

Nationwide Income Architect®

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

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: \$0

Mortality and expense risk charge: 0.40%

Contingent deferred sales charge (CDSC):

Year	0
CDSC	0%

Performance figures do not reflect the cost of the Guaranteed Lifetime Withdrawal benefit. If the benefit cost of .60% were included, the 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 \$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.

Nationwide Income Architect®

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							
Invesco V.I. Main Street Fund - Series II	7/13/2000	0.48%	14.09%	39.12%	16.25%	14.09%	12.57%
NVIT American Funds Growth-Income Fund - Class II	3/9/1987	1.08%	12.42%	34.37%	13.79%	15.04%	12.56%
NVIT AQR Large Cap Defensive Style Fund - Class II	11/8/1982	0.88%	8.32%	26.20%	14.06%	14.50%	11.88%
NVIT Mellon Dynamic U.S. Core Fund - Class II	3/24/2009	0.55%	11.79%	36.46%	18.53%	18.31%	14.31%
NVIT Neuberger Berman Multi Cap Opportunities Fund - Class II ³	3/24/2008	0.93%	12.95%	44.76%	15.11%	16.09%	11.99%
NVIT Newton Sustainable U.S. Equity Fund - Class II	3/24/2008	-0.35%	9.35%	36.98%	12.16%	12.86%	10.71%
NVIT S&P 500 Index Fund - Class II	2/7/2000	0.61%	12.24%	39.17%	16.99%	16.14%	13.40%
Large cap stocks: Large-cap growth							
Fidelity® VIP Contrafund SM Portfolio - Service Class 2 ¹⁰	1/3/1995	-0.03%	8.91%	34.28%	18.68%	17.12%	12.97%
Fidelity® VIP Growth Portfolio - Service Class 2 ¹⁰	10/9/1986	-0.39%	8.64%	44.82%	23.61%	22.97%	16.42%
NVIT American Funds Growth Fund - Class II	2/8/1984	-0.70%	8.35%	53.60%	24.92%	23.52%	16.06%
NVIT Jacobs Levy Large Cap Growth Fund - Class II	3/24/2008	1.69%	15.31%	44.95%	20.86%	19.82%	14.40%
Large cap stocks: Large-cap value							
American Century VP Value Fund - Class II	8/14/2001	2.34%	19.94%	48.06%	11.48%	10.63%	10.48%
Fidelity® VIP Equity-Income Portfolio SM - Service Class 2 ¹⁰	10/9/1986	2.79%	16.82%	40.91%	13.95%	12.35%	10.27%
MFS® VIT Value Series - Service Class	1/2/2002	2.49%	16.09%	37.05%	12.85%	11.38%	10.97%
NVIT BlackRock Equity Dividend Fund - Class II	10/31/1997	2.48%	18.81%	42.24%	12.86%	14.07%	11.00%
NVIT Mellon Dynamic U.S. Equity Income - Class Z ³	3/24/2009	2.71%	21.89%	52.82%	12.17%	10.99%	10.57%
Mid cap stocks: Mid-cap blend							
NVIT Mid Cap Index Fund - Class I ³	10/31/1997	0.15%	18.43%	55.56%	12.78%	13.71%	11.37%
Mid cap stocks: Mid-cap growth							
Ivy VIP Mid Cap Growth - Class II ³	4/28/2005	-1.51%	5.87%	46.33%	24.99%	22.88%	14.41%
NVIT Wells Fargo Discovery Fund - Class II ³	3/24/2008	-4.86%	-5.58%	40.53%	21.54%	20.72%	13.87%
Mid cap stocks: Mid-cap value							
American Century VP Mid Cap Value Fund - Class II ³	10/29/2004	0.93%	17.41%	42.18%	9.94%	10.29%	10.94%
NVIT Multi-Manager Mid Cap Value Fund - Class II ³	3/24/2008	1.83%	18.93%	48.05%	8.34%	9.26%	10.14%

