

The Best of America® Successor<sup>SM</sup>

# Invest in your future



**Nationwide<sup>®</sup>**  
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: 1.20%

Contingent deferred sales charge (CDSC):

Year	0	1	2	3	4	5	6	7
CDSC	7%	7%	6%	5%	4%	3%	2%	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](http://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 \$25,000 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](http://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
<b>Large cap stocks: Large-cap blend</b>							
BNY Mellon Appreciation Fund, Inc. - Investor Shares	1/18/1984	0.46%	10.65%	38.07%	18.87%	16.57%	11.33%
Nationwide Fund - Institutional Service Class	5/11/1933	-0.03%	10.83%	39.01%	16.86%	15.62%	12.08%
Nationwide S&P 500 Index Fund - Service Class	7/24/1998	0.53%	11.77%	37.88%	15.93%	15.12%	12.37%
Wells Fargo Large Cap Core Fund - Class A	12/17/2007	1.13%	16.48%	36.64%	11.44%	13.73%	11.57%
<b>Large cap stocks: Large-cap growth</b>							
American Century Ultra® Fund - Investor Class	11/2/1981	-2.51%	4.75%	43.01%	23.62%	22.67%	16.07%
Fidelity® Advisor Equity Growth Fund - Class A	11/30/1983	-0.44%	8.18%	43.40%	22.46%	21.86%	15.34%
Fidelity® Advisor Growth Opportunities Fund - Class A	11/18/1987	-2.43%	5.05%	57.95%	35.52%	29.92%	19.39%
Invesco Capital Appreciation Fund - Class A	1/22/1981	-1.37%	6.45%	37.64%	19.95%	17.97%	12.68%
Nationwide Mellon Dynamic U.S. Core Fund - Class A	2/14/1961	0.56%	11.45%	35.35%	17.62%	17.32%	12.84%
Neuberger Berman Sustainable Equity Fund - Trust Class	3/16/1994	0.46%	11.98%	43.73%	14.09%	13.58%	10.51%
Putnam Growth Opportunities Fund - Class A	10/2/1995	-2.20%	4.12%	30.86%	21.84%	21.39%	15.16%
Wells Fargo Growth Fund - Class A	12/31/1993	-4.13%	-0.40%	35.64%	20.65%	20.98%	14.16%
<b>Large cap stocks: Large-cap value</b>							
American Century Disciplined Core Value Fund - Class A	12/15/1997	3.00%	17.70%	42.03%	12.70%	13.28%	11.03%
Fidelity® Advisor Equity Income Fund - Class A	4/25/1983	2.79%	17.21%	40.45%	10.65%	9.96%	8.55%
Invesco Growth and Income Fund - Class A	8/1/1946	2.29%	20.71%	53.69%	9.45%	11.09%	9.40%
<b>Mid cap stocks: Mid-cap blend</b>							
Nationwide Mid Cap Market Index Fund - Class A <sup>3</sup>	12/29/1999	0.06%	17.94%	53.98%	11.59%	12.48%	10.18%
<b>Mid cap stocks: Mid-cap growth</b>							
Franklin Small-Mid Cap Growth Fund - Class A <sup>3</sup>	2/14/1992	-3.61%	1.81%	39.99%	22.21%	18.91%	12.33%
Invesco Discovery Mid Cap Growth Fund - Class A <sup>3</sup>	11/1/2000	-2.87%	4.09%	37.48%	20.00%	18.42%	13.01%
Wells Fargo Enterprise Fund - Class A <sup>3</sup>	9/30/1998	-3.05%	-3.21%	41.98%	22.88%	20.55%	13.20%
<b>Mid cap stocks: Mid-cap value</b>							
Franklin Mutual U.S. Value Fund - Class A <sup>3</sup>	4/2/1990	3.41%	23.86%	58.46%	8.51%	10.36%	7.41%
<b>Small cap stocks: Small-cap blend</b>							
BNY Mellon Opportunistic Small Cap Fund - Investor Shares <sup>3</sup>	12/29/1993	-0.88%	13.23%	58.57%	6.64%	12.07%	9.15%

