



Variable Annuity

Fund Statistics

Variable Annuity Quarterly Fund Statistics

# Explore your options

Nationwide Destination<sup>SM</sup> Architect 2.0  
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](http://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.

Nationwide Destination and Nationwide Lifetime Income Track are service marks of Nationwide Mutual Insurance Company.

Nationwide, Nationwide is on your side and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company.  
© 2021 Nationwide

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

Nationwide Destination<sup>SM</sup> Architect 2.0

VACC-0101AO; Interstate Compact: ICC12-VACC-0101AOCV

## 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			+Avg	Avg	★★	★★	★★	—	1.50	10.13	1.02	1.01	* 04/30/16
NVIT Cardinal <sup>SM</sup> Aggressive Fund - Class II			High	+Avg	★★★	★★★★	★★★	—	1.52	10.22	1.34	1.14	* 04/30/16
NVIT Cardinal <sup>SM</sup> Moderately Aggressive Fund - Class II			Avg	Avg	★★★	★★★	★★★	—	1.34	8.93	1.24	1.08	* 04/30/16
NVIT Investor Destinations Aggressive Fund - Class II			High	+Avg	★★★	★★★★	★★★★	★★	1.52	10.08	0.83	0.83	
NVIT Investor Destinations Moderately Aggressive Fund - Class II			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			+Avg	+Avg	★★★	★★	★★★	★★★★	1.17	7.99	0.72	0.72	
NVIT Cardinal <sup>SM</sup> Balanced Fund - Class II			+Avg	+Avg	★★★★	★★★★	★★★★	—	0.89	5.84	1.13	0.97	* 04/30/16
NVIT Cardinal <sup>SM</sup> Conservative Fund - Class II			Low	Low	★	★★	★	—	0.43	2.98	1.03	0.87	* 04/30/16
NVIT Cardinal <sup>SM</sup> Managed Growth & Income Fund - Class II			—	—	—	—	—	—	—	—	1.25	1.01	* 04/30/16
NVIT Cardinal <sup>SM</sup> Moderately Conservative Fund - Class II			Avg	Avg	★★★	★★★★	★★★	—	0.73	4.83	1.09	0.93	* 04/30/16
NVIT Investor Destinations Balanced Fund - Class II			Avg	+Avg	★★★★	★★★★	★★★★	—	0.84	5.50	0.82	0.82	
NVIT Investor Destinations Conservative Fund - Class II			Low	-Avg	★★★	★★	★★	★★★	0.38	2.65	0.79	0.79	
NVIT Investor Destinations Managed Growth & Income Fund - Class II			—	—	—	—	—	—	—	—	0.87	0.78	* 04/30/16
NVIT Investor Destinations Moderately Conservative Fund - Class II			-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			+Avg	+Avg	★★★★	★★★★	★★★★	★★★	1.18	7.97	1.09	0.94	* 05/01/16
Loring Ward NVIT Moderate Fund - Class II			—	—	—	—	—	—	—	—	1.96	1.03	* 04/30/16
NVIT Cardinal <sup>SM</sup> Capital Appreciation Fund - Class II			High	Avg	★★★	★★★	★★★	—	1.20	7.92	1.19	1.03	* 04/30/16
NVIT Cardinal <sup>SM</sup> Managed Growth Fund - Class II			—	—	—	—	—	—	—	—	1.26	1.01	* 04/30/16
NVIT Cardinal <sup>SM</sup> Moderate Fund - Class II			Avg	-Avg	★★	★★★	★★	—	1.04	6.85	1.15	0.99	* 04/30/16
NVIT Investor Destinations Capital Appreciation Fund - Class II			+Avg	Avg	★★★	★★★	★★★	—	1.16	7.63	0.82	0.82	
NVIT Investor Destinations Managed Growth Fund - Class II			—	—	—	—	—	—	—	—	0.84	0.79	* 04/30/16
NVIT Investor Destinations Moderate Fund - Class II			-Avg	Avg	★★★	★★★	★★★	★★★	1.01	6.62	0.82	0.82	
NVIT Managed American Funds Asset Allocation Fund - Class II			—	—	—	—	—	—	—	—	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.

This material is authorized for client use only when preceded or accompanied by a Disclosure Statement, a prospectus and/or informational brochures containing more complete information. These can be obtained from your investment professional and should be read carefully before sending money.

## PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS

©2016 Morningstar, Inc. All rights reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of information.



## **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](http://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

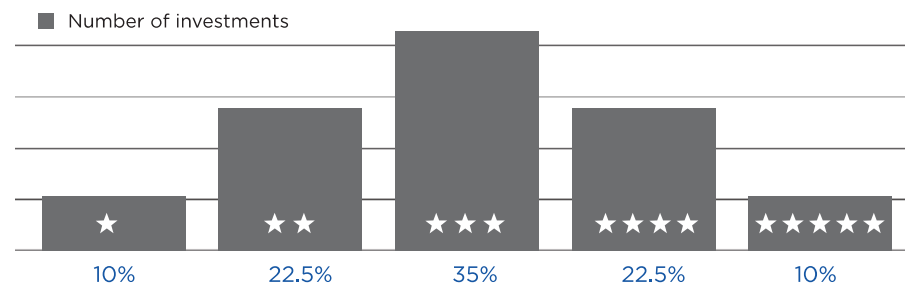
The Star Rating indicates how well an investment has performed in the past relative to similar funds in its category. Funds with five-star ratings are leading performers; funds with one-star ratings are the poorest performers.

