Investment choices performance report

January 31, 2010

The Best of America Elite Venue Annuity®

Look to your future

Nationwide®
On Your Side

When you have **questions** — we have **answers**.

Nationwide® wants you to look to your future. When you invest in an annuity, you set the stage to receive income in the future.

What is a variable annuity?

A variable annuity is an insurance contract designed to help you create a fixed or variable stream of retirement income through a process called annuitization. With a variable annuity, you can invest in one product with multiple underlying investment options and direct money into subaccounts based on how much risk you're willing to take.

Variable annuities are for long-term investing; they're not appropriate for short-term financial goals. And variable annuities have fees and charges that include mortality and expense fees, administrative fees and contract maintenance fees. These fees are a percentage of the investment account value.

What kind of investments can I choose from?

Variable annuities offer a wide range of professionally managed investment options. With choices like equity, bond and money market funds, you can create a portfolio designed to meet your investment goals. Please keep in mind that because these investment choices are subject to market fluctuation, investment risk and possible loss of principal, your annuity's value will vary depending on how they perform.

Investment choices within a variable annuity are not publicly traded mutual funds and are only available for purchase in variable products. Fees in investment choices cover the fund manager's services and the costs of the underlying investments.

Why should I consider a variable annuity?

Variable annuities offer tax deferral and compounding — unique features that can help you prepare for retirement. Investment gains within a variable annuity are tax deferred, meaning they're not taxed until you take money from the annuity. This allows more of your money to remain invested. And when combined with the power of compounding, your investment has the potential to accumulate faster than taxable investments earning the same rate of return.

When you decide to withdraw money from a variable annuity, the taxable portion will be subject to ordinary income tax. If you take your money out early, surrender charges may apply and, if you take it out before age 59½, a 10% federal tax penalty may apply.

When would I be able to draw income from an annuity?

Income from an annuity can be either deferred or immediate depending on the type of annuity you own and its features. Keep in mind that the guarantee of continued payments depends on the claims-paying ability of the insurance company.

Deferred annuities

Deferred annuities are designed to help you grow your assets and provide income at a later time. They're for long-term goals, like planning for retirement. They can be purchased through payments over time or with a single payment.

Immediate annuities

Immediate annuities are designed to start providing income right away. They're usually purchased with a lump-sum payment by people who have already retired or are close to retirement.

What are the other benefits?

Some variable annuities offer living benefits, like guaranteed accumulation, guaranteed withdrawal benefits or principal protection for extra security, at an additional cost.

Most variable annuities offer a death benefit — a payment made to your beneficiary after your death — which will be adjusted proportionally for any previous withdrawals. Other benefits, known as riders, may be offered at an additional cost as optional features.

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Quality investments, confident choices

What matters most to you also matters to us. That's why our team of investment specialists devotes both time and effort to build a lineup of quality investment options that you can choose from with confidence. We do the homework for you — researching investments, crunching the numbers and looking for options that have demonstrated consistency in style, management and performance over time.

The result is a lineup of investment options from brand-name managers across multiple asset classes. For the investment options that bear the Nationwide Variable Insurance Trust (NVIT) name, we've hired many of these managers as subadvisors to bring their strategies and experience to your portfolio. Other investment options are available to you directly from third-party managers.

We brought investors like you greater choice back in 1982 by pioneering the multi-manager approach to variable insurance products. Today, you can benefit from Nationwide's experience as a "manager of managers" to bring you the investment options that can help you meet your financial goals.

It's natural to want to know how your investments are doing over time

This performance report shows how the investment choices within this variable annuity have performed over a series of time periods. These investment choices are not publicly traded mutual funds and are only available for purchase in variable products.

Fees and expenses

Fees and expenses charged by the investment choices cover the cost of the underlying investment as well as the fund manager's services, and they are reflected in the performance figures.

Annual maintenance charge: $0
Mortality and expense risk charge: 1.75%

Contingent deferred sales charge (CDSC):

Year	0	1	2	3	4
CDSC	7%	7%	6%	5%	0%

Performance figures do not reflect the cost of optional riders. If the cost were included, performance figures would be lower.

Helpful terms

Annual maintenance charge: A fee charged to cover yearly expenses.

Asset allocation: The mixture of asset classes an investor chooses based on his or her time horizon and risk tolerance. Markets are volatile and can decline in response to adverse developments. The use of asset allocation does not guarantee returns or protect you from potential losses.

