



Nationwide Destination
Future Variable Annuity®

Investment choices

Your retirement. Your choice.

Your guide to investment choices for the Nationwide DestinationSM Future and Future New York variable annuities

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

Professional experience at your fingertips

We work with some of the leading money managers in the marketplace, including those listed here, so you can add their expertise and strategies to your investment portfolio.



Things to keep in mind

A variable annuity is a contract issued by an insurance company designed for a long-term, tax-deferred investment; it will fluctuate in value based on the performance of the underlying investments. It has fees and charges that include mortality and expense fees, administrative fees, contract fees and the expense of the underlying investment options.

If you decide to take your money out early, you may face fees called surrender charges. Plus, if you're not yet age 59½, you may also have to pay an additional 10% early withdrawal federal penalty on top of ordinary income taxes.

Annuities contain guarantees and protections that are subject to the claims-paying ability of the issuing insurance company. These guarantees don't apply to any variable accounts that are subject to investment risk, including possible loss of your principal.

Directory of citations

¹ **Government money market funds:**

Funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The funds are open to all investors and although they seek to preserve the value of the investment at \$1.00 per share, they cannot guarantee they will do so. You could lose money by investing in a fund. A fund may impose a fee upon sale of shares or temporarily suspend the ability to sell shares if the fund's liquidity falls below required minimums because of market conditions or other factors. The fund's sponsor has no legal obligation to provide financial support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

² **International/emerging market funds:**

Funds that invest internationally involve risks not associated with investing solely in the United States, such as currency fluctuation, political risk, differences in accounting and the limited availability of information.

³ **Small-/mid-cap funds:**

Funds investing in stocks of small-cap, mid-cap or emerging companies may have less liquidity than those investing in larger, established companies and may be subject to greater price volatility and risk than the overall stock market.

⁴ **High-yield funds:**

Funds that invest in high-yield securities are subject to greater credit risk, liquidity risk and price fluctuations than funds that invest in higher-quality securities. The prices of high-yield bonds tend to be more sensitive to adverse economic and business conditions than are higher-rated corporate bonds. Increased volatility may reduce the market value of high-yield bonds. They are also subject to the claims-paying ability of the issuing company.

⁵ **Nondiversified funds:**

Funds that invest in a concentrated sector or focus on a relatively small number of securities may be subject to greater volatility than a more diversified investment.

⁶ **Government funds:**

While the funds invest primarily in the securities of the U.S. government and its agencies, the values are not guaranteed by these entities.

⁷ **Real estate funds:**

Funds that focus on real estate investing are sensitive to economic and business cycles, changing demographic patterns and government actions.

⁸ **Fund-of-funds:**

These funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the portfolio, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

⁹ **Bond funds:**

These funds have the same interest rate, inflation and credit risks associated with the underlying bonds owned by the fund. Interest rate risk is the possibility of a change in the value of a bond due to changing interest rates. Inflation risk arises from the decline in value of cash flows due to loss of purchasing power. Credit risk is the potential loss on an investment based on the bond issuer's failure to repay on the amount borrowed.

¹⁰ **Short-term trading:**

These funds may have a trading fee for exchanges made within 60 days of the original allocation to this fund. Please refer to the prospectus for details.

¹¹ **Managed volatility funds:**

These funds are designed to offer traditional long-term investment allocations blended with a strategy that seeks to mitigate risk and manage portfolio volatility. These funds may not be successful in reducing volatility, and it is possible that the funds' volatility management strategies could result in losses greater than if the funds did not use such strategies.

¹² **Target date/maturity funds:**

For products that include target date/maturity funds, please keep in mind that, like other funds, target date funds are subject to market risk and loss. Loss of principal can occur at any time, including before, at or after the target date. There is no guarantee that target date funds will provide enough income for retirement.

¹³ **Asset allocation funds:**

These funds may invest across multiple asset classes, including but not limited to domestic and foreign stocks, bonds, and cash. The use of diversification and asset allocation as part of an overall investment strategy does not guarantee to make a profit or protect against loss in a declining market.

¹⁴ **Commodities/natural resources funds:**

Specific uncertainties associated with commodities and natural resources investing include changes in supply-and-demand relationships due to environmental, economic and political factors, which may cause increased volatility and decreased liquidity.

¹⁵ **Alternatives:**

May provide less common return patterns than traditional equity or fixed income funds. These funds incorporate investment strategies that may increase or decrease volatility due to the funds' use of options or futures. Leverage exposure can result in accelerated losses as well as accelerated gains depending on how the market moves.