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<b>Small cap stocks: Small-cap blend</b>							
Nationwide Small Cap Index Fund - Class A <sup>3</sup>	4/9/1997	0.06%	14.35%	61.82%	11.16%	14.04%	10.01%
<b>Small cap stocks: Small-cap growth</b>							
Ivy Small Cap Growth Fund - Class A <sup>3</sup>	7/3/2000	-3.08%	5.86%	47.74%	14.93%	17.87%	11.61%
Neuberger Berman Genesis Fund - Trust Class <sup>3</sup>	9/27/1988	-1.40%	7.45%	36.52%	14.96%	14.66%	10.78%
<b>International stocks: Foreign large growth</b>							
American Century VP International Fund - Class II <sup>2</sup>	8/15/2001	3.50%	7.20%	41.95%	10.99%	11.77%	6.29%
Fidelity® VIP Overseas Portfolio - Service Class 2 <sup>2,12</sup>	1/28/1987	3.33%	9.66%	36.51%	10.25%	10.09%	5.66%
NVIT AllianzGI International Growth Fund - Class II <sup>2,10</sup>	3/24/2008	-2.45%	6.14%	50.42%	20.86%	15.26%	8.41%
<b>International stocks: World stock</b>							
Invesco V.I. Global Fund - Series II <sup>2</sup>	7/13/2000	1.36%	8.00%	44.40%	14.09%	16.18%	9.96%
<b>Bonds: High yield bond</b>							
Federated Hermes Opportunistic High Yield Bond Fund - Service Shares <sup>4,9</sup>	8/23/1984	0.80%	4.60%	18.06%	6.31%	5.98%	5.59%
<b>Bonds: Inflation-protected bond</b>							
Nationwide Inflation-Protected Securities Fund - Institutional Service Class <sup>6,9</sup>	9/17/2012	0.91%	0.03%	5.36%	4.75%	2.84%	0.69%
<b>Bonds: Intermediate-term bond</b>							
Nationwide Bond Index Fund - Class A <sup>9</sup>	4/3/1997	0.04%	-3.14%	-2.39%	3.03%	1.27%	1.36%
PIMCO Total Return Fund - Class A <sup>9</sup>	5/11/1987	0.24%	-2.40%	0.21%	3.90%	2.36%	2.04%
<b>Bonds: Investment grade bond</b>							
Federated Hermes Intermediate Corporate Bond Fund - Service Shares <sup>9</sup>	12/20/1993	0.36%	-1.45%	2.80%	4.14%	2.64%	2.28%
<b>Bonds: Multisector bond</b>							
Invesco Global Strategic Income Fund - Class A <sup>2,4,9</sup>	10/16/1989	0.94%	-1.31%	9.40%	2.26%	2.19%	1.62%
<b>Short-term bonds: Short government bond</b>							
American Century Short-Term Government Fund - Investor Class <sup>6,9</sup>	12/15/1982	-0.03%	0.00%	-0.36%	1.39%	0.36%	-0.26%
<b>Cash: Cash</b>							
Nationwide Government Money Market Fund - Service Class 7-day current yield: -1.21% <sup>*1,6</sup>	3/3/1980	-0.09%	-0.49%	-1.19%	-0.38%	-0.60%	-0.90%
<b>Specialty: Real estate</b>							
Invesco Real Estate Fund - Class A <sup>5,7</sup>	12/31/1996	0.85%	17.57%	24.42%	8.13%	5.62%	6.65%
<b>Asset allocation: Aggressive allocation</b>							
Franklin Mutual Series Fund, Inc. Mutual Shares Fund - Class A	7/1/1949	3.45%	18.27%	41.59%	7.31%	7.58%	6.78%
Nationwide Investor Destinations Aggressive Fund - Service Class <sup>8,11</sup>	3/30/2000	1.14%	10.60%	41.20%	10.86%	11.50%	8.27%
Nationwide Investor Destinations Moderately Aggressive Fund - Service Class <sup>8,11</sup>	3/30/2000	0.94%	8.72%	34.96%	10.16%	10.41%	7.45%
<b>Asset allocation: Conservative allocation</b>							
Nationwide Investor Destinations Conservative Fund - Service Class <sup>8,11</sup>	3/30/2000	0.46%	0.95%	8.33%	4.62%	3.71%	2.71%

