

America's marketFLEX[®] Advisor Annuity

Invest in your future



Nationwide[®]
is on your side

Answers to frequently asked questions.

What you should know about purchasing a variable annuity

What is a variable annuity?

A variable annuity is an insurance contract designed to help you create a fixed or variable stream of retirement income through a process called annuitization. With a variable annuity, you can invest in one product with multiple underlying investment options and direct money into subaccounts based on how much risk you're willing to take.

Variable annuities are for long-term investing; they're not appropriate for short-term financial goals. And variable annuities have fees and charges that include mortality and expense fees, administrative fees and contract maintenance fees. These fees are a percentage of the investment account value.

What kind of investments can I choose from?

Variable annuities offer a wide range of professionally managed investment options. With choices such as equity, bond and money market funds, you can create a portfolio designed to meet your investment goals. Please keep in mind that because these investment choices are subject to market fluctuation, investment risk and possible loss of principal, your annuity's value will vary depending on how they perform.

Investment choices within a variable annuity are not publicly traded mutual funds and are only available for purchase in variable products. Fees in investment choices cover the fund manager's services and the costs of the underlying investments.

Why should I consider a variable annuity?

Variable annuities offer tax deferral and compounding, unique features that can help you prepare for retirement. Investment gains within a variable annuity are tax deferred, meaning they're not taxed until you take money from the annuity. This allows more of your money to remain invested. And when combined with the power of compounding, your investment has the potential to accumulate faster than taxable investments earning the same rate of return.

When you decide to withdraw money from a variable annuity, the taxable portion will be subject to ordinary income tax. If you take your money out early, surrender charges may apply and, if you take it out before age 59½, a 10% federal tax penalty may apply.

When would I be able to draw income from an annuity?

Income from an annuity can be either deferred or immediate depending on the type of annuity you own and its features. Keep in mind that the guarantee of

continued payments depends on the claims-paying ability of the insurance company.

Deferred annuities

Deferred annuities are designed to help you grow your assets and provide income at a later time. They're for long-term goals, like planning for retirement. They can be purchased through payments over time or with a single payment.

Immediate annuities

Immediate annuities are designed to start providing income right away. They're usually purchased with a lump-sum payment by people who have already retired or are close to retirement.

What are the other features?

Some variable annuities offer living features, like guaranteed accumulation, guaranteed withdrawal features or principal protection for extra security, at an additional cost.

Most variable annuities offer a death feature — a payment made to your beneficiary after your death — which will be adjusted proportionally for any previous withdrawals. Other features, known as riders, may be offered at an additional cost as optional features.

Investment choices performance report

It's natural to want to know how your investments are doing over time

This performance report shows how the investment choices within this variable annuity have performed over a series of time periods. These investment choices are not publicly traded mutual funds and are only available for purchase in variable products.

Fees and expenses

Fees and expenses charged by the investment choices cover the cost of the underlying investment as well as the fund manager's services, and they are reflected in the performance figures.

Annual maintenance charge: \$0

Mortality and expense risk charge: 0.45%

Contingent deferred sales charge (CDSC):

Year	0
CDSC	0%

Performance figures do not reflect the cost of optional riders. If the cost were included, performance figures would be lower.

Helpful terms

Annual maintenance charge: A fee charged to cover yearly expenses.

Asset allocation: The mixture of asset classes an investor chooses based on his or her time horizon and risk tolerance. Markets are volatile and can decline in response to adverse developments. The use of asset allocation does not guarantee returns or protect you from potential losses.

Asset class: A group of investments with similar characteristics, such as stocks, bonds or cash.

Bear market: An extended period of declining stock prices, frequently occurring when there is an economic recession, unemployment is high and inflation is rising.

Closed: A underlying investment option that is no longer accepting contributions from investors.

Contingent deferred sales charge: A charge for withdrawals over a set time period that is highest at the beginning and drops to zero at the end of the time period.

Current yield: A measure of the return an investor might expect if he or she purchased an investment and held it for one year.

Inception date: The date the underlying investment option first became available to investors.

Inclusion date: The date the underlying investment option was added to the Nationwide® separate account.

Mortality and expense risk charge: A fee assessed as a percentage of the contract value to cover the insurance guarantee, commissions, selling and administrative expenses.

Separate account: An investment pool funded by contributions to variable contracts including variable annuities and variable life insurance. These assets are kept separate from Nationwide's general account.

Short-term trading fees: Fees designed to offset the costs associated with short-term trading and to protect the long-term interests of all shareholders.

Walled-off: An underlying investment option that is not open to new investors, but is still accepting contributions from existing investors.

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.

Non-standardized performance: Without surrender charges (CDSC) applied

The figures shown are calculated based on a one-time investment of \$10,000 and reflect the deduction of all applicable charges, except for surrender charges (CDSC). These returns are measured from the inception date of the fund and may predate the offering of the fund in the Nationwide® separate account. Where this occurs, the performance is hypothetical in that it depicts how the underlying investment options would have performed had it been available in the Nationwide separate account during the time period. Year-to-date returns are shown only for underlying investment options incepted on or before December 31 of the previous year.

Past performance does not guarantee future results. Current performance may be lower or higher. Investment returns and principal value will vary; there may be a gain or loss when shares are sold. To obtain the most recent standardized performance, go to www.nationwide.com/variable-annuity-prospectus-and-performance.jsp.

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Investment Choices		Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 05/31/21			
Underlying Investment Option	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
Large cap stocks: Large-cap blend							
Fidelity® VIP Growth & Income Portfolio - Service Class 2 ¹⁸	12/31/1996	2.95%	19.46%	47.92%	14.63%	14.16%	12.12%
NVIT AQR Large Cap Defensive Style Fund - Class I	11/8/1982	0.87%	8.39%	26.44%	14.29%	14.72%	12.09%
NVIT Mellon Dynamic U.S. Core Fund - Class II	3/24/2009	0.54%	11.77%	36.39%	18.47%	18.25%	14.25%
NVIT Neuberger Berman Multi Cap Opportunities Fund - Class II ³	3/24/2008	0.93%	12.93%	44.68%	15.06%	16.03%	11.94%
NVIT S&P 500 Index Fund - Class I	2/7/2000	0.65%	12.32%	39.43%	17.21%	16.37%	13.58%
ProFund VP Bull ⁵	5/1/2001	0.51%	11.55%	37.13%	15.21%	14.37%	11.64%
Rydex VT Nova Fund ¹¹	5/7/1997	0.83%	17.98%	61.28%	21.53%	21.47%	17.80%
Large cap stocks: Large-cap growth							
Fidelity® VIP Growth Portfolio - Service Class 2 ¹⁸	10/9/1986	-0.40%	8.62%	44.74%	23.55%	22.91%	16.36%
NVIT Jacobs Levy Large Cap Growth Fund - Class II	3/24/2008	1.68%	15.29%	44.88%	20.80%	19.76%	14.34%
ProFund VP NASDAQ-100 ⁵	1/22/2001	-1.38%	5.35%	40.50%	23.26%	22.96%	17.59%
ProFund VP Ultra NASDAQ-100 ^{5,11}	10/18/1999	-2.88%	9.59%	89.48%	41.69%	44.14%	34.08%
Rydex VT NASDAQ-100® Fund	5/7/1997	-1.30%	5.75%	42.15%	23.24%	23.27%	18.04%
Rydex VT S&P 500 Pure Growth Fund	5/3/2004	-1.08%	4.18%	33.15%	12.97%	14.45%	12.20%
Large cap stocks: Large-cap value							
American Century VP Disciplined Core Value Fund - Class I	10/30/1997	3.05%	18.19%	43.64%	13.78%	14.38%	12.16%
American Century VP Value Fund - Class I	5/1/1996	2.34%	20.08%	48.11%	11.61%	10.73%	10.58%
Fidelity® VIP Equity-Income Portfolio SM - Service Class 2 ¹⁸	10/9/1986	2.79%	16.80%	40.84%	13.89%	12.30%	10.22%
NVIT Mellon Dynamic U.S. Equity Income - Class Z ³	3/24/2009	2.64%	21.47%	51.53%	11.21%	10.05%	9.64%
Rydex VT S&P 500 Pure Value Fund ³	5/3/2004	4.62%	30.65%	70.94%	7.48%	9.55%	9.66%
Mid cap stocks: Mid-cap blend							
NVIT Mid Cap Index Fund - Class I ³	10/31/1997	0.15%	18.41%	55.48%	12.72%	13.65%	11.32%
Rydex VT Mid-Cap 1.5x Strategy Fund ^{3,11}	10/1/2001	0.07%	27.67%	89.32%	14.16%	16.97%	14.10%
Mid cap stocks: Mid-cap growth							
NVIT Wells Fargo Discovery Fund - Class II ³	3/24/2008	-4.86%	-5.60%	40.46%	21.48%	20.66%	13.82%
Rydex VT S&P MidCap 400 Pure Growth Fund ³	5/3/2004	-3.36%	8.21%	48.70%	9.49%	10.68%	8.24%