¹⁶ **Inflation-protected bonds:**

These bonds typically have lower yields than conventional fixed-rate bonds and are subject to the claims-paying ability of the issuer. While the funds invest primarily in the securities of the U.S. government and its agencies, the values are not guaranteed by these entities.

Investment choices by asset class

Focused category

Fund name

Large-cap stocks	
Large-cap blend	Fidelity® VIP Growth-Income Portfolio — Service Class 2
	NVIT American Funds Growth-Income Fund — Class II
	NVIT J.P. Morgan U.S. Equity Fund — Class II
	NVIT Managed American Funds Growth-Income — Class II ^{8,11,12}
	NVIT Mellon Dynamic U.S. Core Fund: Class II
	NVIT Neuberger Berman Multi Cap Opportunities Fund — Class II ³
	NVIT Newton Sustainable U.S. Equity Fund — Class II
Large-cap growth	NVIT S&P 500 Index Fund — Class I
	Fidelity® VIP Growth Portfolio — Service Class 2
	Morgan Stanley VIF Growth Portfolio — Class II
	NVIT American Funds Growth Fund — Class II
Large-cap value	NVIT Jacobs Levy Large Cap Growth Fund: Class II
	American Funds Insurance Series® Washington Mutual Investors Fund — Class 4
	NVIT BlackRock Equity Dividend Fund — Class II
	NVIT Mellon Dynamic U.S. Equity Income: Class Z
	Putnam VT Large Cap Value Fund — IB Shares
Mid-cap stocks	
Mid-cap blend	NVIT Mid Cap Index Fund — Class I ³
Mid-cap growth	Janus Henderson VIT Enterprise Portfolio — Service Shares ³
	NVIT Wells Fargo Discovery Fund — Class II ³
Mid-cap value	MFS® VIT III Mid Cap Value Portfolio — Service Class ³
	NVIT Multi-Manager Mid Cap Value Fund — Class II ³
Small-cap stocks	
Small-cap blend	Invesco V.I. Main Street Small Cap Fund — Series II ³
	NVIT Multi-Manager Small Company Fund — Class II ³
	NVIT Small Cap Index Fund — Class II ³
Small-cap growth	MFS® VIT New Discovery Portfolio — Service Class ³
	NVIT Multi-Manager Small Cap Growth Fund — Class II ³
Small-cap value	Delaware VIPT Small Cap Value Series — Service Class ³
	NVIT Multi-Manager Small Cap Value Fund — Class II ³
International stocks	
Emerging markets	American Funds Insurance Series® New World Fund — Class 4 ^{2,5}
	Fidelity® VIP Emerging Markets Portfolio — Service Class 2 ^{2,5}
	NVIT Emerging Markets Funds — Class II ^{2,5}
Foreign large blend	NVIT International Index Fund — Class I ²
	Putman VT International Equity Fund — Class 1B ²
Foreign large growth	American Funds Insurance Series International Fund — Class 4 ²
	Invesco V.I. International Growth Fund — Series II ²
	MFS® VIT II International Growth Portfolio — Service Class ²
Foreign large value	NVIT AllianzGI International Growth Fund — Class II ²
	NVIT Columbia Overseas Value Fund — Class Z ²
World stock	Invesco V.I. Global Fund — Series II ²
	NVIT American Funds Global Growth Fund — Class II ²
	NVIT iShares Global Equity ETF Fund — Class II ²
Bonds	
Emerging market bond	PIMCO VIT Emerging Markets Bond Portfolio — Advisor Class ^{2,5,9}
High-yield bond	BlackRock High Yield V.I. Fund — Class III ^{4,9}
	Columbia VP High Yield Bond Fund: Class 2 ^{4,9}
	NVIT Federated High Income Bond Fund — Class I ^{4,9}
Inflation-protected bond	American Century VP Inflation Protection Fund — Class II ^{6,9,16}
Intermediate government bond	NVIT Government Bond Fund — Class II ^{6,9}
Intermediate-term bond	BlackRock Total Return VI Fund — Class III ⁹
	Fidelity® VIP Investment Grade Bond Portfolio — Service Class 2 ⁹
	Janus Henderson VIT Flexible Bond Portfolio — Service Shares ⁹
	JPMorgan Insurance Trust Core Bond Portfolio — Class 2 ⁹
	Lord Abbett Series Total Return Portfolio — Class VC ⁹
	MFS® VIT Total Return Portfolio — Service Class ⁹
	NVIT American Funds Bond Fund — Class II ⁹
	NVIT Core Bond Fund — Class II ⁹
	NVIT Core Plus Bond Fund — Class II ⁹
	NVIT DoubleLine Total Return Tactical Fund — Class II ⁹
	NVIT iShares Fixed Income ETF Fund — Class II ⁹

