05%	0
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Balanced Fund: Class II - Q/NQ				
2019.....	10.678336	11.996677	12.35%	0
2018.....	11.779165	10.678336	-9.35%	0
2017.....	10.869925	11.779165	8.36%	0
2016.....	10.592781	10.869925	2.62%	0
2015.....	11.071605	10.592781	-4.32%	0
2014.....	10.977683	11.071605	0.86%	0

Maximum Additional Contract Options Elected Total - 3.30%
Variable account charges of the daily net assets of the variable account - 3.30%

<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) Capital Appreciation Fund: Class II - Q/NQ				
2019.....	11.111391	12.919565	16.27%	0
2018.....	12.513979	11.111391	-11.21%	0
2017.....	11.173622	12.513979	12.00%	0
2016.....	10.765619	11.173622	3.79%	0
2015.....	11.282993	10.765619	-4.59%	0
2014.....	11.144545	11.282993	1.24%	0
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Conservative Fund: Class II - Q/NQ				
2019.....	9.817852	10.506957	7.02%	0
2018.....	10.426437	9.817852	-5.84%	0
2017.....	10.136677	10.426437	2.86%	0
2016.....	10.019437	10.136677	1.17%	0
2015.....	10.438003	10.019437	-4.01%	0
2014.....	10.445687	10.438003	-0.07%	0
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Managed Growth & Income Fund: Class II - Q/NQ				
2019.....	9.954506	10.959529	10.10%	0
2018.....	11.072691	9.954506	-10.10%	0
2017.....	9.976294	11.072691	10.99%	0
2016.....	9.772724	9.976294	2.08%	0
2015.....	10.559746	9.772724	-7.45%	0
2014.....	10.678775	10.559746	-1.11%	0
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Managed Growth Fund: Class II - Q/NQ				
2019.....	10.215671	11.401395	11.61%	0
2018.....	11.370641	10.215671	-10.16%	0
2017.....	9.981603	11.370641	13.92%	0
2016.....	9.717562	9.981603	2.72%	0
2015.....	10.564483	9.717562	-8.02%	0
2014.....	10.815436	10.564483	-2.32%	0
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderate Fund: Class II - Q/NQ				
2019.....	10.940254	12.498839	14.25%	0
2018.....	12.178894	10.940254	-10.17%	0
2017.....	11.049674	12.178894	10.22%	0
2016.....	10.704285	11.049674	3.23%	0
2015.....	11.188894	10.704285	-4.33%	0
2014.....	11.065050	11.188894	1.12%	0
Nationwide Variable Insurance Trust - NVIT Blueprint(SM) Moderately Aggressive Fund: Class II - Q/NQ				
2019.....	11.110061	13.131873	18.20%	0
2018.....	12.698287	11.110061	-12.51%	0
2017.....	11.120794	12.698287	14.19%	0
2016.....	10.687869	11.120794	4.05%	0
2015.....	11.221877	10.687869	-4.76%	0
2014.....	11.098574	11.221877	1.11%	0

Maximum Additional Contract Options Elected Total - 3.30%
Variable account charges of the daily net assets of the variable account - 3.30%