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Mid cap stocks: Mid-cap value							
NVIT Multi-Manager Mid Cap Value Fund - Class II ³	3/24/2008	1.83%	18.91%	47.97%	8.29%	9.20%	10.09%
Small cap stocks: Small-cap blend							
NVIT Multi-Manager Small Company Fund - Class I ³	10/23/1995	2.36%	21.74%	73.18%	15.49%	16.85%	12.06%
NVIT Small Cap Index Fund - Class I ³	4/13/2007	0.16%	14.81%	63.10%	12.02%	14.96%	11.00%
Small cap stocks: Small-cap growth							
NVIT Multi-Manager Small Cap Growth Fund - Class I ³	5/3/1999	-3.66%	3.83%	45.44%	18.06%	19.58%	13.29%
Rydex VT S&P SmallCap 600 Pure Growth Fund ³	5/3/2004	-0.06%	14.30%	64.62%	7.04%	12.47%	9.89%
Small cap stocks: Small-cap value							
NVIT Multi-Manager Small Cap Value Fund - Class I ³	10/31/1997	3.43%	25.88%	73.88%	7.99%	11.11%	9.96%
Rydex VT S&P MidCap 400 Pure Value Fund ³	5/3/2004	3.38%	30.76%	92.64%	11.65%	13.13%	9.76%
Rydex VT S&P SmallCap 600 Pure Value Fund ³	5/3/2004	7.30%	42.55%	110.02%	6.69%	9.79%	7.95%
International stocks: Emerging markets							
Fidelity® VIP Emerging Markets Portfolio - Service Class 2 ^{2,18}	1/23/2008	2.85%	7.68%	58.31%	14.97%	16.56%	6.01%
NVIT Emerging Markets Fund - Class I ^{2,5}	8/30/2000	0.86%	5.56%	48.27%	8.04%	12.17%	2.46%
ProFund VP Emerging Markets ^{2,5}	8/31/2007	-0.33%	-0.10%	52.98%	10.16%	13.19%	2.17%
International stocks: Europe stock							
ProFund VP Europe 30 ^{2,5}	10/18/1999	4.78%	21.10%	36.45%	3.12%	6.67%	2.78%
Rydex VT Europe 1.25x Strategy Fund ^{2,5,11}	10/1/2001	5.11%	14.57%	41.01%	7.78%	7.70%	2.40%
International stocks: Foreign large blend							
NVIT International Index Fund - Class I ²	4/28/2006	3.57%	10.08%	37.44%	7.57%	9.11%	5.20%
ProFund VP International ²	8/31/2007	3.13%	9.35%	34.52%	5.30%	6.77%	2.89%
International stocks: Foreign large growth							
NVIT AllianzGI International Growth Fund - Class II ^{2,10}	3/24/2008	-2.40%	6.47%	51.55%	21.77%	16.13%	9.24%
International stocks: Foreign large value							
NVIT Columbia Overseas Value Fund - Class Z ²	3/24/2009	3.58%	14.20%	41.76%	4.52%	7.06%	3.19%
International stocks: Japan stock							
ProFund VP Japan ^{2,5}	5/1/2002	0.35%	4.94%	30.24%	9.41%	10.64%	9.63%
International stocks: Pacific/Asia ex-Japan Stock							
ProFund VP Asia 30 ^{2,5}	5/1/2002	-2.75%	9.46%	63.24%	13.27%	15.02%	5.11%
International stocks: World stock							
ALPS VIT Red Rocks Global Opportunity - Class III ^{2,5,16}	10/24/2014	1.08%	11.47%	49.36%	14.16%	14.09%	11.25%
American Funds Insurance Series® Global Small Cap Fund - Class 4 ^{2,3}	4/30/1998	-1.68%	7.44%	49.64%	14.76%	15.83%	9.12%
Invesco V.I. Global Fund - Series II ²	7/13/2000	1.42%	8.33%	45.49%	14.96%	17.06%	10.79%
NVIT iShares Global Equity ETF Fund - Class II ^{2,8}	1/22/2019	1.35%	13.93%	45.32%	N/A	N/A	20.83%

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Bonds: Emerging markets bond							
Morgan Stanley VIF Emerging Markets Debt Portfolio - Class II ^{2,5,9}	12/19/2002	0.90%	-1.35%	11.60%	4.79%	4.23%	3.75%
PIMCO VIT Emerging Markets Bond Portfolio - Advisor Class ^{2,5,9}	3/31/2006	1.14%	-1.66%	10.67%	5.55%	5.34%	4.19%
Bonds: Floating rate bond							
Eaton Vance VT Floating-Rate Income Fund - Initial Class ^{4,5,6,9}	5/2/2001	0.30%	1.71%	8.66%	2.48%	3.29%	2.87%
Guggenheim VF Floating Rate Strategies ^{4,5,6,9}	4/24/2013	0.33%	1.09%	6.96%	1.75%	2.75%	2.67%
Bonds: High yield bond							
Columbia Variable Portfolio High Yield Bond Fund - Class 2 ^{4,9}	5/3/2010	0.11%	1.58%	12.70%	6.72%	5.87%	5.53%
Legg Mason Partners VIT Western Asset Variable Global High Yield Bond Portfolio - Class II ^{2,4,9}	2/26/2004	0.61%	1.25%	12.88%	6.32%	6.44%	4.61%
NVIT Federated High Income Bond Fund - Class I ^{4,9}	10/31/1997	0.11%	2.10%	13.17%	6.26%	6.17%	5.44%
PIMCO VIT High Yield Portfolio - Advisor Class ^{4,9}	3/31/2006	0.07%	0.85%	10.47%	5.88%	5.66%	5.04%
ProFund Access VP High Yield Fund	5/2/2005	0.28%	0.20%	6.54%	3.75%	3.61%	4.48%
Rydex VT High Yield Strategy Fund ^{4,9}	10/15/2014	0.45%	1.09%	9.69%	4.26%	4.71%	4.37%
Bonds: Inflation-protected bond							
American Century VP Inflation Protection Fund - Class II ^{6,9}	12/31/2002	1.14%	1.20%	8.48%	5.60%	3.77%	2.56%
Bonds: Intermediate government bond							
NVIT Government Bond Fund - Class I ^{6,9}	11/8/1982	0.06%	-2.39%	-1.88%	3.37%	1.50%	1.57%
Bonds: Intermediate-term bond							
BlackRock Total Return VI Fund - Class III ⁹	4/20/1982	0.17%	-2.52%	1.02%	4.73%	2.89%	3.04%
Fidelity® VIP Investment Grade Bond Portfolio - Service Class 2 ^{9,18}	12/5/1988	0.27%	-2.14%	2.04%	5.24%	3.46%	3.07%
Lord Abbett Series Total Return Portfolio - Class VC ⁹	4/30/2010	0.32%	-1.33%	3.26%	4.59%	3.04%	3.24%
NVIT Bond Index Fund - Class I ⁹	4/19/2007	0.15%	-2.77%	-1.33%	4.19%	2.38%	2.45%
NVIT Core Plus Bond Fund - Class II ⁹	3/24/2008	0.21%	-1.57%	3.45%	5.39%	3.33%	2.95%
NVIT DoubleLine Total Return Tactical Fund - Class II ⁹	10/16/2017	0.26%	-1.07%	1.96%	3.02%	N/A	2.19%
PIMCO VIT Total Return Portfolio - Advisor Class ⁹	2/28/2006	0.27%	-2.18%	0.92%	4.74%	3.21%	2.84%
Bonds: Long government bond							
ProFund VP U.S. Government Plus ^{6,9,11}	5/1/2002	0.30%	-16.83%	-22.62%	5.73%	1.65%	5.44%
Bonds: Multisector bond							
Fidelity® VIP Strategic Income Portfolio - Service Class 2 ^{2,4,9,18}	12/23/2003	0.30%	1.22%	10.33%	5.11%	4.85%	3.77%
PIMCO VIT Income Portfolio - Advisor Class ^{2,4,9}	4/29/2016	0.38%	0.89%	9.46%	5.04%	5.24%	5.38%
Bonds: World bond							
NVIT iShares Fixed Income ETF Fund - Class II ^{8,9}	1/22/2019	0.15%	-2.74%	-1.27%	N/A	N/A	4.97%
PIMCO VIT Global Bond Opportunities Portfolio (Unhedged) - Advisor Class ^{2,9}	10/31/2006	0.71%	-0.65%	10.62%	3.81%	3.07%	1.61%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class ^{2,9}	4/30/2014	0.13%	-1.53%	3.11%	3.41%	3.24%	3.67%

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Bonds: World bond							
PIMCO VIT International Bond Portfolio (Unhedged) - Advisor Class ^{2,9}	3/31/2009	1.13%	-2.36%	12.68%	3.38%	3.03%	1.33%
Short-term bonds: Short-term bond							
NVIT Short Term Bond Fund - Class II ⁹	3/24/2008	0.06%	0.11%	1.87%	2.21%	1.64%	1.12%
PIMCO VIT Low Duration Portfolio - Advisor Class ⁹	3/31/2006	0.09%	-0.04%	0.97%	2.07%	1.33%	1.06%
Short-term bonds: Ultrashort bond							
Goldman Sachs VIT High Quality Floating Rate Fund - Advisor Shares ^{6,9}	10/15/2014	-0.03%	-0.05%	0.35%	0.58%	0.72%	0.34%
Cash: Cash							
NVIT Government Money Market Fund - Class II 7-day current yield: -0.45% ^{*1,6}	11/10/1981	-0.03%	-0.18%	-0.45%	0.38%	0.16%	-0.15%
Specialty: Bear market							
ProFund VP Bear ^{5,11}	1/22/2001	-0.95%	-12.56%	-32.53%	-19.15%	-17.47%	-15.89%
ProFund VP Rising Rates Opportunity ^{5,6,9,11}	5/1/2002	-0.74%	16.27%	18.84%	-11.75%	-7.49%	-11.61%
ProFund VP Short Emerging Markets ^{2,5,11}	8/31/2007	-0.48%	-4.74%	-41.58%	-16.79%	-18.08%	-10.01%
ProFund VP Short International ^{2,5,11}	8/31/2007	-3.58%	-11.19%	-31.53%	-11.63%	-12.23%	-10.01%
ProFund VP Short NASDAQ-100 ^{5,11}	5/1/2002	0.84%	-8.53%	-35.85%	-26.27%	-24.62%	-21.19%
ProFund VP Ultra Short NASDAQ-100 ^{5,11}	9/14/2006	8.87%	-12.60%	-58.49%	-48.69%	-45.34%	-39.43%
Rydex VT Inverse Government Long Bond Strategy Fund ^{5,6,9,11}	5/1/2003	-0.49%	13.55%	16.40%	-8.69%	-5.08%	-8.72%
Rydex VT Inverse Mid-Cap Strategy Fund ^{3,5,11}	5/3/2004	-0.65%	-17.68%	-39.80%	-17.64%	-16.37%	-15.02%
Rydex VT Inverse NASDAQ-100® Strategy Fund ^{5,11}	5/21/2001	0.79%	-8.66%	-31.45%	-24.29%	-23.11%	-20.29%
Rydex VT Inverse Russell 2000® Strategy Fund ^{3,5,11}	5/3/2004	-0.64%	-16.07%	-43.91%	-18.40%	-18.40%	-15.84%
Rydex VT Inverse S&P 500 Strategy Fund ^{5,11}	6/9/1997	-0.69%	-12.24%	-31.11%	-18.88%	-17.01%	-15.67%
Specialty: Commodities							
Credit Suisse Trust - Commodity Return Strategy Portfolio - Class I ^{5,15}	2/28/2006	3.05%	18.42%	45.17%	1.56%	2.42%	-5.79%
PIMCO VIT CommodityRealReturn® Strategy Portfolio - Advisor Class ^{5,15}	2/28/2006	3.69%	22.65%	58.78%	4.31%	4.31%	-4.62%
Rydex VT Commodities Strategy Fund ^{5,15}	9/30/2005	2.51%	25.44%	56.86%	-4.70%	-0.37%	-9.13%
Specialty: Convertibles							
MainStay VP MacKay Convertible Portfolio - Service 2 Class ⁹	9/30/1996	-0.85%	3.40%	36.53%	15.89%	14.73%	9.80%
Specialty: Equity sector							
ALPS VIT ALPS/Alerian Energy Infrastructure Portfolio - Class III ^{5,12,15}	4/30/2013	6.60%	35.13%	41.72%	0.76%	2.53%	-0.10%
Morgan Stanley VIF Global Infrastructure Portfolio - Class II ^{2,5,12}	6/5/2000	1.65%	9.41%	18.10%	9.34%	7.46%	8.35%
ProFund VP Banks ⁵	5/1/2002	5.12%	35.84%	75.60%	9.10%	13.95%	10.63%
ProFund VP Biotechnology ⁵	1/22/2001	-0.32%	7.01%	11.02%	10.71%	8.81%	14.70%
ProFund VP Consumer Goods ⁵	5/1/2002	-0.40%	4.17%	45.23%	17.24%	10.59%	10.40%
ProFund VP Consumer Services ⁵	5/1/2002	-2.81%	5.89%	35.97%	17.26%	15.56%	14.70%

*Current yield more closely reflects current money market fund earnings than the total return calculation.