Focused category	Fund name
Bonds (continued)	
Multisector bond	PIMCO VIT Income Advisor Portfolio — Advisor Class ^{2,4,9}
World bond	PIMCO VIT International Bond Portfolio (Unhedged) — Advisor Class ^{2,9}
	PIMCO VIT International Bond Portfolio (U.S. dollar-hedged) — Advisor Class ^{2,9}
Short-term bonds	
Short-term bond	Lord Abbett Series Short Duration Income VC ⁹
	NVIT Short Term Bond II ⁹
	PIMCO VIT Low Duration Advisor ⁹
Ultrashort-term bond	PIMCO VIT Short-Term Advisor ⁹
Cash	
Money market	NVIT Government Money Market Fund — Class II ¹

Specialty funds allow you to diversify your portfolio beyond traditional asset classes. Asset allocation funds allow you to diversify your holdings across asset classes with a single fund selection.

The use of diversification and asset allocation as part of an overall investment strategy does not guarantee to make a profit or protect against loss in a declining market.

Focused category	Fund name
Specialty	
Bank loan	Eaton Vance VT Floating-Rate Income Fund — Initial Class ^{4,5,6,9}
Commodities broad basket	PIMCO VIT CommodityRealReturn® Strategy Portfolio — Advisor Class ^{5,13}
Convertibles	MainStay VP MacKay Convertible Portfolio — Service 2 Class ^{5,9}
Equity sector	Fidelity® VIP Energy Portfolio — Service Class 2 ^{5,10,14}
	Janus Henderson VIT Global Technology and Innovation Portfolio — Service Shares ^{2,5}
	MFS® VIT Utilities Portfolio — Service Class ⁵
	Morgan Stanley VIF Global Infrastructure Portfolio — Class II ^{2,5}
Multi-alternative	T. Rowe Price Health Sciences Portfolio — Class II ⁵
Natural resources	Goldman Sachs VIT Multi-Strategy Alternatives Portfolio — Service Shares ^{3,5,15}
Precious metals	VanEck VIPT Global Resources Fund — Class S ^{2,5,13}
Real estate	VanEck VIP Global Gold Fund — Class S ^{5,14}
	Fidelity® VIP Real Estate Portfolio — Service Class 2 ^{5,7}
	MFS® VIT III Global Real Estate Portfolio Service Class ^{2,5,7}
Asset allocation	
Aggressive allocation	NVIT Blueprint SM Aggressive Fund — Class II ^{8,13}
	NVIT Blueprint SM Moderately Aggressive Fund — Class II ^{8,13}
	NVIT Investor Destinations Aggressive Fund — Class II ^{8,13}
	NVIT Investor Destinations Moderately Aggressive Fund — Class II ^{8,13}
Conservative allocation	Franklin Income VIP Fund — Class 2 ^{8,13}
	NVIT Blueprint SM Conservative Fund — Class II ^{8,13}
	NVIT Blueprint SM Managed Growth & Income Fund — Class II ^{8,11,13}
	NVIT Blueprint SM Managed Growth Fund — Class II ^{8,11,13}
	NVIT Blueprint SM Moderately Conservative Fund — Class II ^{8,13}
	NVIT Investor Destinations Conservative Fund — Class II ^{8,13}
	NVIT Investor Destinations Managed Growth & Income Fund — Class II ^{8,11,12}
	NVIT Investor Destinations Moderately Conservative Fund — Class II ^{8,13}
Moderate allocation	Fidelity® VIP Balanced Portfolio — Service Class 2 ¹²
	Janus Henderson VIT Balanced Portfolio — Service Shares ¹²
	NVIT American Funds Asset Allocation Fund — Class II ¹²
	NVIT Blueprint SM Balanced Fund — Class II ^{8,13}
	NVIT Blueprint SM Capital Appreciation Fund — Class II ^{8,13}
	NVIT Blueprint SM Moderate Fund — Class II ^{8,13}
	NVIT Investor Destinations Balanced Fund — Class II ^{8,13}
	NVIT Investor Destinations Capital Appreciation Fund — Class II ^{8,13}
	NVIT Investor Destinations Managed Growth Fund — Class II ^{8,11,12}
	NVIT Investor Destinations Moderate Fund — Class II ^{8,13}
	NVIT Managed American Funds Asset Allocation Fund — Class II ^{8,11,13}
Tactical allocation	PIMCO VIT All Asset Portfolio — Advisor Class ^{2,8,13}
Target date	Fidelity® Freedom Fund 2010 Portfolio SM — Service Class 2 ^{8,13}
World allocation	BlackRock Global Allocation V.I. Fund — Class III ^{2,13}
	NVIT BlackRock Managed Global Allocation Fund — Class II ^{2,8,11,13}
	NVIT J.P. Morgan MozaicSM Multi-Asset Fund — Class II ^{2,8,13}