<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.....	10.472885	11.575703	10.53%	0
2018.....	11.374152	10.472885	-7.92%	0
2017.....	10.703086	11.374152	6.27%	0
2016.....	10.441065	10.703086	2.51%	0
2015.....	10.913679	10.441065	-4.33%	0
2014.....	10.843475	10.913679	0.65%	0
Nationwide Variable Insurance Trust - NVIT Columbia Overseas Value Fund: Class I - Q/NQ				
2019.....	11.636398	12.657443	8.77%	0
2018.....	14.275792	11.636398	-18.49%	0
2017.....	12.028652	14.275792	18.68%	0
2016.....	12.300892	12.028652	-2.21%	0
2015.....	13.237563	12.300892	-7.08%	0
2014.....	14.903708	13.237563	-11.18%	0
Nationwide Variable Insurance Trust - NVIT Core Bond Fund: Class II - Q/NQ				
2019.....	10.133978	10.651917	5.11%	0
2018.....	10.554364	10.133978	-3.98%	0
2017.....	10.475683	10.554364	0.75%	0
2016.....	10.315816	10.475683	1.55%	0
2015.....	10.762632	10.315816	-4.15%	0
2014.....	10.632419	10.762632	1.22%	0
Nationwide Variable Insurance Trust - NVIT Core Plus Bond Fund: Class II - Q/NQ				
2019.....	10.720464	11.361291	5.98%	0
2018.....	11.251919	10.720464	-4.72%	0
2017.....	11.212452	11.251919	0.35%	0
2016.....	11.219730	11.212452	-0.06%	0
2015.....	11.662969	11.219730	-3.80%	0
2014.....	11.499600	11.662969	1.42%	0
Nationwide Variable Insurance Trust - NVIT DFA Capital Appreciation Fund: Class II - Q/NQ				
2019.....	9.651078	11.177346	15.81%	0
2018.....	11.114530	9.651078	-13.17%	0
2017.....	9.749002	11.114530	14.01%	0
2016.....	9.050140	9.749002	7.72%	0
2015*.....	10.000000	9.050140	-9.50%	0
Nationwide Variable Insurance Trust - NVIT DFA Moderate Fund: Class II - Q/NQ				
2019.....	9.542409	10.843621	13.64%	0
2018.....	10.707116	9.542409	-10.88%	0
2017.....	9.726064	10.707116	10.09%	0
2016.....	9.246197	9.726064	5.19%	0
2015*.....	10.000000	9.246197	-7.54%	0

Maximum Additional Contract Options Elected Total - 3.30%
Variable account charges of the daily net assets of the variable account - 3.30%

<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 II - Q/NQ				
2019.....	21.375769	25.355410	18.62%	0
2018.....	26.850558	21.375769	-20.39%	0
2017.....	19.659338	26.850558	36.58%	0
2016.....	18.913728	19.659338	3.94%	0
2015.....	23.350260	18.913728	-19.00%	0
2014.....	25.615322	23.350260	-8.84%	0
Nationwide Variable Insurance Trust - NVIT Government Bond Fund: Class I - Q/NQ				
2019.....	9.264008	9.520042	2.76%	0
2018.....	9.586525	9.264008	-3.36%	0
2017.....	9.710356	9.586525	-1.28%	0
2016.....	9.966890	9.710356	-2.57%	0
2015.....	10.318278	9.966890	-3.41%	0
2014.....	10.204161	10.318278	1.12%	0
Nationwide Variable Insurance Trust - NVIT Government Money Market Fund: Class I - Q/NQ				
2019.....	6.947589	6.838003	-1.58%	0
2018.....	7.087435	6.947589	-1.97%	0
2017.....	7.297869	7.087435	-2.88%	0
2016.....	7.545651	7.297869	-3.28%	0
2015.....	7.803155	7.545651	-3.30%	0
2014.....	8.069444	7.803155	-3.30%	0
Nationwide Variable Insurance Trust - NVIT International Equity Fund: Class II - Q/NQ				
2019.....	7.188472	8.266003	14.99%	0
2018.....	8.727150	7.188472	-17.63%	0
2017.....	7.101297	8.727150	22.90%	0
2016.....	7.296731	7.101297	-2.68%	0
2015.....	7.796961	7.296731	-6.42%	0
2014.....	8.121551	7.796961	-4.00%	0
Nationwide Variable Insurance Trust - NVIT International Index Fund: Class VIII - Q/NQ				
2019.....	7.634216	8.947529	17.20%	0
2018.....	9.195367	7.634216	-16.98%	0
2017.....	7.639725	9.195367	20.36%	0
2016.....	7.858611	7.639725	-2.79%	0
2015.....	8.241366	7.858611	-4.64%	0
2014.....	9.084851	8.241366	-9.28%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Aggressive Fund: Class II - Q/NQ				
2019.....	18.492544	22.126249	19.65%	0
2018.....	20.985730	18.492544	-11.88%	0
2017.....	18.322784	20.985730	14.53%	0
2016.....	17.307571	18.322784	5.87%	0
2015.....	18.078739	17.307571	-4.27%	0
2014.....	17.807944	18.078739	1.52%	0