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 Destination<sup>SM</sup> Architect 2.0



## Investment Summary as of 03/31/21

	Style		Morningstar Rating <sup>TM</sup>						MPT Statistics		Expense Ratio*		
	Equity	Fixed Income	Risk	Return	Overall Rating	3-Year	5-Year	10-Year	Beta	Std Dev	Gross	Net	Expiration Date
<b>Allocation: Allocation—15% to 30% Equity</b>													
NVIT Blueprint <sup>SM</sup> Conservative Fund - Class I <sup>8,15</sup>			Avg	+Avg	★★★★	★★★★	★★★★	★★★★	0.45	5.36	1.13	0.87	* 04/30/21
NVIT Investor Destinations Conservative Fund - Class II <sup>8,15</sup>			-Avg	+Avg	★★★★	★★★	★★★★	★★★★	0.36	4.23	0.82	0.82	
Total subaccounts					out of 860	out of 860	out of 778	out of 407					
<b>Allocation: Allocation—30% to 50% Equity</b>													
Franklin VIPT Income VIP Fund - Class 2 <sup>4,15</sup>		—	High	High	★★★★	★★★	★★★★★	★★★★	1.00	12.04	0.72	0.71	* 04/30/21
NVIT Blueprint <sup>SM</sup> Balanced Fund - Class II <sup>8,15</sup>			+Avg	High	★★★★★	★★★★	★★★★★	★★★★★	0.89	10.13	1.22	0.96	* 04/30/21
NVIT Blueprint <sup>SM</sup> Managed Growth & Income Fund - Class II <sup>8,12,13,15</sup>			Avg	Avg	★★★	★★	★★★	—	0.65	7.89	1.25	1.03	* 04/30/21
NVIT Blueprint <sup>SM</sup> Moderately Conservative Fund - Class II <sup>8,15</sup>			Avg	+Avg	★★★★	★★★★	★★★★	★★★★	0.74	8.42	1.19	0.93	* 04/30/21
NVIT Investor Destinations Balanced Fund - Class II <sup>8,15</sup>			Avg	High	★★★★★	★★★★	★★★★	★★★★★	0.81	9.21	0.83	0.83	
NVIT Investor Destinations Managed Growth & Income Fund - Class II <sup>8,13,15</sup>			-Avg	Avg	★★★	★★	★★★	—	0.57	7.14	0.86	0.81	* 04/30/21
NVIT Investor Destinations Moderately Conservative Fund - Class II <sup>8,15</sup>			-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					
<b>Allocation: Allocation—50% to 70% Equity</b>													
American Funds NVIT Asset Allocation Fund - Class II <sup>2,3,15</sup>			+Avg	High	★★★★★	★★★★	★★★★	★★★★★	1.06	12.12	1.10	0.95	* 05/01/21
Fidelity <sup>®</sup> VIP Balanced Portfolio - Service Class 2 <sup>10,15</sup>			High	High	★★★★★	★★★★★	★★★★★	★★★★★	1.21	13.95	0.74	0.74	
Franklin VIPT Allocation VIP Fund - Class 2 <sup>8,15</sup>		—	High	Avg	★★★	★★★	★★★	★★★	1.08	12.65	0.87	0.82	* 04/30/21
Janus Henderson VIT Balanced Portfolio - Service Shares <sup>15</sup>			Avg	High	★★★★★	★★★★★	★★★★★	★★★★★	0.95	11.15	0.87	0.87	
NVIT Blueprint <sup>SM</sup> Capital Appreciation Fund - Class II <sup>8,15</sup>			+Avg	+Avg	★★★	★★★	★★★★	★★★	1.19	13.59	1.26	1.00	* 04/30/21
NVIT Blueprint <sup>SM</sup> Managed Growth Fund - Class II <sup>8,12,13,15</sup>			-Avg	Avg	★★★	★★★	★★★	—	0.84	10.16	1.27	1.03	* 04/30/21
NVIT Blueprint <sup>SM</sup> Moderate Fund - Class II <sup>8,15</sup>			Avg	Avg	★★★	★★★	★★★	★★★	1.04	11.84	1.24	0.98	* 04/30/21
NVIT Investor Destinations Capital Appreciation Fund - Class II <sup>8,15</sup>			+Avg	+Avg	★★★★	★★★	★★★★	★★★★	1.13	12.80	0.84	0.84	
NVIT Investor Destinations Managed Growth Fund - Class II <sup>8,12,13,15</sup>			-Avg	Avg	★★★	★★	★★★	—	0.77	9.43	0.85	0.82	* 04/30/21
NVIT Investor Destinations Moderate Fund - Class II <sup>8,15</sup>			-Avg	Avg	★★★	★★★	★★★	★★★	0.96	10.94	0.83	0.83	
NVIT Managed American Funds Asset Allocation Fund - Class II <sup>8,13,15</sup>			-Avg	+Avg	★★★★	★★★	★★★★	—	0.77	9.48	0.96	0.96	
Total subaccounts					out of 9,884	out of 9,884	out of 8,033	out of 4,320					
<b>Allocation: Allocation—70% to 85% Equity</b>													
NVIT Blueprint <sup>SM</sup> Moderately Aggressive Fund - Class II <sup>8,15</sup>			+Avg	+Avg	★★★★	★★★	★★★★	★★★★	1.34	15.37	1.31	1.05	* 04/30/21
NVIT Investor Destinations Moderately Aggressive Fund - Class II <sup>8,15</sup>			Avg	+Avg	★★★★	★★★★	★★★★	★★★★	1.29	14.66	0.85	0.85	
Total subaccounts					out of 2,081	out of 2,081	out of 1,695	out of 916					

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

This material is authorized for client use only when preceded or accompanied by a Disclosure Statement, a prospectus and/or informational brochures containing more complete information. These can be obtained from your investment professional and should be read carefully before sending money.

### PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS

©2021 Morningstar, Inc. All rights reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of information.



# Nationwide Destination<sup>SM</sup> Architect 2.0



Investment Summary as of 03/31/21

	Style		Morningstar Rating <sup>TM</sup>						MPT Statistics		Expense Ratio*		
	Equity	Fixed Income	Risk	Return	Overall Rating	3-Year	5-Year	10-Year	Beta	Std Dev	Gross	Net	Expiration Date
<b>Allocation: Allocation—85%+ Equity</b>													
NVIT Blueprint <sup>SM</sup> Aggressive Fund - Class II <sup>8,15</sup>	■	■	-Avg	+Avg	★★★★	★★★	★★★★	★★★★★	1.50	17.12	1.38	1.11	* 04/30/21
NVIT Investor Destinations Aggressive Fund - Class II <sup>8,15</sup>	■	■	-Avg	+Avg	★★★★★	★★★★	★★★★	★★★★★	1.46	16.61	0.88	0.88	
Total subaccounts					out of 1,301	out of 1,301	out of 1,165	out of 792					
<b>Allocation: Convertibles</b>													
MainStay VP MacKay Convertible Portfolio - Service 2 Class <sup>9</sup>	■	—	+Avg	+Avg	★★★★	★★★★	★★★★	★★★★	1.32	15.96	0.97	0.97	
Total subaccounts					out of 64	out of 64	out of 45	out of 28					
<b>Allocation: Tactical Allocation</b>													
PIMCO VIT All Asset Portfolio - Advisor Class <sup>2,8,15</sup>	■	—	+Avg	+Avg	★★★	★★★	★★★★	★★★	0.93	11.41	1.81	1.67	* 05/01/21
Total subaccounts					out of 1,330	out of 1,330	out of 1,278	out of 409					
<b>Allocation: World Allocation</b>													
American Funds Insurance Series <sup>®</sup> Capital Income Builder <sup>®</sup> - Class 4 <sup>2,15</sup>	■	■	Avg	-Avg	★★	★★★	★★	—	0.99	11.55	1.04	0.78	* 05/01/21
BlackRock Global Allocation VI Fund - Class III <sup>2,15</sup>	■	■	+Avg	High	★★★★★	★★★★★	★★★★★	★★★★★	1.05	12.07	1.14	0.99	* 04/30/21
BlackRock NVIT Managed Global Allocation Fund - Class II <sup>2,8,13,15</sup>	■	■	-Avg	Avg	★★★★	★★★★	★★★★	—	0.76	9.23	2.00	1.16	* 04/30/21
Invesco VI Balanced-Risk Allocation Fund - Series I Shares <sup>2,15,16,18</sup>	■	—	-Avg	+Avg	★★★★	★★★	★★★	★★★★	0.76	9.23	1.26	0.80	* 04/30/21
Total subaccounts					out of 3,153	out of 3,153	out of 2,873	out of 926					
<b>Alternative: Long-Short Equity</b>													
Guggenheim VF Long Short Equity <sup>3,11,18</sup>	■	—	+Avg	Avg	★★★	★★★★	★★★	★★★	0.61	13.53	1.72	1.72	
Total subaccounts					out of 264	out of 264	out of 250	out of 183					
<b>Alternative: Managed Futures</b>													
NVIT J.P. Morgan Mozaic <sup>SM</sup> Multi-Asset Fund - Class II <sup>11,14,16</sup>	—	—	—	—	—	—	—	—	—	—	9.70	0.93	* 04/30/21
Total subaccounts					—	—	—	—					
<b>Alternative: Market Neutral</b>													
The Merger Fund VL <sup>5,11,12,18</sup>	■	—	-Avg	High	★★★★★	★★★★★	★★★★★	★★★★★	0.16	3.51	2.46	1.94	* 04/30/21
Total subaccounts					out of 91	out of 91	out of 82	out of 43					
<b>Alternative: Multialternative</b>													
Goldman Sachs VIT Multi-Strategy Alternatives Portfolio - Service Shares <sup>2,5,15,18</sup>	■	■	Avg	Avg	★★★	★★	★★★★	—	0.52	6.36	2.63	1.27	* 04/29/21
Total subaccounts					out of 441	out of 441	out of 362	—					
<b>Commodities: Commodities Broad Basket</b>													
PIMCO VIT CommodityRealReturn <sup>®</sup> Strategy Portfolio - Advisor Class <sup>5,16</sup>	—	—	+Avg	High	★★★★★	★★★★★	★★★★★	★★★★★	0.85	17.46	2.37	2.26	*
Total subaccounts					out of 553	out of 553	out of 504	out of 270					

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

This material is authorized for client use only when preceded or accompanied by a Disclosure Statement, a prospectus and/or informational brochures containing more complete information. These can be obtained from your investment professional and should be read carefully before sending money.

## PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS

©2021 Morningstar, Inc. All rights reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of information.

