

The Best of America TruAccord Annuity<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

## Quality investments, confident choices

What matters most to you also matters to us. That’s why our team of investment specialists devotes both time and effort to build a lineup of quality investment options that you can choose from with confidence. We do the homework for you — researching investments, crunching the numbers and looking for options that have demonstrated consistency in style, management and performance over time.

The result is a lineup of investment options from brand-name managers across multiple asset classes. For the investment options that bear the Nationwide Variable Insurance Trust (NVIT) name, we’ve hired many of these managers as subadvisors to bring their strategies and experience to your portfolio. Other investment options are available to you directly from third-party managers.

We brought investors like you greater choice back in 1982 by pioneering the multi-manager approach to variable insurance products. Today, you can benefit from Nationwide’s experience as a “manager of managers” to bring you the investment options that can help you meet your financial goals.

## 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: \$30  
Mortality and expense risk charge: 0.95%  
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](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 \$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](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>							
BlackRock Large Cap Core VI Fund - Class II		0.94%	12.79%	40.13%	15.48%	16.13%	11.63%
BNY Mellon Stock Index Fund, Inc. - Initial Shares	9/29/1989	0.61%	12.11%	38.40%	16.29%	15.52%	12.81%
NVIT AQR Large Cap Defensive Style Fund - Class I	11/8/1982	0.83%	8.17%	25.51%	13.43%	13.91%	11.32%
NVIT Mellon Dynamic U.S. Core Fund - Class I	3/24/2009	0.55%	11.62%	35.72%	17.89%	17.71%	13.76%
NVIT S&P 500 Index Fund - Class I	2/7/2000	0.61%	12.09%	38.43%	16.33%	15.54%	12.81%
<b>Large cap stocks: Large-cap growth</b>							
Fidelity® VIP Growth Portfolio - Service Class <sup>12</sup>	10/9/1986	-0.42%	8.47%	43.94%	22.83%	22.25%	15.75%
Ivy VIP Growth - Class II	7/13/1987	-0.16%	8.59%	33.92%	20.47%	20.19%	15.17%
NVIT Jacobs Levy Large Cap Growth Fund - Class I	3/24/2008	1.60%	15.21%	44.09%	20.18%	19.20%	13.84%
T. Rowe Price All-Cap Opportunities Portfolio	3/31/1994	-0.50%	10.11%	47.91%	24.51%	23.46%	16.26%
<b>Large cap stocks: Large-cap value</b>							
AB VPS Growth & Income Portfolio - Class A	1/14/1991	2.99%	20.14%	43.43%	12.18%	11.97%	11.19%
Fidelity® VIP Equity-Income Portfolio <sup>SM</sup> - Service Class <sup>12</sup>	10/9/1986	2.79%	16.69%	40.08%	13.21%	11.65%	9.61%
NVIT Mellon Dynamic U.S. Equity Income - Class X <sup>3</sup>	3/24/2009	2.69%	21.78%	51.96%	11.43%	10.29%	9.95%
<b>Mid cap stocks: Mid-cap blend</b>							
Goldman Sachs VIT Mid Cap Value Fund - Institutional Shares <sup>3</sup>	5/1/1998	1.48%	17.25%	52.69%	12.94%	11.44%	8.98%
JPMorgan Insurance Trust Mid Cap Value Portfolio - Class 1 <sup>3</sup>	9/28/2001	1.50%	23.86%	55.29%	10.88%	10.10%	10.49%
NVIT Mid Cap Index Fund - Class I <sup>3</sup>	10/31/1997	0.11%	18.16%	54.41%	11.83%	12.82%	10.54%
<b>Mid cap stocks: Mid-cap growth</b>							
Invesco V.I. Discovery Mid Cap Growth Fund - Series I <sup>3</sup>	8/15/1986	-2.85%	4.21%	37.91%	20.38%	18.95%	13.65%
Lincoln VIPT Baron Growth Opportunities Fund - Service Class <sup>3</sup>	10/1/1998	-1.62%	5.90%	45.54%	18.69%	18.34%	13.26%
NVIT Wells Fargo Discovery Fund - Class I <sup>3</sup>	3/24/2008	-4.86%	-5.71%	39.69%	20.90%	20.15%	13.31%
<b>Mid cap stocks: Mid-cap value</b>							
Lord Abbett Series Mid Cap Stock Portfolio - Class VC <sup>3</sup>	9/15/1999	0.48%	20.74%	48.84%	7.71%	7.36%	7.18%
<b>Small cap stocks: Small-cap blend</b>							
BNY Mellon IP Small Cap Stock Index Portfolio - Service Shares <sup>3</sup>	5/1/2002	1.97%	22.40%	70.16%	10.49%	13.85%	11.36%
NVIT Multi-Manager Small Company Fund - Class I <sup>3</sup>	10/23/1995	2.32%	21.49%	72.02%	14.58%	16.01%	11.28%