Maximum Additional Contract Options Elected Total - 3.30%
Variable account charges of the daily net assets of the variable account - 3.30%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Investor Destinations Balanced Fund: Class II - Q/NQ				
2019.....	13.574982	15.140921	11.54%	0
2018.....	14.756558	13.574982	-8.01%	0
2017.....	13.730318	14.756558	7.47%	0
2016.....	13.355770	13.730318	2.80%	0
2015.....	13.835607	13.355770	-3.47%	0
2014.....	13.680481	13.835607	1.13%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Capital Appreciation Fund: Class II - Q/NQ				
2019.....	15.903052	18.444848	15.98%	0
2018.....	17.586979	15.903052	-9.57%	0
2017.....	15.839639	17.586979	11.03%	0
2016.....	15.202069	15.839639	4.19%	0
2015.....	15.804971	15.202069	-3.81%	0
2014.....	15.534691	15.804971	1.74%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Conservative Fund: Class II - Q/NQ				
2019.....	10.535095	11.158640	5.92%	0
2018.....	11.096772	10.535095	-5.06%	0
2017.....	10.857381	11.096772	2.20%	0
2016.....	10.767738	10.857381	0.83%	0
2015.....	11.105826	10.767738	-3.04%	0
2014.....	11.054753	11.105826	0.46%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Managed Growth & Income Fund: Class II - Q/NQ				
2019.....	10.027242	10.956740	9.27%	0
2018.....	10.989683	10.027242	-8.76%	0
2017.....	9.965330	10.989683	10.28%	0
2016.....	9.748034	9.965330	2.23%	0
2015.....	10.418437	9.748034	-6.43%	0
2014.....	10.515756	10.418437	-0.93%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Managed Growth Fund: Class II - Q/NQ				
2019.....	10.294617	11.472882	11.45%	0
2018.....	11.334218	10.294617	-9.17%	0
2017.....	10.020071	11.334218	13.12%	0
2016.....	9.687651	10.020071	3.43%	0
2015.....	10.430865	9.687651	-7.13%	0
2014.....	10.603043	10.430865	-1.62%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderate Fund: Class II - Q/NQ				
2019.....	14.728567	16.769958	13.86%	0
2018.....	16.151567	14.728567	-8.81%	0
2017.....	14.789273	16.151567	9.21%	0
2016.....	14.272996	14.789273	3.62%	0
2015.....	14.809691	14.272996	-3.62%	0
2014.....	14.560680	14.809691	1.71%	0

Maximum Additional Contract Options Elected Total - 3.30%
Variable account charges of the daily net assets of the variable account - 3.30%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderately Aggressive Fund: Class II - Q/NQ				
2019.....	16.991614	20.017563	17.81%	0
2018.....	19.046635	16.991614	-10.79%	0
2017.....	16.879306	19.046635	12.84%	0
2016.....	16.089059	16.879306	4.91%	0
2015.....	16.760512	16.089059	-4.01%	0
2014.....	16.513896	16.760512	1.49%	0
Nationwide Variable Insurance Trust - NVIT Investor Destinations Moderately Conservative Fund: Class II - Q/NQ				
2019.....	12.662785	13.895977	9.74%	0
2018.....	13.605144	12.662785	-6.93%	0
2017.....	12.881490	13.605144	5.62%	0
2016.....	12.601180	12.881490	2.22%	0
2015.....	13.035222	12.601180	-3.33%	0
2014.....	12.870098	13.035222	1.28%	0
Nationwide Variable Insurance Trust - NVIT iShares® Fixed Income ETF Fund: Class II - Q/NQ				
2019*.....	10.000000	10.331265	3.31%	0
Nationwide Variable Insurance Trust - NVIT iShares® Global Equity ETF Fund: Class II - Q/NQ				
2019*.....	10.000000	10.627966	6.28%	0
Nationwide Variable Insurance Trust - NVIT Jacobs Levy Large Cap Growth Fund: Class II - Q/NQ				
2019.....	14.577195	18.355931	25.92%	0
2018.....	15.600343	14.577195	-6.56%	0
2017.....	12.419912	15.600343	25.61%	0
2016.....	12.591959	12.419912	-1.37%	0
2015.....	12.626520	12.591959	-0.27%	0
2014.....	11.854377	12.626520	6.51%	0
Nationwide Variable Insurance Trust - NVIT Managed American Funds Asset Allocation Fund: Class II - Q/NQ				
2019.....	10.225563	11.763965	15.04%	0
2018.....	11.112229	10.225563	-7.98%	0
2017.....	9.774511	11.112229	13.69%	0
2016.....	9.311228	9.774511	4.98%	0
2015.....	9.850377	9.311228	-5.47%	0
2014*.....	10.000000	9.850377	-1.50%	0
Nationwide Variable Insurance Trust - NVIT Managed American Funds Growth-Income Fund: Class II - Q/NQ				
2019.....	11.475787	13.536593	17.96%	0
2018.....	12.183434	11.475787	-5.81%	0
2017.....	10.351824	12.183434	17.69%	0
2016.....	9.726964	10.351824	6.42%	0
2015.....	10.044743	9.726964	-3.16%	0
2014*.....	10.000000	10.044743	0.45%	0