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Specialty: Equity sector							
ProFund VP Financials ⁵	1/22/2001	2.59%	22.68%	49.34%	11.97%	13.34%	11.13%
ProFund VP Health Care ⁵	1/22/2001	1.09%	7.88%	20.11%	14.79%	12.21%	13.33%
ProFund VP Internet ⁵	5/1/2002	-1.49%	5.68%	36.30%	17.06%	23.30%	17.95%
ProFund VP Oil & Gas ^{5,15}	1/22/2001	5.75%	37.81%	40.53%	-9.99%	-3.65%	-3.33%
ProFund VP Pharmaceuticals ⁵	5/1/2002	2.75%	2.20%	16.62%	8.79%	5.14%	9.00%
ProFund VP Precious Metals ^{5,15}	5/1/2002	14.66%	10.97%	15.69%	21.96%	10.50%	-4.28%
ProFund VP Semiconductor ⁵	5/1/2002	2.86%	12.44%	56.53%	24.54%	29.51%	18.44%
ProFund VP Technology ⁵	1/22/2001	-0.73%	8.61%	44.88%	25.84%	26.88%	17.78%
ProFund VP Telecommunications ⁵	1/22/2001	0.70%	9.69%	18.75%	7.36%	2.69%	4.69%
ProFund VP Utilities ⁵	1/22/2001	-2.54%	3.81%	10.51%	8.83%	6.91%	8.43%
Rydex VT Banking Fund ⁵	5/2/2001	4.22%	34.02%	80.54%	7.66%	12.22%	8.18%
Rydex VT Biotechnology Fund ⁵	5/2/2001	-3.46%	-1.08%	11.26%	9.35%	10.44%	14.12%
Rydex VT Electronics Fund ⁵	8/3/2001	1.76%	9.98%	67.43%	29.51%	30.10%	17.41%
Rydex VT Energy Fund ^{5,15}	5/29/2001	7.76%	39.89%	52.49%	-12.31%	-4.79%	-6.19%
Rydex VT Energy Services Fund ^{5,15}	5/2/2001	14.51%	31.77%	73.24%	-24.01%	-15.75%	-14.44%
Rydex VT Financial Services Fund ⁵	7/20/2001	2.65%	24.34%	55.33%	11.74%	12.34%	9.56%
Rydex VT Health Care Fund ⁵	6/19/2001	0.26%	7.04%	22.84%	14.25%	12.68%	12.63%
Rydex VT Internet Fund ⁵	5/24/2001	-3.03%	2.77%	41.90%	19.73%	23.03%	16.02%
Rydex VT Leisure Fund ⁵	5/22/2001	-0.10%	12.14%	57.32%	15.52%	13.62%	12.69%
Rydex VT Precious Metals Fund ^{5,15}	5/29/1997	15.16%	12.07%	33.79%	25.91%	14.09%	-2.34%
Rydex VT Retailing Fund ⁵	7/23/2001	-2.63%	10.72%	51.68%	21.52%	16.63%	13.16%
Rydex VT Technology Fund ⁵	5/2/2001	-0.80%	6.53%	47.62%	24.94%	25.61%	16.17%
Rydex VT Telecommunications Fund ⁵	7/27/2001	2.33%	10.46%	21.67%	9.13%	8.51%	4.32%
Rydex VT Utilities Fund ⁵	5/2/2001	-2.30%	4.30%	9.81%	6.68%	6.10%	7.64%
VanEck VIP Trust Global Gold Fund - Class S ^{5,15}	4/26/2013	13.86%	1.53%	16.37%	19.47%	10.93%	4.64%
Specialty: Long/short equity							
Guggenheim VF Long Short Equity ^{3,11,17}	5/1/2002	0.53%	11.60%	23.39%	4.57%	4.64%	2.87%
Specialty: Market neutral							
The Merger Fund VL ^{5,11,12,17}	5/26/2004	0.28%	3.50%	11.03%	6.42%	5.13%	2.82%
Specialty: Multialternative							
Goldman Sachs VIT Multi-Strategy Alternatives Portfolio - Service Shares ^{2,5,14,17}	4/25/2014	1.20%	4.25%	13.48%	4.71%	3.42%	1.23%
Specialty: Natural resources							
ProFund VP Basic Materials ^{5,15}	5/1/2002	5.95%	21.97%	58.51%	11.79%	12.57%	5.70%
Rydex VT Basic Materials Fund ^{5,15}	5/2/2001	6.15%	23.18%	66.31%	14.08%	14.39%	5.32%

America's marketFLEX® Advisor Annuity

Investment Choices		Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 05/31/21			
Underlying Investment Option	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
Specialty: Natural resources							
VanEck VIP Trust Global Resources Fund - Initial Class ^{2,3,5,15}	9/1/1989	3.60%	18.87%	82.53%	3.52%	5.04%	-2.81%
Specialty: Nontraditional bond							
Northern Lights VT BTS Tactical Fixed Income VIT Fund - Class 2 ^{4,9}	4/29/2013	-0.03%	-0.07%	-0.33%	0.38%	0.42%	0.78%
PIMCO VIT Dynamic Bond Portfolio - Advisor Class ^{9,11,12}	4/30/2013	0.23%	1.30%	7.48%	3.31%	3.59%	1.93%
Specialty: Real estate							
Fidelity® VIP Real Estate Portfolio - Service Class 2 ^{5,7,18}	11/6/2002	0.27%	16.63%	27.85%	8.30%	5.08%	7.11%
NVIT Real Estate Fund - Class II ^{5,7}	3/24/2008	1.16%	18.19%	34.65%	12.13%	8.62%	7.49%
ProFund VP Real Estate ^{5,7}	1/22/2001	0.84%	16.55%	30.10%	10.09%	6.82%	6.91%
Rydex VT Real Estate Fund ^{5,7}	10/1/2001	0.17%	16.50%	38.98%	8.74%	6.50%	6.47%
Virtus VIT Duff & Phelps Real Estate Securities Series - Class A ^{5,7}	5/1/1995	1.12%	18.47%	38.08%	12.25%	7.94%	8.63%
Specialty: Specialty							
ProFund VP Industrials ⁵	5/1/2002	1.38%	14.63%	50.68%	14.92%	15.09%	11.96%
Rydex VT Dow 2x Strategy Fund ¹¹	5/3/2004	4.16%	27.22%	83.21%	18.82%	25.97%	20.35%
Rydex VT Government Long Bond 1.2x Strategy Fund ^{6,9,11}	8/18/1997	0.32%	-16.65%	-21.26%	5.71%	1.68%	5.57%
Rydex VT Inverse Dow 2x Strategy Fund ^{5,11}	5/3/2004	-4.71%	-24.72%	-53.08%	-35.56%	-34.32%	-29.41%
Rydex VT Japan 2x Strategy Fund ^{2,5,11}	10/1/2001	-0.62%	-3.24%	62.11%	12.99%	19.03%	12.50%
Rydex VT NASDAQ-100® 2x Strategy Fund ¹¹	10/1/2001	-2.83%	10.02%	92.04%	42.30%	44.96%	34.86%
Rydex VT Russell 2000® 1.5x Strategy Fund ^{3,11}	10/1/2001	0.10%	21.77%	103.68%	13.09%	19.03%	13.12%
Rydex VT S&P 500 2x Strategy Fund ^{5,11}	10/1/2001	1.05%	24.23%	85.96%	25.49%	26.58%	22.31%
Rydex VT Strengthening Dollar 2x Strategy Fund ^{2,9,11}	9/30/2005	-2.76%	-0.55%	-17.40%	-2.02%	-1.66%	1.62%
Rydex VT Transportation Fund ⁵	6/11/2001	0.56%	15.78%	85.40%	17.15%	17.11%	12.98%
Rydex VT Weakening Dollar 2x Strategy Fund ^{5,11}	9/30/2005	2.56%	-1.50%	16.00%	-1.71%	-1.68%	-6.34%
Asset allocation: Aggressive allocation							
NVIT Blueprint SM Aggressive Fund - Class II ^{8,14}	3/27/2008	1.54%	12.63%	38.54%	11.32%	11.90%	8.94%
NVIT Blueprint SM Moderately Aggressive Fund - Class II ^{8,14}	3/27/2008	1.40%	11.15%	34.10%	10.80%	10.98%	8.23%
NVIT Investor Destinations Aggressive Fund - Class II ^{8,14}	12/12/2001	1.23%	10.30%	36.91%	11.25%	11.71%	9.09%
NVIT Investor Destinations Moderately Aggressive Fund - Class II ^{8,14}	12/12/2001	1.10%	8.70%	31.78%	10.55%	10.66%	8.27%
Asset allocation: Conservative allocation							
Franklin VIPT Income VIP Fund - Class 2 ^{4,14}	1/24/1989	1.86%	10.44%	24.61%	6.76%	7.82%	5.84%
NVIT Blueprint SM Balanced Fund - Class II ^{8,14}	3/27/2008	1.06%	6.78%	21.35%	8.20%	7.74%	6.02%
NVIT Blueprint SM Conservative Fund - Class II ^{8,14}	3/27/2008	0.51%	2.20%	9.56%	5.73%	4.65%	3.69%
NVIT Blueprint SM Managed Growth & Income Fund - Class II ^{8,12,13,14}	4/30/2013	0.91%	6.36%	16.86%	5.95%	6.48%	4.90%
NVIT Blueprint SM Moderately Conservative Fund - Class II ^{8,14}	3/27/2008	0.83%	5.23%	17.30%	7.45%	6.77%	5.31%
NVIT Investor Destinations Balanced Fund - Class II ^{8,14}	3/24/2009	0.79%	4.87%	18.95%	7.63%	7.28%	5.90%

