

Nationwide Destination SM Future

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: \$30
Mortality and expense risk charge: 0.85%
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 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 \$15,000 and reflect the deduction of all applicable charges, except for surrender charges (CDSC). These returns are measured from the inception date of the fund and may predate the offering of the fund in the Nationwide® separate account. Where this occurs, the performance is hypothetical in that it depicts how the underlying investment options would have performed had it been available in the Nationwide separate account during the time period. Year-to-date returns are shown only for underlying investment options incepted on or before December 31 of the previous year.

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

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Investment Choices		Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 09/30/21			
Underlying Investment Option	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
Large cap stocks: Large-cap blend							
Fidelity® VIP Growth & Income Portfolio - Service Class 2 ¹⁹	12/31/1996	-3.33%	15.95%	35.34%	10.22%	11.87%	13.24%
NVIT American Funds Growth-Income Fund - Class II	3/9/1987	-4.24%	13.35%	26.07%	11.28%	13.59%	14.08%
NVIT BNY Mellon Dynamic U.S. Core Fund - Class II	3/24/2009	-5.92%	14.54%	27.22%	15.34%	17.69%	16.00%
NVIT BNY Mellon Sustainable U.S. Equity Fund - Class II	3/24/2008	-5.59%	14.10%	26.53%	11.17%	12.48%	13.17%
NVIT J.P. Morgan U.S. Equity Fund - Class II	10/4/2019	-5.02%	13.51%	28.66%	N/A	N/A	25.09%
NVIT Managed American Funds Growth-Income Fund - Class II ^{8,14}	7/8/2014	-4.24%	12.51%	21.47%	8.38%	11.35%	8.84%
NVIT Neuberger Berman Multi Cap Opportunities Fund - Class II ³	3/24/2008	-5.26%	14.33%	32.42%	12.18%	14.97%	14.83%
NVIT S&P 500 Index Fund - Class II	2/7/2000	-4.75%	14.79%	28.12%	14.28%	15.18%	15.00%
Large cap stocks: Large-cap growth							
Fidelity® VIP Growth Portfolio - Service Class 2 ¹⁹	10/9/1986	-6.21%	12.47%	26.23%	21.25%	22.32%	18.40%
Morgan Stanley VIF Growth Portfolio - Class II ⁵	5/5/2003	-6.39%	6.92%	25.00%	35.53%	32.76%	24.10%
NVIT American Funds Growth Fund - Class II	2/8/1984	-3.90%	12.19%	33.06%	22.90%	22.36%	18.19%
NVIT Jacobs Levy Large Cap Growth Fund - Class II	3/24/2008	-4.99%	20.29%	37.00%	18.55%	19.44%	16.40%
Large cap stocks: Large-cap value							
American Funds Insurance Series® Washington Mutual Investors Fund - Class 4	7/5/2001	-3.92%	13.30%	28.23%	7.94%	9.58%	12.34%
NVIT BlackRock Equity Dividend Fund - Class II	10/31/1997	-1.99%	14.09%	33.11%	8.60%	11.46%	12.29%
NVIT BNY Mellon Dynamic U.S. Equity Income - Class Z ³	3/24/2009	-4.32%	20.47%	43.78%	9.15%	9.31%	11.81%
Putnam VT Large Cap Value Fund - Class IB	5/1/2003	-3.34%	17.87%	36.00%	10.82%	12.29%	13.73%
Mid cap stocks: Mid-cap blend							
NVIT Mid Cap Index Fund - Class II ³	4/30/2002	-4.11%	14.26%	41.41%	9.22%	11.15%	12.96%
Mid cap stocks: Mid-cap growth							
Janus Henderson VIT Enterprise Portfolio - Service Shares ³	12/31/1999	-2.97%	9.60%	30.78%	14.13%	16.44%	16.36%
NVIT Wells Fargo Discovery Fund - Class II ³	3/24/2008	-6.01%	-0.67%	24.26%	19.62%	20.23%	16.36%
Mid cap stocks: Mid-cap value							
MFS® VIT III Mid Cap Value Portfolio - Service Class ³	3/6/2008	-3.00%	17.80%	39.94%	9.87%	9.92%	12.55%
NVIT Multi-Manager Mid Cap Value Fund - Class II ³	3/24/2008	-2.82%	15.36%	37.68%	5.08%	7.00%	11.64%