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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>Small cap stocks: Small-cap blend</b>							
Royce Micro-Cap Portfolio - Investment Class <sup>3</sup>	12/27/1996	1.72%	23.12%	79.90%	13.85%	14.33%	5.41%
<b>Small cap stocks: Small-cap growth</b>							
NVIT Multi-Manager Small Cap Growth Fund - Class I <sup>3</sup>	5/3/1999	-3.70%	3.62%	44.41%	17.17%	18.75%	12.50%
<b>Small cap stocks: Small-cap value</b>							
Franklin VIPT Small Cap Value VIP Fund - Class 2 <sup>3</sup>	4/30/1998	1.83%	25.03%	65.10%	10.91%	12.79%	9.95%
NVIT Multi-Manager Small Cap Value Fund - Class I <sup>3</sup>	10/31/1997	3.39%	25.63%	72.71%	7.08%	10.27%	9.18%
<b>International stocks: Emerging markets</b>							
NVIT Emerging Markets Fund - Class I <sup>2,5</sup>	8/30/2000	0.82%	5.34%	47.23%	7.16%	11.36%	1.59%
<b>International stocks: Foreign large growth</b>							
Fidelity® VIP Overseas Portfolio - Service Class <sup>2,12</sup>	1/28/1987	3.41%	9.87%	36.84%	10.40%	10.28%	5.81%
NVIT AllianzGI International Growth Fund - Class I <sup>2</sup>	3/24/2008	-2.49%	6.37%	50.74%	21.15%	15.54%	8.71%
<b>International stocks: Foreign large value</b>							
NVIT Columbia Overseas Value Fund - Class Z <sup>2</sup>	3/24/2009	3.54%	13.96%	40.76%	3.64%	6.24%	2.37%
<b>International stocks: World stock</b>							
Invesco V.I. Global Fund - Series I <sup>2</sup>	11/12/1990	1.40%	8.23%	44.81%	14.36%	16.52%	10.27%
<b>Bonds: High yield bond</b>							
NVIT Federated High Income Bond Fund - Class I <sup>4,9</sup>	10/31/1997	0.08%	1.90%	12.31%	5.44%	5.37%	4.66%
Pioneer High Yield VCT Portfolio - Class I <sup>4,9</sup>	5/1/2000	0.19%	2.69%	15.08%	4.19%	5.05%	3.84%
<b>Bonds: Inflation-protected bond</b>							
PIMCO VIT Real Return Portfolio - Administrative Class <sup>6,9</sup>	9/30/1999	1.19%	0.93%	7.02%	5.30%	3.45%	2.04%
<b>Bonds: Intermediate government bond</b>							
NVIT Government Bond Fund - Class I <sup>6,9</sup>	11/8/1982	0.02%	-2.59%	-2.67%	2.57%	0.69%	0.77%
<b>Bonds: Intermediate-term bond</b>							
Fidelity® VIP Investment Grade Bond Portfolio - Service Class <sup>9,12</sup>	12/30/1988	0.22%	-2.23%	1.40%	4.59%	2.82%	2.44%
NVIT Core Bond Fund - Class I <sup>9</sup>	3/24/2008	0.19%	-2.30%	0.02%	3.66%	2.40%	2.33%
NVIT Core Plus Bond Fund - Class I <sup>9</sup>	3/24/2008	0.18%	-1.69%	2.88%	4.81%	2.77%	2.41%
PIMCO VIT Total Return Portfolio - Administrative Class <sup>9</sup>	12/31/1997	0.24%	-2.34%	0.22%	4.04%	2.51%	2.15%
<b>Short-term bonds: Short-term bond</b>							
PIMCO VIT Low Duration Portfolio - Administrative Class <sup>9</sup>	2/16/1999	0.06%	-0.20%	0.27%	1.36%	0.63%	0.36%
<b>Cash: Cash</b>							
NVIT Government Money Market Fund - Class V 7-day current yield: <b>-0.95%</b> <sup>*1,6</sup>	11/10/1981	-0.07%	-0.39%	-1.25%	-0.24%	-0.46%	-0.87%
<b>Specialty: Equity sector</b>							
Janus Henderson VIT Global Technology and Innovation Portfolio - Service Shares <sup>2,5</sup>	1/18/2000	-1.65%	5.98%	45.54%	25.99%	28.90%	18.68%