# Nationwide Destination<sup>SM</sup> Architect 2.0



Investment Summary as of 03/31/21

	Style		Morningstar Rating™						MPT Statistics		Expense Ratio*		
	Equity	Fixed Income	Risk	Return	Overall Rating	3-Year	5-Year	10-Year	Beta	Std Dev	Gross	Net	Expiration Date
<b>International Equity: Diversified Emerging Mkts</b>													
Fidelity® VIP Emerging Markets Portfolio - Service Class 2²		—	Avg	High	★★★★★	★★★★★	★★★★★	★★★★★	1.01	19.73	1.21	1.21	
Lazard Retirement Emerging Markets Equity Portfolio - Service Shares²⁵		—	+Avg	-Avg	★★	★	★★	★★	1.12	21.58	1.43	1.43	
NVIT Emerging Markets Fund - Class I²⁵		—	Avg	Avg	★★★	★★★	★★★	★★★	1.06	20.37	1.16	1.11	* 04/30/21
Total subaccounts					out of 1,953	out of 1,953	out of 1,645	out of 965					
<b>International Equity: Foreign Large Blend</b>													
MFS® VIT II Research International Portfolio - Service Class²		—	-Avg	High	★★★★★	★★★★★	★★★★★	★★★★★	0.90	16.29	1.24	1.21	* 04/30/21
NVIT International Index Fund - Class II²		—	Avg	+Avg	★★★★	★★★	★★★	★★★★	0.97	17.44	0.64	0.64	
Total subaccounts					out of 2,607	out of 2,607	out of 2,256	out of 1,432					
<b>International Equity: Foreign Large Growth</b>													
American Funds Insurance Series® International Fund - Class 4²			+Avg	Avg	★★★	★★	★★★★	★★★	1.03	18.62	1.05	1.05	
Invesco Oppenheimer V.I. International Growth Fund - Series I²		—	Avg	+Avg	★★★★	★★★	★★★	★★★★	0.98	18.13	1.13	1.00	
MFS® VIT II International Growth Portfolio - Service Class²		—	-Avg	+Avg	★★★★	★★★★	★★★★★	★★★★	0.86	15.68	1.30	1.13	* 04/30/21
MFS® VIT II International Intrinsic Value Portfolio - Service Class²		—	Low	High	★★★★★	★★★★★	★★★★★	★★★★★	0.71	13.86	1.17	1.15	* 04/30/21
Total subaccounts					out of 3,070	out of 3,070	out of 2,679	out of 1,616					
<b>International Equity: Foreign Large Value</b>													
NVIT Columbia Overseas Value Fund - Class Z²		—	Avg	+Avg	★★★★	★★★★	★★★★★	★★★★	1.12	20.58	1.14	1.13	* 04/30/22
Putnam VT International Value Fund - Class IB²		—	Avg	High	★★★★★	★★★★★	★★★★★	★★★★★	1.11	20.42	1.17	1.17	
Total subaccounts					out of 1,734	out of 1,734	out of 1,621	out of 1,219					
<b>International Equity: World Large Stock</b>													
American Funds NVIT Global Growth Fund - Class II²		—	Avg	High	★★★★★	★★★★★	★★★★★	★★★★★	0.93	17.60	1.37	1.22	* 05/01/21
Franklin VIPT Mutual Global Discovery VIP Fund - Class 2²		—	Avg	-Avg	★★	★★	★★	★★	1.08	20.24	1.19	1.19	
Invesco Oppenheimer V.I. Global Fund - Series I²		—	High	High	★★★★	★★★★	★★★★	★★★★	1.12	20.98	0.80	0.77	* 05/31/21
NVIT iShares Global Equity ETF Fund - Class II²⁸		—	—	—	—	—	—	—	—	—	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					
<b>International Equity: World Small/Mid Stock</b>													
ALPS VIT Red Rocks Global Opportunity - Class III²,⁵,¹⁷		—	High	-Avg	★★	★★	★★	—	1.22	22.81	2.57	2.31	* 04/29/21
American Funds Insurance Series® Global Small Cap Fund - Class 4²³		—	+Avg	High	★★★★★	★★★★★	★★★★★	★★★★★	1.10	21.45	1.26	1.26	
Total subaccounts					out of 579	out of 579	out of 449	out of 208					

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

This material is authorized for client use only when preceded or accompanied by a Disclosure Statement, a prospectus and/or informational brochures containing more complete information. These can be obtained from your investment professional and should be read carefully before sending money.

## PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS

©2021 Morningstar, Inc. All rights reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of information.

