



Variable Annuity

Fund Statistics

Variable Annuity Quarterly Fund Statistics

Explore your options

Nationwide DestinationSM EV
as of March 31, 2021

We know quality.

When you start with quality investments, you can make informed choices with the money you're investing for your future.

That's why Nationwide's team of investment analysts devotes both time and effort to build a lineup of quality investment options — screening, selecting and monitoring each investment against rigorous standards for quality.

About this summary

The table below summarizes some of the most important statistics about the investment options in our lineup. The options are organized by asset class and include information on each investment's style, rating and risk characteristics. You can find definitions for many of these terms on the pages following this summary.

Work with your investment professional as you review these options and make choices that align with your goals and your tolerance for risk.

Important information

Picking investments is just one decision you have to make with a variable annuity. There are other important considerations as well, including:

An annuity is a long-term, tax-deferred investment designed for retirement. With an annuity, you can create a fixed or variable stream of income. The annuity's value and growth will vary based on how the investments you choose to fund the annuity (underlying investments) perform.

Just like other types of investments, an annuity has limitations. If you take your money out early, you may have to pay fees called surrender charges. You'll have to pay income tax on the withdrawal, and if you're not yet 59½, you may also have to pay a 10% tax penalty. If you do take an early withdrawal, it will reduce both the death benefit your beneficiaries will receive and the cash value of the annuity.

An annuity is sold by an insurance company, and the annuity's guarantees and protections are subject to the company's ability to pay for them. But these guarantees don't apply to any variable accounts, which are subject to investment risk, including possible loss of principal.

Variable products are sold by prospectus. Both the product and underlying fund prospectuses can be obtained by visiting [Nationwide.com/prospectus](https://www.nationwide.com/prospectus) or by calling 1-800-848-6331. Before investing, carefully read and consider the fund's investment objectives, risks, charges, expenses, and other important information contained in this and the underlying funds' prospectuses.

An annuity is not insured by the FDIC, NCUSIF, or any other federal government agency and is not a deposit or obligation of, guaranteed by, or insured by the depository institution where offered or any of its affiliates. Individuals selling these products must be licensed insurance agents and registered representatives.

The underlying investment options are not publicly traded and cannot be purchased directly by the general public.

Nationwide and its representatives do not give legal or tax advice. An attorney or tax advisor should be consulted for answers to specific questions. These portfolios contain different investments than similarly named mutual funds offered by the money manager. Investment results may result in higher or lower returns.

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.

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Contracts/Certificates: (see below for product-specific contract numbers)

Nationwide DestinationSM EV

VAC-0118AO; In OK: VAC-0118OKPP

Fund abbreviations

AMT — Advisers Management Trust

VIF — Variable Investment Fund

IP — Investment Portfolios

VIP — Variable Insurance Products

LIT — Life Investment Trust

VIPT — Variable Insurance Products Trust

NVIT — Nationwide Variable Insurance Trust

VIT — Variable Insurance Trust

UIF — The Universal Institutional Funds, Inc.

VP — Variable Portfolio

VA — Variable Account

VPS — Variable Product Series

VI — Variable Insurance

VT — Variable Trust

Making sense of the investment summary table

We've made it easy to compare investment options by these popular measurements of style, ratings and risk. Of course, you should read the underlying fund prospectuses for more information before you invest.