Asset class: A group of investments with similar characteristics, such as stocks, bonds or cash.

Closed fund: A fund that is no longer accepting contributions from investors.

Contingent deferred sales charge: A charge for withdrawals over a set time period that is highest at the beginning and drops to zero at the end of the time period.

Current yield: A measure of the return an investor might expect if he or she purchased an investment and held it for one year.

Inception date: The date the fund first became available to investors.

Inclusion date: The date the fund was added to the Nationwide® separate account.

Mortality and expense risk charge: A fee assessed as a percentage of the contract value to cover the insurance guarantee, commissions, selling and administrative expenses.

Separate account: An investment pool funded by contributions to variable contracts including variable annuities and variable life insurance. These assets are kept separate from Nationwide's general account.

Short-term trading fees: Fees designed to offset the costs associated with short-term trading and to protect the long-term interests of all shareholders.

Walled-off fund: A fund that is not open to new investors, but is still accepting contributions from existing investors.

Variable products are sold by prospectus. Both the product prospectus and underlying fund prospectuses can be obtained by writing to Nationwide Life Insurance Company, P.O. Box 182021, Columbus, OH 43218-2021 or by calling 1-800-848-6331. Before investing, you should read the prospectus carefully and consider investment objectives, risks, charges and expenses. The product prospectus and underlying fund prospectuses contain this and other important information.

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

The figures shown are calculated based on a one-time investment of $10,000 and reflect the deduction of all applicable charges, except for surrender charges (CDSC). These returns are measured from the inception date of the fund and may predate the offering of the fund in the Nationwide® separate account. Where this occurs, the performance is hypothetical in that it depicts how the fund would have performed had it been available in the Nationwide separate account during the time period. Year-to-date returns are shown only for funds incepted on or before December 31 of the previous year.

The results shown represent past performance and do not represent expected future performance or experience. Past performance does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the data quoted. To obtain performance data current to the most recent month-end or for closed and walled-off funds, please call 1-800-848-6331 or visit nationwide.com.

The Best of America Elite Venue Annuity®

Investment Choices		Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 01/31/10			
Underlying Fund	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
Asset Class: Asset Allocation[1]							
American Funds NVIT Asset Allocation Fund - Class II	08/01/1989	-2.69%	-2.69%	24.38%	-5.60%	0.63%	1.32%
BlackRock Global Allocation V.I. Fund - Class III	11/18/2003	-2.74%	-2.74%	20.85%	1.38%	5.64%	7.45%
Fidelity VIP Freedom Fund 2010 Portfolio - Service Class 2	04/26/2005	-1.68%	-1.68%	24.94%	-2.38%	N/A	1.59%
Fidelity VIP Freedom Fund 2020 Portfolio - Service Class 2	04/26/2005	-2.25%	-2.25%	30.60%	-4.52%	N/A	1.26%
Fidelity VIP Freedom Fund 2030 Portfolio - Service Class 2	04/26/2005	-3.02%	-3.02%	34.23%	-6.50%	N/A	0.58%
Franklin Templeton VIPT Founding Funds Allocation Fund - Class 2	07/02/2007	-2.24%	-2.24%	32.62%	N/A	N/A	-11.61%
Ivy Funds VIP Asset Strategy	05/01/1995	-2.83%	-2.83%	21.31%	6.69%	12.42%	9.04%
NVIT Cardinal℠ Aggressive Fund - Class II	03/27/2008	-4.30%	-4.30%	31.25%	N/A	N/A	-10.34%
NVIT Cardinal℠ Moderately Aggressive Fund - Class II	03/27/2008	-3.53%	-3.53%	27.73%	N/A	N/A	-7.80%
NVIT Cardinal℠ Capital Appreciation Fund - Class II	03/27/2008	-2.89%	-2.89%	25.04%	N/A	N/A	-6.11%
NVIT Cardinal℠ Moderate Fund - Class II	03/27/2008	-2.28%	-2.28%	22.45%	N/A	N/A	-4.57%
NVIT Cardinal℠ Balanced Fund - Class II	03/27/2008	-1.71%	-1.71%	20.02%	N/A	N/A	-3.03%
NVIT Cardinal℠ Moderately Conservatiive Fund - Class II	03/27/2008	-1.27%	-1.27%	17.37%	N/A	N/A	-1.57%
NVIT Cardinal℠ Conservative Fund - Class II	03/27/2008	-0.14%	-0.14%	12.15%	N/A	N/A	0.92%
NVIT Investor Destinations Aggressive Fund - Class II	12/12/2001	-3.90%	-3.90%	32.60%	-8.58%	-0.63%	1.31%
NVIT Investor Destinations Moderately Aggressive Fund - Class II	12/12/2001	-3.12%	-3.12%	28.07%	-6.34%	0.12%	1.68%
NVIT Investor Destinations Moderate Fund - Class II	12/12/2001	-2.09%	-2.09%	21.37%	-3.85%	0.65%	1.78%
NVIT Investor Destinations Moderately Conservative Fund - Class II	12/12/2001	-1.06%	-1.06%	15.44%	-1.33%	1.30%	2.03%
NVIT Investor Destinations Conservative Fund - Class II	12/12/2001	-0.24%	-0.24%	8.95%	0.65%	1.66%	1.91%
NVIT Investor Destinations Balanced Fund - Class II	03/24/2009	-1.63%	-1.63%	N/A	N/A	N/A	19.51%
NVIT Investor Destinations Capital Appreciation Fund - Class II	03/24/2009	-2.54%	-2.54%	N/A	N/A	N/A	26.74%