# Nationwide Destination<sup>SM</sup> Architect 2.0



Investment Summary as of 03/31/21

	Style		Morningstar Rating <sup>TM</sup>							MPT Statistics		Expense Ratio*		
	Equity	Fixed Income	Risk	Return	Overall Rating	3-Year	5-Year	10-Year		Beta	Std Dev	Gross	Net	Expiration Date
<b>Money Market: Money Market-Taxable</b>														
NVIT Government Money Market Fund - Class I <sup>1,6</sup>	—	—	—	—	—	—	—	—		—	0.23	0.50	0.50	
Total subaccounts					out of 999	out of 999	out of 860	out of 512						
<b>Sector Equity: Energy Limited Partnership</b>														
ALPS VIT ALPS/Alerian Energy Infrastructure Portfolio - Class III <sup>5,12,16</sup>		—	High	+Avg	★★★★ out of 90	★★★★ out of 90	★★★★ out of 75	— —		1.74	37.75	1.37	1.30	* 04/29/21
Total subaccounts														
<b>Sector Equity: Equity Energy</b>														
Fidelity <sup>®</sup> VIP Energy Portfolio - Service Class 2 <sup>5,10,16</sup>		—	Avg	+Avg	★★★ out of 300	★★★ out of 300	★★★★ out of 274	★★★ out of 161		2.05	42.08	0.92	0.92	
Total subaccounts														
<b>Sector Equity: Equity Precious Metals</b>														
VanEck VIP Trust Global Gold Fund - Class S <sup>5,16</sup>		—	Avg	Avg	★★★ out of 156	★★★ out of 156	★★★ out of 145	— —		0.86	37.08	1.92	1.45	* 05/01/21
Total subaccounts														
<b>Sector Equity: Global Real Estate</b>														
Morgan Stanley VIF Global Real Estate Portfolio - Class II <sup>2,5,7</sup>		—	High	-Avg	★★ out of 775	★★ out of 775	★★ out of 722	★★ out of 489		1.06	22.20	1.64	1.25	*
Total subaccounts														
<b>Sector Equity: Health</b>														
T. Rowe Price Health Sciences Portfolio - Class II <sup>5</sup>		—	+Avg	High	★★★★★ out of 883	★★★★★ out of 883	★★★★★ out of 846	★★★★★ out of 674		0.85	19.22	1.20	1.19	* 04/30/21
Total subaccounts														
<b>Sector Equity: Infrastructure</b>														
Morgan Stanley VIF Global Infrastructure Portfolio - Class II <sup>2,5,12</sup>		—	Avg	High	★★★★★ out of 158	★★★★★ out of 158	★★★★★ out of 134	— —		0.70	14.72	1.58	1.12	*
Total subaccounts														
<b>Sector Equity: Natural Resources</b>														
VanEck VIP Trust Global Hard Assets Fund - Class S <sup>2,5,16</sup>		—	High	Avg	★★★ out of 786	★★★ out of 786	★★★ out of 696	★★★ out of 376		1.55	31.32	1.40	1.40	
Total subaccounts														
<b>Sector Equity: Real Estate</b>														
Fidelity <sup>®</sup> VIP Real Estate Portfolio - Service Class 2 <sup>5,7</sup>		—	Avg	+Avg	★★★★ out of 991	★★★ out of 991	★★★ out of 866	★★★★ out of 633		0.75	17.09	0.91	0.91	
NVIT Real Estate Fund - Class II <sup>5,7</sup>		—	-Avg	High	★★★★★	★★★★★	★★★★★	★★★★		0.75	16.94	1.18	1.17	* 04/30/21
Virtus VIT Duff & Phelps Real Estate Securities Series - Class A <sup>5,7</sup>		—	Avg	High	★★★★★	★★★★★	★★★★	★★★★★		0.82	17.76	1.20	1.10	* 04/30/22
Total subaccounts														

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

This material is authorized for client use only when preceded or accompanied by a Disclosure Statement, a prospectus and/or informational brochures containing more complete information. These can be obtained from your investment professional and should be read carefully before sending money.


















## PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS

©2021 Morningstar, Inc. All rights reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of information.

# Nationwide Destination<sup>SM</sup> Architect 2.0



Investment Summary as of 03/31/21

	Style		Morningstar Rating™							MPT Statistics		Expense Ratio*		
	Equity	Fixed Income	Risk	Return	Overall Rating	3-Year	5-Year	10-Year	Beta	Std Dev	Gross	Net	Expiration Date	
<b>Sector Equity: Technology</b>														
Janus Henderson VIT Global Technology and Innovation Portfolio - Service Shares <sup>2,5</sup>		—	-Avg	High	★★★★★ out of 895	★★★★★ out of 895	★★★★★ out of 831	★★★★★ out of 605	1.03	20.18	0.99	0.99		
Total subaccounts														
<b>Sector Equity: Utilities</b>														
MFS® VIT Utilities Series - Service Class <sup>5</sup>		—	+Avg	High	★★★★★ out of 583	★★★★★ out of 583	★★★★★ out of 551	★★★★★ out of 353	0.61	15.09	1.04	1.04		
Total subaccounts														
<b>Taxable Bond: Bank Loan</b>														
Eaton Vance VT Floating-Rate Income Fund - Initial Class <sup>4,5,6,9</sup>		—	+Avg	High	★★★★★ out of 392	★★★★ out of 392	★★★★ out of 349	★★★★★ out of 149	0.15	6.83	1.19	1.19		
Total subaccounts														
<b>Taxable Bond: Emerging Markets Bond</b>														
Morgan Stanley VIF Emerging Markets Debt Portfolio - Class II <sup>2,5,9</sup>	—		+Avg	+Avg	★★★★★	★★★★	★★★★	★★★★★	1.20	11.70	1.37	1.17	*	
PIMCO VIT Emerging Markets Bond Portfolio - Advisor Class <sup>2,5,9</sup>		—	Avg	High	★★★★★ out of 529	★★★★★ out of 529	★★★★★ out of 481	★★★★★ out of 198	1.22	11.16	1.12	1.12		
Total subaccounts														
<b>Taxable Bond: High Yield Bond</b>														
BlackRock High Yield VI Fund - Class III <sup>4,9</sup>			Avg	High	★★★★★	★★★★★	★★★★★	★★★★★	0.57	9.13	0.95	0.84	* 04/30/21	
Columbia VP High Yield Bond Fund - Class 2 <sup>4,9</sup>	—		Avg	High	★★★★★	★★★★★	★★★★	★★★★★	0.61	9.21	1.02	0.92	* 04/30/21	
Federated NVIT High Income Bond Fund - Class I <sup>4,9</sup>			Avg	High	★★★★★	★★★★★	★★★★★	★★★★★	0.46	9.12	0.96	0.91	* 04/30/21	
PIMCO VIT High Yield Portfolio - Advisor Class <sup>4,9</sup>	—	—	-Avg	High	★★★★★ out of 2,440	★★★★★ out of 2,440	★★★★ out of 2,154	★★★★★ out of 1,357	0.56	8.36	0.88	0.88		
Total subaccounts														
<b>Taxable Bond: Inflation-Protected Bond</b>														
American Century VP Inflation Protection Fund - Class I <sup>6,9</sup>	—		+Avg	High	★★★★★	★★★★★	★★★★★	★★★★★	0.96	5.04	0.47	0.47		
PIMCO VIT Real Return Portfolio - Advisor Class <sup>6,9</sup>	—	—	+Avg	High	★★★★★ out of 1,010	★★★★★ out of 1,010	★★★★★ out of 930	★★★★★ out of 635	0.88	4.13	1.63	1.63		
Total subaccounts														
<b>Taxable Bond: Intermediate Core Bond</b>														
American Funds NVIT Bond Fund - Class II <sup>9</sup>	—		Avg	High	★★★★★	★★★★★	★★★★★	★★★★	1.00	3.69	1.19	1.04	* 05/01/21	
Fidelity® VIP Investment Grade Bond Portfolio - Service Class 2 <sup>9</sup>			+Avg	High	★★★★★	★★★★★	★★★★★	★★★★★	1.03	4.09	0.65	0.65		
JPMorgan Insurance Trust Core Bond Portfolio - Class 2 <sup>9</sup>	—		Avg	+Avg	★★★★	★★★★	★★★★	★★★★	1.04	3.83	0.83	0.83		
NVIT Bond Index Fund - Class I <sup>9</sup>	—		-Avg	+Avg	★★★★	★★★★	★★★★	★★★★	1.01	3.61	0.38	0.38		
NVIT iShares Fixed Income ETF Fund - Class II <sup>8,9</sup>	—		—	—	— 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														