America's marketFLEX® Advisor Annuity

Investment Choices		Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 05/31/21			
Underlying Investment Option	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
Asset allocation: Conservative allocation							
NVIT Investor Destinations Conservative Fund - Class II ^{8,14}	12/12/2001	0.44%	0.86%	7.13%	4.73%	4.04%	3.44%
NVIT Investor Destinations Managed Growth & Income Fund - Class II ^{8,13,14}	4/30/2013	0.64%	4.54%	14.40%	5.35%	6.04%	4.62%
NVIT Investor Destinations Moderately Conservative Fund - Class II ^{8,14}	12/12/2001	0.66%	3.54%	14.90%	6.73%	6.22%	5.20%
Asset allocation: Moderate allocation							
BlackRock 60/40 Target Allocation ETF VI - Class III ^{2,5,14,17}	4/30/2014	1.08%	6.11%	24.29%	11.23%	10.07%	6.86%
Fidelity® VIP Balanced Portfolio - Service Class 2 ^{10,14,18}	1/3/1995	0.57%	8.82%	33.58%	15.08%	13.39%	9.93%
NVIT American Funds Asset Allocation Fund - Class II ^{2,3,14}	8/1/1989	1.39%	9.02%	25.47%	11.27%	10.90%	9.27%
NVIT Blueprint SM Capital Appreciation Fund - Class II ^{8,14}	3/27/2008	1.27%	9.80%	29.73%	10.07%	9.98%	7.64%
NVIT Blueprint SM Managed Growth Fund - Class II ^{8,12,13,14}	4/30/2013	1.43%	10.08%	26.34%	8.45%	8.66%	6.14%
NVIT Blueprint SM Moderate Fund - Class II ^{8,14}	3/27/2008	1.08%	8.20%	25.63%	9.19%	8.90%	6.86%
NVIT Investor Destinations Capital Appreciation Fund - Class II ^{8,14}	3/24/2009	0.94%	7.28%	27.08%	9.79%	9.68%	7.63%
NVIT Investor Destinations Managed Growth Fund - Class II ^{8,12,13,14}	4/30/2013	1.22%	7.98%	23.08%	7.68%	8.10%	5.84%
NVIT Investor Destinations Moderate Fund - Class II ^{8,14}	12/12/2001	0.91%	6.10%	22.91%	8.72%	8.45%	6.81%
Asset allocation: Tactical allocation							
Morgan Stanley VIF Global Strategist Portfolio - Class II ^{2,14}	3/15/2011	2.39%	8.04%	30.37%	9.56%	8.88%	5.83%
PIMCO VIT All Asset Portfolio - Advisor Class ^{2,8,14}	4/30/2004	2.59%	11.45%	31.32%	8.29%	8.55%	4.67%
Asset allocation: World allocation							
American Funds Insurance Series® Capital Income Builder® - Class 4 ^{2,14}	5/1/2014	2.20%	9.78%	23.86%	8.17%	6.55%	4.72%
BlackRock Global Allocation VI Fund - Class III ^{2,14}	11/18/2003	1.31%	6.31%	30.14%	11.72%	10.04%	6.29%
Invesco VI Balanced-Risk Allocation Fund - Series II Shares ^{2,5,11,12,14,15,17}	1/23/2009	1.92%	6.12%	24.66%	6.79%	7.07%	5.90%
NVIT BlackRock Managed Global Allocation Fund - Class II ^{2,8,13,14}	7/7/2015	1.08%	5.21%	22.91%	8.63%	8.57%	6.14%

A. Non-standardized performance: With surrender charges (CDSC) applied

The figures shown are based on a one-time investment of \$10,000 and reflect the deduction of all applicable charges. These returns are measured from the inception date of the underlying investment options and may predate the offering of the underlying investment options in the Nationwide® separate account. Where this occurs, performance is hypothetical in that it depicts how the underlying investment options would have performed had it been available in the Nationwide separate account during the time period.

B. Standardized performance: With surrender charges (CDSC) applied

The figures shown are based on a one-time investment of \$1,000 and reflect the deduction of all applicable charges. These returns are measured from the date the underlying investment options was included in the Nationwide separate account.

Past performance does not guarantee future results. Current performance may be lower or higher. Investment returns and principal value will vary; there may be a gain or loss when shares are sold. To obtain the most recent standardized performance, go to www.nationwide.com/variable-annuity-prospectus-and-performance.jsp.

America's marketFLEX® Advisor Annuity

Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 05/31/21			B. Standardized Performance: Average Annual Total Returns as of 03/31/21			
Underlying Investment Option	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
Large cap stocks: Large-cap blend								
Fidelity® VIP Growth & Income Portfolio - Service Class 2 ¹⁸	12/31/1996	47.92%	14.16%	12.12%	55.86%	N/A	13.06%	5/2/2016
NVIT AQR Large Cap Defensive Style Fund - Class I	11/8/1982	26.44%	14.72%	12.09%	39.50%	13.99%	11.46%	4/25/2014
NVIT Mellon Dynamic U.S. Core Fund - Class II	3/24/2009	36.39%	18.25%	14.25%	49.93%	16.89%	14.10%	7/13/2015
NVIT Neuberger Berman Multi Cap Opportunities Fund - Class I ³	3/24/2008	44.68%	16.03%	11.94%	60.11%	N/A	15.11%	5/2/2016
NVIT S&P 500 Index Fund - Class I	2/7/2000	39.43%	16.37%	13.58%	55.34%	15.50%	12.49%	11/10/2014
ProFund VP Bull ⁵	5/1/2001	37.13%	14.37%	11.64%	52.74%	13.53%	11.18%	5/3/2010
Rydex VT Nova Fund ¹¹	5/7/1997	61.28%	21.47%	17.80%	89.22%	20.11%	17.08%	10/2/2001
Large cap stocks: Large-cap growth								
Fidelity® VIP Growth Portfolio - Service Class 2 ¹⁸	10/9/1986	44.74%	22.91%	16.36%	69.85%	22.25%	18.24%	4/30/2015
NVIT Jacobs Levy Large Cap Growth Fund - Class II	3/24/2008	44.88%	19.76%	14.34%	61.63%	17.99%	13.45%	5/3/2010
ProFund VP NASDAQ-100 ⁵	1/22/2001	40.50%	22.96%	17.59%	64.39%	22.13%	17.25%	5/3/2010
ProFund VP Ultra NASDAQ-100 ^{5,11}	10/18/1999	89.48%	44.14%	34.08%	156.18%	42.22%	33.32%	5/3/2010
Rydex VT NASDAQ-100® Fund	5/7/1997	42.15%	23.27%	18.04%	67.21%	22.44%	17.69%	10/2/2001
Rydex VT S&P 500 Pure Growth Fund	5/3/2004	33.15%	14.45%	12.20%	61.14%	14.15%	12.10%	5/3/2004
Large cap stocks: Large-cap value								
American Century VP Disciplined Core Value Fund - Class I	10/30/1997	43.64%	14.38%	12.16%	56.50%	13.21%	10.29%	5/1/2015
American Century VP Value Fund - Class I	5/1/1996	48.11%	10.73%	10.58%	62.45%	10.72%	8.32%	5/1/2015
Fidelity® VIP Equity-Income Portfolio SM - Service Class 2 ¹⁸	10/9/1986	40.84%	12.30%	10.22%	48.48%	11.38%	8.62%	4/30/2015
NVIT Mellon Dynamic U.S. Equity Income - Class Z ³	3/24/2009	51.53%	10.05%	9.64%	N/A	N/A	32.12%	9/11/2020
Rydex VT S&P 500 Pure Value Fund ³	5/3/2004	70.94%	9.55%	9.66%	84.94%	8.24%	9.09%	5/3/2004
Mid cap stocks: Mid-cap blend								
NVIT Mid Cap Index Fund - Class I ³	10/31/1997	55.48%	13.65%	11.32%	81.93%	13.39%	10.66%	11/10/2014
Rydex VT Mid-Cap 1.5x Strategy Fund ^{3,11}	10/1/2001	89.32%	16.97%	14.10%	136.86%	16.56%	13.52%	10/2/2001