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Small cap stocks: Small-cap blend							
Invesco V.I. Main Street Small Cap Fund - Series II ³	7/16/2001	-1.73%	16.09%	47.56%	11.00%	13.35%	14.41%
NVIT Multi-Manager Small Company Fund - Class II ³	2/13/2002	-1.57%	22.14%	59.89%	13.40%	14.24%	14.14%
NVIT Small Cap Index Fund - Class II ³	4/13/2007	-3.09%	11.15%	45.37%	8.82%	11.80%	13.13%
Small cap stocks: Small-cap growth							
MFS® VIT New Discovery Series - Service Class ³	4/28/2000	-4.58%	6.67%	32.49%	20.42%	21.39%	16.38%
NVIT Multi-Manager Small Cap Growth Fund - Class II ³	5/3/1999	-2.83%	6.86%	34.34%	15.77%	17.87%	15.79%
Small cap stocks: Small-cap value							
Delaware VIPT Small Cap Value - Service Class ³	5/1/2000	-1.83%	21.45%	60.41%	6.24%	8.87%	11.37%
NVIT Multi-Manager Small Cap Value Fund - Class II ³	4/30/2002	-2.67%	20.05%	58.01%	5.40%	7.80%	11.64%
International stocks: Emerging markets							
American Funds Insurance Series® New World Fund - Class 4 ^{2,5}	6/17/1999	-4.46%	3.89%	23.42%	13.43%	11.01%	7.85%
Fidelity® VIP Emerging Markets Portfolio - Service Class 2 ^{2,19}	1/23/2008	-4.41%	-2.75%	21.60%	13.47%	11.51%	7.58%
NVIT Emerging Markets Fund - Class II ^{2,5}	8/30/2000	-5.12%	-5.65%	13.85%	5.76%	6.51%	3.72%
International stocks: Foreign large blend							
NVIT International Index Fund - Class II ²	4/28/2006	-3.47%	6.69%	23.20%	5.84%	7.04%	6.59%
Putnam VT International Equity Fund - Class IB ²	1/2/1997	-3.31%	7.87%	23.51%	7.63%	7.58%	7.74%
International stocks: Foreign large growth							
American Funds Insurance Series® International Fund - Class 4 ²	5/1/1990	-2.70%	1.20%	22.60%	6.86%	8.16%	7.77%
Invesco Oppenheimer V.I. International Growth Fund - Series II ²	3/19/2001	-5.56%	6.88%	22.20%	11.35%	8.72%	8.65%
MFS® VIT II International Growth Portfolio - Service Class ²	8/23/2001	-4.49%	3.33%	14.76%	9.28%	10.48%	8.78%
NVIT AllianzGI International Growth Fund - Class II ^{2,10}	3/24/2008	-8.05%	3.01%	20.71%	20.71%	14.49%	10.86%
International stocks: Foreign large value							
NVIT Columbia Overseas Value Fund - Class Z ²	3/24/2009	-1.87%	9.55%	30.20%	2.91%	5.13%	5.05%
International stocks: World stock							
Invesco V.I. Global Fund - Series II ²	7/13/2000	-5.35%	11.03%	29.90%	15.09%	16.05%	13.24%
NVIT American Funds Global Growth Fund - Class II ²	4/30/1997	-5.57%	10.18%	25.37%	17.22%	16.05%	14.33%
NVIT iShares Global Equity ETF Fund - Class II ^{2,8}	1/22/2019	-4.31%	12.90%	31.65%	N/A	N/A	17.08%
Bonds: Emerging markets bond							
PIMCO VIT Emerging Markets Bond Portfolio - Advisor Class ^{2,5,9}	3/31/2006	-2.23%	-2.05%	4.07%	4.82%	2.99%	3.89%
Bonds: Floating rate bond							
Eaton Vance VT Floating-Rate Income Fund - Initial Class ^{4,5,6,9}	5/2/2001	0.39%	2.57%	5.39%	1.78%	2.41%	2.72%
Bonds: High yield bond							
BlackRock High Yield VI Fund - Class III ^{4,9}	4/20/1982	-0.13%	3.72%	9.43%	5.67%	5.28%	6.03%
Columbia Variable Portfolio High Yield Bond Fund - Class 2 ^{4,9}	5/3/2010	-0.22%	3.35%	9.04%	5.89%	4.71%	5.93%

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Bonds: High yield bond							
NVIT Federated High Income Bond Fund - Class I ^{4,9}	10/31/1997	-0.22%	3.61%	9.10%	5.41%	4.76%	5.83%
Bonds: Inflation-protected bond							
American Century VP Inflation Protection Fund - Class II ^{6,9}	12/31/2002	-0.61%	3.23%	5.08%	5.75%	2.95%	1.75%
Bonds: Intermediate government bond							
NVIT Government Bond Fund - Class II ^{6,9}	11/8/1982	-1.01%	-2.71%	-3.41%	2.77%	0.34%	0.37%
Bonds: Intermediate-term bond							
BlackRock Total Return VI Fund - Class III ⁹	4/20/1982	-0.86%	-2.10%	-1.28%	4.57%	2.01%	2.39%
Fidelity® VIP Investment Grade Bond Portfolio - Service Class 2 ^{9,19}	12/5/1988	-0.96%	-1.56%	-0.35%	4.97%	2.44%	2.35%
Janus Henderson VIT Flexible Bond Portfolio - Service Shares ⁹	9/13/1993	-0.81%	-1.61%	-0.08%	5.10%	2.35%	2.52%
JPMorgan Insurance Trust Core Bond Portfolio - Class 2 ⁹	5/1/1997	-0.87%	-2.03%	-1.43%	4.11%	1.64%	1.77%
Lord Abbett Series Total Return Portfolio - Class VC ⁹	4/30/2010	-0.87%	-0.97%	0.46%	4.22%	1.99%	2.42%
MFS® VIT Total Return Bond Series - Service Class ⁹	4/28/2000	-0.81%	-1.55%	0.14%	4.73%	2.31%	2.51%
NVIT American Funds Bond Fund - Class II ⁹	1/2/1996	-0.87%	-1.51%	-0.18%	4.93%	2.11%	1.89%
NVIT BNY Mellon Core Plus Bond Fund - Class II ⁹	3/24/2008	-0.91%	-1.39%	0.76%	4.94%	2.31%	2.38%
NVIT Core Bond Fund - Class II ⁹	3/24/2008	-1.05%	-1.87%	-1.35%	3.90%	1.88%	2.16%
NVIT DoubleLine Total Return Tactical Fund - Class II ⁹	10/16/2017	-0.49%	-0.77%	-0.31%	2.64%	N/A	1.60%
Bonds: Multisector bond							
PIMCO VIT Income Portfolio - Advisor Class ^{2,4,9}	4/29/2016	-0.23%	1.17%	5.15%	4.52%	4.08%	4.56%
Bonds: World bond							
NVIT iShares Fixed Income ETF Fund - Class II ^{8,9}	1/22/2019	-1.11%	-2.55%	-2.34%	N/A	N/A	3.96%
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class ^{2,9}	4/30/2014	-1.02%	-2.20%	-0.64%	2.63%	1.80%	2.86%
PIMCO VIT International Bond Portfolio (Unhedged) - Advisor Class ^{2,9}	3/31/2009	-2.40%	-6.64%	-0.08%	1.90%	0.51%	0.13%
Short-term bonds: Short-term bond							
Lord Abbett Series Short Duration Income Portfolio - Class VC ⁹	4/14/2014	-0.07%	0.34%	1.56%	2.12%	1.40%	1.18%
NVIT Short Term Bond Fund - Class II ⁹	3/24/2008	-0.21%	-0.58%	-0.24%	1.37%	0.73%	0.53%
PIMCO VIT Low Duration Portfolio - Advisor Class ⁹	3/31/2006	-0.02%	-0.74%	-0.82%	1.30%	0.55%	0.63%
Short-term bonds: Ultrashort bond							
PIMCO VIT Short-Term Portfolio - Advisor Class ⁹	9/30/2009	-0.03%	-0.50%	-0.68%	0.47%	0.84%	0.54%
Cash: Cash							
NVIT Government Money Market Fund - Class II 7-day current yield: -0.85% ^{*,6}	11/10/1981	-0.07%	-0.64%	-1.05%	-0.36%	-0.44%	-0.75%
Specialty: Commodities							
PIMCO VIT CommodityRealReturn® Strategy Portfolio - Advisor Class ^{5,17}	2/28/2006	4.52%	33.11%	49.32%	8.81%	5.14%	-2.82%