Maximum Additional Contract Options Elected Total - 3.30%
Variable account charges of the daily net assets of the variable account - 3.30%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Mellon Dynamic U.S. Core Fund: Class II - Q/NQ				
2019.....	23.680320	31.447974	32.80%	0
2018.....	24.876497	23.680320	-4.81%	0
2017.....	20.243025	24.876497	22.89%	0
2016.....	20.258394	20.243025	-0.08%	0
2015.....	19.985908	20.258394	1.36%	0
2014.....	19.037872	19.985908	4.98%	0
Nationwide Variable Insurance Trust - NVIT Mellon Dynamic U.S. Equity Income: Class II - Q/NQ				
2019.....	19.804142	24.260744	22.50%	0
2018.....	22.626929	19.804142	-12.48%	0
2017.....	21.576166	22.626929	4.87%	0
2016.....	18.559035	21.576166	16.26%	0
2015.....	20.084651	18.559035	-7.60%	0
2014.....	18.389015	20.084651	9.22%	0
Nationwide Variable Insurance Trust - NVIT Mid Cap Index Fund: Class I - Q/NQ				
2019.....	26.299062	31.954772	21.51%	0
2018.....	30.696701	26.299062	-14.33%	0
2017.....	27.415065	30.696701	11.97%	0
2016.....	23.566265	27.415065	16.33%	0
2015.....	25.004238	23.566265	-5.75%	0
2014.....	23.631411	25.004238	5.81%	0
Nationwide Variable Insurance Trust - NVIT Multi-Manager International Value Fund: Class II - Q/NQ				
2019.....	10.950208	12.310353	12.42%	0
2018.....	13.701513	10.950208	-20.08%	0
2017.....	11.562048	13.701513	18.50%	0
2016.....	11.388262	11.562048	1.53%	0
2015.....	12.442229	11.388262	-8.47%	0
2014.....	14.245632	12.442229	-12.66%	0
Nationwide Variable Insurance Trust - NVIT Multi-Manager Large Cap Value Fund: Class II - Q/NQ				
2019.....	11.846187	14.330455	20.97%	0
2018.....	13.891224	11.846187	-14.72%	0
2017.....	12.559935	13.891224	10.60%	0
2016.....	11.191562	12.559935	12.23%	0
2015.....	11.985483	11.191562	-6.62%	0
2014.....	11.242862	11.985483	6.61%	0
Nationwide Variable Insurance Trust - NVIT Multi-Manager Mid Cap Value Fund: Class II - Q/NQ				
2019.....	15.021659	17.989901	19.76%	0
2018.....	17.891150	15.021659	-16.04%	0
2017.....	16.250845	17.891150	10.09%	0
2016.....	14.289641	16.250845	13.72%	0
2015.....	15.216478	14.289641	-6.09%	0
2014.....	13.446979	15.216478	13.16%	0