Investment Summary													
A	B		E						F		G		
	Style		Morningstar Rating						MPT Statistics		Expense Ratio*		
	Equity	Fixed Income	C	D	Overall Rating	3-Year	5-Year	10-Year	Beta	Std Dev	Gross	Net	Expiration Date
Allocation: Aggressive Allocation													
Franklin VIPT Founding Funds Allocation VIP Fund - Class 2	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>	+Avg	Avg	★★	★★	★★	—	1.50	10.13	1.02	1.01	* 04/30/16
NVIT Cardinal SM Aggressive Fund - Class II	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>	High	+Avg	★★★	★★★★	★★★	—	1.52	10.22	1.34	1.14	* 04/30/16
NVIT Cardinal SM Moderately Aggressive Fund - Class II	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>	Avg	Avg	★★★	★★★	★★★	—	1.34	8.93	1.24	1.08	* 04/30/16
NVIT Investor Destinations Aggressive Fund - Class II	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>	High	+Avg	★★★	★★★★	★★★★	★★	1.52	10.08	0.83	0.83	
NVIT Investor Destinations Moderately Aggressive Fund - Class II	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>	Avg	Avg	★★★	★★★	★★★★	★★★	1.33	8.73	0.83	0.83	
Total subaccounts					out of 2,023	out of 2,023	out of 1,559	out of 369					
Allocation: Conservative Allocation													
Franklin Income VIP Fund - Class 2	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>	+Avg	+Avg	★★★	★★	★★★	★★★★	1.17	7.99	0.72	0.72	
NVIT Cardinal SM Balanced Fund - Class II	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>	+Avg	+Avg	★★★★	★★★★	★★★★	—	0.89	5.84	1.13	0.97	* 04/30/16
NVIT Cardinal SM Conservative Fund - Class II	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>	Low	Low	★	★★	★	—	0.43	2.98	1.03	0.87	* 04/30/16
NVIT Cardinal SM Managed Growth & Income Fund - Class II	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>	—	—	—	—	—	—	—	—	1.25	1.01	* 04/30/16
NVIT Cardinal SM Moderately Conservative Fund - Class II	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>	Avg	Avg	★★★	★★★★	★★★	—	0.73	4.83	1.09	0.93	* 04/30/16
NVIT Investor Destinations Balanced Fund - Class II	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>	Avg	+Avg	★★★★	★★★★★	★★★★	—	0.84	5.50	0.82	0.82	
NVIT Investor Destinations Conservative Fund - Class II	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>	Low	-Avg	★★★	★★	★★	★★★	0.38	2.65	0.79	0.79	
NVIT Investor Destinations Managed Growth & Income Fund - Class II	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>	—	—	—	—	—	—	—	—	0.87	0.78	* 04/30/16
NVIT Investor Destinations Moderately Conservative Fund - Class II	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>	-Avg	Avg	★★★★	★★★★	★★★★	★★★★	0.68	4.48	0.81	0.81	
Total subaccounts					out of 3,672	out of 3,672	out of 2,669	out of 878					
Allocation: Moderate Allocation													
American Funds NVIT Asset Allocation Fund - Class II	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>	+Avg	+Avg	★★★★	★★★★	★★★★	★★★	1.18	7.97	1.09	0.94	* 05/01/16
Loring Ward NVIT Moderate Fund - Class II	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>	—	—	—	—	—	—	—	—	1.96	1.03	* 04/30/16
NVIT Cardinal SM Capital Appreciation Fund - Class II	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>	High	Avg	★★★	★★★	★★★	—	1.20	7.92	1.19	1.03	* 04/30/16
NVIT Cardinal SM Managed Growth Fund - Class II	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>	—	—	—	—	—	—	—	—	1.26	1.01	* 04/30/16
NVIT Cardinal SM Moderate Fund - Class II	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>	Avg	-Avg	★★	★★★	★★	—	1.04	6.85	1.15	0.99	* 04/30/16
NVIT Investor Destinations Capital Appreciation Fund - Class II	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>	+Avg	Avg	★★★	★★★	★★★	—	1.16	7.63	0.82	0.82	
NVIT Investor Destinations Managed Growth Fund - Class II	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>	—	—	—	—	—	—	—	—	0.84	0.79	* 04/30/16
NVIT Investor Destinations Moderate Fund - Class II	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>	-Avg	Avg	★★★	★★★	★★★	★★★	1.01	6.62	0.82	0.82	
NVIT Managed American Funds Asset Allocation Fund - Class II	<div><div></div><div></div><div></div><div></div><div></div></div>	<div><div></div><div></div><div></div><div></div><div></div></div>	—	—	—	—	—	—	—	—	1.03	1.02	* 04/30/16

* If applicable, the difference between gross and net operating expenses reflects contractual waivers. Please see the Fund's most recent prospectus for more details.

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A Category

The category Morningstar assigns to each investment option based on the past three years of stock and bond holdings

B Style

Refer to the “How to use the Morningstar Style Box” on the following pages

C Morningstar Rating: Risk

Indicates downside volatility relative to other investments in its category, measured for up to three time periods (three-, five- and 10-years) then weighted and averaged to produce the overall risk rating; the 10% of investments with the least risk in each category is described as Low; the next 22.5% as below average (-Avg); the middle 35% as average (Avg); the next 22.5% as above average (+Avg); the top 10% as High; funds with less than three years of performance history are not rated

D Morningstar Rating: Return

Compares excess return over the risk-free rate (return of 90-day U.S. Treasury bills) for up to three time periods (three-, five- and 10-years) excluding sales charges and loads, in comparison to similar funds; using T-bill return as a benchmark, the bottom 10% of investments in each category receive a Low rating, the next 22.5% below average (-Avg), the middle 35% average (Avg), the next 22.5% above average (+Avg), and the top 10% High; funds with less than three years of performance history are not rated

E Morningstar “Star” Rating

Refer to the “How to use Morningstar “Star” Ratings” on the following pages; funds with less than three years of performance history are not rated

F MPT Statistics

Refers to common risk measurement as defined by modern portfolio theory (MPT)

Beta — A measure of an investment’s sensitivity to market movement; a beta greater than 1 indicates greater volatility than the market; a beta less than 1 indicates lower volatility

Standard Deviation — Statistical measurement of the volatility of returns; a higher number indicates greater swings in returns, while a smaller number indicates lesser swings in returns

G Expense Ratio

Percentage of assets used each year to pay operating and management expenses of the subaccount; includes administrative and marketing related (e.g., 12b-1) fees but not sales charges or product related fees; this report uses the Gross Prospectus Expense Ratio which does not include any waivers and/or reimbursements; if these waivers/reimbursements were included, the expense ratio may be lower; the Net Expense Ratio includes the waivers and reimbursements; please refer to the individual fund fact sheets at nationwide.com for full net and gross expense details

How to use the Morningstar® Style Box™

The Morningstar Style Box is a visual tool that can help you see beyond confusing fund names and descriptions and get a better understanding of each investment’s style and risk factors.