Investment choices by fund family

You'll find brand-name money managers you know throughout our investment lineup. For the investment options in the Nationwide Funds section below, we've hired the listed subadvisers to bring their strategies and experience to your portfolio. The investment options listed under the other fund families are available to you directly from the third-party managers.

American Century Variable Portfolios

American Century VP Inflation Protection Fund — Class II^{6,9,16}

American Funds Insurance Series

American Funds Insurance Series International Fund — Class 4²

American Funds Insurance Series® New World Fund — Class 4^{2,5}

American Funds Insurance Series® Washington Mutual Investors FundSM — Class 4

BlackRock Variable Series Funds

BlackRock Global Allocation V.I. Fund — Class III^{2,13}

BlackRock High Yield V.I. Fund — Class III^{4,9}

BlackRock Total Return V.I. Fund — Class III⁹

Columbia Funds Variable Series Trust II

Columbia VP High Yield Bond Fund: Class 2^{4,9}

Delaware Variable Insurance Products Trust

Delaware VIPT Small Cap Value Series — Service Class³

Eaton Vance

Eaton Vance VT Floating-Rate Income Fund — Initial Class^{4,5,6,9}

Fidelity® Variable Insurance Products Funds

Fidelity® Freedom Fund 2010 PortfolioSM — Service Class 2^{8,13}

Fidelity® VIP Balanced Portfolio — Service Class 2¹²

Fidelity® VIP Emerging Markets Portfolio — Service Class 2^{2,5}

Fidelity® VIP Energy Portfolio — Service Class 2^{5,10,14}

Fidelity® VIP Growth & Income Portfolio — Service Class 2

Fidelity® VIP Growth Portfolio — Service Class 2

Fidelity® VIP Investment Grade Bond Portfolio — Service Class 2⁹

Fidelity® VIP Real Estate Portfolio — Service Class 2^{5,7}

Franklin Templeton Variable Insurance Products Trust

Franklin Income VIP Fund — Class 2^{8,13}

Goldman Sachs Variable Insurance Trust

Goldman Sachs VIT Multi-Strategy Alternatives Portfolio — Service Shares^{3,5,15}

Invesco

Invesco V.I. Global Fund — Series II²

Invesco V.I. International Growth Fund — Series II²

Invesco V.I. Main Street Small Cap Fund — Series II³

J.P. Morgan Insurance Trust

JPMorgan Insurance Trust Core Bond Portfolio — Class 2⁹

Janus Henderson Variable Insurance Trust

Janus Henderson VIT Balanced Portfolio — Service Shares¹²

Janus Henderson VIT Enterprise Portfolio — Service Shares³

Janus Henderson VIT Flexible Bond Portfolio — Service Shares⁹

Janus Henderson VIT Global Technology and Innovation Portfolio — Service Shares^{2,5}

Lord Abbett Series Funds

Lord Abbett Series Short Duration Income Portfolio — Class VC⁹

Lord Abbett Series Total Return Portfolio — Class VC⁹

MainStay VP Funds Trust

MainStay VP MacKay Convertible Portfolio — Service 2 Class^{5,9}

MFS® Variable Insurance Trust

MFS® VIT II International Growth Portfolio — Service Class²

MFS® VIT III Global Real Estate Portfolio — Service Class^{2, 5, 7}

MFS® VIT III Mid Cap Value Portfolio — Service Class³

MFS® VIT New Discovery Portfolio — Service Class³

MFS® VIT Total Return Portfolio — Service Class⁹

MFS® VIT Utilities Portfolio — Service Class⁵

Morgan Stanley Investment Management

Morgan Stanley VIF Global Infrastructure Portfolio — Class II^{2,5}

Morgan Stanley VIF Growth Portfolio — Class II

Nationwide Variable Insurance Trust (NVIT)