\*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>Specialty: Equity sector</b>							
T. Rowe Price Health Sciences Portfolio - Class II <sup>5</sup>	12/29/2000	-1.00%	3.21%	25.23%	16.55%	15.09%	16.79%
<b>Specialty: Real estate</b>							
Ivy VIP Securian Real Estate Securities - Class II <sup>5,7</sup>	5/3/2004	0.97%	18.59%	33.04%	10.73%	6.22%	7.19%
NVIT Real Estate Fund - Class I <sup>5,7</sup>	3/24/2008	1.22%	18.14%	34.21%	11.64%	8.09%	6.99%
<b>Asset allocation: Aggressive allocation</b>							
NVIT Investor Destinations Aggressive Fund - Class II <sup>8,11</sup>	12/12/2001	1.19%	10.07%	35.93%	10.39%	10.88%	8.31%
NVIT Investor Destinations Moderately Aggressive Fund - Class II <sup>8,11</sup>	12/12/2001	1.06%	8.48%	30.82%	9.69%	9.84%	7.49%
<b>Asset allocation: Conservative allocation</b>							
NVIT Investor Destinations Conservative Fund - Class II <sup>8,11</sup>	12/12/2001	0.40%	0.65%	6.30%	3.91%	3.23%	2.65%
NVIT Investor Destinations Moderately Conservative Fund - Class II <sup>8,11</sup>	12/12/2001	0.62%	3.33%	14.02%	5.90%	5.40%	4.41%
<b>Asset allocation: Moderate allocation</b>							
Janus Henderson VIT Balanced Portfolio - Service Shares <sup>11</sup>	9/30/1993	0.15%	5.53%	22.21%	11.61%	11.58%	8.59%
NVIT Investor Destinations Moderate Fund - Class II <sup>8,11</sup>	12/12/2001	0.87%	5.89%	22.00%	7.88%	7.64%	6.03%
<b>Asset allocation: Tactical allocation</b>							
PIMCO VIT All Asset Portfolio - Administrative Class <sup>2,8,11</sup>	4/30/2003	2.49%	11.21%	30.44%	7.53%	7.84%	3.95%