What the Style Box does

It paints a picture of what’s in the investment’s portfolio. For stock funds, it shows if the manager invests more in large companies or small companies and if those stocks are generally cheap or expensive.

For bond funds, the Style Box shows if the underlying securities are long-term, short-term or somewhere in between. It also shows the quality of the underlying securities in the portfolio.

Morningstar uses the Style Box to categorize investments by their similarities, then to rate each investment on its ability to balance risk and reward relative to its peer group. Risk is measured across the nine classifications, increasing from left to right and from top to bottom.

Putting the Style Box to work

As you consider investments, the Style Box can help you easily identify different styles and objectives of funds so you can build a diversified portfolio.

Diversification can help you lower the overall risk of your portfolio by combining different investments. You don’t want to invest your entire portfolio in one place. Spreading out your investments across different types, styles and asset classes can reduce wide swings in performance and promote greater consistency of returns.

Morningstar® Style Box™

Equity

Risk	Investment Style			Median Market cap.
	Value	Blend	Growth	
Low	Large-cap Value	Large-cap Blend	Large-cap Growth	Large
Moderate	Mid-cap Value	Mid-cap Blend	Mid-cap Growth	Mid
High	Small-cap Value	Small-cap Blend	Small-cap Growth	Small

Inside the stock fund Style Box, nine classifications exist, ranging from large-cap value in the upper left (more conservative) to small-cap growth in the lower right (more aggressive).

Bond

Risk	Duration			Quality
	Short	Intermediate	Long	
Low	Short-term High Quality	Inter-term High Quality	Long-term High Quality	High
Moderate	Short-term Medium Quality	Inter-term Medium Quality	Long-term Medium Quality	Medium
High	Short-term Low Quality	Inter-term Low Quality	Long-term Low Quality	Low

Inside the bond fund Style Box, nine classifications exist, ranging from short-term high quality in the upper left (more conservative) to long-term low quality in the lower right (more aggressive).

How to use the Morningstar “Star” Ratings

Morningstar assigns a “Star” Rating to any investment option with at least three years of performance history. It’s a good place to begin your evaluation of investment options, but there are other considerations as well.

What it is — and isn’t

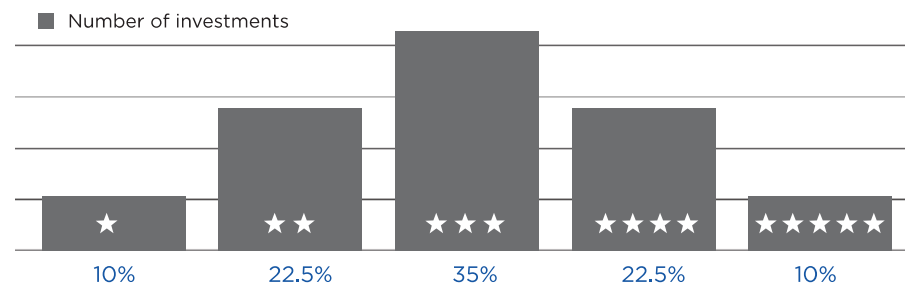
The Star Rating indicates how well an investment has performed in the past relative to similar funds in its category. Funds with five-star ratings are leading performers; funds with one-star ratings are the poorest performers.

Morningstar developed the Star Rating as a quantitative statistic — you shouldn’t use the Star Rating as an endorsement of any particular fund. Keep in mind the Star Rating is based solely on past performance and shouldn’t be used as an indicator of future results.

When the stars line up

Also remember when comparing investments that the Star Rating is only applicable to investments within the same category. Not all five-star rated investments are equal or even interchangeable. For example, a five-star fund in a specialized or narrowly focused category may have better risk-adjusted returns within its peer group, but it’s likely to be riskier than a five-star investment that’s more broadly diversified.

Rather than picking investments according to their ratings, you should first work with your investment professional to develop an overall portfolio strategy. Then, review the investment options available for each portion of your portfolio. The Star Ratings can be used to identify potential choices, but you should never select an investment based only on how many stars it has received.



How the stars are assigned

Morningstar Ratings are based solely on a proprietary mathematical formula based on measures of risk and performance that it recalculates each month. The ratings formula measures the amount of variation in a fund’s or ETF’s monthly performance (excluding the effects of sales charges and loads) emphasizing downward variations and rewarding consistency. Ratings are subject to change every month.

The top 10% of funds and ETFs in the category receive 5 stars; the next 22.5%, 4 stars; the next 35%, 3 stars; the next 22.5%, 2 stars; and the bottom 10%, 1 star.

Ratings are computed for up to 3 time periods — three, five and 10 years — then combined to produce an overall rating. Investments with less than three years of past performance are not rated.

Ratings are based on specific class performance of each fund. Current fund performance may be higher or lower, which may change a fund’s star rating. Despite high ratings, funds may have experienced negative performance during the period. Performance may reflect a waiver of part of a fund’s fees for certain periods since inception, without which returns would have been lower. A class share ratings no longer reflect sales charges. As of November 1, 2016, Morningstar no longer provides ratings for load-adjusted share classes.