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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
Small cap stocks: Small-cap blend							
Invesco V.I. Main Street Small Cap Fund - Series II ³	7/16/2001	-0.72%	17.50%	62.21%	13.87%	15.06%	12.25%
NVIT Multi-Manager Small Company Fund - Class II ³	2/13/2002	2.31%	21.64%	72.88%	15.26%	16.62%	11.84%
NVIT Small Cap Index Fund - Class II ³	4/13/2007	0.16%	14.84%	63.19%	12.07%	15.02%	11.06%
Small cap stocks: Small-cap growth							
MFS® VIT New Discovery Series - Service Class ³	4/28/2000	-1.47%	4.24%	49.32%	22.78%	23.23%	13.05%
NVIT Multi-Manager Small Cap Growth Fund - Class II ³	5/3/1999	-3.68%	3.77%	45.16%	17.82%	19.34%	13.06%
Wells Fargo VT Small Cap Growth Fund - Class 2 ³	5/1/1995	-4.72%	2.08%	52.67%	19.99%	23.02%	14.04%
Small cap stocks: Small-cap value							
AB VPS Small/Mid Cap Value Portfolio - Class B ³	5/1/2001	2.57%	30.68%	77.53%	9.69%	12.03%	10.35%
Delaware VIPT Small Cap Value - Service Class ³	5/1/2000	2.26%	27.80%	71.37%	8.78%	11.90%	9.89%
NVIT Multi-Manager Small Cap Value Fund - Class II ³	4/30/2002	3.41%	25.75%	73.46%	7.81%	10.89%	9.75%
International stocks: Foreign large blend							
NVIT International Index Fund - Class VIII ²	4/28/2006	3.52%	9.88%	37.01%	7.23%	8.74%	4.82%
International stocks: Foreign large growth							
Fidelity® VIP Overseas Portfolio - Service Class 2 ^{2,10}	1/28/1987	3.40%	10.02%	37.61%	11.14%	10.98%	6.51%
MFS® VIT II International Intrinsic Value Portfolio - Service Class ²	8/23/2001	3.00%	4.24%	27.92%	12.36%	12.06%	10.04%
NVIT AllianzGI International Growth Fund - Class II ^{2,8}	3/24/2008	-2.39%	6.49%	51.63%	21.83%	16.19%	9.29%
International stocks: Foreign large value							
NVIT Columbia Overseas Value Fund - Class Z ²	3/24/2009	3.59%	14.22%	41.83%	4.57%	7.11%	3.24%
International stocks: World stock							
NVIT American Funds Global Growth Fund - Class II ²	4/30/1997	-0.53%	8.62%	41.56%	18.02%	17.75%	12.17%
Bonds: Inflation-protected bond							
American Century VP Inflation Protection Fund - Class II ^{5,7}	12/31/2002	1.14%	1.23%	8.53%	5.65%	3.82%	2.61%
Bonds: Intermediate government bond							
NVIT Government Bond Fund - Class I ^{5,7}	11/8/1982	0.06%	-2.37%	-1.83%	3.42%	1.55%	1.62%
Bonds: Intermediate-term bond							
Fidelity® VIP Investment Grade Bond Portfolio - Service Class 2 ^{7,10}	12/5/1988	0.27%	-2.12%	2.09%	5.29%	3.52%	3.13%
NVIT American Funds Bond Fund - Class II ⁷	1/2/1996	0.13%	-1.82%	1.63%	5.29%	3.07%	2.65%
NVIT Core Bond Fund - Class II ⁷	3/24/2008	0.24%	-2.17%	0.71%	4.28%	2.99%	2.91%
NVIT Core Plus Bond Fund - Class II ⁷	3/24/2008	0.22%	-1.55%	3.50%	5.45%	3.39%	3.00%
PIMCO VIT Total Return Portfolio - Advisor Class ⁷	2/28/2006	0.28%	-2.16%	0.97%	4.80%	3.26%	2.89%
Short-term bonds: Short-term bond							
NVIT Short Term Bond Fund - Class II ⁷	3/24/2008	0.07%	0.13%	1.92%	2.26%	1.69%	1.18%
PIMCO VIT Low Duration Portfolio - Advisor Class ⁷	3/31/2006	0.09%	-0.02%	1.02%	2.12%	1.38%	1.12%