**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](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>								
BlackRock Large Cap Core VI Fund - Class II		40.13%	16.13%	11.63%	54.12%	12.60%	9.28%	5/2/2005
BNY Mellon Stock Index Fund, Inc. - Initial Shares	9/29/1989	38.40%	15.52%	12.81%	51.56%	12.29%	10.37%	7/1/2003
NVIT AQR Large Cap Defensive Style Fund - Class I	11/8/1982	25.51%	13.91%	11.32%	35.80%	10.88%	8.93%	7/1/2003
NVIT Mellon Dynamic U.S. Core Fund - Class I	3/24/2009	35.72%	17.71%	13.76%	46.52%	14.06%	11.29%	5/1/2009
NVIT S&P 500 Index Fund - Class I	2/7/2000	38.43%	15.54%	12.81%	N/A	N/A	38.10%	5/1/2020
<b>Large cap stocks: Large-cap growth</b>								
Fidelity® VIP Growth Portfolio - Service Class <sup>12</sup>	10/9/1986	43.94%	22.25%	15.75%	66.25%	19.41%	13.26%	7/1/2003
Ivy VIP Growth - Class II	7/13/1987	33.92%	20.19%	15.17%	48.11%	16.60%	12.59%	5/2/2005
NVIT Jacobs Levy Large Cap Growth Fund - Class I	3/24/2008	44.09%	19.20%	13.84%	58.08%	15.10%	10.88%	5/1/2008
T. Rowe Price All-Cap Opportunities Portfolio	3/31/1994	47.91%	23.46%	16.26%	69.96%	20.43%	13.69%	5/3/2004
<b>Large cap stocks: Large-cap value</b>								
AB VPS Growth & Income Portfolio - Class A	1/14/1991	43.43%	11.97%	11.19%	52.51%	8.53%	8.79%	7/1/2003
Fidelity® VIP Equity-Income Portfolio <sup>SM</sup> - Service Class <sup>12</sup>	10/9/1986	40.08%	11.65%	9.61%	44.93%	8.25%	6.90%	7/1/2003
NVIT Mellon Dynamic U.S. Equity Income - Class X <sup>3</sup>	3/24/2009	51.96%	10.29%	9.95%	N/A	N/A	29.56%	9/11/2020
<b>Mid cap stocks: Mid-cap blend</b>								
Goldman Sachs VIT Mid Cap Value Fund - Institutional Shares <sup>3</sup>	5/1/1998	52.69%	11.44%	8.98%	66.93%	8.46%	6.30%	7/1/2003
JPMorgan Insurance Trust Mid Cap Value Portfolio - Class 1 <sup>3</sup>	9/28/2001	55.29%	10.10%	10.49%	65.08%	6.20%	8.02%	4/24/2009
NVIT Mid Cap Index Fund - Class I <sup>3</sup>	10/31/1997	54.41%	12.82%	10.54%	78.02%	10.05%	8.00%	7/1/2003
<b>Mid cap stocks: Mid-cap growth</b>								
Invesco V.I. Discovery Mid Cap Growth Fund - Series I <sup>3</sup>	8/15/1986	37.91%	18.95%	13.65%	N/A	N/A	45.85%	4/30/2020
Lincoln VIPT Baron Growth Opportunities Fund - Service Class <sup>3</sup>	10/1/1998	45.54%	18.34%	13.26%	73.08%	15.33%	10.80%	7/1/2003
NVIT Wells Fargo Discovery Fund - Class I <sup>3</sup>	3/24/2008	39.69%	20.15%	13.31%	N/A	N/A	N/A	5/1/2021