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

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Specialty: Convertibles							
MainStay VP MacKay Convertible Portfolio - Service 2 Class ⁹	9/30/1996	-0.80%	5.27%	24.17%	14.58%	13.33%	11.64%
Specialty: Equity sector							
Fidelity® VIP Energy Portfolio - Service Class 2 ^{5,10,17,19}	7/19/2001	11.36%	44.52%	87.69%	-10.28%	-4.66%	-0.16%
Janus Henderson VIT Global Technology and Innovation Portfolio - Service Shares ^{2,5}	1/18/2000	-5.98%	12.18%	26.59%	26.04%	27.52%	21.92%
MFS® VIT Utilities Series - Service Class ⁵	4/28/2000	-6.24%	1.99%	15.59%	8.45%	7.70%	8.36%
Morgan Stanley VIF Global Infrastructure Portfolio - Class II ^{2,5,12}	6/5/2000	-3.52%	7.11%	16.05%	7.24%	4.76%	8.47%
T. Rowe Price Health Sciences Portfolio - Class II ⁵	12/29/2000	-4.69%	9.92%	24.59%	14.50%	16.40%	19.81%
VanEck VIP Trust Global Gold Fund - Class S ^{5,17}	4/26/2013	-8.91%	-22.65%	-26.79%	16.20%	0.63%	0.54%
Specialty: Multialternative							
Goldman Sachs VIT Multi-Strategy Alternatives Portfolio - Service Shares ^{2,5,16,18}	4/25/2014	-1.67%	3.25%	8.91%	3.99%	2.23%	0.48%
Specialty: Natural resources							
VanEck VIP Trust Global Resources Fund - Class S ^{2,5,17}	5/1/2006	-0.94%	10.01%	35.37%	2.87%	0.32%	-1.33%
Specialty: Real estate							
Fidelity® VIP Real Estate Portfolio - Service Class 2 ^{5,7,19}	11/6/2002	-5.78%	20.87%	28.06%	7.46%	4.57%	9.38%
MFS® VIT III Global Real Estate Portfolio - Service Class ⁷	1/30/2004	-5.70%	15.23%	27.11%	10.89%	7.93%	10.32%
Asset allocation: Aggressive allocation							
NVIT Blueprint SM Aggressive Fund - Class II ^{8,16}	3/27/2008	-4.05%	11.71%	25.95%	9.61%	10.39%	10.75%
NVIT Blueprint SM Moderately Aggressive Fund - Class II ^{8,16}	3/27/2008	-3.75%	10.40%	23.06%	9.19%	9.55%	9.64%
NVIT Investor Destinations Aggressive Fund - Class II ^{8,16}	12/12/2001	-3.98%	8.72%	24.10%	9.12%	9.98%	10.62%
NVIT Investor Destinations Moderately Aggressive Fund - Class II ^{8,16}	12/12/2001	-3.73%	7.45%	20.83%	8.56%	9.09%	9.40%
Asset allocation: Conservative allocation							
Franklin VIPT Income VIP Fund - Class 2 ^{4,16}	1/24/1989	-1.68%	9.71%	20.87%	5.23%	5.92%	6.50%
NVIT Blueprint SM Balanced Fund - Class II ^{8,16}	3/27/2008	-2.61%	6.19%	14.04%	6.99%	6.45%	6.63%
NVIT Blueprint SM Conservative Fund - Class II ^{8,16}	3/27/2008	-1.51%	1.98%	5.44%	4.89%	3.57%	3.56%
NVIT Blueprint SM Managed Growth & Income Fund - Class II ^{8,12,14,16}	4/30/2013	-3.08%	5.67%	11.22%	4.63%	5.45%	4.07%
NVIT Blueprint SM Moderately Conservative Fund - Class II ^{8,16}	3/27/2008	-2.34%	4.83%	11.14%	6.33%	5.56%	5.68%
NVIT Investor Destinations Balanced Fund - Class II ^{8,16}	3/24/2009	-2.66%	4.14%	12.03%	6.30%	6.00%	6.26%
NVIT Investor Destinations Conservative Fund - Class II ^{8,16}	12/12/2001	-1.46%	0.77%	3.80%	4.00%	3.05%	3.14%
NVIT Investor Destinations Managed Growth & Income Fund - Class II ^{8,14,16}	4/30/2013	-2.96%	3.85%	9.49%	3.90%	5.03%	3.79%
NVIT Investor Destinations Moderately Conservative Fund - Class II ^{8,16}	12/12/2001	-2.24%	3.17%	9.48%	5.62%	5.08%	5.32%
Asset allocation: Moderate allocation							
Fidelity® VIP Balanced Portfolio - Service Class 2 ^{10,16,19}	1/3/1995	-3.22%	10.00%	22.00%	13.23%	12.27%	11.45%
Janus Henderson VIT Balanced Portfolio - Service Shares ¹⁶	9/30/1993	-3.74%	8.07%	15.25%	10.99%	11.94%	10.49%
NVIT American Funds Asset Allocation Fund - Class II ^{2,3,16}	8/1/1989	-3.64%	7.69%	17.49%	9.15%	9.27%	10.13%