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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
Cash: Cash							
NVIT Government Money Market Fund - Class I <i>7-day current yield: -0.40%*^{1,5}</i>	11/10/1981	-0.03%	-0.16%	-0.40%	0.58%	0.36%	-0.02%
Asset allocation: Conservative allocation							
NVIT Blueprint SM Balanced Fund - Class II ^{6,9}	3/27/2008	1.07%	6.80%	21.41%	8.25%	7.79%	6.08%
NVIT Blueprint SM Moderately Conservative Fund - Class II ^{6,9}	3/27/2008	0.83%	5.25%	17.36%	7.50%	6.82%	5.36%
NVIT Investor Destinations Balanced Fund - Class II ^{6,9}	3/24/2009	0.80%	4.89%	19.01%	7.69%	7.33%	5.95%
NVIT Investor Destinations Moderately Conservative Fund - Class II ^{6,9}	12/12/2001	0.66%	3.57%	14.96%	6.78%	6.27%	5.25%
Asset allocation: Moderate allocation							
AB VPS Balanced Wealth Strategy Portfolio - Class B ⁹	7/1/2004	1.22%	7.94%	26.41%	8.89%	8.60%	7.17%
NVIT American Funds Asset Allocation Fund - Class II ^{2,3,9}	8/1/1989	1.40%	9.04%	25.53%	11.33%	10.96%	9.32%
NVIT Blueprint SM Capital Appreciation Fund - Class II ^{6,9}	3/27/2008	1.27%	9.82%	29.80%	10.12%	10.04%	7.69%
NVIT Blueprint SM Moderate Fund - Class II ^{6,9}	3/27/2008	1.09%	8.22%	25.69%	9.24%	8.95%	6.92%
NVIT Investor Destinations Capital Appreciation Fund - Class II ^{6,9}	3/24/2009	0.94%	7.30%	27.14%	9.85%	9.73%	7.68%
NVIT Investor Destinations Moderate Fund - Class II ^{6,9}	12/12/2001	0.91%	6.12%	22.97%	8.78%	8.51%	6.87%

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

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. The performance calculations also reflect the 10% free withdrawal privilege available with this product. 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. The performance calculations also reflect the 10% free withdrawal privilege available with this product. 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.