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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>								
Lord Abbett Series Mid Cap Stock Portfolio - Class VC <sup>3</sup>	9/15/1999	48.84%	7.36%	7.18%	63.61%	4.19%	4.34%	5/2/2005
<b>Small cap stocks: Small-cap blend</b>								
BNY Mellon IP Small Cap Stock Index Portfolio - Service Shares <sup>3</sup>	5/1/2002	70.16%	13.85%	11.36%	89.31%	11.07%	9.01%	7/1/2003
NVIT Multi-Manager Small Company Fund - Class I <sup>3</sup>	10/23/1995	72.02%	16.01%	11.28%	97.19%	13.39%	8.41%	7/1/2003
Royce Micro-Cap Portfolio - Investment Class <sup>3</sup>	12/27/1996	79.90%	14.33%	5.41%	108.81%	10.83%	1.26%	7/1/2003
<b>Small cap stocks: Small-cap growth</b>								
NVIT Multi-Manager Small Cap Growth Fund - Class I <sup>3</sup>	5/3/1999	44.41%	18.75%	12.50%	78.59%	17.37%	10.33%	7/1/2003
<b>Small cap stocks: Small-cap value</b>								
Franklin VIPT Small Cap Value VIP Fund - Class 2 <sup>3</sup>	4/30/1998	65.10%	12.79%	9.95%	84.72%	9.78%	6.88%	5/2/2005
NVIT Multi-Manager Small Cap Value Fund - Class I <sup>3</sup>	10/31/1997	72.71%	10.27%	9.18%	91.09%	7.01%	6.40%	7/1/2003
<b>International stocks: Emerging markets</b>								
NVIT Emerging Markets Fund - Class I <sup>2,5</sup>	8/30/2000	47.23%	11.36%	1.59%	54.67%	8.18%	-2.44%	7/1/2003
<b>International stocks: Foreign large growth</b>								
Fidelity® VIP Overseas Portfolio - Service Class <sup>2,12</sup>	1/28/1987	36.84%	10.28%	5.81%	42.30%	6.46%	2.56%	7/1/2003
NVIT AllianzGI International Growth Fund - Class I <sup>2</sup>	3/24/2008	50.74%	15.54%	8.71%	83.29%	12.08%	6.91%	4/25/2014
<b>International stocks: Foreign large value</b>								
NVIT Columbia Overseas Value Fund - Class Z <sup>2</sup>	3/24/2009	40.76%	6.24%	2.37%	N/A	N/A	24.13%	10/16/2020
<b>International stocks: World stock</b>								
Invesco V.I. Global Fund - Series I <sup>2</sup>	11/12/1990	44.81%	16.52%	10.27%	60.41%	12.97%	7.52%	7/1/2003
<b>Bonds: High yield bond</b>								
NVIT Federated High Income Bond Fund - Class I <sup>4,9</sup>	10/31/1997	12.31%	5.37%	4.66%	18.83%	3.30%	2.23%	7/1/2003
Pioneer High Yield VCT Portfolio - Class I <sup>4,9</sup>	5/1/2000	15.08%	5.05%	3.84%	21.05%	2.98%	1.15%	6/30/2003
<b>Bonds: Inflation-protected bond</b>								
PIMCO VIT Real Return Portfolio - Administrative Class <sup>6,9</sup>	9/30/1999	7.02%	3.45%	2.04%	5.43%	0.00%	-0.83%	6/30/2003
<b>Bonds: Intermediate government bond</b>								
NVIT Government Bond Fund - Class I <sup>6,9</sup>	11/8/1982	-2.67%	0.69%	0.77%	-5.48%	-2.34%	-2.05%	7/1/2003
<b>Bonds: Intermediate-term bond</b>								
Fidelity® VIP Investment Grade Bond Portfolio - Service Class <sup>9,12</sup>	12/30/1988	1.40%	2.82%	2.44%	1.74%	0.03%	-0.17%	5/2/2005
NVIT Core Bond Fund - Class I <sup>9</sup>	3/24/2008	0.02%	2.40%	2.33%	-0.80%	-0.34%	-0.22%	5/1/2008
NVIT Core Plus Bond Fund - Class I <sup>9</sup>	3/24/2008	2.88%	2.77%	2.41%	N/A	N/A	N/A	5/1/2021
PIMCO VIT Total Return Portfolio - Administrative Class <sup>9</sup>	12/31/1997	0.22%	2.51%	2.15%	-0.62%	-0.36%	-0.54%	6/30/2003
<b>Short-term bonds: Short-term bond</b>								
PIMCO VIT Low Duration Portfolio - Administrative Class <sup>9</sup>	2/16/1999	0.27%	0.63%	0.36%	-1.08%	-2.22%	-2.66%	6/30/2003