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

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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
<b>Asset allocation: Conservative allocation</b>							
Nationwide Investor Destinations Moderately Conservative Fund - Service Class <sup>8,11</sup>	3/30/2000	0.56%	3.48%	16.68%	6.57%	5.96%	4.43%
<b>Asset allocation: Moderate allocation</b>							
Invesco Equity and Income Fund - Class A <sup>11</sup>	8/3/1960	1.46%	13.00%	36.71%	9.63%	9.59%	7.93%
Nationwide Investor Destinations Moderate Fund - Service Class <sup>8,11</sup>	3/30/2000	0.77%	6.09%	25.55%	8.40%	8.22%	5.95%
NVIT Investor Destinations Moderate Fund - Class II <sup>8,11</sup>	12/12/2001	0.85%	5.78%	21.99%	7.91%	7.64%	6.01%

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

The figures shown are based on a one-time investment of \$25,000 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](http://www.nationwide.com/variable-annuity-prospectus-and-performance.jsp).**

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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
<b>Large cap stocks: Large-cap blend</b>								
BNY Mellon Appreciation Fund, Inc. - Investor Shares	1/18/1984	31.07%	16.13%	11.33%	44.95%	14.92%	10.93%	1/5/1998
Nationwide Fund - Institutional Service Class	5/11/1933	32.01%	15.17%	12.08%	49.62%	14.31%	11.64%	1/2/1985
Nationwide S&P 500 Index Fund - Service Class	7/24/1998	30.88%	14.66%	12.37%	46.64%	13.77%	11.91%	12/23/1998
Wells Fargo Large Cap Core Fund - Class A	12/17/2007	29.64%	13.25%	11.57%	47.26%	12.04%	9.95%	10/23/2015
<b>Large cap stocks: Large-cap growth</b>								
American Century Ultra® Fund - Investor Class	11/2/1981	36.01%	22.32%	16.07%	63.45%	21.44%	15.76%	10/15/1993
Fidelity® Advisor Equity Growth Fund - Class A	11/30/1983	36.40%	21.49%	15.34%	61.41%	20.83%	14.84%	10/2/2000
Fidelity® Advisor Growth Opportunities Fund - Class A	11/18/1987	50.95%	29.64%	19.39%	92.31%	29.40%	19.39%	5/1/2000
Invesco Capital Appreciation Fund - Class A	1/22/1981	30.64%	17.55%	12.68%	55.85%	16.80%	12.29%	10/2/2000
Nationwide Mellon Dynamic U.S. Core Fund - Class A	2/14/1961	28.35%	16.90%	12.84%	41.80%	15.50%	12.23%	12/19/2003
Neuberger Berman Sustainable Equity Fund - Trust Class	3/16/1994	36.73%	13.10%	10.51%	54.25%	12.51%	10.24%	5/3/2004
Putnam Growth Opportunities Fund - Class A	10/2/1995	23.86%	21.02%	15.16%	46.24%	N/A	20.81%	7/15/2016
Wells Fargo Growth Fund - Class A	12/31/1993	28.64%	20.60%	14.16%	64.44%	21.18%	18.21%	10/23/2015
<b>Large cap stocks: Large-cap value</b>								
American Century Disciplined Core Value Fund - Class A	12/15/1997	35.03%	12.79%	11.03%	47.75%	11.61%	10.57%	5/1/2000
Fidelity® Advisor Equity Income Fund - Class A	4/25/1983	33.45%	9.40%	8.55%	44.60%	8.50%	8.02%	5/1/2000
Invesco Growth and Income Fund - Class A	8/1/1946	46.69%	10.56%	9.40%	60.56%	10.18%	8.79%	5/1/2003
<b>Mid cap stocks: Mid-cap blend</b>								
Nationwide Mid Cap Market Index Fund - Class A <sup>3</sup>	12/29/1999	46.98%	11.98%	10.18%	73.24%	11.71%	9.81%	10/2/2000
<b>Mid cap stocks: Mid-cap growth</b>								
Franklin Small-Mid Cap Growth Fund - Class A <sup>3</sup>	2/14/1992	32.99%	18.51%	12.33%	79.18%	18.92%	12.11%	5/1/2000
Invesco Discovery Mid Cap Growth Fund - Class A <sup>3</sup>	11/1/2000	30.48%	18.01%	13.01%	N/A	N/A	42.96%	4/17/2020
Wells Fargo Enterprise Fund - Class A <sup>3</sup>	9/30/1998	34.98%	20.17%	13.20%	73.32%	21.10%	17.96%	10/23/2015