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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
Large cap stocks: Large-cap blend								
Invesco V.I. Main Street Fund - Series II	7/13/2000	39.12%	14.09%	12.57%	53.48%	13.35%	12.11%	11/15/2002
NVIT American Funds Growth-Income Fund - Class II	3/9/1987	34.37%	15.04%	12.56%	49.28%	14.40%	12.09%	5/1/2007
NVIT AQR Large Cap Defensive Style Fund - Class II	11/8/1982	26.20%	14.50%	11.88%	39.22%	13.77%	11.49%	11/15/2002
NVIT Mellon Dynamic U.S. Core Fund - Class II	3/24/2009	36.46%	18.31%	14.31%	50.01%	16.95%	13.78%	5/1/2009
NVIT Neuberger Berman Multi Cap Opportunities Fund - Class II ³	3/24/2008	44.76%	16.09%	11.99%	60.19%	15.38%	11.36%	5/1/2008
NVIT Newton Sustainable U.S. Equity Fund - Class II	3/24/2008	36.98%	12.86%	10.71%	50.73%	12.30%	10.46%	5/1/2008
NVIT S&P 500 Index Fund - Class II	2/7/2000	39.17%	16.14%	13.40%	55.01%	15.27%	13.59%	5/1/2013
Large cap stocks: Large-cap growth								
Fidelity® VIP Contrafund SM Portfolio - Service Class 2 ¹⁰	1/3/1995	34.28%	17.12%	12.97%	52.05%	16.24%	12.35%	11/15/2002
Fidelity® VIP Growth Portfolio - Service Class 2 ¹⁰	10/9/1986	44.82%	22.97%	16.42%	69.94%	22.31%	15.91%	11/15/2002
NVIT American Funds Growth Fund - Class II	2/8/1984	53.60%	23.52%	16.06%	79.47%	23.22%	15.56%	5/1/2006
NVIT Jacobs Levy Large Cap Growth Fund - Class II	3/24/2008	44.95%	19.82%	14.40%	61.71%	18.05%	13.51%	5/1/2008
Large cap stocks: Large-cap value								
American Century VP Value Fund - Class II	8/14/2001	48.06%	10.63%	10.48%	62.33%	10.62%	10.07%	11/15/2002
Fidelity® VIP Equity-Income Portfolio SM - Service Class 2 ¹⁰	10/9/1986	40.91%	12.35%	10.27%	48.55%	11.44%	9.72%	11/15/2002
MFS® VIT Value Series - Service Class	1/2/2002	37.05%	11.38%	10.97%	46.82%	10.77%	10.39%	11/15/2002
NVIT BlackRock Equity Dividend Fund - Class II	10/31/1997	42.24%	14.07%	11.00%	51.52%	13.38%	10.42%	2/14/2003
NVIT Mellon Dynamic U.S. Equity Income - Class Z ³	3/24/2009	52.82%	10.99%	10.57%	N/A	N/A	31.01%	9/14/2020
Mid cap stocks: Mid-cap blend								
NVIT Mid Cap Index Fund - Class I ³	10/31/1997	55.56%	13.71%	11.37%	82.02%	13.45%	11.00%	5/1/2000
Mid cap stocks: Mid-cap growth								
Ivy VIP Mid Cap Growth - Class II ³	4/28/2005	46.33%	22.88%	14.41%	85.69%	22.75%	15.63%	5/1/2012
NVIT Wells Fargo Discovery Fund - Class II ³	3/24/2008	40.53%	20.72%	13.87%	84.55%	21.55%	14.00%	5/1/2008