Nationwide DestinationSM EV



Investment Summary as of 03/31/21

	Style		Morningstar Rating TM						MPT Statistics		Expense Ratio*		
	Equity	Fixed Income	Risk	Return	Overall Rating	3-Year	5-Year	10-Year	Beta	Std Dev	Gross	Net	Expiration Date
Allocation: Allocation—15% to 30% Equity													
NVIT Blueprint SM Conservative Fund - Class I ^{8,14}			Avg	-Avg	★★	★★	★★	★★	0.45	5.35	1.13	0.87	* 04/30/21
NVIT Investor Destinations Conservative Fund - Class II ^{8,14}			-Avg	-Avg	★★	★	★	★★	0.36	4.23	0.82	0.82	
Total subaccounts					out of 860	out of 860	out of 778	out of 407					
Allocation: Allocation—30% to 50% Equity													
Franklin VIPT Income VIP Fund - Class 2 ^{4,14}		—	+Avg	-Avg	★★	★★	★★★	★★	1.00	12.03	0.72	0.71	* 04/30/21
NVIT Blueprint SM Balanced Fund - Class II ^{8,14}			+Avg	Avg	★★★	★★★	★★★	★★★	0.89	10.12	1.22	0.96	* 04/30/21
NVIT Blueprint SM Managed Growth & Income Fund - Class II ^{8,11,13,14}			Avg	-Avg	★★	★	★★	—	0.65	7.88	1.25	1.03	* 04/30/21
NVIT Blueprint SM Moderately Conservative Fund - Class II ^{8,14}			Avg	-Avg	★★	★★★	★★	★★	0.74	8.42	1.19	0.93	* 04/30/21
NVIT Investor Destinations Balanced Fund - Class II ^{8,14}			Avg	Avg	★★★	★★★	★★★	★★★	0.81	9.20	0.83	0.83	
NVIT Investor Destinations Managed Growth & Income Fund - Class II ^{8,13,14}			-Avg	Low	★	★	★	—	0.57	7.13	0.86	0.81	* 04/30/21
NVIT Investor Destinations Moderately Conservative Fund - Class II ^{8,14}			-Avg	-Avg	★★	★★	★★	★★	0.66	7.51	0.82	0.82	
Total subaccounts					out of 4,293	out of 4,293	out of 3,701	out of 1,865					
Allocation: Allocation—50% to 70% Equity													
American Funds NVIT Asset Allocation Fund - Class II ^{2,3,14}			+Avg	+Avg	★★★★	★★★	★★★★	★★★★	1.06	12.11	1.10	0.95	* 05/01/21
Franklin VIPT Allocation VIP Fund - Class 2 ^{8,14}		—	High	-Avg	★★	★★	★★	★★	1.08	12.64	0.87	0.82	* 04/30/21
NVIT Blueprint SM Capital Appreciation Fund - Class II ^{8,14}			+Avg	Avg	★★	★★	★★★	★★	1.19	13.58	1.26	1.00	* 04/30/21
NVIT Blueprint SM Managed Growth Fund - Class II ^{8,11,13,14}			-Avg	-Avg	★★	★★	★★	—	0.84	10.14	1.27	1.03	* 04/30/21
NVIT Blueprint SM Moderate Fund - Class II ^{8,14}			Avg	-Avg	★★	★★	★★	★★	1.04	11.83	1.24	0.98	* 04/30/21
NVIT Investor Destinations Capital Appreciation Fund - Class II ^{8,14}			+Avg	Avg	★★★	★★★	★★★	★★	1.13	12.79	0.84	0.84	
NVIT Investor Destinations Managed Growth Fund - Class II ^{8,11,13,14}			-Avg	-Avg	★★	★	★★	—	0.77	9.42	0.85	0.82	* 04/30/21
NVIT Investor Destinations Moderate Fund - Class II ^{8,14}			-Avg	-Avg	★★	★★	★★	★★	0.96	10.93	0.83	0.83	
Total subaccounts					out of 9,884	out of 9,884	out of 8,033	out of 4,320					
Allocation: Allocation—70% to 85% Equity													
NVIT Blueprint SM Moderately Aggressive Fund - Class II ^{8,14}			Avg	-Avg	★★	★★	★★	★★	1.34	15.36	1.31	1.05	* 04/30/21
NVIT Investor Destinations Moderately Aggressive Fund - Class II ^{8,14}			Avg	Avg	★★★	★★★	★★	★★★	1.29	14.64	0.85	0.85	
Total subaccounts					out of 2,081	out of 2,081	out of 1,695	out of 916					
Allocation: Allocation—85%+ Equity													
NVIT Blueprint SM Aggressive Fund - Class II ^{8,14}			-Avg	Avg	★★★	★★★	★★★	★★★	1.49	17.10	1.38	1.11	* 04/30/21
NVIT Investor Destinations Aggressive Fund - Class II ^{8,14}			Low	Avg	★★★	★★★	★★★	★★★	1.46	16.60	0.88	0.88	
Total subaccounts					out of 1,301	out of 1,301	out of 1,165	out of 792					

* If applicable, the difference between gross and net operating expenses reflects contractual waivers. Please see the Fund's most recent prospectus for more details.