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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
<b>Mid cap stocks: Mid-cap value</b>								
Franklin Mutual U.S. Value Fund - Class A <sup>3</sup>	4/2/1990	51.46%	9.81%	7.41%	61.86%	8.55%	6.50%	10/2/2000
<b>Small cap stocks: Small-cap blend</b>								
BNY Mellon Opportunistic Small Cap Fund - Investor Shares <sup>3</sup>	12/29/1993	51.57%	11.56%	9.15%	86.48%	12.27%	12.94%	11/28/2011
Nationwide Small Cap Index Fund - Class A <sup>3</sup>	4/9/1997	54.82%	13.56%	10.01%	84.93%	13.93%	9.84%	10/2/2000
<b>Small cap stocks: Small-cap growth</b>								
Ivy Small Cap Growth Fund - Class A <sup>3</sup>	7/3/2000	40.74%	17.46%	11.61%	75.13%	N/A	14.65%	2/23/2018
Neuberger Berman Genesis Fund - Trust Class <sup>3</sup>	9/27/1988	29.52%	14.19%	10.78%	59.24%	14.70%	10.78%	1/5/1998
<b>International stocks: Foreign large growth</b>								
American Century VP International Fund - Class II <sup>2</sup>	8/15/2001	34.95%	11.25%	6.29%	47.51%	10.09%	6.40%	5/1/2015
Fidelity® VIP Overseas Portfolio - Service Class 2 <sup>2,12</sup>	1/28/1987	29.51%	9.54%	5.66%	37.69%	8.33%	5.14%	4/30/2015
NVIT AllianzGI International Growth Fund - Class II <sup>2,10</sup>	3/24/2008	43.42%	14.80%	8.41%	78.56%	14.03%	8.43%	5/1/2008
<b>International stocks: World stock</b>								
Invesco V.I. Global Fund - Series II <sup>2</sup>	7/13/2000	37.40%	15.73%	9.96%	55.62%	14.49%	9.85%	4/30/2014
<b>Bonds: High yield bond</b>								
Federated Hermes Opportunistic High Yield Bond Fund - Service Shares <sup>4,9</sup>	8/23/1984	11.06%	5.34%	5.59%	20.82%	5.72%	5.61%	12/31/1997
<b>Bonds: Inflation-protected bond</b>								
Nationwide Inflation-Protected Securities Fund - Institutional Service Class <sup>6,9</sup>	9/17/2012	-1.64%	2.11%	0.69%	-0.89%	N/A	1.99%	12/1/2017
<b>Bonds: Intermediate-term bond</b>								
Nationwide Bond Index Fund - Class A <sup>9</sup>	4/3/1997	-9.23%	0.50%	1.36%	-8.17%	0.36%	1.52%	9/29/2000
PIMCO Total Return Fund - Class A <sup>9</sup>	5/11/1987	-6.79%	1.62%	2.04%	-5.33%	1.49%	2.12%	9/29/2000
<b>Bonds: Investment grade bond</b>								
Federated Hermes Intermediate Corporate Bond Fund - Service Shares <sup>9</sup>	12/20/1993	-4.20%	1.91%	2.28%	0.86%	1.82%	2.40%	9/29/2000
<b>Bonds: Multisector bond</b>								
Invesco Global Strategic Income Fund - Class A <sup>2,4,9</sup>	10/16/1989	2.40%	1.45%	1.62%	12.56%	1.30%	1.67%	10/2/2000
<b>Short-term bonds: Short government bond</b>								
American Century Short-Term Government Fund - Investor Class <sup>6,9</sup>	12/15/1982	-7.33%	-0.44%	-0.26%	-7.11%	-0.53%	-0.20%	1/2/1985
<b>Cash: Cash</b>								
Nationwide Government Money Market Fund - Service Class 7-day current yield: <b>-1.21%</b> <sup>*1,6</sup>	3/3/1980	-8.11%	-1.41%	-0.90%	-8.11%	-1.41%	-0.90%	4/28/2000
<b>Specialty: Real estate</b>								
Invesco Real Estate Fund - Class A <sup>5,7</sup>	12/31/1996	17.42%	4.97%	6.65%	19.41%	3.09%	6.16%	5/20/2011
<b>Asset allocation: Aggressive allocation</b>								
Franklin Mutual Series Fund, Inc. Mutual Shares Fund - Class A	7/1/1949	34.59%	6.98%	6.78%	40.08%	6.05%	6.32%	1/5/1998