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Asset allocation: Moderate allocation							
NVIT Blueprint SM Capital Appreciation Fund - Class II ^{8,16}	3/27/2008	-3.48%	9.11%	19.89%	8.53%	8.61%	8.77%
NVIT Blueprint SM Managed Growth Fund - Class II ^{8,12,14,16}	4/30/2013	-3.73%	9.47%	18.63%	7.11%	7.54%	5.26%
NVIT Blueprint SM Moderate Fund - Class II ^{8,16}	3/27/2008	-2.97%	7.60%	17.01%	7.83%	7.57%	7.73%
NVIT Investor Destinations Capital Appreciation Fund - Class II ^{8,16}	3/24/2009	-3.40%	6.48%	17.71%	8.02%	8.27%	8.51%
NVIT Investor Destinations Managed Growth Fund - Class II ^{8,12,14,16}	4/30/2013	-3.64%	7.25%	16.35%	6.18%	6.94%	4.96%
NVIT Investor Destinations Moderate Fund - Class II ^{8,16}	12/12/2001	-3.04%	5.27%	14.75%	7.16%	7.10%	7.44%
NVIT Managed American Funds Asset Allocation Fund - Class II ^{8,14,16}	7/8/2014	-3.71%	7.04%	14.64%	6.99%	8.29%	5.95%
Asset allocation: Tactical allocation							
NVIT J.P. Morgan Mozaic SM Multi-Asset Fund - Class II ^{11,15,17}	10/4/2019	-2.17%	3.99%	7.39%	N/A	N/A	1.67%
PIMCO VIT All Asset Portfolio - Advisor Class ^{2,8,16}	4/30/2004	-1.84%	11.90%	24.94%	8.34%	6.62%	4.92%
Asset allocation: Target date							
Fidelity® VIP Freedom Fund 2010 Portfolio SM - Service Class 2 ^{8,13,16,19}	4/26/2005	-2.13%	2.62%	8.94%	7.28%	6.48%	6.60%
Asset allocation: World allocation							
BlackRock Global Allocation VI Fund - Class III ^{2,16}	11/18/2003	-3.24%	3.32%	15.09%	9.86%	8.08%	6.82%
NVIT BlackRock Managed Global Allocation Fund - Class II ^{2,8,14,16}	7/7/2015	-3.61%	2.14%	10.85%	6.59%	6.90%	4.74%

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

The figures shown are based on a one-time investment of \$15,000 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 \$500 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.

Nationwide Destination SM Future

Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 09/30/21			B. Standardized Performance: Average Annual Total Returns as of 09/30/21			
Underlying Investment Option	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
Large cap stocks: Large-cap blend								
Fidelity® VIP Growth & Income Portfolio - Service Class 2 ¹⁹	12/31/1996	29.04%	11.41%	13.24%	26.24%	8.91%	9.50%	5/2/2016
NVIT American Funds Growth-Income Fund - Class II	3/9/1987	19.77%	13.15%	14.08%	16.97%	10.78%	12.41%	5/1/2007
NVIT BNY Mellon Dynamic U.S. Core Fund - Class II	3/24/2009	20.92%	17.31%	16.00%	18.12%	15.10%	14.38%	5/1/2009
NVIT BNY Mellon Sustainable U.S. Equity Fund - Class II	3/24/2008	20.23%	12.02%	13.17%	17.43%	9.57%	11.44%	5/1/2008
NVIT J.P. Morgan U.S. Equity Fund - Class II	10/4/2019	22.36%	N/A	22.44%	19.56%	N/A	19.84%	10/14/2019
NVIT Managed American Funds Growth-Income Fund - Class II ^{8,14}	7/8/2014	15.17%	10.88%	8.82%	12.37%	8.46%	6.05%	7/14/2014
NVIT Neuberger Berman Multi Cap Opportunities Fund - Class II ³	3/24/2008	26.12%	14.55%	14.83%	23.32%	12.26%	13.20%	5/1/2008
NVIT S&P 500 Index Fund - Class II	2/7/2000	21.82%	14.77%	15.00%	19.02%	12.42%	11.03%	5/1/2013
Large cap stocks: Large-cap growth								
Fidelity® VIP Growth Portfolio - Service Class 2 ¹⁹	10/9/1986	19.93%	22.00%	18.40%	17.13%	19.89%	16.80%	11/15/2002
Morgan Stanley VIF Growth Portfolio - Class II ⁵	5/5/2003	18.70%	32.53%	24.10%	N/A	N/A	-6.29%	5/1/2021
NVIT American Funds Growth Fund - Class II	2/8/1984	26.76%	22.04%	18.19%	23.96%	19.85%	16.51%	5/1/2006
NVIT Jacobs Levy Large Cap Growth Fund - Class II	3/24/2008	30.70%	19.08%	16.40%	27.90%	16.83%	14.70%	5/1/2008
Large cap stocks: Large-cap value								
American Funds Insurance Series® Washington Mutual Investors Fund - Class 4	7/5/2001	21.93%	9.07%	12.34%	19.13%	N/A	4.75%	5/1/2018
NVIT BlackRock Equity Dividend Fund - Class II	10/31/1997	26.81%	10.99%	12.29%	24.01%	8.56%	10.57%	2/14/2003
NVIT BNY Mellon Dynamic U.S. Equity Income - Class Z ³	3/24/2009	37.48%	8.80%	11.81%	34.68%	N/A	29.83%	9/14/2020
Putnam VT Large Cap Value Fund - Class IB	5/1/2003	29.70%	11.83%	13.73%	26.90%	N/A	8.12%	5/1/2017
Mid cap stocks: Mid-cap blend								
NVIT Mid Cap Index Fund - Class II ³	4/30/2002	35.11%	10.67%	12.96%	32.31%	N/A	25.70%	6/1/2020
Mid cap stocks: Mid-cap growth								
Janus Henderson VIT Enterprise Portfolio - Service Shares ³	12/31/1999	24.48%	16.05%	16.36%	21.68%	13.81%	13.26%	5/1/2013
NVIT Wells Fargo Discovery Fund - Class II ³	3/24/2008	17.96%	19.88%	16.36%	15.16%	17.70%	14.66%	5/1/2008