America's marketFLEX® Advisor Annuity

Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 05/31/21			B. Standardized Performance: Average Annual Total Returns as of 03/31/21			
Underlying Investment Option	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
Mid cap stocks: Mid-cap growth								
NVIT Wells Fargo Discovery Fund - Class II ³	3/24/2008	40.46%	20.66%	13.82%	84.46%	21.49%	13.94%	5/3/2010
Rydex VT S&P MidCap 400 Pure Growth Fund ³	5/3/2004	48.70%	10.68%	8.24%	92.34%	11.15%	8.52%	5/3/2004
Mid cap stocks: Mid-cap value								
NVIT Multi-Manager Mid Cap Value Fund - Class II ³	3/24/2008	47.97%	9.20%	10.09%	66.49%	8.48%	9.59%	5/3/2010
Small cap stocks: Small-cap blend								
NVIT Multi-Manager Small Company Fund - Class I ³	10/23/1995	73.18%	16.85%	12.06%	101.20%	16.65%	11.88%	4/25/2014
NVIT Small Cap Index Fund - Class II ³	4/13/2007	63.10%	14.96%	11.00%	93.26%	15.31%	10.94%	11/10/2014
Small cap stocks: Small-cap growth								
NVIT Multi-Manager Small Cap Growth Fund - Class I ³	5/3/1999	45.44%	19.58%	13.29%	82.50%	20.45%	15.15%	4/25/2014
Rydex VT S&P SmallCap 600 Pure Growth Fund ³	5/3/2004	64.62%	12.47%	9.89%	102.45%	13.16%	10.21%	5/3/2004
Small cap stocks: Small-cap value								
NVIT Multi-Manager Small Cap Value Fund - Class I ³	10/31/1997	73.88%	11.11%	9.96%	95.06%	10.50%	7.75%	4/25/2014
Rydex VT S&P MidCap 400 Pure Value Fund ³	5/3/2004	92.64%	13.13%	9.76%	129.68%	11.61%	8.96%	5/3/2004
Rydex VT S&P SmallCap 600 Pure Value Fund ³	5/3/2004	110.02%	9.79%	7.95%	149.31%	7.89%	7.05%	5/3/2004
International stocks: Emerging markets								
Fidelity® VIP Emerging Markets Portfolio - Service Class 2 ^{2,18}	1/23/2008	58.31%	16.56%	6.01%	72.79%	N/A	13.37%	5/1/2018
NVIT Emerging Markets Fund - Class I ^{2,5}	8/30/2000	48.27%	12.17%	2.46%	58.46%	11.41%	5.39%	4/25/2014
ProFund VP Emerging Markets ^{2,5}	8/31/2007	52.98%	13.19%	2.17%	66.92%	12.62%	1.81%	5/3/2010
International stocks: Europe stock								
ProFund VP Europe 30 ^{2,5}	10/18/1999	36.45%	6.67%	2.78%	35.75%	5.24%	1.84%	5/3/2010
Rydex VT Europe 1.25x Strategy Fund ^{2,5,11}	10/1/2001	41.01%	7.70%	2.40%	42.86%	6.28%	1.77%	10/2/2001
International stocks: Foreign large blend								
NVIT International Index Fund - Class I ²	4/28/2006	37.44%	9.11%	5.20%	43.19%	8.16%	5.16%	11/10/2014
ProFund VP International ²	8/31/2007	34.52%	6.77%	2.89%	39.06%	5.85%	2.57%	5/3/2010
International stocks: Foreign large growth								
NVIT AllianzGI International Growth Fund - Class II ^{2,10}	3/24/2008	51.55%	16.13%	9.24%	86.97%	15.37%	9.25%	5/3/2010
International stocks: Foreign large value								
NVIT Columbia Overseas Value Fund - Class Z ²	3/24/2009	41.76%	7.06%	3.19%	N/A	N/A	27.42%	10/16/2020
International stocks: Japan stock								
ProFund VP Japan ^{2,5}	5/1/2002	30.24%	10.64%	9.63%	52.23%	11.25%	9.75%	5/3/2010
International stocks: Pacific/Asia ex-Japan Stock								
ProFund VP Asia 30 ^{2,5}	5/1/2002	63.24%	15.02%	5.11%	89.89%	15.48%	5.06%	5/3/2010

America's marketFLEX® Advisor Annuity

Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 05/31/21			B. Standardized Performance: Average Annual Total Returns as of 03/31/21			
Underlying Investment Option	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
International stocks: World stock								
ALPS VIT Red Rocks Global Opportunity - Class III ^{2,5,16}	10/24/2014	49.36%	14.09%	11.25%	62.04%	12.68%	9.98%	11/10/2014
American Funds Insurance Series® Global Small Cap Fund - Class 4 ^{2,3}	4/30/1998	49.64%	15.83%	9.12%	78.84%	15.28%	11.04%	5/1/2013
Invesco V.I. Global Fund - Series II ²	7/13/2000	45.49%	17.06%	10.79%	63.84%	15.82%	11.37%	5/1/2013
NVIT iShares Global Equity ETF Fund - Class II ^{2,8}	1/22/2019	45.32%	N/A	20.83%	62.34%	N/A	16.86%	5/1/2019
Bonds: Emerging markets bond								
Morgan Stanley VIF Emerging Markets Debt Portfolio - Class II ^{2,5,9}	12/19/2002	11.60%	4.23%	3.75%	16.99%	3.93%	3.55%	5/2/2011
PIMCO VIT Emerging Markets Bond Portfolio - Advisor Class ^{2,5,9}	3/31/2006	10.67%	5.34%	4.19%	15.86%	5.09%	4.10%	5/3/2010
Bonds: Floating rate bond								
Eaton Vance VT Floating-Rate Income Fund - Initial Class ^{4,5,6,9}	5/2/2001	8.66%	3.29%	2.87%	14.49%	3.63%	2.70%	4/30/2015
Guggenheim VF Floating Rate Strategies ^{4,5,6,9}	4/24/2013	6.96%	2.75%	2.67%	13.70%	3.12%	2.66%	5/1/2013
Bonds: High yield bond								
Columbia Variable Portfolio High Yield Bond Fund - Class 2 ^{4,9}	5/3/2010	12.70%	5.87%	5.53%	21.18%	N/A	4.95%	5/1/2017
Legg Mason Partners VIT Western Asset Variable Global High Yield Bond Portfolio - Class II ^{2,4,9}	2/26/2004	12.88%	6.44%	4.61%	20.36%	6.98%	3.49%	5/1/2013
NVIT Federated High Income Bond Fund - Class I ^{4,9}	10/31/1997	13.17%	6.17%	5.44%	22.44%	6.68%	4.59%	4/25/2014
PIMCO VIT High Yield Portfolio - Advisor Class ^{4,9}	3/31/2006	10.47%	5.66%	5.04%	18.39%	6.00%	5.10%	5/3/2010
ProFund Access VP High Yield Fund	5/2/2005	6.54%	3.61%	4.48%	8.80%	3.34%	4.66%	5/3/2010
Rydex VT High Yield Strategy Fund ^{4,9}	10/15/2014	9.69%	4.71%	4.37%	12.81%	4.54%	3.98%	11/10/2014
Bonds: Inflation-protected bond								
American Century VP Inflation Protection Fund - Class II ^{6,9}	12/31/2002	8.48%	3.77%	2.56%	10.32%	3.15%	2.34%	5/2/2011
Bonds: Intermediate government bond								
NVIT Government Bond Fund - Class I ^{6,9}	11/8/1982	-1.88%	1.50%	1.57%	-1.99%	1.37%	1.61%	4/25/2014
Bonds: Intermediate-term bond								
BlackRock Total Return VI Fund - Class III ⁹	4/20/1982	1.02%	2.89%	3.04%	4.36%	N/A	2.79%	5/2/2016
Fidelity® VIP Investment Grade Bond Portfolio - Service Class 2 ^{9,18}	12/5/1988	2.04%	3.46%	3.07%	5.22%	N/A	3.36%	5/2/2016
Lord Abbett Series Total Return Portfolio - Class VC ⁹	4/30/2010	3.26%	3.04%	3.24%	5.67%	2.97%	2.97%	7/13/2015
NVIT Bond Index Fund - Class I ⁹	4/19/2007	-1.33%	2.38%	2.45%	-0.10%	2.27%	2.32%	11/10/2014
NVIT Core Plus Bond Fund - Class II ⁹	3/24/2008	3.45%	3.33%	2.95%	8.15%	3.26%	2.95%	5/2/2011
NVIT DoubleLine Total Return Tactical Fund - Class II ⁹	10/16/2017	1.96%	N/A	2.19%	3.62%	N/A	3.05%	5/1/2018
PIMCO VIT Total Return Portfolio - Advisor Class ⁹	2/28/2006	0.92%	3.21%	2.84%	2.79%	3.12%	2.80%	5/2/2011
Bonds: Long government bond								
ProFund VP U.S. Government Plus ^{6,9,11}	5/1/2002	-22.62%	1.65%	5.44%	-27.17%	0.84%	5.80%	5/3/2010
Bonds: Multisector bond								
Fidelity® VIP Strategic Income Portfolio - Service Class 2 ^{2,4,9,18}	12/23/2003	10.33%	4.85%	3.77%	16.06%	4.91%	3.71%	11/10/2014
PIMCO VIT Income Portfolio - Advisor Class ^{2,4,9}	4/29/2016	9.46%	5.24%	5.38%	14.75%	N/A	4.49%	5/1/2017

America's marketFLEX® Advisor Annuity

Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 05/31/21			B. Standardized Performance: Average Annual Total Returns as of 03/31/21			
Underlying Investment Option	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
Bonds: World bond								
NVIT iShares Fixed Income ETF Fund - Class II ^{8,9}	1/22/2019	-1.27%	N/A	4.97%	0.06%	N/A	4.27%	5/1/2019
PIMCO VIT Global Bond Opportunities Portfolio (Unhedged) - Advisor Class ^{2,9}	10/31/2006	10.62%	3.07%	1.61%	13.53%	2.67%	1.74%	5/3/2010
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class ^{2,9}	4/30/2014	3.11%	3.24%	3.67%	6.22%	N/A	3.30%	5/1/2017
PIMCO VIT International Bond Portfolio (Unhedged) - Advisor Class ^{2,9}	3/31/2009	12.68%	3.03%	1.33%	15.56%	2.40%	1.40%	4/30/2010
Short-term bonds: Short-term bond								
NVIT Short Term Bond Fund - Class II ⁹	3/24/2008	1.87%	1.64%	1.12%	3.68%	1.72%	1.16%	5/2/2011
PIMCO VIT Low Duration Portfolio - Advisor Class ⁹	3/31/2006	0.97%	1.33%	1.06%	2.33%	1.35%	1.04%	4/29/2011
Short-term bonds: Ultrashort bond								
Goldman Sachs VIT High Quality Floating Rate Fund - Advisor Shares ^{6,9}	10/15/2014	0.35%	0.72%	0.34%	1.24%	0.77%	0.37%	11/10/2014
Cash: Cash								
NVIT Government Money Market Fund - Class II 7-day current yield: -0.45% ^{*1,6}	11/10/1981	-0.45%	0.16%	-0.15%	-0.45%	0.16%	-0.15%	12/11/2009
Specialty: Bear market								
ProFund VP Bear ^{5,11}	1/22/2001	-32.53%	-17.47%	-15.89%	-40.40%	-16.87%	-15.54%	5/3/2010
ProFund VP Rising Rates Opportunity ^{5,6,9,11}	5/1/2002	18.84%	-7.49%	-11.61%	25.44%	-6.74%	-11.91%	5/3/2010
ProFund VP Short Emerging Markets ^{2,5,11}	8/31/2007	-41.58%	-18.08%	-10.01%	-47.14%	-17.63%	-9.68%	5/3/2010
ProFund VP Short International ^{2,5,11}	8/31/2007	-31.53%	-12.23%	-10.01%	-34.61%	-11.49%	-9.74%	5/3/2010
ProFund VP Short NASDAQ-100 ^{5,11}	5/1/2002	-35.85%	-24.62%	-21.19%	-46.13%	-24.09%	-20.94%	5/3/2010
ProFund VP Ultra Short NASDAQ-100 ^{5,11}	9/14/2006	-58.49%	-45.34%	-39.43%	-73.08%	-45.33%	-39.39%	5/3/2010
Rydex VT Inverse Government Long Bond Strategy Fund ^{5,6,9,11}	5/1/2003	16.40%	-5.08%	-8.72%	21.90%	-4.48%	-9.00%	5/1/2003
Rydex VT Inverse Mid-Cap Strategy Fund ^{3,5,11}	5/3/2004	-39.80%	-16.37%	-15.02%	-49.85%	-16.13%	-14.75%	5/3/2004
Rydex VT Inverse NASDAQ-100® Strategy Fund ^{5,11}	5/21/2001	-31.45%	-23.11%	-20.29%	-41.92%	-22.56%	-20.04%	10/2/2001
Rydex VT Inverse Russell 2000® Strategy Fund ^{3,5,11}	5/3/2004	-43.91%	-18.40%	-15.84%	-54.14%	-18.57%	-15.70%	5/3/2004
Rydex VT Inverse S&P 500 Strategy Fund ^{5,11}	6/9/1997	-31.11%	-17.01%	-15.67%	-38.72%	-16.42%	-15.35%	10/2/2001
Specialty: Commodities								
Credit Suisse Trust - Commodity Return Strategy Portfolio - Class 1 ^{5,15}	2/28/2006	45.17%	2.42%	-5.79%	34.60%	1.82%	-6.93%	5/3/2010
PIMCO VIT CommodityRealReturn® Strategy Portfolio - Advisor Class ^{5,15}	2/28/2006	58.78%	4.31%	-4.62%	49.89%	3.35%	-5.81%	5/3/2010
Rydex VT Commodities Strategy Fund ^{5,15}	9/30/2005	56.86%	-0.37%	-9.13%	54.35%	-0.09%	-10.39%	10/3/2005
Specialty: Convertibles								
MainStay VP MacKay Convertible Portfolio - Service 2 Class ⁹	9/30/1996	36.53%	14.73%	9.80%	59.78%	N/A	14.93%	5/2/2016
Specialty: Equity sector								
ALPS VIT ALPS/Alerian Energy Infrastructure Portfolio - Class III ^{5,12,15}	4/30/2013	41.72%	2.53%	-0.10%	77.57%	2.43%	-2.12%	11/11/2013
Morgan Stanley VIF Global Infrastructure Portfolio - Class II ^{2,5,12}	6/5/2000	18.10%	7.46%	8.35%	24.19%	7.14%	4.89%	5/1/2014