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Investment Choices		Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 01/31/10			
Underlying Fund	**Inception Date**	**Month**	**YTD**	**One Year**	**Three Years**	**Five Years**	**10 Years or Since Inception**
Asset Class: Balanced							
Franklin Templeton VIPT Income Securities Fund - Class 2	01/24/1989	-0.92%	-0.92%	34.20%	-2.60%	1.94%	5.85%
Asset Class: Bonds[2,3,9]							
American Century VP Inflation Protection Fund - Class II	12/31/2002	0.99%	0.99%	9.62%	4.41%	2.54%	2.87%
American Funds NVIT Bond Fund - Class II	01/02/1996	1.36%	1.36%	11.85%	0.02%	0.77%	2.74%
Federated NVIT High Income Bond Fund - Class III[10]	11/03/1997	1.07%	1.07%	39.67%	1.03%	2.61%	3.41%
Fidelity VIP Investment Grade Bond Portfolio - Service Class 2	12/05/1988	1.49%	1.49%	14.22%	3.80%	2.65%	4.26%
NVIT Core Bond Fund - Class II	03/24/2008	1.53%	1.53%	7.59%	N/A	N/A	3.16%
NVIT Core Plus Bond Fund - Class II	03/24/2008	1.43%	1.43%	16.69%	N/A	N/A	7.39%
NVIT Government Bond Fund - Class I	11/08/1982	1.39%	1.39%	3.65%	4.48%	3.15%	4.28%
NVIT Multi Sector Bond Fund - Class I	10/31/1997	1.19%	1.19%	22.83%	1.17%	1.32%	3.40%
Asset Class: Cash[4]							
NVIT Money Market Fund - Class I *7-day current yield:* ***-1.75%****	11/10/1981	-0.14%	-0.14%	-1.74%	0.36%	0.98%	0.78%
Asset Class: International Stocks[5]							
American Funds NVIT Global Growth Fund - Class II	04/30/1997	-4.84%	-4.84%	43.33%	-3.84%	3.69%	-0.29%
Fidelity VIP Overseas Portfolio - Service Class 2 R[10]	01/28/1987	-6.01%	-6.01%	32.15%	-9.81%	0.54%	-2.27%
Gartmore NVIT Emerging Markets Fund - Class VI[10]	08/30/2000	-6.13%	-6.13%	65.71%	-3.44%	9.17%	5.93%
Gartmore NVIT International Equity Fund - Class VI[10]	08/31/2000	-6.88%	-6.88%	31.67%	-8.35%	5.83%	-1.37%
Gartmore NVIT Worldwide Leaders Fund - Class VI[10]	10/31/1997	-4.53%	-4.53%	31.13%	-9.96%	2.08%	-1.33%
Janus Aspen Series Overseas Portfolio - Service II Shares[10]	05/02/1994	-2.34%	-2.34%	74.13%	0.49%	13.84%	2.97%
NVIT International Index Fund - Class VIII[10]	05/01/2006	-5.19%	-5.19%	36.45%	-10.74%	N/A	-6.42%
NVIT Multi-Manager International Growth Fund - Class VI[10]	03/24/2008	-4.66%	-4.66%	35.52%	N/A	N/A	-11.06%
NVIT Multi-Manager International Value Fund - Class VI[10]	11/01/1991	-5.47%	-5.47%	38.51%	-14.17%	-3.07%	0.38%
Oppenheimer Global Securities Fund/VA - Class 4[10]	05/03/2004	-3.10%	-3.10%	45.06%	-7.00%	1.81%	3.31%
Templeton NVIT International Value Fund - Class III[10]	03/24/2009	-5.96%	-5.96%	N/A	N/A	N/A	30.97%