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



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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
<b>Asset allocation: Aggressive allocation</b>								
Nationwide Investor Destinations Aggressive Fund - Service Class <sup>8,11</sup>	3/30/2000	34.20%	10.97%	8.27%	49.63%	10.25%	7.91%	10/2/2000
Nationwide Investor Destinations Moderately Aggressive Fund - Service Class <sup>8,11</sup>	3/30/2000	27.96%	9.86%	7.45%	41.35%	9.25%	7.16%	10/2/2000
<b>Asset allocation: Conservative allocation</b>								
Nationwide Investor Destinations Conservative Fund - Service Class <sup>8,11</sup>	3/30/2000	1.33%	3.01%	2.71%	5.16%	2.75%	2.65%	10/2/2000
Nationwide Investor Destinations Moderately Conservative Fund - Service Class <sup>8,11</sup>	3/30/2000	9.68%	5.32%	4.43%	16.38%	4.97%	4.32%	10/2/2000
<b>Asset allocation: Moderate allocation</b>								
Invesco Equity and Income Fund - Class A <sup>11</sup>	8/3/1960	29.71%	9.03%	7.93%	40.15%	8.81%	7.59%	5/20/2011
Nationwide Investor Destinations Moderate Fund - Service Class <sup>8,11</sup>	3/30/2000	18.55%	7.63%	5.95%	28.23%	7.13%	5.73%	10/2/2000
NVIT Investor Destinations Moderate Fund - Class II <sup>8,11</sup>	12/12/2001	14.99%	7.03%	6.01%	22.10%	6.57%	5.80%	5/3/2004

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

The figures shown are calculated based on a one-time investment of \$25,000 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](http://www.nationwide.com/variable-annuity-prospectus-and-performance.jsp).**