Nationwide Destination SM Future

Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 09/30/21			B. Standardized Performance: Average Annual Total Returns as of 09/30/21			
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								
MFS® VIT III Mid Cap Value Portfolio - Service Class ³	3/6/2008	33.64%	9.43%	12.55%	30.84%	N/A	32.46%	5/1/2020
NVIT Multi-Manager Mid Cap Value Fund - Class II ³	3/24/2008	31.38%	6.44%	11.64%	28.58%	3.69%	9.98%	5/1/2008
Small cap stocks: Small-cap blend								
Invesco V.I. Main Street Small Cap Fund - Series II ³	7/16/2001	41.26%	12.91%	14.41%	38.46%	10.43%	12.80%	11/15/2002
NVIT Multi-Manager Small Company Fund - Class II ³	2/13/2002	53.59%	13.81%	14.14%	50.79%	11.26%	12.41%	11/15/2002
NVIT Small Cap Index Fund - Class II ³	4/13/2007	39.07%	11.33%	13.13%	36.27%	8.79%	8.46%	5/1/2013
Small cap stocks: Small-cap growth								
MFS® VIT New Discovery Series - Service Class ³	4/28/2000	26.19%	21.06%	16.38%	23.39%	18.89%	12.33%	5/1/2012
NVIT Multi-Manager Small Cap Growth Fund - Class II ³	5/3/1999	28.04%	17.49%	15.79%	25.24%	15.21%	14.12%	11/15/2002
Small cap stocks: Small-cap value								
Delaware VIPT Small Cap Value - Service Class ³	5/1/2000	54.11%	8.35%	11.37%	51.31%	5.63%	6.75%	5/1/2013
NVIT Multi-Manager Small Cap Value Fund - Class II ³	4/30/2002	51.71%	7.26%	11.64%	48.91%	4.44%	9.95%	11/15/2002
International stocks: Emerging markets								
American Funds Insurance Series® New World Fund - Class 4 ^{2,5}	6/17/1999	17.12%	10.54%	7.85%	14.32%	N/A	19.93%	6/1/2020
Fidelity® VIP Emerging Markets Portfolio - Service Class 2 ^{2,19}	1/23/2008	15.30%	11.04%	7.58%	N/A	N/A	-16.29%	5/1/2021
NVIT Emerging Markets Fund - Class II ^{2,5}	8/30/2000	7.55%	5.95%	3.72%	4.75%	3.31%	0.92%	11/15/2002
International stocks: Foreign large blend								
NVIT International Index Fund - Class II ²	4/28/2006	16.90%	6.48%	6.59%	14.10%	3.80%	1.35%	5/1/2013
Putnam VT International Equity Fund - Class IB ²	1/2/1997	17.21%	7.04%	7.74%	N/A	N/A	-8.68%	5/1/2021
International stocks: Foreign large growth								
American Funds Insurance Series® International Fund - Class 4 ²	5/1/1990	16.30%	7.63%	7.77%	13.50%	N/A	-0.13%	5/1/2018
Invesco Oppenheimer V.I. International Growth Fund - Series II ²	3/19/2001	15.90%	8.20%	8.65%	13.10%	5.45%	1.70%	5/1/2014
MFS® VIT II International Growth Portfolio - Service Class ²	8/23/2001	8.46%	9.99%	8.78%	5.66%	N/A	5.37%	5/1/2019
NVIT AllianzGI International Growth Fund - Class II ^{2,10}	3/24/2008	14.41%	14.07%	10.86%	11.61%	11.51%	8.69%	5/1/2008
International stocks: Foreign large value								
NVIT Columbia Overseas Value Fund - Class Z ²	3/24/2009	23.90%	4.53%	5.05%	N/A	N/A	14.98%	10/16/2020
International stocks: World stock								
Invesco V.I. Global Fund - Series II ²	7/13/2000	23.60%	15.65%	13.24%	20.80%	13.34%	11.38%	11/15/2002
NVIT American Funds Global Growth Fund - Class II ²	4/30/1997	19.07%	15.65%	14.33%	16.27%	13.29%	12.55%	5/1/2006
NVIT iShares Global Equity ETF Fund - Class II ^{2,8}	1/22/2019	25.35%	N/A	15.47%	22.55%	N/A	9.30%	5/1/2019
Bonds: Emerging markets bond								
PIMCO VIT Emerging Markets Bond Portfolio - Advisor Class ^{2,5,9}	3/31/2006	-2.23%	2.35%	3.89%	-5.03%	-0.56%	-1.21%	4/30/2013

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Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 09/30/21			B. Standardized Performance: Average Annual Total Returns as of 09/30/21			
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: Floating rate bond								
Eaton Vance VT Floating-Rate Income Fund - Initial Class ^{4,5,6,9}	5/2/2001	-0.91%	1.75%	2.72%	-3.71%	-1.14%	-1.25%	4/30/2013
Bonds: High yield bond								
BlackRock High Yield VI Fund - Class III ^{4,9}	4/20/1982	3.13%	4.69%	6.03%	0.33%	1.93%	0.95%	5/1/2015
Columbia Variable Portfolio High Yield Bond Fund - Class 2 ^{4,9}	5/3/2010	2.74%	4.10%	5.93%	-0.06%	N/A	0.51%	5/1/2017
NVIT Federated High Income Bond Fund - Class I ^{4,9}	10/31/1997	2.80%	4.16%	5.83%	0.00%	1.36%	3.50%	11/15/2002
Bonds: Inflation-protected bond								
American Century VP Inflation Protection Fund - Class II ^{6,9}	12/31/2002	-1.22%	2.30%	1.75%	-4.02%	-0.71%	-1.40%	12/31/2002
Bonds: Intermediate government bond								
NVIT Government Bond Fund - Class II ^{6,9}	11/8/1982	-9.47%	-0.38%	0.37%	-12.07%	N/A	-10.90%	6/1/2020
Bonds: Intermediate-term bond								
BlackRock Total Return VI Fund - Class III ⁹	4/20/1982	-7.49%	1.34%	2.39%	-10.10%	-1.61%	-1.57%	5/1/2015
Fidelity® VIP Investment Grade Bond Portfolio - Service Class 2 ^{9,19}	12/5/1988	-6.62%	1.78%	2.35%	-9.23%	-1.17%	-0.59%	11/15/2002
Janus Henderson VIT Flexible Bond Portfolio - Service Shares ⁹	9/13/1993	-6.37%	1.68%	2.52%	-8.98%	-1.28%	-1.36%	5/1/2015
JPMorgan Insurance Trust Core Bond Portfolio - Class 2 ⁹	5/1/1997	-7.63%	0.96%	1.77%	-10.23%	N/A	-4.11%	10/14/2019
Lord Abbett Series Total Return Portfolio - Class VC ⁹	4/30/2010	-5.84%	1.32%	2.42%	-8.48%	-1.64%	-0.81%	5/2/2016
MFS® VIT Total Return Bond Series - Service Class ⁹	4/28/2000	-6.16%	1.64%	2.51%	-8.78%	N/A	-6.57%	6/1/2020
NVIT American Funds Bond Fund - Class II ⁹	1/2/1996	-6.47%	1.43%	1.89%	-9.07%	-1.54%	-1.14%	5/1/2006
NVIT BNY Mellon Core Plus Bond Fund - Class II ⁹	3/24/2008	-5.54%	1.64%	2.38%	-8.20%	-1.33%	-0.53%	5/1/2008
NVIT Core Bond Fund - Class II ⁹	3/24/2008	-7.55%	1.21%	2.16%	-10.16%	-1.73%	-0.76%	5/1/2008
NVIT DoubleLine Total Return Tactical Fund - Class II ⁹	10/16/2017	-6.58%	N/A	0.44%	-9.19%	N/A	-2.22%	5/1/2018
Bonds: Multisector bond								
PIMCO VIT Income Portfolio - Advisor Class ^{2,4,9}	4/29/2016	-1.15%	3.46%	4.12%	-3.95%	N/A	-0.65%	4/30/2018
Bonds: World bond								
NVIT iShares Fixed Income ETF Fund - Class II ^{8,9}	1/22/2019	-8.48%	N/A	1.98%	-11.08%	N/A	-2.37%	5/1/2019
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Advisor Class ^{2,9}	4/30/2014	-6.89%	1.12%	2.84%	-9.50%	N/A	-7.43%	6/1/2020
PIMCO VIT International Bond Portfolio (Unhedged) - Advisor Class ^{2,9}	3/31/2009	-6.37%	-0.21%	0.13%	-8.98%	-3.20%	-3.20%	5/1/2009
Short-term bonds: Short-term bond								
Lord Abbett Series Short Duration Income Portfolio - Class VC ⁹	4/14/2014	-4.74%	0.71%	1.16%	-7.46%	N/A	-2.66%	5/1/2018
NVIT Short Term Bond Fund - Class II ⁹	3/24/2008	-6.53%	0.02%	0.53%	-9.13%	-2.92%	-2.66%	5/1/2008
PIMCO VIT Low Duration Portfolio - Advisor Class ⁹	3/31/2006	-7.06%	-0.17%	0.63%	-9.67%	-3.11%	-2.49%	5/1/2009
Short-term bonds: Ultrashort bond								
PIMCO VIT Short-Term Portfolio - Advisor Class ⁹	9/30/2009	-6.94%	0.13%	0.54%	-9.54%	-2.77%	-2.83%	4/29/2016