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Nationwide DestinationSM EV



Investment Summary as of 03/31/21

	Style		Morningstar Rating TM						MPT Statistics		Expense Ratio*		
	Equity	Fixed Income	Risk	Return	Overall Rating	3-Year	5-Year	10-Year	Beta	Std Dev	Gross	Net	Expiration Date
Allocation: Tactical Allocation PIMCO VIT All Asset Portfolio - Advisor Class ^{2,8,14} Total subaccounts		—	Avg	-Avg	★★ out of 1,330	★★ out of 1,330	★★ out of 1,278	★ out of 409	0.93	11.40	1.81	1.67	* 05/01/21
Allocation: Target-Date 2000-2010 Fidelity® VIP Freedom Fund 2010 Portfolio SM - Service Class 2 ^{8,12,14} Total subaccounts			-Avg	-Avg	★★ out of 167	★ out of 167	★★ out of 167	★★ out of 152	0.62	7.18	0.70	0.70	
Allocation: Target-Date 2020 Fidelity® VIP Freedom Fund 2020 Portfolio SM - Service Class 2 ^{8,12,14} Total subaccounts			-Avg	-Avg	★★ out of 210	★★ out of 210	★★ out of 197	★★ out of 173	0.88	10.04	0.77	0.77	
Allocation: Target-Date 2030 Fidelity® VIP Freedom Fund 2030 Portfolio SM - Service Class 2 ^{8,12,14} Total subaccounts			-Avg	-Avg	★★★ out of 169	★★★ out of 169	★★★ out of 156	★★ out of 136	1.12	12.84	0.84	0.84	
Allocation: World Allocation BlackRock Global Allocation VI Fund - Class III ^{2,14} Total subaccounts			Avg	Avg	★★★ out of 3,153	★★★★ out of 3,153	★★★ out of 2,873	★★ out of 926	1.05	12.06	1.14	0.99	* 04/30/21
Alternative: Multialternative Goldman Sachs VIT Multi-Strategy Alternatives Portfolio - Service Shares ^{2,5,14,16} Total subaccounts			Avg	-Avg	★ out of 441	★ out of 441	★ out of 362	— —	0.52	6.35	2.63	1.27	* 04/29/21
International Equity: Diversified Emerging Mkts Fidelity® VIP Emerging Markets Portfolio - Service Class 2 ² NVIT Emerging Markets Fund - Class II ^{2,5} Total subaccounts		—	-Avg	+Avg	★★★★★ out of 1,953	★★★★★ out of 1,953	★★★★★ out of 1,645	★★★★ out of 965	1.01	19.70	1.21	1.21	
		—	Avg	-Avg	★★ out of 1,953	★★ out of 1,953	★★ out of 1,645	★★ out of 965	1.06	20.32	1.41	1.36	* 04/30/21
International Equity: Foreign Large Blend MFS® VIT II Research International Portfolio - Service Class ² NVIT International Index Fund - Class VIII ² Total subaccounts		—	Low	+Avg	★★★★ out of 2,607	★★★★ out of 2,607	★★★★ out of 2,256	★★★ out of 1,432	0.90	16.27	1.24	1.21	* 04/30/21
		—	-Avg	-Avg	★★ out of 2,607	★★ out of 2,607	★★ out of 2,256	★★ out of 1,432	0.97	17.37	0.84	0.84	
International Equity: Foreign Large Growth Fidelity® VIP Overseas Portfolio - Service Class 2 ²		—	Avg	-Avg	★★★	★★★	★★★	★★	0.93	17.00	1.04	1.04	