*Current yield more closely reflects current money market fund earnings than the total return calculation.

America's marketFLEX® Advisor Annuity

Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 05/31/21			B. Standardized Performance: Average Annual Total Returns as of 03/31/21			
Underlying Investment Option	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
Specialty: Equity sector								
ProFund VP Banks ⁵	5/1/2002	75.60%	13.95%	10.63%	78.16%	13.79%	9.27%	5/2/2011
ProFund VP Biotechnology ⁵	1/22/2001	11.02%	8.81%	14.70%	29.44%	9.17%	14.51%	5/2/2011
ProFund VP Consumer Goods ⁵	5/1/2002	45.23%	10.59%	10.40%	63.20%	10.01%	10.43%	5/2/2011
ProFund VP Consumer Services ⁵	5/1/2002	35.97%	15.56%	14.70%	61.89%	14.78%	14.52%	5/2/2011
ProFund VP Financials ⁵	1/22/2001	49.34%	13.34%	11.13%	54.16%	12.27%	9.93%	5/2/2011
ProFund VP Health Care ⁵	1/22/2001	20.11%	12.21%	13.33%	33.98%	12.15%	12.97%	5/2/2011
ProFund VP Internet ⁵	5/1/2002	36.30%	23.30%	17.95%	73.54%	24.15%	17.52%	5/2/2011
ProFund VP Oil & Gas ^{5,15}	1/22/2001	40.53%	-3.65%	-3.33%	74.77%	-3.45%	-4.26%	5/3/2010
ProFund VP Pharmaceuticals ⁵	5/1/2002	16.62%	5.14%	9.00%	31.03%	5.48%	8.88%	5/2/2011
ProFund VP Precious Metals ^{5,15}	5/1/2002	15.69%	10.50%	-4.28%	37.82%	8.89%	-6.50%	5/2/2011
ProFund VP Semiconductor ⁵	5/1/2002	56.53%	29.51%	18.44%	86.66%	29.60%	18.20%	5/2/2011
ProFund VP Technology ⁵	1/22/2001	44.88%	26.88%	17.78%	68.91%	25.37%	17.15%	5/2/2011
ProFund VP Telecommunications ⁵	1/22/2001	18.75%	2.69%	4.69%	31.75%	1.85%	4.70%	5/2/2011
ProFund VP Utilities ⁵	1/22/2001	10.51%	6.91%	8.43%	16.84%	6.48%	8.53%	5/2/2011
Rydex VT Banking Fund ⁵	5/2/2001	80.54%	12.22%	8.18%	88.62%	12.04%	6.91%	10/2/2001
Rydex VT Biotechnology Fund ⁵	5/2/2001	11.26%	10.44%	14.12%	39.36%	12.06%	15.39%	10/2/2001
Rydex VT Electronics Fund ⁵	8/3/2001	67.43%	30.10%	17.41%	107.28%	30.21%	17.41%	10/2/2001
Rydex VT Energy Fund ^{5,15}	5/29/2001	52.49%	-4.79%	-6.19%	90.80%	-4.62%	-7.45%	10/2/2001
Rydex VT Energy Services Fund ^{5,15}	5/2/2001	73.24%	-15.75%	-14.44%	122.58%	-16.60%	-15.76%	10/2/2001
Rydex VT Financial Services Fund ⁵	7/20/2001	55.33%	12.34%	9.56%	60.70%	11.17%	8.40%	10/2/2001
Rydex VT Health Care Fund ⁵	6/19/2001	22.84%	12.68%	12.63%	40.32%	12.61%	12.89%	10/2/2001
Rydex VT Internet Fund ⁵	5/24/2001	41.90%	23.03%	16.02%	84.19%	23.43%	15.92%	10/2/2001
Rydex VT Leisure Fund ⁵	5/22/2001	57.32%	13.62%	12.69%	88.93%	12.77%	12.82%	10/2/2001
Rydex VT Precious Metals Fund ^{5,15}	5/29/1997	33.79%	14.09%	-2.34%	67.42%	12.74%	-4.78%	10/2/2001
Rydex VT Retailing Fund ⁵	7/23/2001	51.68%	16.63%	13.16%	98.22%	15.23%	13.60%	10/2/2001
Rydex VT Technology Fund ⁵	5/2/2001	47.62%	25.61%	16.17%	78.91%	25.12%	15.82%	10/2/2001
Rydex VT Telecommunications Fund ⁵	7/27/2001	21.67%	8.51%	4.32%	31.32%	7.32%	3.80%	10/2/2001
Rydex VT Utilities Fund ⁵	5/2/2001	9.81%	6.10%	7.64%	16.30%	5.97%	8.02%	10/2/2001
VanEck VIP Trust Global Gold Fund - Class S ^{5,15}	4/26/2013	16.37%	10.93%	4.64%	47.91%	N/A	9.46%	5/1/2017
Specialty: Long/short equity								
Guggenheim VF Long Short Equity ^{3,11,17}	5/1/2002	23.39%	4.64%	2.87%	34.20%	4.52%	2.76%	5/1/2002
Specialty: Market neutral								
The Merger Fund VL ^{5,11,12,17}	5/26/2004	11.03%	5.13%	2.82%	12.12%	4.90%	3.42%	11/11/2013

America's marketFLEX® Advisor Annuity

Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 05/31/21			B. Standardized Performance: Average Annual Total Returns as of 03/31/21			
Underlying Investment Option	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
Specialty: Multialternative								
Goldman Sachs VIT Multi-Strategy Alternatives Portfolio - Service Shares ^{2,5,14,17}	4/25/2014	13.48%	3.42%	1.23%	16.34%	N/A	3.40%	5/1/2018
Specialty: Natural resources								
ProFund VP Basic Materials ^{5,15}	5/1/2002	58.51%	12.57%	5.70%	81.32%	11.35%	4.34%	5/2/2011
Rydex VT Basic Materials Fund ^{5,15}	5/2/2001	66.31%	14.39%	5.32%	86.90%	12.92%	3.95%	10/2/2001
VanEck VIP Trust Global Resources Fund - Initial Class ^{2,3,5,15}	9/1/1989	82.53%	5.04%	-2.81%	117.00%	5.66%	-3.78%	5/2/2011
Specialty: Nontraditional bond								
Northern Lights VT BTS Tactical Fixed Income VIT Fund - Class 2 ^{4,9}	4/29/2013	-0.33%	0.42%	0.78%	-0.45%	0.91%	0.75%	5/1/2013
PIMCO VIT Dynamic Bond Portfolio - Advisor Class ^{9,11,12}	4/30/2013	7.48%	3.59%	1.93%	11.11%	3.80%	2.43%	11/11/2013
Specialty: Real estate								
Fidelity® VIP Real Estate Portfolio - Service Class 2 ^{5,7,18}	11/6/2002	27.85%	5.08%	7.11%	29.68%	3.27%	4.56%	7/13/2015
NVIT Real Estate Fund - Class II ^{5,7}	3/24/2008	34.65%	8.62%	7.49%	32.50%	6.66%	6.08%	5/1/2013
ProFund VP Real Estate ^{5,7}	1/22/2001	30.10%	6.82%	6.91%	32.70%	5.09%	6.15%	5/2/2011
Rydex VT Real Estate Fund ^{5,7}	10/1/2001	38.98%	6.50%	6.47%	44.37%	5.22%	6.24%	10/2/2001
Virtus VIT Duff & Phelps Real Estate Securities Series - Class A ^{5,7}	5/1/1995	38.08%	7.94%	8.63%	37.21%	N/A	7.41%	5/1/2019
Specialty: Specialty								
ProFund VP Industrials ⁵	5/1/2002	50.68%	15.09%	11.96%	69.55%	14.25%	11.16%	5/2/2011
Rydex VT Dow 2x Strategy Fund ¹¹	5/3/2004	83.21%	25.97%	20.35%	121.85%	24.02%	19.76%	5/3/2004
Rydex VT Government Long Bond 1.2x Strategy Fund ^{6,9,11}	8/18/1997	-21.26%	1.68%	5.57%	-25.47%	0.95%	5.92%	10/2/2001
Rydex VT Inverse Dow 2x Strategy Fund ^{5,11}	5/3/2004	-53.08%	-34.32%	-29.41%	-63.66%	-33.27%	-29.07%	5/3/2004
Rydex VT Japan 2x Strategy Fund ^{2,5,11}	10/1/2001	62.11%	19.03%	12.50%	113.46%	21.12%	13.07%	10/2/2001
Rydex VT NASDAQ-100® 2x Strategy Fund ¹¹	10/1/2001	92.04%	44.96%	34.86%	160.80%	43.06%	34.10%	10/2/2001
Rydex VT Russell 2000® 1.5x Strategy Fund ^{3,11}	10/1/2001	103.68%	19.03%	13.12%	159.97%	19.55%	12.85%	10/2/2001
Rydex VT S&P 500 2x Strategy Fund ^{5,11}	10/1/2001	85.96%	26.58%	22.31%	128.30%	24.73%	21.32%	10/2/2001
Rydex VT Strengthening Dollar 2x Strategy Fund ^{2,9,11}	9/30/2005	-17.40%	-1.66%	1.62%	-12.12%	0.30%	1.89%	10/3/2005
Rydex VT Transportation Fund ⁵	6/11/2001	85.40%	17.11%	12.98%	123.45%	15.64%	12.84%	10/2/2001
Rydex VT Weakening Dollar 2x Strategy Fund ^{5,11}	9/30/2005	16.00%	-1.68%	-6.34%	10.08%	-3.50%	-6.65%	10/3/2005
Asset allocation: Aggressive allocation								
NVIT Blueprint SM Aggressive Fund - Class II ^{8,14}	3/27/2008	38.54%	11.90%	8.94%	50.42%	11.06%	8.46%	5/3/2010
NVIT Blueprint SM Moderately Aggressive Fund - Class II ^{8,14}	3/27/2008	34.10%	10.98%	8.23%	44.62%	10.20%	7.81%	5/3/2010
NVIT Investor Destinations Aggressive Fund - Class II ^{8,14}	12/12/2001	36.91%	11.71%	9.09%	49.32%	11.12%	8.33%	4/25/2014
NVIT Investor Destinations Moderately Aggressive Fund - Class II ^{8,14}	12/12/2001	31.78%	10.66%	8.27%	42.47%	10.12%	7.67%	4/25/2014
Asset allocation: Conservative allocation								
Franklin VIPT Income VIP Fund - Class 2 ^{4,14}	1/24/1989	24.61%	7.82%	5.84%	28.64%	7.58%	5.17%	5/1/2013
NVIT Blueprint SM Balanced Fund - Class II ^{8,14}	3/27/2008	21.35%	7.74%	6.02%	27.81%	7.22%	5.79%	5/3/2010