Nationwide Destination SM Future

Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 09/30/21			B. Standardized Performance: Average Annual Total Returns as of 09/30/21			
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
Cash: Cash								
NVIT Government Money Market Fund - Class II <i>7-day current yield: -0.85%^{*1,6}</i>	11/10/1981	-7.28%	-1.17%	-0.75%	-9.88%	N/A	-9.88%	6/1/2020
Specialty: Commodities								
PIMCO VIT CommodityRealReturn [®] Strategy Portfolio - Advisor Class ^{5,17}	2/28/2006	43.02%	4.54%	-2.82%	40.22%	1.29%	-9.37%	5/1/2013
Specialty: Convertibles								
MainStay VP MacKay Convertible Portfolio - Service 2 Class ⁹	9/30/1996	17.87%	12.89%	11.64%	15.07%	N/A	10.67%	5/1/2018
Specialty: Equity sector								
Fidelity [®] VIP Energy Portfolio - Service Class 2 ^{5,10,17,19}	7/19/2001	81.39%	-5.33%	-0.16%	78.59%	-9.33%	-3.24%	5/2/2005
Janus Henderson VIT Global Technology and Innovation Portfolio - Service Shares ^{2,5}	1/18/2000	20.29%	27.25%	21.92%	17.49%	25.32%	20.35%	5/1/2000
MFS [®] VIT Utilities Series - Service Class ⁵	4/28/2000	9.29%	7.16%	8.36%	6.49%	4.56%	3.14%	5/1/2013
Morgan Stanley VIF Global Infrastructure Portfolio - Class II ^{2,5,12}	6/5/2000	9.75%	4.15%	8.47%	6.95%	1.28%	0.09%	5/1/2015
T. Rowe Price Health Sciences Portfolio - Class II ⁵	12/29/2000	18.29%	16.01%	19.81%	15.49%	13.68%	18.57%	5/3/2010
VanEck VIP Trust Global Gold Fund - Class S ^{5,17}	4/26/2013	-31.21%	-0.08%	0.52%	-33.82%	N/A	3.34%	5/1/2018
Specialty: Multialternative								
Goldman Sachs VIT Multi-Strategy Alternatives Portfolio - Service Shares ^{2,5,16,18}	4/25/2014	2.61%	1.56%	0.45%	-0.19%	N/A	-1.79%	5/1/2018
Specialty: Natural resources								
VanEck VIP Trust Global Resources Fund - Class S ^{2,5,17}	5/1/2006	29.07%	-0.40%	-1.33%	26.27%	-3.90%	-7.83%	5/1/2012
Specialty: Real estate								
Fidelity [®] VIP Real Estate Portfolio - Service Class 2 ^{5,7,19}	11/6/2002	21.76%	3.96%	9.38%	18.96%	0.96%	2.77%	5/1/2013
MFS [®] VIT III Global Real Estate Portfolio - Service Class ⁷	1/30/2004	20.81%	7.39%	10.32%	N/A	N/A	-5.99%	5/1/2021
Asset allocation: Aggressive allocation								
NVIT Blueprint SM Aggressive Fund - Class II ^{8,16}	3/27/2008	19.65%	9.90%	10.75%	16.85%	7.35%	8.86%	5/1/2008
NVIT Blueprint SM Moderately Aggressive Fund - Class II ^{8,16}	3/27/2008	16.76%	9.05%	9.64%	13.96%	6.46%	7.63%	5/1/2008
NVIT Investor Destinations Aggressive Fund - Class II ^{8,16}	12/12/2001	17.80%	9.48%	10.62%	15.00%	6.93%	8.73%	1/25/2002
NVIT Investor Destinations Moderately Aggressive Fund - Class II ^{8,16}	12/12/2001	14.53%	8.57%	9.40%	11.73%	5.98%	7.38%	1/25/2002
Asset allocation: Conservative allocation								
Franklin VIPT Income VIP Fund - Class 2 ^{4,16}	1/24/1989	14.57%	5.35%	6.50%	11.77%	2.60%	4.24%	5/1/2006
NVIT Blueprint SM Balanced Fund - Class II ^{8,16}	3/27/2008	7.74%	5.89%	6.63%	4.94%	3.14%	4.32%	5/1/2008
NVIT Blueprint SM Conservative Fund - Class II ^{8,16}	3/27/2008	-0.86%	2.94%	3.56%	-3.66%	0.04%	0.85%	5/1/2008
NVIT Blueprint SM Managed Growth & Income Fund - Class II ^{8,12,14,16}	4/30/2013	4.92%	4.87%	4.05%	2.12%	2.13%	1.20%	5/1/2013
NVIT Blueprint SM Moderately Conservative Fund - Class II ^{8,16}	3/27/2008	4.84%	4.98%	5.68%	2.04%	2.19%	3.25%	5/1/2008
NVIT Investor Destinations Balanced Fund - Class II ^{8,16}	3/24/2009	5.73%	5.43%	6.26%	2.93%	2.68%	3.92%	5/1/2009
NVIT Investor Destinations Conservative Fund - Class II ^{8,16}	12/12/2001	-2.50%	2.41%	3.14%	-5.30%	-0.50%	0.36%	1/25/2002
NVIT Investor Destinations Managed Growth & Income Fund - Class II ^{8,14,16}	4/30/2013	3.19%	4.43%	3.77%	0.39%	1.69%	0.90%	5/1/2013
NVIT Investor Destinations Moderately Conservative Fund - Class II ^{8,16}	12/12/2001	3.18%	4.48%	5.32%	0.38%	1.69%	2.86%	1/25/2002