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

This material is authorized for client use only when preceded or accompanied by a Disclosure Statement, a prospectus and/or informational brochures containing more complete information. These can be obtained from your investment professional and should be read carefully before sending money.

## PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS

©2021 Morningstar, Inc. All rights reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of information.

# Nationwide Destination<sup>SM</sup> Architect 2.0



Investment Summary as of 03/31/21

	Style		Morningstar Rating <sup>TM</sup>						MPT Statistics		Expense Ratio*		
	Equity	Fixed Income	Risk	Return	Overall Rating	3-Year	5-Year	10-Year	Beta	Std Dev	Gross	Net	Expiration Date
<b>Taxable Bond: Intermediate Core-Plus Bond</b>													
BlackRock Total Return VI Fund - Class III <sup>9</sup>	—		Avg	+Avg	★★★★★	★★★★	★★★★	★★★★★	1.09	4.27	1.04	0.94	* 04/30/21
DoubleLine NVIT Total Return Tactical Fund - Class II <sup>9</sup>	—		-Avg	-Avg	★★	★★	—	—	0.75	3.76	1.24	1.00	* 04/30/21
Janus Henderson VIT Flexible Bond Portfolio - Service Shares <sup>9</sup>	—		Avg	+Avg	★★★★★	★★★★★	★★★★	★★★★★	1.10	4.48	0.85	0.82	* 04/29/20
Lord Abbett Series Total Return Portfolio - Class VC <sup>9</sup>	—		Avg	High	★★★★★	★★★★	★★★★	★★★★★	0.98	4.32	0.73	0.73	
NVIT Core Plus Bond Fund - Class II <sup>9</sup>	—		+Avg	+Avg	★★★★	★★★★★	★★★★	★★★★	1.07	4.92	0.89	0.89	
PIMCO VIT Total Return Portfolio - Advisor Class <sup>9</sup>	—	—	Avg	+Avg	★★★★	★★★★	★★★★	★★★★	0.96	3.64	0.96	0.96	
Total subaccounts					out of 2,618	out of 2,618	out of 2,404	out of 1,391					
<b>Taxable Bond: Intermediate Government</b>													
NVIT Government Bond Fund - Class I <sup>6,9</sup>	—		High	+Avg	★★★★	★★★★	★★★★	★★★★	0.82	3.21	0.71	0.70	* 04/30/21
Total subaccounts					out of 938	out of 938	out of 833	out of 424					
<b>Taxable Bond: Multisector Bond</b>													
Amundi NVIT Multi Sector Bond Fund - Class I <sup>2,4,9</sup>			+Avg	+Avg	★★★★	★★★	★★★	★★★★	0.39	10.90	0.83	0.83	
Franklin VIPT Strategic Income VIP Fund - Class Z <sup>2,4,9</sup>			-Avg	Avg	★★★	★★★	★★★	★★★	0.62	7.15	0.99	0.96	* 04/30/21
PIMCO VIT Income Portfolio - Advisor Class <sup>2,4,9</sup>		—	Low	+Avg	★★★★★	★★★★★	—	—	0.46	6.01	1.07	1.07	
Total subaccounts					out of 1,471	out of 1,471	out of 1,204	out of 622					
<b>Taxable Bond: Nontraditional Bond</b>													
PIMCO VIT Dynamic Bond Portfolio - Advisor Class <sup>9,11,12</sup>		—	Low	+Avg	★★★★	★★★★	★★★★	—	0.13	3.93	1.25	1.25	
Total subaccounts					out of 751	out of 751	out of 688	—					
<b>Taxable Bond: Short-Term Bond</b>													
Lord Abbett Series Short Duration Income Portfolio - Class VC <sup>9</sup>	—		High	High	★★★★★	★★★★	★★★★★	—	0.46	4.36	0.90	0.90	
NVIT Short Term Bond Fund - Class II <sup>9</sup>	—		Avg	High	★★★★★	★★★★	★★★★★	★★★★★	0.28	1.80	0.79	0.79	
PIMCO VIT Low Duration Portfolio - Advisor Class <sup>9</sup>	—	—	Avg	High	★★★★★	★★★★	★★★★	★★★★★	0.25	1.42	1.14	1.14	
Total subaccounts					out of 1,395	out of 1,395	out of 1,283	out of 694					
<b>Taxable Bond: World Bond</b>													
PIMCO VIT International Bond Portfolio (Unhedged) - Advisor Class <sup>2,9</sup>		—	High	+Avg	★★★★	★★	★★★★	★★★★	1.03	8.24	1.18	1.18	
Total subaccounts					out of 714	out of 714	out of 608	out of 395					
<b>Taxable Bond: World Bond-USD Hedged</b>													
PIMCO VIT International Bond Portfolio (U.S. Dollar-Hedged) - Administrative Class <sup>2,5,9</sup>		—	High	High	★★★★★	★★★★★	★★★★★	★★★★★	0.59	3.56	1.01	1.01	
Total subaccounts					out of 195	out of 195	out of 91	out of 37					