America's marketFLEX® Advisor Annuity

Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 05/31/21			B. Standardized Performance: Average Annual Total Returns as of 03/31/21			
Underlying Investment Option	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
Asset allocation: Conservative allocation								
NVIT Blueprint SM Conservative Fund - Class II ^{8,14}	3/27/2008	9.56%	4.65%	3.69%	13.32%	4.44%	3.63%	5/3/2010
NVIT Blueprint SM Managed Growth & Income Fund - Class II ^{8,12,13,14}	4/30/2013	16.86%	6.48%	4.90%	17.03%	6.05%	4.10%	11/11/2013
NVIT Blueprint SM Moderately Conservative Fund - Class II ^{8,14}	3/27/2008	17.30%	6.77%	5.31%	22.68%	6.38%	5.14%	5/3/2010
NVIT Investor Destinations Balanced Fund - Class II ^{8,14}	3/24/2009	18.95%	7.28%	5.90%	24.86%	6.89%	5.46%	4/25/2014
NVIT Investor Destinations Conservative Fund - Class II ^{8,14}	12/12/2001	7.13%	4.04%	3.44%	9.72%	3.81%	3.28%	4/25/2014
NVIT Investor Destinations Managed Growth & Income Fund - Class II ^{8,13,14}	4/30/2013	14.40%	6.04%	4.62%	14.21%	5.72%	4.10%	11/11/2013
NVIT Investor Destinations Moderately Conservative Fund - Class II ^{8,14}	12/12/2001	14.90%	6.22%	5.20%	19.65%	5.91%	4.82%	4/25/2014
Asset allocation: Moderate allocation								
BlackRock 60/40 Target Allocation ETF VI - Class III ^{2,5,14,17}	4/30/2014	24.29%	10.07%	6.86%	32.37%	9.50%	6.78%	11/10/2014
Fidelity® VIP Balanced Portfolio - Service Class 2 ^{10,14,18}	1/3/1995	33.58%	13.39%	9.93%	46.96%	12.95%	10.64%	7/13/2015
NVIT American Funds Asset Allocation Fund - Class II ^{2,3,14}	8/1/1989	25.47%	10.90%	9.27%	34.39%	10.27%	8.76%	5/2/2011
NVIT Blueprint SM Capital Appreciation Fund - Class II ^{8,14}	3/27/2008	29.73%	9.98%	7.64%	38.68%	9.29%	7.26%	5/3/2010
NVIT Blueprint SM Managed Growth Fund - Class II ^{8,12,13,14}	4/30/2013	26.34%	8.66%	6.14%	25.64%	7.92%	5.15%	11/11/2013
NVIT Blueprint SM Moderate Fund - Class II ^{8,14}	3/27/2008	25.63%	8.90%	6.86%	33.20%	8.29%	6.55%	5/3/2010
NVIT Investor Destinations Capital Appreciation Fund - Class II ^{8,14}	3/24/2009	27.08%	9.68%	7.63%	35.97%	9.18%	7.08%	4/25/2014
NVIT Investor Destinations Managed Growth Fund - Class II ^{8,12,13,14}	4/30/2013	23.08%	8.10%	5.84%	22.06%	7.48%	5.19%	11/11/2013
NVIT Investor Destinations Moderate Fund - Class II ^{8,14}	12/12/2001	22.91%	8.45%	6.81%	30.07%	8.00%	6.31%	4/25/2014
Asset allocation: Tactical allocation								
Morgan Stanley VIF Global Strategist Portfolio - Class II ^{2,14}	3/15/2011	30.37%	8.88%	5.83%	37.60%	7.97%	5.16%	5/2/2011
PIMCO VIT All Asset Portfolio - Advisor Class ^{2,8,14}	4/30/2004	31.32%	8.55%	4.67%	35.96%	7.57%	4.12%	5/2/2011
Asset allocation: World allocation								
American Funds Insurance Series® Capital Income Builder® - Class 4 ^{2,14}	5/1/2014	23.86%	6.55%	4.72%	27.94%	5.76%	4.32%	11/10/2014
BlackRock Global Allocation VI Fund - Class III ^{2,14}	11/18/2003	30.14%	10.04%	6.29%	39.53%	9.14%	5.94%	5/3/2010
Invesco VI Balanced-Risk Allocation Fund - Series II Shares ^{2,5,11,12,14,15,17}	1/23/2009	24.66%	7.07%	5.90%	25.28%	6.84%	4.93%	11/11/2013
NVIT BlackRock Managed Global Allocation Fund - Class II ^{2,8,13,14}	7/7/2015	22.91%	8.57%	6.14%	24.40%	7.81%	5.37%	7/13/2015

Non-standardized performance: Without surrender charges (CDSC) applied

The figures shown are calculated based on a one-time investment of \$10,000 and reflect the deduction of all applicable charges, except for surrender charges (CDSC). These returns are measured from the inception date of the fund and may predate the offering of the fund in the Nationwide® separate account. Where this occurs, the performance is hypothetical in that it depicts how the underlying investment options would have performed had it been available in the Nationwide separate account during the time period. Year-to-date returns are shown only for underlying investment options incepted on or before December 31 of the previous year.

Past performance does not guarantee future results. Current performance may be lower or higher. Investment returns and principal value will vary; there may be a gain or loss when shares are sold. To obtain the most recent standardized performance, go to www.nationwide.com/variable-annuity-prospectus-and-performance.jsp.

Walled-off and closed underlying investment options**America's marketFLEX® Advisor Annuity**

Investment Choices			Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 05/31/21			
Underlying Investment Option	Status	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
Large cap stocks: Large-cap value								
BlackRock Equity Dividend VI Fund - Class III	Walled Off	7/1/1993	2.49%	18.93%	42.40%	13.10%	13.15%	10.65%
Mid cap stocks: Mid-cap blend								
BNY Mellon IP MidCap Stock Portfolio - Service Shares ³	Walled Off	12/29/2000	0.44%	18.46%	53.41%	8.63%	9.89%	10.05%
International stocks: Emerging markets								
Lazard Retirement Emerging Markets Equity Portfolio - Service Shares ^{2,5}	Walled Off	11/4/1997	5.14%	11.30%	44.71%	4.29%	8.17%	1.62%
International stocks: Foreign large value								
AB VPS International Value Portfolio - Class B ²	Walled Off	8/14/2001	5.69%	13.18%	46.17%	2.09%	5.13%	2.57%
International stocks: World stock								
Franklin VIPT Mutual Global Discovery VIP Fund - Class 2 ²	Walled Off	11/8/1996	3.37%	16.58%	41.74%	7.05%	7.73%	6.68%
Bonds: High yield bond								
Fidelity® VIP High Income Portfolio - Service Class 2 ^{4,9,18}	Walled Off	9/19/1985	-0.03%	1.24%	10.47%	4.54%	5.28%	4.46%
Pioneer High Yield VCT Portfolio - Class II ^{4,9}	Closed	5/1/2000	0.31%	2.80%	15.57%	4.65%	5.46%	4.23%
Bonds: Multisector bond								
NVIT Amundi Multi Sector Bond Fund - Class I ^{2,4,9}	Walled Off	10/31/1997	0.39%	3.83%	21.30%	5.07%	4.34%	3.73%
Bonds: World bond								
Templeton VIPT Global Bond VIP Fund - Class 2 ^{2,9}	Walled Off	1/24/1989	0.41%	-2.13%	-2.86%	-1.56%	0.26%	0.35%
Specialty: Equity sector								
Rydex VT Consumer Products Fund ⁵	Walled Off	5/29/2001	1.64%	8.89%	26.24%	11.58%	6.47%	9.01%
Specialty: Managed futures								
Guggenheim VF Global Managed Futures Strategy ^{5,11,15,17}	Walled Off	11/7/2008	1.84%	6.67%	7.79%	3.60%	1.73%	-1.37%
Specialty: Multialternative								
Guggenheim VF Multi-Hedge Strategies ^{3,5,17}	Walled Off	11/29/2005	2.39%	10.26%	11.19%	7.21%	3.82%	2.70%
Neuberger Berman AMT U.S. Equity Index PutWrite Strategy Portfolio - S Class Shares ^{3,5,17}	Walled Off	5/1/2014	1.49%	9.60%	27.09%	8.56%	6.02%	3.14%