Maximum Additional Contract Options Elected Total - 3.30%
Variable account charges of the daily net assets of the variable account - 3.30%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Cap Growth Fund: Class II - Q/NQ				
2019.....	17.926738	23.467973	30.91%	0
2018.....	20.202268	17.926738	-11.26%	0
2017.....	16.758935	20.202268	20.55%	0
2016.....	16.036950	16.758935	4.50%	0
2015.....	16.496956	16.036950	-2.79%	0
2014.....	16.637708	16.496956	-0.85%	0
Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Cap Value Fund: Class II - Q/NQ				
2019.....	22.421157	25.733765	14.77%	0
2018.....	27.982797	22.421157	-19.88%	0
2017.....	26.606030	27.982797	5.17%	0
2016.....	21.901337	26.606030	21.48%	0
2015.....	24.169050	21.901337	-9.38%	0
2014.....	23.410099	24.169050	3.24%	0
Nationwide Variable Insurance Trust - NVIT Multi-Manager Small Company Fund: Class II - Q/NQ				
2019.....	22.841217	27.687565	21.22%	0
2018.....	27.104136	22.841217	-15.73%	0
2017.....	24.758373	27.104136	9.47%	0
2016.....	20.891049	24.758373	18.51%	0
2015.....	22.021456	20.891049	-5.13%	0
2014.....	22.647189	22.021456	-2.76%	0
Nationwide Variable Insurance Trust - NVIT Newton Sustainable U.S. Equity Fund: Class II - Q/NQ				
2019.....	14.114238	17.203514	21.89%	0
2018.....	15.510011	14.114238	-9.00%	0
2017.....	13.549443	15.510011	14.47%	0
2016.....	12.724220	13.549443	6.49%	0
2015.....	13.213760	12.724220	-3.70%	0
2014.....	12.365127	13.213760	6.86%	0
Nationwide Variable Insurance Trust - NVIT Real Estate Fund: Class II - Q/NQ				
2019.....	11.131871	14.041926	26.14%	0
2018.....	12.000955	11.131871	-7.24%	0
2017.....	11.690999	12.000955	2.65%	0
2016.....	11.279122	11.690999	3.65%	0
2015.....	12.363961	11.279122	-8.77%	0
2014.....	9.941629	12.363961	24.37%	0
Nationwide Variable Insurance Trust - NVIT S&P 500® Index Fund: Class II - Q/NQ				
2019.....	14.307277	18.101989	26.52%	0
2018.....	15.556572	14.307277	-8.03%	0
2017.....	13.269351	15.556572	17.24%	0
2016.....	12.317160	13.269351	7.73%	0
2015.....	12.618529	12.317160	-2.39%	0
2014.....	11.539979	12.618529	9.35%	0

Maximum Additional Contract Options Elected Total - 3.30%
Variable account charges of the daily net assets of the variable account - 3.30%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Nationwide Variable Insurance Trust - NVIT Short Term Bond Fund: Class II - Q/NQ				
2019.....	8.415710	8.470625	0.65%	0
2018.....	8.633699	8.415710	-2.52%	0
2017.....	8.788723	8.633699	-1.76%	0
2016.....	8.866876	8.788723	-0.88%	0
2015.....	9.200869	8.866876	-3.63%	0
2014.....	9.468098	9.200869	-2.82%	0
Nationwide Variable Insurance Trust - NVIT Small Cap Index Fund: Class II - Q/NQ				
2019.....	12.756590	15.414684	20.84%	0
2018.....	14.882913	12.756590	-14.29%	0
2017.....	13.477933	14.882913	10.42%	0
2016.....	11.530049	13.477933	16.89%	0
2015.....	12.535608	11.530049	-8.02%	0
2014.....	12.399093	12.535608	1.10%	0
Nationwide Variable Insurance Trust - NVIT Wells Fargo Discovery Fund: Class II - Q/NQ				
2019.....	13.857429	18.336553	32.32%	0
2018.....	15.420103	13.857429	-10.13%	0
2017.....	12.503347	15.420103	23.33%	0
2016.....	12.190617	12.503347	2.57%	0
2015.....	12.650460	12.190617	-3.63%	0
2014.....	12.613084	12.650460	0.30%	0
Neuberger Berman Advisers Management Trust - Mid-Cap Growth Portfolio: Class S - Q/NQ				
2019.....	25.635133	32.841067	28.11%	0
2018.....	28.376409	25.635133	-9.66%	0
2017.....	23.555680	28.376409	20.47%	0
2016.....	23.384143	23.555680	0.73%	0
2015.....	23.944082	23.384143	-2.34%	0
Neuberger Berman Advisers Management Trust - Short Duration Bond Portfolio: Class I - Q/NQ				
2019.....	7.554738	7.574783	0.27%	0
2018.....	7.735015	7.554738	-2.33%	0
2017.....	7.927608	7.735015	-2.43%	0
2016.....	8.098663	7.927608	-2.11%	0
2015.....	8.359686	8.098663	-3.12%	0
2014.....	8.592563	8.359686	-2.71%	0
Neuberger Berman Advisers Management Trust - Sustainable Equity Portfolio: Class I - Q/NQ				
2019.....	21.129792	25.721626	21.73%	0
2018.....	23.182654	21.129792	-8.86%	0
2017.....	20.240927	23.182654	14.53%	0
2016.....	19.050878	20.240927	6.25%	0
2015.....	19.792799	19.050878	-3.75%	0
2014.....	18.543082	19.792799	6.74%	0