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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
Mid cap stocks: Mid-cap value								
American Century VP Mid Cap Value Fund - Class II ³	10/29/2004	42.18%	10.29%	10.94%	56.19%	10.16%	10.59%	5/2/2005
NVIT Multi-Manager Mid Cap Value Fund - Class II ³	3/24/2008	48.05%	9.26%	10.14%	66.57%	8.54%	9.65%	5/1/2008
Small cap stocks: Small-cap blend								
Invesco V.I. Main Street Small Cap Fund - Series II ³	7/16/2001	62.21%	15.06%	12.25%	95.29%	15.04%	12.05%	11/15/2002
NVIT Multi-Manager Small Company Fund - Class II ³	2/13/2002	72.88%	16.62%	11.84%	100.74%	16.41%	11.25%	11/15/2002
NVIT Small Cap Index Fund - Class II ³	4/13/2007	63.19%	15.02%	11.06%	93.36%	15.37%	12.31%	5/1/2013
Small cap stocks: Small-cap growth								
MFS® VIT New Discovery Series - Service Class ³	4/28/2000	49.32%	23.23%	13.05%	88.92%	23.69%	15.34%	5/1/2012
NVIT Multi-Manager Small Cap Growth Fund - Class II ³	5/3/1999	45.16%	19.34%	13.06%	82.04%	20.21%	13.09%	11/15/2002
Wells Fargo VT Small Cap Growth Fund - Class 2 ³	5/1/1995	52.67%	23.02%	14.04%	104.17%	24.21%	14.00%	11/15/2004
Small cap stocks: Small-cap value								
AB VPS Small/Mid Cap Value Portfolio - Class B ³	5/1/2001	77.53%	12.03%	10.35%	95.71%	10.89%	9.35%	11/15/2002
Delaware VIPT Small Cap Value - Service Class ³	5/1/2000	71.37%	11.90%	9.89%	85.86%	11.51%	10.18%	5/1/2013
NVIT Multi-Manager Small Cap Value Fund - Class II ³	4/30/2002	73.46%	10.89%	9.75%	94.83%	10.28%	9.17%	11/15/2002
International stocks: Foreign large blend								
NVIT International Index Fund - Class VIII ²	4/28/2006	37.01%	8.74%	4.82%	42.55%	7.76%	4.48%	5/1/2006
International stocks: Foreign large growth								
Fidelity® VIP Overseas Portfolio - Service Class 2 ^{2,10}	1/28/1987	37.61%	10.98%	6.51%	45.85%	9.79%	6.03%	11/15/2002
MFS® VIT II International Intrinsic Value Portfolio - Service Class ²	8/23/2001	27.92%	12.06%	10.04%	36.33%	10.97%	9.96%	5/3/2010
NVIT AllianzGI International Growth Fund - Class II ^{2,8}	3/24/2008	51.63%	16.19%	9.29%	87.06%	15.42%	9.30%	5/1/2008
International stocks: Foreign large value								
NVIT Columbia Overseas Value Fund - Class Z ²	3/24/2009	41.83%	7.11%	3.24%	N/A	N/A	27.45%	10/16/2020
International stocks: World stock								
NVIT American Funds Global Growth Fund - Class II ²	4/30/1997	41.56%	17.75%	12.17%	60.12%	17.22%	11.82%	5/1/2006
Bonds: Inflation-protected bond								
American Century VP Inflation Protection Fund - Class II ^{5,7}	12/31/2002	8.53%	3.82%	2.61%	10.38%	3.20%	2.62%	12/31/2002
Bonds: Intermediate government bond								
NVIT Government Bond Fund - Class I ^{5,7}	11/8/1982	-1.83%	1.55%	1.62%	-1.94%	1.42%	1.77%	1/2/1985
Bonds: Intermediate-term bond								
Fidelity® VIP Investment Grade Bond Portfolio - Service Class 2 ^{7,10}	12/5/1988	2.09%	3.52%	3.13%	5.27%	3.51%	3.28%	11/15/2002
NVIT American Funds Bond Fund - Class II ⁷	1/2/1996	1.63%	3.07%	2.65%	4.16%	2.94%	2.79%	5/1/2006
NVIT Core Bond Fund - Class II ⁷	3/24/2008	0.71%	2.99%	2.91%	2.62%	3.03%	3.08%	5/1/2008
NVIT Core Plus Bond Fund - Class II ⁷	3/24/2008	3.50%	3.39%	3.00%	8.20%	3.31%	3.14%	5/1/2008