Asset allocation funds

NVIT American Funds Asset Allocation Fund — Class II¹²

Subadviser: *Capital Research and Management Company (American Funds)*

NVIT BlueprintSM Aggressive Fund — Class II^{8,13}

NVIT BlueprintSM Balanced Fund — Class II^{8,13}

NVIT BlueprintSM Capital Appreciation Fund — Class II^{8,13}

NVIT BlueprintSM Conservative Fund — Class II^{8,13}

NVIT BlueprintSM Moderate Fund — Class II^{8,13}

NVIT BlueprintSM Moderately Aggressive Fund — Class II^{8,13}

NVIT BlueprintSM Moderately Conservative Fund — Class II^{8,13}

NVIT Investor Destinations Aggressive Fund — Class II^{8,13}

NVIT Investor Destinations Balanced Fund — Class II^{8,13}

NVIT Investor Destinations Capital Appreciation Fund — Class II^{8, 13}

NVIT Investor Destinations Conservative Fund — Class II^{8,13}

NVIT Investor Destinations Moderate Fund — Class II^{8,13}

NVIT Investor Destinations Moderately Aggressive Fund — Class II^{8,13}

NVIT Investor Destinations Moderately Conservative Fund — Class II^{8,13}

Index funds

NVIT International Index Fund — Class II²

Subadviser: BlackRock Investment Management LLC

NVIT Mid Cap Index Fund — Class II³

Subadviser: BlackRock Investment Management LLC

NVIT S&P 500 Index Fund — Class II

Subadviser: BlackRock Investment Management LLC

NVIT Small Cap Index Fund — Class II³

Subadviser: BlackRock Investment Management LLC

Managed volatility funds

NVIT BlackRock Managed Global Allocation Fund — Class II^{2,8,11,13}

NVIT BlueprintSM Managed Growth-Income Fund — Class II^{8,11,13}

NVIT BlueprintSM Managed Growth Fund — Class II^{8,11,13}

NVIT Investor Destinations Managed Growth-Income Fund — Class II^{8,11,12}

NVIT Investor Destinations Managed Growth Fund — Class II^{8,11,12}

NVIT Managed American Funds Asset Allocation Fund — Class II^{8,11,13}

NVIT Managed American Funds Growth-Income — Class II^{8,11,12}

Multi-manager funds

NVIT AllianzGI International Growth Fund — Class II²

Subadviser: Allianz Global Investors U.S. LLC

NVIT Columbia Overseas Value Fund — Class Z²

Subadviser: Columbia Management Investment Advisors LLC

NVIT Emerging Markets Funds — Class II^{2,5}

Subadviser: Lazard Asset Management LLC, Standard Life Investments

NVIT Jacobs Levy Large Cap Growth Fund: Class II

Subadviser: Jacobs Levy Equity Management Inc.

NVIT Mellon Dynamic U.S. Equity Income: Class Z

Subadviser: BNY Mellon

NVIT Multi-Manager Mid Cap Value Fund — Class II³

Subadviser: American Century Investment Management, Inc., Thompson, Siegel & Walmsley, LLC.

NVIT Multi-Manager Small Cap Growth Fund — Class II³

Subadviser: Thompson, Siegel & Walmsley LLC Wellington Management Company LLP

NVIT Multi-Manager Small Cap Value Fund -- Class II³

Subadviser: Jacobs Levy Equity Management Inc. WCM Investment Management

NVIT Multi-Manager Small Company Fund — Class II³

Subadviser: Jacobs Levy Equity Management Inc. Thompson, Siegel & Walmsley LLC

NVIT Wells Fargo Discovery Fund — Class II³

Subadviser: Wells Capital Management Inc.

Single manager funds

NVIT American Funds Bond Fund — Class II⁹

Subadviser: Capital Research and Management Company (American Funds)

NVIT American Funds Global Growth Fund — Class II²

Subadviser: Capital Research and Management Company (American Funds)

NVIT American Funds Growth Fund — Class II

Subadviser: Capital Research and Management Company (American Funds)

NVIT American Funds Growth Income Fund — Class II

Subadviser: Capital Research and Management Company (American Funds)

NVIT BlackRock Equity Dividend Fund — Class II

Subadviser: BlackRock Inc.