Walled-off and closed underlying investment options

America's marketFLEX® Advisor Annuity

Investment Choices			Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 05/31/21			
Underlying Investment Option	Status	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
Specialty: Real estate								
Morgan Stanley VIF Global Real Estate Portfolio - Class II ^{2,5,7}	Walled Off	4/28/2006	2.15%	14.51%	36.40%	2.05%	2.45%	3.64%
Asset allocation: Conservative allocation								
Fidelity® VIP Asset Manager Portfolio - Service Class 2 ^{14,18}	Walled Off	9/6/1989	0.60%	5.01%	22.43%	9.62%	8.86%	6.57%
Asset allocation: Moderate allocation								
AB VPS Balanced Wealth Strategy Portfolio - Class B ¹⁴	Walled Off	7/1/2004	1.22%	7.92%	26.35%	8.84%	8.55%	7.11%
Franklin VIPT Allocation VIP Fund - Class 2 ^{8,14}	Walled Off	7/2/2007	1.02%	5.70%	21.36%	8.57%	9.15%	6.84%
Asset allocation: Tactical allocation								
Goldman Sachs VIT Global Trends Allocation Fund - Service Shares ^{2,14}	Walled Off	4/16/2012	0.92%	8.62%	19.49%	6.12%	6.96%	5.18%
Asset allocation: World allocation								
Ivy VIP Asset Strategy - Class II ^{2,14}	Walled Off	5/1/1995	2.80%	6.16%	31.01%	10.22%	10.08%	5.50%
MFS® VIT II Global Tactical Allocation Portfolio - Service Class ^{2,14}	Walled Off	8/23/2001	1.42%	3.43%	15.17%	6.45%	5.53%	4.45%
Northern Lights VT 7Twelve Balanced Portfolio ^{8,12,14}	Walled Off	4/23/2012	1.56%	10.04%	29.89%	6.39%	6.48%	4.43%

A. Non-standardized performance: With surrender charges (CDSC) applied

The figures shown are based on a one-time investment of \$10,000 and reflect the deduction of all applicable charges. These returns are measured from the inception date of the underlying investment options and may predate the offering of the underlying investment options in the Nationwide® separate account. Where this occurs, performance is hypothetical in that it depicts how the underlying investment options would have performed had it been available in the Nationwide separate account during the time period.

B. Standardized performance: With surrender charges (CDSC) applied

The figures shown are based on a one-time investment of \$1,000 and reflect the deduction of all applicable charges. These returns are measured from the date the underlying investment options was included in the Nationwide separate account.

Past performance does not guarantee future results. Current performance may be lower or higher. Investment returns and principal value will vary; there may be a gain or loss when shares are sold. To obtain the most recent standardized performance, go to www.nationwide.com/variable-annuity-prospectus-and-performance.jsp.

Walled-off and closed underlying investment options**America's marketFLEX® Advisor Annuity**

Investment Choices			A. Non-standardized Performance: Average Annual Total Returns as of 05/31/21			B. Standardized Performance: Average Annual Total Returns as of 03/31/21			
Underlying Investment Option	Status	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
Large cap stocks: Large-cap value									
BlackRock Equity Dividend VI Fund - Class III	Walled Off	7/1/1993	42.40%	13.15%	10.65%	52.21%	N/A	12.01%	5/2/2016
Mid cap stocks: Mid-cap blend									
BNY Mellon IP MidCap Stock Portfolio - Service Shares ³	Walled Off	12/29/2000	53.41%	9.89%	10.05%	74.69%	9.07%	7.89%	5/1/2014
International stocks: Emerging markets									
Lazard Retirement Emerging Markets Equity Portfolio - Service Shares ^{2,5}	Walled Off	11/4/1997	44.71%	8.17%	1.62%	48.38%	6.67%	1.49%	5/1/2013
International stocks: Foreign large value									
AB VPS International Value Portfolio - Class B ²	Walled Off	8/14/2001	46.17%	5.13%	2.57%	53.50%	N/A	-1.51%	5/1/2018
International stocks: World stock									
Franklin VIPT Mutual Global Discovery VIP Fund - Class 2 ²	Walled Off	11/8/1996	41.74%	7.73%	6.68%	48.63%	7.13%	6.13%	5/1/2013
Bonds: High yield bond									
Fidelity® VIP High Income Portfolio - Service Class 2 ^{4,9,18}	Walled Off	9/19/1985	10.47%	5.28%	4.46%	18.69%	5.83%	3.75%	4/30/2015
Pioneer High Yield VCT Portfolio - Class II ^{4,9}	Closed	5/1/2000	15.57%	5.46%	4.23%	24.07%	5.97%	4.19%	4/30/2010
Bonds: Multisector bond									
NVIT Amundi Multi Sector Bond Fund - Class I ^{2,4,9}	Walled Off	10/31/1997	21.30%	4.34%	3.73%	27.47%	4.53%	2.81%	5/1/2013
Bonds: World bond									
Templeton VIPT Global Bond VIP Fund - Class 2 ^{2,9}	Walled Off	1/24/1989	-2.86%	0.26%	0.35%	-4.06%	-0.23%	-1.28%	5/1/2015
Specialty: Equity sector									
Rydex VT Consumer Products Fund ⁵	Walled Off	5/29/2001	26.24%	6.47%	9.01%	35.44%	5.77%	9.42%	10/2/2001
Specialty: Managed futures									
Guggenheim VF Global Managed Futures Strategy ^{5,11,15,17}	Walled Off	11/7/2008	7.79%	1.73%	-1.37%	3.89%	-0.54%	-1.89%	12/12/2008

Walled-off and closed underlying investment options

America's marketFLEX® Advisor Annuity

Investment Choices			A. Non-standardized Performance: Average Annual Total Returns as of 05/31/21			B. Standardized Performance: Average Annual Total Returns as of 03/31/21			
Underlying Investment Option	Status	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
Specialty: Multialternative									
Guggenheim VF Multi-Hedge Strategies ^{3,5,17}	Walled Off	11/29/2005	11.19%	3.82%	2.70%	8.59%	2.65%	2.40%	11/29/2005
Neuberger Berman AMT U.S. Equity Index PutWrite Strategy Portfolio - S Class Shares ^{3,5,17}	Walled Off	5/1/2014	27.09%	6.02%	3.14%	36.40%	5.51%	3.05%	11/10/2014
Specialty: Real estate									
Morgan Stanley VIF Global Real Estate Portfolio - Class II ^{2,5,7}	Walled Off	4/28/2006	36.40%	2.45%	3.64%	32.22%	0.49%	2.80%	5/2/2011
Asset allocation: Conservative allocation									
Fidelity® VIP Asset Manager Portfolio - Service Class 2 ^{14,18}	Walled Off	9/6/1989	22.43%	8.86%	6.57%	31.26%	8.35%	6.19%	5/2/2011
Asset allocation: Moderate allocation									
AB VPS Balanced Wealth Strategy Portfolio - Class B ¹⁴	Walled Off	7/1/2004	26.35%	8.55%	7.11%	35.11%	7.88%	6.64%	5/2/2011
Franklin VIPT Allocation VIP Fund - Class 2 ^{8,14}	Walled Off	7/2/2007	21.36%	9.15%	6.84%	30.29%	8.73%	6.71%	5/3/2010
Asset allocation: Tactical allocation									
Goldman Sachs VIT Global Trends Allocation Fund - Service Shares ^{2,14}	Walled Off	4/16/2012	19.49%	6.96%	5.18%	16.63%	6.28%	4.08%	11/11/2013
Asset allocation: World allocation									
Ivy VIP Asset Strategy - Class II ^{2,14}	Walled Off	5/1/1995	31.01%	10.08%	5.50%	41.14%	9.15%	5.29%	5/3/2010
MFS® VIT II Global Tactical Allocation Portfolio - Service Class ^{2,14}	Walled Off	8/23/2001	15.17%	5.53%	4.45%	18.90%	5.15%	4.19%	5/2/2011
Northern Lights VT 7Twelve Balanced Portfolio ^{8,12,14}	Walled Off	4/23/2012	29.89%	6.48%	4.43%	37.75%	5.84%	3.28%	11/11/2013

Understanding Risks

Here's a list of some of the risks associated with the variable annuity underlying investment choices. For specific risks related to each investment, see the prospectus.

1. **Government Money Market Funds:** The Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund is open to all investors. Although The Fund seeks to preserve the value of the investment at \$1.00 per share, it cannot guarantee it will do so. You could lose money by investing in the Fund. The 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. The Fund may invest in shares of other government money market mutual funds, including those advised by the Fund's subadviser, to provide additional liquidity or to achieve higher yields. Please refer to the most recent prospectus for a more detailed description of the Fund's principal risks.
2. **International/emerging markets 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:** 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. A short-term trading fee may apply for exchanges made within 60 days of original allocation to this fund. Please refer to the prospectus for details.
11. These funds may include increased volatility due to the use of options or futures. Leveraged exposure can result in accelerated losses as well as accelerated gains, depending on how the market moves. Funds dedicated to Inverse and Leveraged strategies include increased risk compared to funds that do not use these strategies and are not meant to be long term buy and hold strategies.
12. For six trades occurring within a calendar quarter, Nationwide will issue a warning letter. If there are more than 11 trades in two consecutive quarters or 20 trades occurring within a calendar year involving limited transfer funds, Nationwide may limit contract owner to submitting transfer requests involving limited transfer funds via U.S. mail on a Nationwide-issued form. See prospectus for more details.
13. **Managed volatility funds:** Funds that are designed to offer traditional long-term investments 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.
14. **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 a part of an overall investment strategy does not assure a profit or protect against loss in declining market.
15. **Commodities/Natural resources:** 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.
16. Investing in private equity companies involves inherent risks, which encompasses financial institutions or investment vehicles whose principal business is to invest in and lend capital to privately held companies. Generally, little public information exists for private and thinly traded companies, and there is a risk that investors may not be able to make a fully informed investment decision.
17. These funds may provide less common return patterns than traditional equity or fixed income. These funds incorporate investment strategies that may increase or decrease volatility due to the fund's use of options or futures. Leveraged exposure can result in accelerated losses as well as accelerated gains, depending on how the market moves.
18. 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, VIP Freedom Income Portfolio are service marks

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Finding solutions that fit

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The underlying investment options cannot be purchased directly by the general public. They are only available through variable annuity and life insurance products, or in certain qualified pension or retirement plans.

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