**Walled-off and closed underlying investment options****The Best of America® Successor<sup>SM</sup>**

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
<b>Large cap stocks: Large-cap blend</b>								
BNY Mellon Sustainable U.S. Equity Fund, Inc. - Class Z	Walled Off	3/29/1972	-0.43%	8.84%	35.74%	19.26%	15.21%	11.56%
Nationwide Fund - Class A	Closed	5/11/1933	-0.03%	10.74%	38.73%	16.60%	15.36%	11.82%
<b>Large cap stocks: Large-cap growth</b>								
American Century Growth Fund - Investor Class	Walled Off	6/30/1971	-1.99%	6.19%	34.20%	20.18%	19.58%	13.86%
Janus Henderson Forty Fund - Class T	Walled Off	5/1/1997	-0.79%	8.74%	41.97%	22.92%	20.99%	15.98%
Janus Henderson Research Fund - Class T	Walled Off	5/3/1993	-0.96%	5.96%	34.79%	19.30%	17.56%	13.57%
Nationwide Mellon Dynamic U.S. Core Fund - Class R6	Closed	2/14/1961	0.58%	11.51%	35.79%	17.96%	17.68%	13.18%
Neuberger Berman Guardian Fund - Trust Class	Walled Off	6/1/1950	-0.29%	9.41%	41.64%	20.60%	18.28%	12.49%
<b>Large cap stocks: Large-cap value</b>								
Federated Hermes Equity Income Fund - Class F Shares	Walled Off	11/12/1993	2.30%	16.74%	42.69%	8.22%	9.86%	8.11%
Neuberger Berman Large Cap Value Fund - Trust Class	Walled Off	1/20/1975	3.62%	25.09%	64.39%	20.35%	17.12%	10.78%
<b>Mid cap stocks: Mid-cap blend</b>								
Wells Fargo Common Stock Fund - Class A <sup>3</sup>	Walled Off	12/29/1989	-0.78%	12.75%	52.95%	12.20%	12.68%	9.74%
<b>Small cap stocks: Small-cap growth</b>								
Aberdeen U.S. Small Cap Equity Fund - Class A <sup>3</sup>	Walled Off	11/2/1998	-0.64%	13.60%	47.79%	14.93%	13.21%	12.10%
INVECO Small Cap Growth Fund - Investor Class <sup>3</sup>	Walled Off	4/7/2006	-4.66%	3.03%	55.92%	17.47%	18.68%	13.16%
Lazard U.S. Small-Mid Cap Equity Portfolio - Open Shares <sup>3</sup>	Walled Off	1/31/1997	0.04%	17.16%	48.31%	9.36%	11.41%	8.62%
<b>International stocks: Foreign large blend</b>								
Janus Henderson Overseas Fund - Class S <sup>2</sup>	Closed	5/2/1994	3.93%	12.84%	53.73%	10.60%	12.51%	0.33%
Nationwide International Index Fund - Class A <sup>2</sup>	Closed	12/29/1999	3.47%	9.65%	36.21%	6.53%	8.05%	4.05%
Putnam International Equity Fund - Class A <sup>2</sup>	Closed	2/28/1991	3.24%	9.97%	39.33%	6.49%	8.37%	4.70%
<b>International stocks: Foreign large growth</b>								
American Century International Growth Fund - Class A <sup>2</sup>	Closed	10/2/1996	3.40%	6.94%	41.55%	10.64%	11.42%	6.17%
Fidelity® Advisor Overseas Fund - Class A <sup>2</sup>	Closed	4/23/1990	3.29%	9.60%	36.22%	10.02%	9.82%	5.54%

## Walled-off and closed underlying investment options

The Best of America® Successor<sup>SM</sup>

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
<b>International stocks: Foreign large value</b>								
NVIT Columbia Overseas Value Fund - Class I <sup>2</sup>	Walled Off	3/24/2009	3.52%	13.94%	40.86%	3.85%	6.37%	2.53%
Templeton Foreign Fund - Class A <sup>2</sup>	Closed	10/5/1982	3.60%	13.45%	42.47%	2.28%	5.61%	2.17%
Templeton VIPT Foreign VIP Fund - Class 2 <sup>2</sup>	Walled Off	5/1/1992	3.72%	12.03%	38.85%	1.59%	4.48%	1.54%
<b>International stocks: World stock</b>								
Invesco Global Fund - Class A <sup>2</sup>	Closed	12/22/1969	1.34%	7.94%	44.54%	14.16%	16.21%	9.95%
Janus Henderson Global Research Fund - Class S <sup>2</sup>	Closed	2/25/2005	1.30%	9.30%	38.24%	13.55%	13.75%	8.86%
Janus Henderson Global Research Fund - Class T <sup>2</sup>	Walled Off	5/15/1991	1.32%	9.39%	38.60%	13.84%	14.05%	9.14%
<b>Bonds: High yield bond</b>								
Fidelity® Advisor High Income Advantage Fund - Class M <sup>4,9</sup>	Walled Off	1/5/1987	0.54%	6.01%	24.33%	7.14%	7.67%	5.77%
<b>Bonds: Intermediate-term bond</b>								
Nationwide Bond Fund - Institutional Service Class <sup>9</sup>	Walled Off	3/3/1980	0.28%	-2.30%	0.53%	3.89%	2.24%	2.32%
<b>Bonds: Investment grade bond</b>								
Federated Hermes Corporate Bond Fund - Class F Shares <sup>9</sup>	Walled Off	5/20/1987	0.37%	-2.16%	4.25%	5.32%	4.04%	3.49%
<b>Asset allocation: Moderate allocation</b>								
BNY Mellon Balanced Opportunity Fund - Class Z <sup>11</sup>	Walled Off	3/16/1987	0.21%	6.72%	25.25%	9.25%	8.97%	7.34%
Fidelity® Advisor Balanced Fund - Class A <sup>11</sup>	Walled Off	1/6/1987	0.40%	8.26%	32.16%	14.04%	12.41%	9.40%
Janus Henderson Balanced Fund - Class S <sup>11</sup>	Walled Off	9/1/1992	0.12%	5.35%	22.00%	11.42%	11.41%	8.32%