Single manager funds (continued)

NVIT Core Bond Fund — Class II⁹

Subadviser: Nationwide Asset Management*

NVIT Core Plus Bond Fund — Class II⁹

Subadviser: Neuberger Berman Investment Advisers LLC

NVIT DoubleLine Total Return Tactical Fund — Class II⁹

Subadviser: DoubleLine Capital LP

NVIT Federated High Income Bond Fund — Class I^{4,9}

Subadviser: Federated Investment Management Company

NVIT Government Bond Fund — Class II^{6,9}

Subadviser: Nationwide Asset Management*

NVIT Government Money Market Fund — Class II¹

Subadviser: Dreyfus Cash Investment Strategies

NVIT iShares Fixed Income ETF Fund — Class II⁹

Subadviser: BlackRock

NVIT iShares Global Equity ETF Fund — Class II²

Subadviser: BlackRock

NVIT J.P. Morgan MozaicSM Multi-Asset Fund — Class II^{2,8,13}

Subadviser: J.P. Morgan Asset Management

NVIT J.P. Morgan U.S. Equity Fund — Class II

Subadviser: J.P. Morgan Asset Management

NVIT Mellon Dynamic U.S. Core Fund: Class II

Subadviser: BNY Mellon

NVIT Neuberger Berman Multi Cap Opportunities Fund — Class II³

Subadviser: Neuberger Berman Investment Advisers LLC

NVIT Newton Sustainable U.S. Equity Fund — Class II

Subadviser: Newton Investment Management Limited

NVIT Short Term Bond Fund — Class II⁹

Subadviser: Nationwide Asset Management*

PIMCO Variable Insurance Trust

PIMCO VIT All Asset Portfolio — Advisor Class^{2,8,13}

PIMCO VIT CommodityRealReturn[®] Strategy Portfolio — Advisor Class^{5,13}

PIMCO VIT Emerging Markets Bond Portfolio — Advisor Class^{2,5,9}

PIMCO VIT Income Advisor Portfolio — Advisor Class^{2,4,9}

PIMCO VIT International Bond Portfolio (Unhedged) — Advisor Class^{2,9}

PIMCO VIT International Bond Portfolio (U.S. dollar-hedged) — Advisor Class^{2,9}

PIMCO VIT Low Duration Portfolio — Advisor Class⁹

PIMCO VIT Short-Term Portfolio — Advisor Class⁹

Putnam Variable Trust

Putman VT International Equity Fund — Class 1B²

Putnam VT Large Cap Value Fund — IB Shares

T. Rowe Price Equity Series

T. Rowe Price Health Sciences Portfolio — Class II⁵

VanEck VIP Trust

VanEck VIP Global Gold Fund — Class S^{5,14}

VanEck VIPT Global Resources Fund — Class S^{2,5,13}



Why invest with Nationwide®?

Explore a wide range of choices

At Nationwide, we focus on investment flexibility and choice. Our goal is to give you a wide range of investment options to choose from to help you pursue your financial goals through all market cycles.

With the Nationwide Destination Future Variable Annuity, you have access to more than 110 investment options spanning a variety of high-quality, name-brand money managers. With such a vast menu of investment opportunities, you can customize your portfolio to best fit your needs.

Have professional experience at your fingertips

We follow a rigorous selection process to help ensure that only experienced money managers are included on our fund menu. This approach provides you with the options you need to build your portfolio and potentially achieve returns above the broad market with less exposure to volatility.



Your next steps

Work with your financial professional to learn more about the investment choices available with the Nationwide Destination Future Variable Annuity®.



Nationwide®
is on your side

This material is not a recommendation to buy, sell, hold or roll over any asset, adopt an investment strategy, retain a specific investment manager or use a particular account type. It does not take into account the specific investment objectives, tax and financial condition or particular needs of any specific person. Investors should discuss their specific situation with their financial professional.

Variable products are sold by prospectus. Carefully consider the investment objectives, risks, charges and expenses. The product and underlying fund prospectuses contain this and other important information. Investors should read them carefully before investing. To request a copy, go to nationwide.com/prospectus or call 1-800-848-6331.

All annuity contract and rider guarantees, including optional benefits and any fixed subaccount crediting rates or annuity payout rates, are the sole obligations of and are backed by the claims-paying ability of the issuing insurance company. They are not obligations of or backed by the broker/dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased or any affiliates of those entities, and none makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company.

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Fidelity, The Fidelity Investments Logo, VIP Contrafund, VIP Equity Income, VIP Freedom 2010 Portfolio, VIP Freedom 2015 Portfolio, VIP Freedom 2020 Portfolio, VIP Freedom 2025 Portfolio, VIP Freedom 2030 Portfolio, VIP Freedom 2035 Portfolio, VIP Freedom 2040 Portfolio, VIP Freedom 2045 Portfolio, VIP Freedom 2050 Portfolio and VIP Freedom Income Portfolio are service marks of FMR LLC. Used with permission.

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