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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
Bonds: Intermediate-term bond								
PIMCO VIT Total Return Portfolio - Advisor Class ⁷	2/28/2006	0.97%	3.26%	2.89%	2.84%	3.17%	2.85%	5/2/2011
Short-term bonds: Short-term bond								
NVIT Short Term Bond Fund - Class II ⁷	3/24/2008	1.92%	1.69%	1.18%	3.73%	1.77%	1.24%	5/1/2008
PIMCO VIT Low Duration Portfolio - Advisor Class ⁷	3/31/2006	1.02%	1.38%	1.12%	2.39%	1.40%	1.18%	5/1/2009
Cash: Cash								
NVIT Government Money Market Fund - Class I <i>7-day current yield: -0.40%^{*1,5}</i>	11/10/1981	-0.40%	0.36%	-0.02%	-0.40%	0.36%	-0.02%	1/2/1985
Asset allocation: Conservative allocation								
NVIT Blueprint SM Balanced Fund - Class II ^{6,9}	3/27/2008	21.41%	7.79%	6.08%	27.87%	7.27%	5.84%	5/1/2008
NVIT Blueprint SM Moderately Conservative Fund - Class II ^{6,9}	3/27/2008	17.36%	6.82%	5.36%	22.74%	6.43%	5.19%	5/1/2008
NVIT Investor Destinations Balanced Fund - Class II ^{6,9}	3/24/2009	19.01%	7.33%	5.95%	24.92%	6.95%	5.81%	5/1/2009
NVIT Investor Destinations Moderately Conservative Fund - Class II ^{6,9}	12/12/2001	14.96%	6.27%	5.25%	19.71%	5.96%	5.14%	1/25/2002
Asset allocation: Moderate allocation								
AB VPS Balanced Wealth Strategy Portfolio - Class B ⁹	7/1/2004	26.41%	8.60%	7.17%	35.18%	7.94%	6.70%	5/2/2011
NVIT American Funds Asset Allocation Fund - Class II ^{2,3,9}	8/1/1989	25.53%	10.96%	9.32%	34.45%	10.32%	8.98%	5/1/2006
NVIT Blueprint SM Capital Appreciation Fund - Class II ^{6,9}	3/27/2008	29.80%	10.04%	7.69%	38.74%	9.34%	7.32%	5/1/2008
NVIT Blueprint SM Moderate Fund - Class II ^{6,9}	3/27/2008	25.69%	8.95%	6.92%	33.26%	8.34%	6.60%	5/1/2008
NVIT Investor Destinations Capital Appreciation Fund - Class II ^{6,9}	3/24/2009	27.14%	9.73%	7.68%	36.04%	9.23%	7.44%	5/1/2009
NVIT Investor Destinations Moderate Fund - Class II ^{6,9}	12/12/2001	22.97%	8.51%	6.87%	30.14%	8.05%	6.66%	1/25/2002

*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 \$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.

Walled-off and closed underlying investment options**Nationwide Income Architect®**

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 blend								
BNY Mellon Stock Index Fund, Inc. - Service Shares	Walled Off	12/29/2000	0.63%	12.24%	39.12%	16.93%	16.11%	13.35%
BNY Mellon VIF Appreciation Portfolio - Service Shares	Walled Off	12/29/2000	0.34%	10.78%	38.47%	19.37%	17.43%	12.16%
Large cap stocks: Large-cap growth								
Janus Henderson VIT Forty Portfolio - Service Shares	Walled Off	5/1/1997	-0.73%	8.98%	43.03%	23.90%	22.15%	16.89%
Rational Insider Buying VA Fund ³	Walled Off	5/3/2004	-3.93%	-6.12%	23.74%	5.07%	9.27%	7.49%
Large cap stocks: Large-cap value								
NVIT Mellon Dynamic U.S. Equity Income - Class II ³	Closed	3/24/2009	2.69%	21.89%	52.82%	12.17%	10.99%	10.57%
Mid cap stocks: Mid-cap blend								
Fidelity® VIP Mid Cap Portfolio - Service Class 2 ^{3,10}	Walled Off	12/28/1998	0.55%	16.23%	60.34%	11.57%	12.93%	10.07%
Invesco V.I. Main Street Mid Cap Fund - Series II Shares ³	Walled Off	9/10/2001	0.22%	14.76%	40.18%	11.74%	10.77%	7.74%
Mid cap stocks: Mid-cap growth								
Invesco V.I. Discovery Mid Cap Growth Fund - Series II ³	Walled Off	10/16/2000	-2.83%	4.33%	38.53%	21.00%	19.54%	14.20%
Small cap stocks: Small-cap blend								
BNY Mellon IP Small Cap Stock Index Portfolio - Service Shares ³	Walled Off	5/1/2002	2.01%	22.68%	71.40%	11.45%	14.74%	12.19%
Small cap stocks: Small-cap value								
Franklin VIPT Small Cap Value VIP Fund - Class 2 ³	Walled Off	4/30/1998	1.87%	25.31%	66.32%	11.87%	13.68%	10.78%
International stocks: Foreign large blend								
NVIT International Equity Fund - Class II ^{2,8}	Walled Off	8/30/2000	3.70%	13.38%	43.66%	7.04%	9.27%	5.45%
International stocks: Foreign large value								
NVIT Columbia Overseas Value Fund - Class I ²	Closed	3/24/2009	3.58%	14.31%	42.00%	4.69%	7.23%	3.36%
Templeton VIPT Foreign VIP Fund - Class 2 ²	Walled Off	5/1/1992	3.79%	12.39%	39.97%	2.41%	5.32%	2.36%
Bonds: Intermediate-term bond								
Morgan Stanley VIF Core Plus Fixed Income Portfolio - Class II ⁷	Walled Off	5/1/2003	0.40%	-1.44%	4.26%	5.24%	4.23%	3.94%