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

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Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 09/30/21			B. Standardized Performance: Average Annual Total Returns as of 09/30/21			
Underlying Investment Option	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
Asset allocation: Moderate allocation								
Fidelity® VIP Balanced Portfolio - Service Class 2 ^{10,16,19}	1/3/1995	15.70%	11.81%	11.45%	12.90%	9.30%	9.46%	5/2/2016
Janus Henderson VIT Balanced Portfolio - Service Shares ¹⁶	9/30/1993	8.95%	11.48%	10.49%	N/A	N/A	-7.44%	5/1/2021
NVIT American Funds Asset Allocation Fund - Class II ^{2,3,16}	8/1/1989	11.19%	8.76%	10.13%	8.39%	6.19%	8.20%	5/1/2006
NVIT Blueprint SM Capital Appreciation Fund - Class II ^{8,16}	3/27/2008	13.59%	8.08%	8.77%	10.79%	5.45%	6.68%	5/1/2008
NVIT Blueprint SM Managed Growth Fund - Class II ^{8,12,14,16}	4/30/2013	12.33%	7.00%	5.24%	9.53%	4.33%	2.46%	5/1/2013
NVIT Blueprint SM Moderate Fund - Class II ^{8,16}	3/27/2008	10.71%	7.03%	7.73%	7.91%	4.35%	5.54%	5/1/2008
NVIT Investor Destinations Capital Appreciation Fund - Class II ^{8,16}	3/24/2009	11.41%	7.74%	8.51%	8.61%	5.10%	6.40%	5/1/2009
NVIT Investor Destinations Managed Growth Fund - Class II ^{8,12,14,16}	4/30/2013	10.05%	6.38%	4.94%	7.25%	3.71%	2.15%	5/1/2013
NVIT Investor Destinations Moderate Fund - Class II ^{8,16}	12/12/2001	8.45%	6.55%	7.44%	5.65%	3.85%	5.22%	1/25/2002
NVIT Managed American Funds Asset Allocation Fund - Class II ^{8,14,16}	7/8/2014	8.34%	7.76%	5.93%	5.54%	5.19%	2.95%	7/14/2014
Asset allocation: Tactical allocation								
NVIT J.P. Morgan Mozaic SM Multi-Asset Fund - Class II ^{11,15,17}	10/4/2019	1.09%	N/A	-1.60%	-1.71%	N/A	-3.51%	10/14/2019
PIMCO VIT All Asset Portfolio - Advisor Class ^{2,8,16}	4/30/2004	18.64%	6.06%	4.92%	15.84%	3.23%	1.03%	5/1/2012
Asset allocation: Target date								
Fidelity® VIP Freedom Fund 2010 Portfolio SM - Service Class 2 ^{8,13,16,19}	4/26/2005	2.64%	5.91%	6.60%	-0.16%	3.21%	4.29%	5/2/2005
Asset allocation: World allocation								
BlackRock Global Allocation VI Fund - Class III ^{2,16}	11/18/2003	8.79%	7.54%	6.82%	5.99%	4.84%	4.42%	5/1/2009
NVIT BlackRock Managed Global Allocation Fund - Class II ^{2,8,14,16}	7/7/2015	4.55%	6.35%	4.49%	1.75%	3.68%	1.12%	7/13/2015

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

The figures shown are calculated based on a one-time investment of \$15,000 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 Destination SM Future**

Investment Choices			Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 09/30/21			
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								
MFS® VIT II Blended Research® Core Equity Portfolio - Service Class	Walled Off	8/23/2001	-5.24%	16.38%	29.65%	12.59%	13.48%	14.11%
Large cap stocks: Large-cap value								
NVIT BNY Mellon Dynamic U.S. Equity Income - Class II ³	Closed	3/24/2009	-4.34%	20.48%	43.79%	9.15%	9.31%	11.81%
Mid cap stocks: Mid-cap blend								
BNY Mellon IP MidCap Stock Portfolio - Service Shares ³	Walled Off	12/29/2000	-4.34%	15.80%	43.26%	6.95%	8.40%	11.91%
International stocks: Emerging markets								
Lazard Retirement Emerging Markets Equity Portfolio - Service Shares ^{2,5}	Walled Off	11/4/1997	-2.99%	5.23%	30.23%	4.09%	3.48%	2.95%
Bonds: Multisector bond								
NVIT Amundi Multi Sector Bond Fund - Class I ^{2,4,9}	Walled Off	10/31/1997	0.50%	4.61%	10.85%	4.82%	2.95%	3.40%
Specialty: Real estate								
Morgan Stanley VIF Global Real Estate Portfolio - Class II ^{2,5,7}	Walled Off	4/28/2006	-5.54%	12.71%	30.97%	0.62%	0.79%	5.66%

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

The figures shown are based on a one-time investment of \$15,000 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 \$500 and reflect the deduction of all applicable charges. These returns are measured from the date the underlying investment options was included in the Nationwide separate account.