Maximum Additional Contract Options Elected Total - 3.30%
Variable account charges of the daily net assets of the variable account - 3.30%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
PIMCO Variable Insurance Trust - All Asset Portfolio: Advisor Class - Q/NQ				
2019.....	9.472130	10.235240	8.06%	0
2018.....	10.361650	9.472130	-8.58%	0
2017.....	9.449887	10.361650	9.65%	0
2016.....	8.654517	9.449887	9.19%	0
2015.....	9.855534	8.654517	-12.19%	0
2014.....	10.145741	9.855534	-2.86%	0
PIMCO Variable Insurance Trust - Emerging Markets Bond Portfolio: Advisor Class - Q/NQ				
2019.....	9.662686	10.712916	10.87%	0
2018.....	10.500986	9.662686	-7.98%	0
2017.....	9.890989	10.500986	6.17%	0
2016.....	9.033931	9.890989	9.49%	0
2015.....	9.568537	9.033931	-5.59%	0
2014*.....	10.000000	9.568537	-4.31%	0
PIMCO Variable Insurance Trust - International Bond Portfolio (Unhedged): Advisor Class - Q/NQ				
2019.....	9.406559	9.725370	3.39%	0
2018.....	10.142511	9.406559	-7.26%	0
2017.....	9.470995	10.142511	7.09%	0
2016.....	9.516985	9.470995	-0.48%	0
2015.....	10.602543	9.516985	-10.24%	0
2014.....	10.931471	10.602543	-3.01%	0
PIMCO Variable Insurance Trust - Low Duration Portfolio: Advisor Class - Q/NQ				
2019.....	9.292121	9.338050	0.49%	0
2018.....	9.588246	9.292121	-3.09%	0
2017.....	9.791927	9.588246	-2.08%	0
2016.....	9.994730	9.791927	-2.03%	0
2015.....	10.314270	9.994730	-3.10%	0
2014.....	10.587041	10.314270	-2.58%	0
PIMCO Variable Insurance Trust - Short-Term Portfolio: Advisor Class - Q/NQ				
2019.....	9.679910	9.612858	-0.69%	0
2018.....	9.871215	9.679910	-1.94%	0
2017.....	9.977147	9.871215	-1.06%	0
2016*.....	10.000000	9.977147	-0.23%	0
PIMCO Variable Insurance Trust - Total Return Portfolio: Advisor Class - Q/NQ				
2019.....	9.344657	9.781532	4.68%	0
2018.....	9.727092	9.344657	-3.93%	0
2017.....	9.595873	9.727092	1.37%	0
2016.....	9.672539	9.595873	-0.79%	0
2015.....	9.969176	9.672539	-2.98%	0
2014.....	9.896939	9.969176	0.73%	0
Putnam Variable Trust - Putnam VT Equity Income Fund: Class IB - Q/NQ				
2019.....	9.831639	12.397950	26.10%	0
2018.....	11.112477	9.831639	-11.53%	0
2017*.....	10.000000	11.112477	11.12%	0

Maximum Additional Contract Options Elected Total - 3.30%
Variable account charges of the daily net assets of the variable account - 3.30%

