

**[Nationwide Retirement Advisor Variable - Traditional]**

**[Updated As Of: July 19, 2023]**

<b>[Broad Asset Category / Morningstar Asset Category]</b>	<b>Fund Name</b>	<b>Fund Code</b>	<b>Fund Ticker</b>	<b>Prospectus Net Expense Ratio +</b>
<b>Equity</b>				
US Fund Large Growth	Putnam Large Cap Growth A	KGOD	POGAX	0.92
S&P 500 Index	Fidelity® 500 Index	EVMD	FXAIX	0.015
US Fund Large Value	Vanguard Equity-Income Adm	CWFD	VEIRX	0.19
Total Stock Market Index	Vanguard Total Stock Mkt Idx Adm	CUQD	VTSAX	0.04
US Fund Mid-Cap Value	Victory Sycamore Established Value R6	DUFD	VEVRX	0.54
US Fund Mid-Cap Growth	Baird Mid Cap Growth Institutional	CBWD	BMDIX	0.82
Small-Cap Index	Vanguard Small Cap Index Adm	CSXD	VSMAX	0.05
US Fund Foreign Large Growth	Goldman Sachs GQG Ptnrs Intl Opps R6	GDND	GSIIYX	0.75
International Equity Index	Vanguard Total Intl Stock Index Admiral	CSZD	VTIAX	0.11
US Fund Diversified Emerging Mkts	American Funds New World R6	RNWD	RNWXG	0.57
<b>Fixed Income</b>				
US Fund Short-Term Bond	Baird Short-Term Bond Inst	DJVD	BSBIX	0.3
US Fund Intermediate Core-Plus Bond	Baird Core Plus Bond Inst	DJUD	BCOIX	0.3
Total Bond Market Index	Fidelity® US Bond Index	EWDD	FXNAX	0.025
US Fund Intermediate Government	Vanguard GNMA Adm	CWHD	VFIJX	0.11
US Fund Global Bond-USD Hedged	BNY Mellon Global Fixed Income - I	DOUD	SDGIX	0.53
Global Bond Index	Vanguard Total Intl Bd Idx Admiral™	CZMD	VTABX	0.11
<b>Asset Allocation</b>				
US Fund Moderately Conservative Allocation	Vanguard Wellesley® Income Admiral™	CXAD	VWIAIX	0.16
US Fund Moderate Allocation	Vanguard Balanced Index Adm	CSND	VBIAX	0.07
US Fund Moderately Aggressive Allocation	BlackRock 80/20 Target Allocation Instl	DHZD	BIAPX	0.29
<b>Money Market</b>				
US Fund Money Market - Taxable	Nationwide Government Money Market R6	GMZD	GMIXX	0.46
<b>Target Date Funds</b>				
US Fund Target-Date 2015	TIAA-CREF Lifecycle Index 2015 Instl	DMPD	TLFIX	0.1
US Fund Target-Date 2020	TIAA-CREF Lifecycle Index 2020 Instl	DMQD	TLWIX	0.1
US Fund Target-Date 2025	TIAA-CREF Lifecycle Index 2025 Instl	DMUD	TLQIX	0.1
US Fund Target-Date 2030	TIAA-CREF Lifecycle Index 2030 Instl	DMWD	TLHIX	0.1
US Fund Target-Date 2035	TIAA-CREF Lifecycle Index 2035 Instl	DMXD	TLYIX	0.1
US Fund Target-Date 2040	TIAA-CREF Lifecycle Index 2040 Instl	DMYD	TLZIX	0.1
US Fund Target-Date 2045	TIAA-CREF Lifecycle Index 2045 Instl	DMZD	TLXIX	0.1
US Fund Target-Date 2050	TIAA-CREF Lifecycle Index 2050 Instl	DNBD	TLLIX	0.1

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US Fund Target-Date 2055	TIAA-CREF Lifecycle Index 2055 Instl	DNCD	TTIIX	0.1
US Fund Target-Date 2060	TIAA-CREF Lifecycle Index 2060 Instl	DNDD	TVIIX	0.1
US Fund Target-Date 2065	TIAA-CREF Lifecycle Index 2065 Instl	GFID	TFITX	0.1
US Fund Target-Date Retirement	TIAA-CREF Lifecycle Index Ret Inc Instl	DNED	TRILX	0.1]

**QDIA Option**

If the balanced fund option is selected as the QDIA, the Vanguard Balanced Index Adm(VBIAX) will be used as the investment option  
If the target date fund option is selected as the QDIA, the TIAA Investments Target Date funds will be used as the investment option

**Default Suspense Option**

If the default suspense option is selected, the Nationwide Government Money Market R6(GMIXX) will be used as the investment option

**Nationwide Fixed Select Contract - Not Listed**

This contract requires competing funds restrictions, which include Money Market and various Short-Duration Bond funds where available and are listed in the Fixed Income category. Additional paperwork is required to establish the Nationwide Fixed Select Contract. This option must be approved and available for the plan type in the plan's state of jurisdiction, and requires that the plan's advisor is appropriately licensed to sell such product.

***The letter "C" after a Fund name indicates Fund house closed the subject fund for new investors.***

+ Net Of Clear Credit if applicable.

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