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Nationwide DestinationSM EV



Investment Summary as of 03/31/21

	Style		Morningstar Rating TM						MPT Statistics		Expense Ratio*		
	Equity	Fixed Income	Risk	Return	Overall Rating	3-Year	5-Year	10-Year	Beta	Std Dev	Gross	Net	Expiration Date
International Equity: Foreign Large Growth													
MFS [®] VIT II International Growth Portfolio - Service Class ²		—	-Avg	+Avg	★★★★	★★★★	★★★★	★★★★	0.85	15.66	1.30	1.13 *	04/30/21
MFS [®] VIT II International Intrinsic Value Portfolio - Service Class ²		—	Low	+Avg	★★★★★	★★★★	★★★★	★★★★★	0.71	13.84	1.17	1.15 *	04/30/21
NVIT AllianzGI International Growth Fund - Class II ^{2,10}		—	+Avg	High	★★★★★	★★★★★	★★★★★	★★★★★	1.01	19.81	1.43	1.22 *	04/30/21
Total subaccounts					out of 3,070	out of 3,070	out of 2,679	out of 1,616					
International Equity: Foreign Large Value													
NVIT Columbia Overseas Value Fund - Class Z ²		—	Avg	Avg	★★★	★★★★	★★★	★★★	1.12	20.55	1.14	1.13 *	04/30/22
Putnam VT International Value Fund - Class IB ²		—	Avg	+Avg	★★★★	★★★★	★★★★	★★★★	1.11	20.39	1.17	1.17	
Total subaccounts					out of 1,734	out of 1,734	out of 1,621	out of 1,219					
International Equity: World Large Stock													
American Funds NVIT Global Growth Fund - Class II ²		—	-Avg	+Avg	★★★★	★★★★	★★★★	★★★★	0.93	17.59	1.37	1.22 *	05/01/21
Invesco Oppenheimer V.I. Global Fund - Series II ²		—	+Avg	Avg	★★★	★★★	★★★	★★★	1.12	20.95	1.05	1.02	
NVIT iShares Global Equity ETF Fund - Class II ^{2,8}		—	—	—	—	—	—	—	—	—	8.41	0.77 *	04/30/21
Total subaccounts					out of 3,516	out of 3,516	out of 3,146	out of 2,163					
Money Market: Money Market-Taxable													
NVIT Government Money Market Fund - Class I ^{1,6}	—	—	—	—	—	—	—	—	—	0.23	0.50	0.50	
Total subaccounts					out of 999	out of 999	out of 860	out of 512					
Sector Equity: Equity Energy													
Fidelity [®] VIP Energy Portfolio - Service Class Z ^{5,10,15}		—	Avg	Avg	★★★	★★★	★★★	★★★	2.05	42.03	0.92	0.92	
Total subaccounts					out of 300	out of 300	out of 274	out of 161					
Sector Equity: Health													
T. Rowe Price Health Sciences Portfolio - Class II ⁵		—	+Avg	+Avg	★★★★	★★★★	★★★★	★★★★	0.85	19.21	1.20	1.19 *	04/30/21
Total subaccounts					out of 883	out of 883	out of 846	out of 674					
Sector Equity: Natural Resources													
VanEck VIP Trust Global Hard Assets Fund - Class S ^{2,5,15}		—	+Avg	-Avg	★★	★★	★★	★★	1.55	31.29	1.40	1.40	
Total subaccounts					out of 786	out of 786	out of 696	out of 376					
Sector Equity: Real Estate													
NVIT Real Estate Fund - Class II ^{5,7}		—	-Avg	Avg	★★★	★★★	★★★★	★★★	0.75	16.92	1.18	1.17 *	04/30/21
Virtus VIT Duff & Phelps Real Estate Securities Series - Class A ^{5,7}		—	Avg	+Avg	★★★★	★★★	★★★	★★★★	0.82	17.74	1.20	1.10 *	04/30/22
Total subaccounts					out of 991	out of 991	out of 866	out of 633					

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Nationwide DestinationSM EV



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	Equity	Fixed Income	Risk	Return	Overall Rating	3-Year	5-Year	10-Year	Beta	Std Dev	Gross	Net	Expiration Date
Sector Equity: Technology													
Janus Henderson VIT Global Technology and Innovation Portfolio - Service Shares ^{2,5}		—	-Avg	+Avg	★★★★ out of 895	★★★★ out of 895	★★★★ out of 831	★★★★ out of 605	1.03	20.16	0.99	0.99	
Total subaccounts													
Taxable Bond: High Yield Bond													
Columbia VP High Yield Bond Fund - Class 2 ^{4,9}	—		Avg	-Avg	★★★	★★★	★★	★★★	0.61	9.21	1.02	0.92	* 04/30/21
Federated NVIT High Income Bond Fund - Class I ^{4,9}			Avg	Avg	★★★ out of 2,440	★★★ out of 2,440	★★ out of 2,154	★★★ out of 1,357	0.46	9.11	0.96	0.91	* 04/30/21
Total subaccounts													
Taxable Bond: Inflation-Protected Bond													
American Century VP Inflation Protection Fund - Class II ^{6,9}	—		Avg	Low	★ out of 1,010	★★ out of 1,010	★ out of 930	★ out of 635	0.96	5.01	0.72	0.72	
Total subaccounts													
Taxable Bond: Intermediate Core Bond													
American Funds NVIT Bond Fund - Class II ⁹	—		Avg	-Avg	★★	★★★	★★	★★	1.00	3.69	1.19	1.04	* 05/01/21
Fidelity® VIP Investment Grade Bond Portfolio - Service Class 2 ⁹			+Avg	Avg	★★★	★★★	★★★	★★★	1.03	4.08	0.65	0.65	
NVIT Core Bond Fund - Class II ⁹	—		+Avg	-Avg	★★	★	★★	★★	1.04	4.09	0.84	0.84	
NVIT iShares Fixed Income ETF Fund - Class II ^{8,9}	—		—	—	— out of 2,776	— out of 2,776	— out of 2,283	— out of 1,412	—	—	6.31	0.76	* 04/30/21
Total subaccounts													
Taxable Bond: Intermediate Core-Plus Bond													
DoubleLine NVIT Total Return Tactical Fund - Class II ⁹	—		-Avg	Low	★	★	—	—	0.74	3.76	1.24	1.00	* 04/30/21
NVIT Core Plus Bond Fund - Class II ⁹	—		+Avg	-Avg	★★	★★	★★	★★	1.07	4.92	0.89	0.89	
PIMCO VIT Total Return Portfolio - Advisor Class ⁹	—	—	-Avg	Low	★ out of 2,618	★ out of 2,618	★★ out of 2,404	★ out of 1,391	0.96	3.64	0.96	0.96	
Total subaccounts													
Taxable Bond: Intermediate Government													
NVIT Government Bond Fund - Class I ^{6,9}	—		+Avg	Low	★ out of 938	★ out of 938	★ out of 833	★ out of 424	0.82	3.21	0.71	0.70	* 04/30/21
Total subaccounts													
Taxable Bond: Multisector Bond													
Amundi NVIT Multi Sector Bond Fund - Class I ^{2,4,9}			+Avg	Avg	★★★ out of 1,471	★★ out of 1,471	★★ out of 1,204	★★★ out of 622	0.39	10.88	0.83	0.83	
Total subaccounts													
Taxable Bond: Short-Term Bond													
NVIT Short Term Bond Fund - Class II ⁹	—		Avg	-Avg	★★	★★	★★	★★	0.28	1.80	0.79	0.79	
PIMCO VIT Low Duration Portfolio - Advisor Class ⁹	—	—	-Avg	-Avg	★★ out of 1,395	★ out of 1,395	★ out of 1,283	★★ out of 694	0.25	1.42	1.14	1.14	
Total subaccounts													