Walled-off and closed underlying investment options

Nationwide Income Architect®

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
Bonds: Multisector bond								
NVIT Amundi Multi Sector Bond Fund - Class I ^{2,4,7}	Walled Off	10/31/1997	0.39%	3.85%	21.36%	5.12%	4.39%	3.78%
Short-term bonds: Short-term bond								
Neuberger Berman AMT Short Duration Bond Portfolio - I Class ⁷	Walled Off	9/10/1984	0.06%	0.96%	4.70%	2.72%	1.71%	1.22%
Asset allocation: Aggressive allocation								
Ivy VIP Pathfinder Moderately Aggressive - Class II ^{6,9}	Walled Off	2/29/2008	1.28%	9.18%	31.26%	11.94%	11.73%	8.50%
NVIT Blueprint SM Moderately Aggressive Fund - Class II ^{6,9}	Walled Off	3/27/2008	1.41%	11.18%	34.17%	10.85%	11.04%	8.29%
NVIT Investor Destinations Moderately Aggressive Fund - Class II ^{6,9}	Walled Off	12/12/2001	1.10%	8.72%	31.85%	10.60%	10.71%	8.33%
Asset allocation: Conservative allocation								
Ivy VIP Pathfinder Conservative - Class II ^{6,9}	Walled Off	2/29/2008	0.72%	4.84%	18.84%	8.98%	8.15%	6.05%
Asset allocation: Moderate allocation								
Ivy VIP Pathfinder Moderate - Class II ^{6,9}	Walled Off	2/29/2008	1.10%	7.75%	27.04%	10.96%	10.49%	7.70%
Ivy VIP Pathfinder Moderately Conservative - Class II ^{6,9}	Walled Off	2/29/2008	0.91%	6.28%	22.91%	9.97%	9.40%	6.94%

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. The performance calculations also reflect the 10% free withdrawal privilege available with this product. 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. The performance calculations also reflect the 10% free withdrawal privilege available with this product. 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

Nationwide Income Architect®

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 blend									
BNY Mellon Stock Index Fund, Inc. - Service Shares	Walled Off	12/29/2000	39.12%	16.11%	13.35%	55.04%	15.24%	12.89%	11/15/2002
BNY Mellon VIF Appreciation Portfolio - Service Shares	Walled Off	12/29/2000	38.47%	17.43%	12.16%	52.99%	16.26%	11.85%	11/15/2002
Large cap stocks: Large-cap growth									
Janus Henderson VIT Forty Portfolio - Service Shares	Walled Off	5/1/1997	43.03%	22.15%	16.89%	61.24%	21.46%	16.33%	5/1/2000
Rational Insider Buying VA Fund ³	Walled Off	5/3/2004	23.74%	9.27%	7.49%	34.84%	9.71%	7.42%	11/1/2010
Large cap stocks: Large-cap value									
NVIT Mellon Dynamic U.S. Equity Income - Class II ³	Closed	3/24/2009	52.82%	10.99%	10.57%	61.05%	10.29%	9.83%	5/1/2009
Mid cap stocks: Mid-cap blend									
Fidelity® VIP Mid Cap Portfolio - Service Class 2 ^{3,10}	Walled Off	12/28/1998	60.34%	12.93%	10.07%	85.90%	12.76%	9.45%	11/15/2002
Invesco V.I. Main Street Mid Cap Fund - Series II Shares ³	Walled Off	9/10/2001	40.18%	10.77%	7.74%	63.56%	10.14%	8.80%	5/1/2012
Mid cap stocks: Mid-cap growth									
Invesco V.I. Discovery Mid Cap Growth Fund - Series II ³	Walled Off	10/16/2000	38.53%	19.54%	14.20%	N/A	N/A	49.14%	4/30/2020
Small cap stocks: Small-cap blend									
BNY Mellon IP Small Cap Stock Index Portfolio - Service Shares ³	Walled Off	5/1/2002	71.40%	14.74%	12.19%	93.37%	14.44%	11.92%	5/1/2002
Small cap stocks: Small-cap value									
Franklin VIPT Small Cap Value VIP Fund - Class 2 ³	Walled Off	4/30/1998	66.32%	13.68%	10.78%	88.75%	13.21%	10.01%	11/15/2002
International stocks: Foreign large blend									
NVIT International Equity Fund - Class II ^{2,8}	Walled Off	8/30/2000	43.66%	9.27%	5.45%	49.95%	8.09%	5.16%	5/1/2008
International stocks: Foreign large value									
NVIT Columbia Overseas Value Fund - Class I ²	Closed	3/24/2009	42.00%	7.23%	3.36%	51.06%	6.26%	3.08%	5/1/2009