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

Walled-off and closed underlying investment options**Nationwide Destination SM Future**

Investment Choices			A. Non-standardized Performance: Average Annual Total Returns as of 09/30/21			B. Standardized Performance: Average Annual Total Returns as of 09/30/21			
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									
MFS® VIT II Blended Research® Core Equity Portfolio - Service Class	Walled Off	8/23/2001	23.35%	13.04%	14.11%	20.55%	N/A	21.01%	6/1/2020
Large cap stocks: Large-cap value									
NVIT BNY Mellon Dynamic U.S. Equity Income - Class II ³	Closed	3/24/2009	37.49%	8.80%	11.81%	34.69%	6.07%	10.03%	5/1/2009
Mid cap stocks: Mid-cap blend									
BNY Mellon IP MidCap Stock Portfolio - Service Shares ³	Walled Off	12/29/2000	36.96%	7.88%	11.91%	34.16%	5.13%	4.38%	5/1/2014
International stocks: Emerging markets									
Lazard Retirement Emerging Markets Equity Portfolio - Service Shares ^{2,5}	Walled Off	11/4/1997	23.93%	2.85%	2.95%	21.13%	-0.13%	-2.75%	5/1/2013
Bonds: Multisector bond									
NVIT Amundi Multi Sector Bond Fund - Class I ^{2,4,9}	Walled Off	10/31/1997	4.55%	2.30%	3.40%	1.75%	-0.68%	0.67%	5/1/2000
Specialty: Real estate									
Morgan Stanley VIF Global Real Estate Portfolio - Class II ^{2,5,7}	Walled Off	4/28/2006	24.67%	0.08%	5.66%	21.87%	-3.02%	3.55%	8/1/2007

Understanding Risks

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

1. **Government Money Market Funds:** The Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The Fund is open to all investors. Although The Fund seeks to preserve the value of the investment at \$1.00 per share, it cannot guarantee it will do so. You could lose money by investing in the Fund. The Fund may impose a fee upon sale of shares or temporarily suspend the ability to sell shares if the Fund's liquidity falls below required minimums because of market conditions or other factors. The Fund's sponsor has no legal obligation to provide financial support to the Fund, and you should not expect that the sponsor will provide financial support to the Fund at any time. The Fund may invest in shares of other government money market mutual funds, including those advised by the Fund's subadviser, to provide additional liquidity or to achieve higher yields. Please refer to the most recent prospectus for a more detailed description of the Fund's principal risks.
2. **International/emerging markets funds:** Funds that invest internationally involve risks not associated with investing solely in the United States, such as currency fluctuation, political risk, differences in accounting and the limited availability of information.
3. **Small-/Mid-cap funds:** Funds investing in stocks of small-cap, mid-cap or emerging companies may have less liquidity than those investing in larger, established companies and may be subject to greater price volatility and risk than the overall stock market.
4. **High-yield funds:** Funds that invest in high-yield securities are subject to greater credit risk, liquidity risk, and price fluctuations than funds that invest in higher-quality securities. The prices of high-yield bonds tend to be more sensitive to adverse economic and business conditions than are higher-rated corporate bonds. Increased volatility may reduce the market value of high-yield bonds. They are also subject to the claims-paying ability of the issuing company.
5. **Nondiversified funds:** Funds that invest in a concentrated sector or focus on a relatively small number of securities may be subject to greater volatility than a more diversified investment.
6. **Government funds:** While the funds invest primarily in the securities of the U.S. government and its agencies, the values are not guaranteed by these entities.
7. **Real estate funds:** Funds that focus on real estate investing are sensitive to economic and business cycles, changing demographic patterns and government actions.
8. **Fund-of-funds:** Designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the portfolio, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.
9. **Bond funds:** These funds have the same interest rate, inflation and credit risks associated with the underlying bonds owned by the fund. Interest rate risk is the possibility of a change in the value of a bond due to changing interest rates. Inflation risk arises from the decline in value of cash flows due to loss of purchasing power. Credit risk is the potential loss on an investment based on the bond issuer's failure to repay on the amount borrowed.
10. A short-term trading fee may apply for exchanges made within 60 days of original allocation to this fund. Please refer to the prospectus for details.
11. These funds may include increased volatility due to the use of options or futures. Leveraged exposure can result in accelerated losses as well as accelerated gains, depending on how the market moves. Funds dedicated to Inverse and Leveraged strategies include increased risk compared to funds that do not use these strategies and are not meant to be long term buy and hold strategies.
12. For six trades occurring within a calendar quarter, Nationwide will issue a warning letter. If there are more than 11 trades in two consecutive quarters or 20 trades occurring within a calendar year involving limited transfer funds, Nationwide may limit contract owner to submitting transfer requests involving limited transfer funds via U.S. mail on a Nationwide-issued form. See prospectus for more details.
13. **Target Date/Maturity funds:** The target date is the approximate date when investors plan to start withdrawals. The Funds offer continuous rebalancing over time to become more conservative as investors approach their planned retirement date. The principal value of the Funds are not guaranteed at any time, including the target date.
14. **Managed volatility funds:** Funds that are designed to offer traditional long-term investments blended with a strategy that seeks to mitigate risk and manage portfolio volatility. These funds may not be successful in reducing volatility, and it is possible that the funds' volatility management strategies could result in losses greater than if the funds did not use such strategies.
15. **Tactical income:** Seeks to adjust holdings based on perceived market fluctuations. This may result in adjustments made prior to an increase or decline in the market which could lead to greater losses than expected or smaller returns.
16. **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.
17. **Commodities/Natural resources:** Specific uncertainties associated with commodities and natural resources investing include changes in supply-and-demand relationships due to environmental, economic and political factors, which may cause increased volatility and decreased liquidity.
18. These funds may provide less common return patterns than traditional equity or fixed income. These funds incorporate investment strategies that may increase or decrease volatility due to the fund's use of options or futures. Leveraged exposure can result in accelerated losses as well as accelerated gains, depending on how the market moves.

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

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.

Variable products are Issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio. The general distributor is Nationwide Investment Services Corporation (NISC), member FINRA.

Nationwide Funds distributed by Nationwide Fund Distributors LLC (NFD), member FINRA, Columbus, Ohio. NFD is not affiliated with any subadviser contracted by Nationwide Fund Advisors (NFA), with the exception of Nationwide Asset Management, LLC (NWAM).

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Contract/Policy numbers: All state variations of: VACC-0114CACV; In DE: VACC-0114AOCV; In FL: VACC-0114FLCV

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