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Nationwide DestinationSM EV



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	Style		Morningstar Rating TM						MPT Statistics		Expense Ratio*		
	Equity	Fixed Income	Risk	Return	Overall Rating	3-Year	5-Year	10-Year	Beta	Std Dev	Gross	Net	Expiration Date
Taxable Bond: World Bond													
PIMCO VIT International Bond Portfolio (Unhedged) - Advisor Class ^{2,9}		—	High	-Avg	★ out of 714	★ out of 714	★★ out of 608	★ out of 395	1.03	8.23	1.18	1.18	
Total subaccounts													
U.S. Equity: Large Blend													
American Funds NVIT Growth-Income Fund - Class II			-Avg	-Avg	★★	★★	★★	★★	0.93	17.28	1.09	0.94	* 05/01/21
Invesco Oppenheimer V.I. Main Street Fund - Series II		—	Avg	-Avg	★★	★★★	★★	★★	1.00	18.56	1.07	1.05	* 05/31/21
Neuberger Berman NVIT Multi Cap Opportunities Fund - Class II ³		—	High	-Avg	★	★	★★	★	1.08	20.23	0.94	0.94	
NVIT AQR Large Cap Defensive Style Fund - Class II		—	Low	-Avg	★★	★★	★★	★★	0.84	15.97	1.04	1.04	
NVIT Mellon Dynamic U.S. Core Fund - Class II		—	+Avg	+Avg	★★★★	★★★★	★★★★	★★★★	1.01	18.82	0.93	0.86	* 04/30/21
NVIT Newton Sustainable U.S. Equity Fund - Class II		—	+Avg	Low	★	★	★	★	1.00	18.59	1.09	0.87	* 04/30/21
NVIT S&P 500 Index Fund - Class II		—	Avg	Avg	★★★	★★★	★★★	★★★	1.00	18.36	0.56	0.49	* 04/30/21
Total subaccounts					out of 8,228	out of 8,228	out of 7,347	out of 5,040					
U.S. Equity: Large Growth													
American Funds NVIT Growth Fund - Class II		—	Avg	+Avg	★★★★	★★★★	★★★★	★★★	1.03	19.86	1.16	1.01	* 05/01/21
Fidelity [®] VIP Contrafund SM Portfolio - Service Class 2		—	Low	Low	★	★★	★	★	0.94	18.02	0.86	0.86	
Fidelity [®] VIP Growth Portfolio - Service Class 2		—	Avg	+Avg	★★★★	★★★★	★★★★	★★★	0.99	18.99	0.88	0.88	
NVIT Jacobs Levy Large Cap Growth Fund - Class II	—	—	Avg	-Avg	★★	★★	★★	★★	1.02	19.34	1.15	1.06	* 04/30/21
Total subaccounts					out of 10,149	out of 10,149	out of 9,107	out of 6,282					
U.S. Equity: Large Value													
American Century VP Value Fund - Class II		—	+Avg	Avg	★★★	★★	★★	★★★	1.13	22.24	1.13	0.88	* 07/30/21
BlackRock NVIT Equity Dividend Fund - Class II		—	Avg	Avg	★★★★	★★★★	★★★★★	★★★	0.97	18.74	1.12	1.05	* 04/30/21
Fidelity [®] VIP Equity-Income Portfolio SM - Service Class 2		—	-Avg	Avg	★★★★	★★★★	★★★★	★★★	0.92	17.49	0.78	0.78	
MFS [®] VIT Value Series - Service Class		—	-Avg	Avg	★★★	★★★	★★★	★★★	0.97	18.55	0.98	0.96	* 04/30/21
NVIT Mellon Dynamic U.S. Equity Income - Class Z ²		—	+Avg	-Avg	★★	★★	★★	★★	1.10	21.62	1.02	1.02	
Putnam VT Equity Income Fund - Class IB		—	Avg	+Avg	★★★★	★★★★	★★★★	★★★★	1.05	19.99	0.82	0.82	
Total subaccounts					out of 7,457	out of 7,457	out of 6,571	out of 4,326					
U.S. Equity: Mid-Cap Blend													
NVIT Mid Cap Index Fund - Class I ³		—	Avg	+Avg	★★★★	★★★	★★★	★★★★	1.22	23.70	0.40	0.40	
Total subaccounts					out of 2,411	out of 2,411	out of 2,124	out of 1,441					