## The Best of America TruAccord Annuity<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	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
<b>Cash: Cash</b>								
NVIT Government Money Market Fund - Class V <i>7-day current yield: -0.95%<sup>*1,6</sup></i>	11/10/1981	-1.25%	-0.46%	-0.87%	-3.94%	-3.37%	-4.21%	6/30/2003
<b>Specialty: Equity sector</b>								
Janus Henderson VIT Global Technology and Innovation Portfolio - Service Shares <sup>2,5</sup>	1/18/2000	45.54%	28.90%	18.68%	69.19%	26.81%	N/A	4/27/2012
T. Rowe Price Health Sciences Portfolio - Class II <sup>5</sup>	12/29/2000	25.23%	15.09%	16.79%	44.96%	13.03%	15.72%	5/3/2010
<b>Specialty: Real estate</b>								
Ivy VIP Securian Real Estate Securities - Class II <sup>5,7</sup>	5/3/2004	33.04%	6.22%	7.19%	30.34%	1.26%	4.72%	5/2/2005
NVIT Real Estate Fund - Class I <sup>5,7</sup>	3/24/2008	34.21%	8.09%	6.99%	29.07%	3.39%	4.39%	5/1/2008
<b>Asset allocation: Aggressive allocation</b>								
NVIT Investor Destinations Aggressive Fund - Class II <sup>8,11</sup>	12/12/2001	35.93%	10.88%	8.31%	45.57%	7.79%	5.69%	7/1/2003
NVIT Investor Destinations Moderately Aggressive Fund - Class II <sup>8,11</sup>	12/12/2001	30.82%	9.84%	7.49%	38.75%	6.77%	4.85%	7/1/2003
<b>Asset allocation: Conservative allocation</b>								
NVIT Investor Destinations Conservative Fund - Class II <sup>8,11</sup>	12/12/2001	6.30%	3.23%	2.65%	6.17%	0.24%	-0.17%	7/1/2003
NVIT Investor Destinations Moderately Conservative Fund - Class II <sup>8,11</sup>	12/12/2001	14.02%	5.40%	4.41%	16.05%	2.42%	1.71%	7/1/2003
<b>Asset allocation: Moderate allocation</b>								
Janus Henderson VIT Balanced Portfolio - Service Shares <sup>11</sup>	9/30/1993	22.21%	11.58%	8.59%	26.87%	8.34%	6.17%	7/1/2003
NVIT Investor Destinations Moderate Fund - Class II <sup>8,11</sup>	12/12/2001	22.00%	7.64%	6.03%	26.42%	4.58%	3.35%	7/1/2003
<b>Asset allocation: Tactical allocation</b>								
PIMCO VIT All Asset Portfolio - Administrative Class <sup>2,8,11</sup>	4/30/2003	30.44%	7.84%	3.95%	32.25%	4.26%	0.85%	5/3/2004

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

**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](http://www.nationwide.com/variable-annuity-prospectus-and-performance.jsp).**