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

The figures shown are based on a one-time investment of \$25,000 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](http://www.nationwide.com/variable-annuity-prospectus-and-performance.jsp).**

**Walled-off and closed underlying investment options****The Best of America® Successor<sup>SM</sup>**

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
<b>Large cap stocks: Large-cap blend</b>									
BNY Mellon Sustainable U.S. Equity Fund, Inc. - Class Z	Walled Off	3/29/1972	28.74%	14.75%	11.56%	46.17%	13.93%	11.31%	1/4/1993
Nationwide Fund - Class A	Closed	5/11/1933	31.73%	14.91%	11.82%	49.27%	14.04%	11.38%	2/25/2011
<b>Large cap stocks: Large-cap growth</b>									
American Century Growth Fund - Investor Class	Walled Off	6/30/1971	27.20%	19.19%	13.86%	49.62%	18.39%	13.42%	1/2/1985
Janus Henderson Forty Fund - Class T	Walled Off	5/1/1997	34.97%	20.62%	15.98%	52.94%	N/A	20.25%	4/28/2017
Janus Henderson Research Fund - Class T	Walled Off	5/3/1993	27.79%	17.14%	13.57%	48.36%	N/A	16.92%	4/28/2017
Nationwide Mellon Dynamic U.S. Core Fund - Class R6	Closed	2/14/1961	28.79%	17.26%	13.18%	42.33%	15.86%	12.56%	1/2/1985
Neuberger Berman Guardian Fund - Trust Class	Walled Off	6/1/1950	34.64%	17.86%	12.49%	55.10%	16.98%	12.08%	5/1/2000
<b>Large cap stocks: Large-cap value</b>									
Federated Hermes Equity Income Fund - Class F Shares	Walled Off	11/12/1993	35.69%	9.31%	8.11%	47.34%	8.12%	7.59%	10/2/2000
Neuberger Berman Large Cap Value Fund - Trust Class	Walled Off	1/20/1975	57.39%	16.70%	10.78%	75.69%	16.41%	10.12%	5/1/2000
<b>Mid cap stocks: Mid-cap blend</b>									
Wells Fargo Common Stock Fund - Class A <sup>3</sup>	Walled Off	12/29/1989	45.95%	12.18%	9.74%	73.83%	11.56%	10.26%	10/23/2015
<b>Small cap stocks: Small-cap growth</b>									
Aberdeen U.S. Small Cap Equity Fund - Class A <sup>3</sup>	Walled Off	11/2/1998	40.79%	12.72%	12.10%	74.27%	12.90%	11.66%	12/23/1998
INVESCO Small Cap Growth Fund - Investor Class <sup>3</sup>	Walled Off	4/7/2006	48.92%	18.27%	13.16%	95.72%	19.20%	13.30%	4/7/2006
Lazard U.S. Small-Mid Cap Equity Portfolio - Open Shares <sup>3</sup>	Walled Off	1/31/1997	41.31%	10.88%	8.62%	63.80%	10.08%	8.13%	12/23/1998
<b>International stocks: Foreign large blend</b>									
Janus Henderson Overseas Fund - Class S <sup>2</sup>	Closed	5/2/1994	46.73%	12.00%	0.33%	53.55%	10.03%	-0.87%	7/2/2009
Nationwide International Index Fund - Class A <sup>2</sup>	Closed	12/29/1999	29.21%	7.46%	4.05%	34.77%	6.47%	3.73%	10/2/2000