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	Equity	Fixed Income	Risk	Return	Overall Rating	3-Year	5-Year	10-Year	Beta	Std Dev	Gross	Net	Expiration Date
U.S. Equity: Mid-Cap Growth													
Ivy VIP Mid Cap Growth - Class II ³		—	+Avg	+Avg	★★★★	★★★★	★★★★	★★★	1.15	22.92	1.15	1.10	* 04/30/21
NVIT Wells Fargo Discovery Fund - Class II ³		—	+Avg	+Avg	★★★	★★★	★★★★	★★★	1.15	24.34	1.13	1.07	* 04/30/21
Total subaccounts					out of 3,219	out of 3,219	out of 3,019	out of 2,211					
U.S. Equity: Mid-Cap Value													
American Century VP Mid Cap Value Fund - Class II ³		—	Low	Avg	★★★★	★★★	★★★	★★★★	1.08	20.90	1.16	1.00	* 07/30/21
MFS® VIT III Mid Cap Value Portfolio - Service Class ³		—	-Avg	+Avg	★★★★	★★★★	★★★	★★★★	1.16	22.57	1.06	1.06	
NVIT Multi-Manager Mid Cap Value Fund - Class II ³		—	Avg	-Avg	★★★	★★	★★	★★★	1.23	24.04	1.09	1.04	* 04/30/21
Total subaccounts					out of 2,749	out of 2,749	out of 2,586	out of 1,865					
U.S. Equity: Small Blend													
Invesco Oppenheimer V.I. Main Street Small Cap Fund - Series II ³		—	-Avg	Avg	★★★★	★★★	★★★	★★★★	1.30	25.66	1.11	1.05	
NVIT Multi-Manager Small Company Fund - Class II ³		—	-Avg	+Avg	★★★★	★★★★	★★★★★	★★★	1.26	25.27	1.35	1.33	* 04/30/21
NVIT Small Cap Index Fund - Class II ³		—	Avg	Avg	★★★	★★★	★★★	★★	1.29	25.73	0.68	0.61	* 04/30/21
Total subaccounts					out of 2,478	out of 2,478	out of 2,259	out of 1,605					
U.S. Equity: Small Growth													
MFS® VIT New Discovery Series - Service Class ³		—	Avg	Avg	★★★	★★★★	★★★	★★	1.19	24.16	1.20	1.19	* 04/30/21
NVIT Multi-Manager Small Cap Growth Fund - Class II ³		—	-Avg	Avg	★★★	★★★	★★★	★★★	1.17	23.98	1.39	1.34	* 04/30/21
Wells Fargo VT Small Cap Growth Fund - Class 2 ³		—	+Avg	Avg	★★★	★★★	★★★	★★	1.29	26.89	1.19	1.19	
Total subaccounts					out of 2,922	out of 2,922	out of 2,712	out of 1,986					
U.S. Equity: Small Value													
AB VPS Small/Mid Cap Value Portfolio - Class B ³		—	Avg	-Avg	★★★	★★★	★★	★★★	1.32	26.87	1.08	1.07	* 05/01/21
Delaware VIPT Small Cap Value - Service Class ³		—	Avg	-Avg	★★	★★	★★★	★★	1.37	27.80	1.07	1.07	
NVIT Multi-Manager Small Cap Value Fund - Class II ³		—	Avg	-Avg	★★	★★	★★	★★	1.36	27.42	1.38	1.31	* 04/30/21
Total subaccounts					out of 2,198	out of 2,198	out of 2,054	out of 1,463					

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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.
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. 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.
12. **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.
13. **Managed volatility funds:** Funds that are designed to offer traditional long-term investments blended with a strategy that seeks to mitigate risk and manage portfolio volatility. These funds may not be successful in reducing volatility, and it is possible that the funds' volatility management strategies could result in losses greater than if the funds did not use such strategies.
14. **Asset allocation funds:** These funds may invest across multiple asset classes including, but not limited to, domestic and foreign stocks, bonds, and cash. The use of diversification and asset allocation as a part of an overall investment strategy does not assure a profit or protect against loss in declining market.
15. **Commodities/Natural resources:** Specific uncertainties associated with commodities and natural resources investing include changes in supply-and-demand relationships due to environmental, economic and political factors, which may cause increased volatility and decreased liquidity.
16. 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.



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