**Walled-off and closed underlying investment options****The Best of America TruAccord Annuity<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 VIF Appreciation Portfolio - Initial Shares	Walled Off	4/5/1993	0.33%	10.66%	37.79%	18.74%	16.83%	11.60%
Invesco V.I. Main Street Fund - Series I	Walled Off	7/5/1995	0.48%	14.00%	38.43%	15.62%	13.49%	12.03%
<b>Large cap stocks: Large-cap growth</b>								
Janus Henderson VIT Forty Portfolio - Service Shares	Walled Off	5/1/1997	-0.78%	8.74%	41.95%	22.94%	21.25%	16.05%
<b>Large cap stocks: Large-cap value</b>								
NVIT Mellon Dynamic U.S. Equity Income - Class I <sup>3</sup>	Closed	3/24/2009	2.68%	21.67%	51.78%	11.39%	10.27%	9.93%
<b>Mid cap stocks: Mid-cap blend</b>								
BNY Mellon IP MidCap Stock Portfolio - Initial Shares <sup>3</sup>	Walled Off	5/1/1998	0.40%	18.31%	52.65%	8.02%	9.33%	9.56%
Fidelity® VIP Mid Cap Portfolio - Service Class <sup>3,12</sup>	Walled Off	12/28/1998	0.51%	16.07%	59.41%	10.78%	12.21%	9.39%
<b>Mid cap stocks: Mid-cap growth</b>								
American Century VP Capital Appreciation Fund - Class I <sup>3</sup>	Closed	11/20/1987	-3.11%	2.08%	40.32%	20.16%	17.24%	11.70%
Neuberger Berman AMT Mid-Cap Growth Portfolio - I Class <sup>3</sup>	Closed	11/3/1997	-4.30%	3.19%	37.59%	17.88%	17.58%	12.04%
Neuberger Berman AMT Mid-Cap Growth Portfolio - S Class <sup>3</sup>	Walled Off	11/3/1997	-4.33%	3.09%	37.30%	17.65%	17.25%	11.74%
T. Rowe Price Mid-Cap Growth Portfolio - Class II <sup>3</sup>	Walled Off	12/31/1996	-1.13%	5.88%	34.78%	15.73%	15.33%	12.68%
<b>International stocks: Foreign large blend</b>								
Janus Henderson VIT Overseas Portfolio - Service Shares <sup>2</sup>	Walled Off	5/2/1994	3.98%	13.18%	53.97%	10.66%	12.79%	1.04%
NVIT International Equity Fund - Class II <sup>2,10</sup>	Walled Off	8/30/2000	3.66%	13.13%	42.57%	6.11%	8.40%	4.59%
<b>International stocks: Foreign large growth</b>								
American Century VP International Fund - Class I <sup>2</sup>	Closed	5/2/1994	3.51%	7.31%	42.31%	11.11%	11.94%	6.45%
<b>International stocks: Foreign large value</b>								
NVIT Columbia Overseas Value Fund - Class I <sup>2</sup>	Closed	3/24/2009	3.54%	14.06%	40.92%	3.77%	6.36%	2.48%
Templeton VIPT Foreign VIP Fund - Class 2 <sup>2</sup>	Walled Off	5/1/1992	3.74%	12.14%	38.90%	1.49%	4.45%	1.49%
<b>Bonds: Emerging markets bond</b>								
Morgan Stanley VIF Emerging Markets Debt Portfolio - Class I <sup>2,5,9</sup>	Closed	6/16/1997	0.85%	-1.54%	10.85%	4.08%	3.46%	3.02%

# Walled-off and closed underlying investment options

## The Best of America TruAccord Annuity<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>Bonds: Investment grade bond</b>								
Federated Hermes Quality Bond Fund II - Primary Shares <sup>9</sup>	Walled Off	4/22/1999	0.37%	-1.25%	2.87%	4.44%	2.80%	2.36%
<b>Bonds: Multisector bond</b>								
NVIT Amundi Multi Sector Bond Fund - Class I <sup>2,4,9</sup>	Walled Off	10/31/1997	0.35%	3.62%	20.39%	4.24%	3.52%	2.94%

**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](http://www.nationwide.com/variable-annuity-prospectus-and-performance.jsp).**