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

This material is authorized for client use only when preceded or accompanied by a Disclosure Statement, a prospectus and/or informational brochures containing more complete information. These can be obtained from your investment professional and should be read carefully before sending money.

## PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS

©2021 Morningstar, Inc. All rights reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of information.

# Nationwide Destination<sup>SM</sup> Architect 2.0



Investment Summary as of 03/31/21

	Style		Morningstar Rating <sup>TM</sup>						MPT Statistics		Expense Ratio*		
	Equity	Fixed Income	Risk	Return	Overall Rating	3-Year	5-Year	10-Year	Beta	Std Dev	Gross	Net	Expiration Date
<b>U.S. Equity: Large Blend</b>													
American Funds NVIT Growth-Income Fund - Class II			-Avg	+Avg	★★★★	★★★	★★★★	★★★★	0.93	17.30	1.09	0.94	* 05/01/21
Fidelity® VIP Growth & Income Portfolio - Service Class 2		—	+Avg	Avg	★★★	★★	★★	★★★	1.04	19.78	0.79	0.79	
Invesco Oppenheimer V.I. Main Street Fund - Series I		—	+Avg	+Avg	★★★★	★★★★	★★★	★★★★	1.00	18.59	0.82	0.80	* 05/31/21
Neuberger Berman NVIT Multi Cap Opportunities Fund - Class II <sup>3</sup>		—	High	Avg	★★★	★★	★★★★	★★	1.08	20.25	0.94	0.94	
NVIT AQR Large Cap Defensive Style Fund - Class II		—	Low	Avg	★★★★	★★★	★★★★	★★★★	0.84	15.99	1.04	1.04	
NVIT J.P. Morgan Disciplined Equity Fund - Class II		—	—	—	—	—	—	—	—	—	9.80	0.94	* 04/30/21
NVIT Managed American Funds Growth-Income Fund - Class II <sup>8,13</sup>			Low	-Avg	★★★	★★	★★★	—	0.66	12.94	0.97	0.97	
NVIT Mellon Dynamic U.S. Core Fund - Class I		—	+Avg	High	★★★★★	★★★★★	★★★★★	★★★★★	1.01	18.82	0.68	0.61	* 04/30/21
NVIT Newton Sustainable U.S. Equity Fund - Class II		—	+Avg	-Avg	★★	★	★★	★★	1.00	18.61	1.09	0.87	* 04/30/21
NVIT S&P 500 Index Fund - Class II		—	Avg	High	★★★★★	★★★★	★★★★	★★★★★	1.00	18.38	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					
<b>U.S. Equity: Large Growth</b>													
American Funds NVIT Growth Fund - Class II		—	Avg	High	★★★★★	★★★★★	★★★★★	★★★★	1.04	19.88	1.16	1.01	* 05/01/21
Fidelity® VIP Contrafund <sup>SM</sup> Portfolio - Service Class 2		—	-Avg	-Avg	★★	★★	★★	★★	0.94	18.04	0.86	0.86	
Fidelity® VIP Growth Portfolio - Service Class 2		—	Avg	High	★★★★★	★★★★	★★★★★	★★★★★	0.99	19.01	0.88	0.88	
NVIT Jacobs Levy Large Cap Growth Fund - Class II	—	—	Avg	Avg	★★★	★★★	★★★	★★★	1.03	19.36	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					
<b>U.S. Equity: Large Value</b>													
American Century VP Value Fund - Class II		—	+Avg	+Avg	★★★★	★★★	★★★	★★★★	1.14	22.27	1.13	0.88	* 07/30/21
American Funds Insurance Series® Blue Chip Income and Growth Fund - Class 4			Avg	High	★★★★★	★★★★	★★★★	★★★★★	1.02	19.30	0.93	0.93	
BlackRock NVIT Equity Dividend Fund - Class I		—	Avg	High	★★★★★	★★★★★	★★★★★	★★★★★	0.97	18.74	0.87	0.80	* 04/30/21
MFS® VIT Value Series - Service Class		—	Avg	+Avg	★★★★★	★★★★	★★★★	★★★★★	0.97	18.57	0.98	0.96	* 04/30/21
NVIT Mellon Dynamic U.S. Equity Income - Class Z <sup>2</sup>		—	+Avg	+Avg	★★★★	★★★	★★★	★★★★	1.11	21.65	1.02	1.02	
Putnam VT Equity Income Fund - Class IB		—	Avg	High	★★★★★	★★★★★	★★★★★	★★★★★	1.06	20.01	0.82	0.82	
Total subaccounts					out of 7,457	out of 7,457	out of 6,571	out of 4,326					
<b>U.S. Equity: Mid-Cap Blend</b>													
BNY Mellon IP MidCap Stock Portfolio - Service Shares <sup>3</sup>		—	+Avg	Avg	★★★	★	★★	★★★★	1.22	23.64	1.11	1.11	
NVIT Mid Cap Index Fund - Class I <sup>3</sup>		—	+Avg	High	★★★★★	★★★★	★★★★★	★★★★★	1.23	23.73	0.40	0.40	
Total subaccounts					out of 2,411	out of 2,411	out of 2,124	out of 1,441					

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

This material is authorized for client use only when preceded or accompanied by a Disclosure Statement, a prospectus and/or informational brochures containing more complete information. These can be obtained from your investment professional and should be read carefully before sending money.

## PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS

©2021 Morningstar, Inc. All rights reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of information.

# Nationwide Destination<sup>SM</sup> Architect 2.0



Investment Summary as of 03/31/21

	Style		Morningstar Rating <sup>TM</sup>						MPT Statistics		Expense Ratio*		
	Equity	Fixed Income	Risk	Return	Overall Rating	3-Year	5-Year	10-Year	Beta	Std Dev	Gross	Net	Expiration Date
<b>U.S. Equity: Mid-Cap Growth</b>													
Ivy VIP Mid Cap Growth - Class I <sup>3</sup>		—	+Avg	High	★★★★★	★★★★★	★★★★★	★★★★★	1.15	22.94	1.15	1.10	* 04/30/21
Janus Henderson VIT Enterprise Portfolio - Service Shares <sup>3</sup>		—	Avg	+Avg	★★★★	★★	★★★	★★★★★	1.10	21.45	0.97	0.97	
NVIT Wells Fargo Discovery Fund - Class II <sup>3</sup>		—	+Avg	+Avg	★★★★	★★★★	★★★★	★★★★	1.15	24.36	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					
<b>U.S. Equity: Mid-Cap Value</b>													
American Century VP Mid Cap Value Fund - Class I <sup>3</sup>		—	-Avg	+Avg	★★★★★	★★★★	★★★★★	★★★★★	1.08	20.90	1.01	0.85	* 07/30/21
NVIT Multi-Manager Mid Cap Value Fund - Class I <sup>3</sup>		—	Avg	Avg	★★★	★★	★★★	★★★★	1.23	24.03	1.00	0.95	* 04/30/21
Total subaccounts					out of 2,749	out of 2,749	out of 2,586	out of 1,865					
<b>U.S. Equity: Small Blend</b>													
Goldman Sachs VIT Small Cap Equity Insights Fund - Service Shares <sup>3</sup>		—	Avg	Avg	★★★★	★★★	★★★	★★★★	1.25	25.03	1.26	1.06	* 04/29/21
NVIT Multi-Manager Small Company Fund - Class I <sup>3</sup>		—	-Avg	High	★★★★★	★★★★★	★★★★★	★★★★★	1.26	25.31	1.10	1.08	* 04/30/21
NVIT Small Cap Index Fund - Class II <sup>3</sup>		—	+Avg	+Avg	★★★★	★★★★	★★★★★	★★★★	1.29	25.76	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					
<b>U.S. Equity: Small Growth</b>													
MFS <sup>®</sup> VIT New Discovery Series - Service Class <sup>3</sup>		—	Avg	+Avg	★★★★	★★★★★	★★★★	★★★★	1.19	24.18	1.20	1.19	* 04/30/21
NVIT Multi-Manager Small Cap Growth Fund - Class II <sup>3</sup>		—	-Avg	+Avg	★★★★	★★★	★★★	★★★★	1.17	24.00	1.39	1.34	* 04/30/21
Wells Fargo VT Small Cap Growth Fund - Class 2 <sup>3</sup>		—	High	High	★★★★	★★★	★★★★	★★★★	1.29	26.91	1.19	1.19	
Total subaccounts					out of 2,922	out of 2,922	out of 2,712	out of 1,986					
<b>U.S. Equity: Small Value</b>													
AB VPS Small/Mid Cap Value Portfolio - Class A <sup>3</sup>		—	Avg	+Avg	★★★★	★★★★	★★★	★★★★★	1.32	26.85	0.83	0.82	* 05/01/21
Delaware VIPT Small Cap Value - Service Class <sup>3</sup>		—	Avg	+Avg	★★★★	★★★	★★★	★★★★	1.37	27.83	1.07	1.07	
Franklin VIPT Small Cap Value VIP Fund - Class 2 <sup>3</sup>		—	Avg	High	★★★★★	★★★★★	★★★★★	★★★★★	1.24	25.16	0.93	0.93	
NVIT Multi-Manager Small Cap Value Fund - Class I <sup>3</sup>		—	Avg	+Avg	★★★★	★★★	★★★	★★★★	1.35	27.40	1.13	1.06	* 04/30/21
Total subaccounts					out of 2,198	out of 2,198	out of 2,054	out of 1,463					

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

This material is authorized for client use only when preceded or accompanied by a Disclosure Statement, a prospectus and/or informational brochures containing more complete information. These can be obtained from your investment professional and should be read carefully before sending money.

## PAST PERFORMANCE DOES NOT GUARANTEE FUTURE RESULTS

©2021 Morningstar, Inc. All rights reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of information.

## 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. 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. **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. **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.
15. **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.
16. **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.
17. Investing in private equity companies involves inherent risks, which encompasses financial institutions or investment vehicles whose principal business is to invest in and lend capital to privately held companies. Generally, little public information exists for private and thinly traded companies, and there is a risk that investors may not be able to make a fully informed investment decision.
- 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.



• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

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.

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.

Nationwide, Nationwide is on your side and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company. Nationwide Destination and Nationwide Lifetime Income Track are service marks of Nationwide Mutual Insurance Company. ©2021 Nationwide

VAM-2319AO.6 (03/21)