Walled-off and closed underlying investment options

Nationwide Income Architect®

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
International stocks: Foreign large value									
Templeton VIPT Foreign VIP Fund - Class 2 ²	Walled Off	5/1/1992	39.97%	5.32%	2.36%	46.62%	4.78%	2.28%	11/15/2002
Bonds: Intermediate-term bond									
Morgan Stanley VIF Core Plus Fixed Income Portfolio - Class II ⁷	Walled Off	5/1/2003	4.26%	4.23%	3.94%	7.22%	4.12%	4.08%	5/1/2003
Bonds: Multisector bond									
NVIT Amundi Multi Sector Bond Fund - Class I ^{2,4,7}	Walled Off	10/31/1997	21.36%	4.39%	3.78%	27.54%	4.58%	3.99%	5/1/2000
Short-term bonds: Short-term bond									
Neuberger Berman AMT Short Duration Bond Portfolio - I Class ⁷	Walled Off	9/10/1984	4.70%	1.71%	1.22%	8.65%	1.62%	1.22%	12/1/1987
Asset allocation: Aggressive allocation									
Ivy VIP Pathfinder Moderately Aggressive - Class II ^{6,9}	Walled Off	2/29/2008	31.26%	11.73%	8.50%	42.75%	11.05%	8.08%	11/25/2009
NVIT Blueprint SM Moderately Aggressive Fund - Class II ^{6,9}	Walled Off	3/27/2008	34.17%	11.04%	8.29%	44.69%	10.25%	7.87%	5/1/2008
NVIT Investor Destinations Moderately Aggressive Fund - Class II ^{6,9}	Walled Off	12/12/2001	31.85%	10.71%	8.33%	42.54%	10.18%	8.06%	1/25/2002
Asset allocation: Conservative allocation									
Ivy VIP Pathfinder Conservative - Class II ^{6,9}	Walled Off	2/29/2008	18.84%	8.15%	6.05%	26.73%	7.68%	5.81%	11/25/2009
Asset allocation: Moderate allocation									
Ivy VIP Pathfinder Moderate - Class II ^{6,9}	Walled Off	2/29/2008	27.04%	10.49%	7.70%	37.21%	9.87%	7.35%	11/25/2009
Ivy VIP Pathfinder Moderately Conservative - Class II ^{6,9}	Walled Off	2/29/2008	22.91%	9.40%	6.94%	31.95%	8.85%	6.66%	11/25/2009

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. **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.
6. **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.
7. **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.
8. 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.
9. **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.
10. 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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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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Contract/Policy numbers: All state variations of: VAC-0114-AO; In OK: VAC-0114-OK

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