## Walled-off and closed underlying investment options

The Best of America® Successor<sup>SM</sup>

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
<b>International stocks: Foreign large blend</b>									
Putnam International Equity Fund - Class A <sup>2</sup>	Closed	2/28/1991	32.33%	7.78%	4.70%	36.49%	6.45%	4.30%	5/1/2003
<b>International stocks: Foreign large growth</b>									
American Century International Growth Fund - Class A <sup>2</sup>	Closed	10/2/1996	34.55%	10.89%	6.17%	47.18%	9.76%	5.92%	5/1/2000
Fidelity® Advisor Overseas Fund - Class A <sup>2</sup>	Closed	4/23/1990	29.22%	9.26%	5.54%	37.09%	8.03%	5.04%	10/2/2000
<b>International stocks: Foreign large value</b>									
NVIT Columbia Overseas Value Fund - Class I <sup>2</sup>	Walled Off	3/24/2009	33.86%	5.74%	2.53%	42.85%	4.75%	2.25%	5/1/2009
Templeton Foreign Fund - Class A <sup>2</sup>	Closed	10/5/1982	35.47%	4.96%	2.17%	40.23%	4.20%	2.04%	2/1/1995
Templeton VIPT Foreign VIP Fund - Class 2 <sup>2</sup>	Walled Off	5/1/1992	31.85%	3.80%	1.54%	38.45%	3.25%	-0.96%	4/30/2014
<b>International stocks: World stock</b>									
Invesco Global Fund - Class A <sup>2</sup>	Closed	12/22/1969	37.54%	15.77%	9.95%	55.71%	14.55%	9.52%	1/4/1993
Janus Henderson Global Research Fund - Class S <sup>2</sup>	Closed	2/25/2005	31.24%	13.27%	8.86%	46.59%	12.39%	8.26%	7/2/2009
Janus Henderson Global Research Fund - Class T <sup>2</sup>	Walled Off	5/15/1991	31.60%	13.57%	9.14%	46.97%	12.69%	8.54%	11/1/1996
<b>Bonds: High yield bond</b>									
Fidelity® Advisor High Income Advantage Fund - Class M <sup>4,9</sup>	Walled Off	1/5/1987	17.33%	7.07%	5.77%	29.31%	7.46%	5.77%	12/18/1995
<b>Bonds: Intermediate-term bond</b>									
Nationwide Bond Fund - Institutional Service Class <sup>9</sup>	Walled Off	3/3/1980	-6.47%	1.50%	2.32%	-4.99%	1.45%	2.49%	1/2/1985
<b>Bonds: Investment grade bond</b>									
Federated Hermes Corporate Bond Fund - Class F Shares <sup>9</sup>	Walled Off	5/20/1987	-2.75%	3.35%	3.49%	3.24%	3.44%	3.61%	11/1/1996
<b>Asset allocation: Moderate allocation</b>									
BNY Mellon Balanced Opportunity Fund - Class Z <sup>11</sup>	Walled Off	3/16/1987	18.25%	8.39%	7.34%	27.35%	8.16%	7.05%	12/17/2004
Fidelity® Advisor Balanced Fund - Class A <sup>11</sup>	Walled Off	1/6/1987	25.16%	11.91%	9.40%	38.55%	11.42%	9.11%	5/1/2000
Janus Henderson Balanced Fund - Class S <sup>11</sup>	Walled Off	9/1/1992	15.00%	10.88%	8.32%	22.31%	10.08%	8.13%	7/2/2009

## 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. **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.
12. 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 of FMR LLC. Used with permission.

## Finding solutions that fit

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