<u>Period</u>	<u>Beginning Value</u>	<u>Ending Value</u>	<u>Percentage Change</u>	<u>Units</u>
Putnam Variable Trust - Putnam VT Growth Opportunities Fund: Class IB - Q/NQ				
2019.....	12.837847	16.975620	32.23%	0
2018.....	12.969859	12.837847	-1.02%	0
2017.....	10.244877	12.969859	26.60%	0
2016*.....	10.000000	10.244877	2.45%	0
Putnam Variable Trust - Putnam VT International Equity Fund: Class IB - Q/NQ				
2019.....	12.686341	15.353465	21.02%	0
2018.....	16.222918	12.686341	-21.80%	0
2017.....	13.252204	16.222918	22.42%	0
2016.....	14.047903	13.252204	-5.66%	0
2015.....	14.507078	14.047903	-3.17%	0
2014.....	16.093065	14.507078	-9.86%	0
T. Rowe Price Equity Series, Inc. - T. Rowe Price Health Sciences Portfolio: II - Q/NQ				
2019.....	29.289397	36.431734	24.39%	0
2018.....	30.037546	29.289397	-2.49%	0
2017.....	24.397226	30.037546	23.12%	0
2016.....	28.255525	24.397226	-13.66%	0
2015.....	25.979956	28.255525	8.76%	0
2014.....	20.473322	25.979956	26.90%	0
VanEck VIP Trust - VanEck VIP Global Hard Assets Fund: Class S - Q/NQ				
2019.....	4.618708	4.981995	7.87%	0
2018.....	6.674478	4.618708	-30.80%	0
2017.....	7.040371	6.674478	-5.20%	0
2016.....	5.076185	7.040371	38.69%	0
2015.....	7.909512	5.076185	-35.82%	0
2014.....	10.142071	7.909512	-22.01%	0
VanEck VIP Trust - VanEck VIP Global Hard Assets Fund: Initial Class - Q/NQ				
2019.....	4.733799	5.120928	8.18%	0
2018.....	6.826953	4.733799	-30.66%	0
2017.....	7.181189	6.826953	-4.93%	0
2016.....	5.167001	7.181189	38.98%	0
2015.....	8.029330	5.167001	-35.65%	0
2014.....	10.264761	8.029330	-21.78%	0
Virtus Variable Insurance Trust - Virtus Duff & Phelps Real Estate Securities Series: Class A - Q/NQ				
2019*.....	10.000000	10.647788	6.48%	0
Wells Fargo Variable Trust - VT Small Cap Growth Fund: Class 2 - Q/NQ				
2019.....	22.639445	27.327965	20.71%	0
2018.....	23.114203	22.639445	-2.05%	0
2017.....	18.989974	23.114203	21.72%	0
2016.....	18.224407	18.989974	4.20%	0
2015.....	19.405905	18.224407	-6.09%	0
2014.....	20.452454	19.405905	-5.12%	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.

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 two respects:

- (1) 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.
- (2) Recipient of death benefit proceeds. With respect to the death benefit proceeds, if the contract owner is a Charitable Remainder Trust, the death benefit is payable to the Charitable Remainder Trust. Any designation in conflict with the Charitable Remainder Trust's right to the death benefit will be void.

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

Individual Retirement Annuities (IRAs)

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

- the contract is not transferable by the owner;
- the premiums are not fixed;
- if the contract owner is younger than age 50, the annual premium cannot exceed \$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 70½ 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.

Appendix D: Historical Rates and Percentages

This Appendix provides historical information related to the:

- Interest Anniversary Rate for the Combination Enhanced Death Benefit III Option;

Interest Anniversary Rate for the Combination Enhanced Death Benefit Rider

For contracts with applications signed before May 1, 2018:

Interest Anniversary Rate
5%



All individuals selling this product must be licensed insurance agents and registered representatives.

Nationwide Destination C, formerly known as The Best of America Exclusive Venue is issued by Nationwide Life Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation, member FINRA.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side and Nationwide Destination are service marks of Nationwide Mutual Insurance Company. The Best of America is a service mark of Nationwide Life Insurance Company.

© 2020 Nationwide Mutual Insurance Company