**Walled-off and closed underlying investment options****The Best of America TruAccord Annuity<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 VIF Appreciation Portfolio - Initial Shares	Walled Off	4/5/1993	37.79%	16.83%	11.60%	49.51%	13.31%	9.17%	7/1/2003
Invesco V.I. Main Street Fund - Series I	Walled Off	7/5/1995	38.43%	13.49%	12.03%	50.03%	10.30%	9.60%	7/1/2003
<b>Large cap stocks: Large-cap growth</b>									
Janus Henderson VIT Forty Portfolio - Service Shares	Walled Off	5/1/1997	41.95%	21.25%	16.05%	57.36%	18.36%	13.57%	7/1/2003
<b>Large cap stocks: Large-cap value</b>									
NVIT Mellon Dynamic U.S. Equity Income - Class I <sup>3</sup>	Closed	3/24/2009	51.78%	10.27%	9.93%	57.48%	7.03%	7.10%	5/1/2009
<b>Mid cap stocks: Mid-cap blend</b>									
BNY Mellon IP MidCap Stock Portfolio - Initial Shares <sup>3</sup>	Walled Off	5/1/1998	52.65%	9.33%	9.56%	71.28%	5.82%	6.88%	7/1/2003
Fidelity® VIP Mid Cap Portfolio - Service Class <sup>3,12</sup>	Walled Off	12/28/1998	59.41%	12.21%	9.39%	82.10%	9.49%	6.39%	5/2/2005
<b>Mid cap stocks: Mid-cap growth</b>									
American Century VP Capital Appreciation Fund - Class I <sup>3</sup>	Closed	11/20/1987	40.32%	17.24%	11.70%	75.58%	15.08%	11.18%	4/25/2014
Neuberger Berman AMT Mid-Cap Growth Portfolio - I Class <sup>3</sup>	Closed	11/3/1997	37.59%	17.58%	12.04%	69.97%	15.63%	10.09%	7/1/2003
Neuberger Berman AMT Mid-Cap Growth Portfolio - S Class <sup>3</sup>	Walled Off	11/3/1997	37.30%	17.25%	11.74%	69.61%	15.29%	11.65%	11/4/2015
T. Rowe Price Mid-Cap Growth Portfolio - Class II <sup>3</sup>	Walled Off	12/31/1996	34.78%	15.33%	12.68%	61.33%	12.91%	10.40%	7/1/2003
<b>International stocks: Foreign large blend</b>									
Janus Henderson VIT Overseas Portfolio - Service Shares <sup>2</sup>	Walled Off	5/2/1994	53.97%	12.79%	1.04%	57.76%	8.19%	-4.70%	7/1/2003
NVIT International Equity Fund - Class II <sup>2,10</sup>	Walled Off	8/30/2000	42.57%	8.40%	4.59%	46.13%	4.60%	1.55%	5/1/2008
<b>International stocks: Foreign large growth</b>									
American Century VP International Fund - Class I <sup>2</sup>	Closed	5/2/1994	42.31%	11.94%	6.45%	52.24%	8.21%	3.46%	7/1/2003

## Walled-off and closed underlying investment options

### The Best of America TruAccord Annuity<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 value</b>									
NVIT Columbia Overseas Value Fund - Class I <sup>2</sup>	Closed	3/24/2009	40.92%	6.36%	2.48%	47.23%	2.65%	-0.89%	5/1/2009
Templeton VIPT Foreign VIP Fund - Class Z <sup>2</sup>	Walled Off	5/1/1992	38.90%	4.45%	1.49%	42.81%	1.16%	-1.68%	7/1/2003
<b>Bonds: Emerging markets bond</b>									
Morgan Stanley VIF Emerging Markets Debt Portfolio - Class I <sup>2,5,9</sup>	Closed	6/16/1997	10.85%	3.46%	3.02%	13.49%	0.47%	0.33%	7/1/2003
<b>Bonds: Investment grade bond</b>									
Federated Hermes Quality Bond Fund II - Primary Shares <sup>9</sup>	Walled Off	4/22/1999	2.87%	2.80%	2.36%	5.64%	-0.05%	-0.32%	7/1/2003
<b>Bonds: Multisector bond</b>									
NVIT Amundi Multi Sector Bond Fund - Class I <sup>2,4,9</sup>	Walled Off	10/31/1997	20.39%	3.52%	2.94%	23.83%	0.93%	0.43%	7/1/2003

## 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

Your investment professional is a personal resource with the knowledge and commitment to help you determine how to best meet your investment and life insurance needs. Working with him or her, you can learn more about how Nationwide's many products can help you achieve your financial goals. For more information, visit **[nationwide.com](https://www.nationwide.com)**.



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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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