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

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Investment Choices		Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 01/31/10			
Underlying Fund	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
Asset Class: Large-cap Stocks							
American Century NVIT Multi Cap Value Fund - Class II	03/24/2009	-2.73%	-2.73%	N/A	N/A	N/A	28.16%
American Funds NVIT Growth Fund - Class II	02/08/1984	-4.18%	-4.18%	39.62%	-8.09%	-0.29%	-1.48%
American Funds NVIT Growth-Income Fund - Class II	03/09/1987	-4.46%	-4.46%	32.01%	-9.11%	-1.91%	0.84%
Dreyfus Stock Index Fund, Inc. - Service Shares	09/29/1989	-3.78%	-3.78%	30.26%	-9.26%	-2.02%	-3.00%
Dreyfus VIF Appreciation Portfolio - Service Shares	04/05/1993	-3.47%	-3.47%	25.69%	-5.73%	-0.12%	-1.36%
Fidelity VIP Equity-Income Portfolio - Service Class 2	10/09/1986	-3.27%	-3.27%	38.65%	-11.98%	-2.84%	-0.02%
Fidelity VIP Growth Portfolio - Service Class 2	10/09/1986	-5.64%	-5.64%	27.09%	-9.14%	-3.00%	-5.91%
Janus Aspen Series Forty Portfolio - Service Shares	05/01/1997	-5.08%	-5.08%	38.94%	-0.83%	4.41%	-1.53%
MFS VIT Value Series - Service Class	01/02/2002	-3.22%	-3.22%	26.13%	-7.08%	0.39%	2.06%
Neuberger Berman NVIT Multi Cap Opportunities Fund - Class II	03/24/2008	-3.23%	-3.23%	49.45%	N/A	N/A	-11.92%
Neuberger Berman NVIT Socially Responsible Fund - Class II	03/24/2008	-2.75%	-2.75%	33.27%	N/A	N/A	-11.30%
NVIT Multi-Manager Large Cap Growth Fund - Class II	03/24/2008	-5.43%	-5.43%	26.16%	N/A	N/A	-11.30%
NVIT Multi-Manager Large Cap Value Fund - Class II	03/24/2008	-3.01%	-3.01%	33.50%	N/A	N/A	-11.45%
NVIT Nationwide Fund - Class II	11/08/1982	-4.10%	-4.10%	29.43%	-11.02%	-3.01%	-2.19%
NVIT U.S. Growth Leaders Fund - Class II	12/31/2001	-5.95%	-5.95%	19.98%	-8.09%	-2.21%	0.68%
Oppenheimer Main Street® Fund/VA - Service Shares	07/13/2000	-2.69%	-2.69%	32.68%	-9.36%	-1.88%	-3.32%
Oppenheimer NVIT Large Cap Growth Fund - Class II	03/24/2009	-5.82%	-5.82%	N/A	N/A	N/A	33.14%
Van Kampen NVIT Comstock Value Fund - Class II	10/31/1997	-2.74%	-2.74%	38.47%	-10.71%	-2.82%	-3.53%
Asset Class: Mid-cap Stocks[6]							
AIM V.I. Capital Development Fund - Series II Shares	05/01/1998	-5.14%	-5.14%	36.23%	-10.29%	-1.35%	0.41%
AllianceBernstein VPS Small/Mid Cap Value Portfolio - Class B	05/01/2001	-2.76%	-2.76%	54.15%	-5.65%	0.84%	5.99%
American Century VP Mid Cap Value Fund - Class II	10/29/2004	-2.86%	-2.86%	34.98%	-4.56%	2.68%	4.38%
Fidelity VIP Mid Cap Portfolio - Service Class 2	12/28/1998	-3.12%	-3.12%	40.17%	-4.11%	3.08%	7.51%
NVIT Mid Cap Index Fund - Class I	10/31/1997	-3.37%	-3.37%	40.24%	-6.09%	0.92%	3.74%
NVIT Multi-Manager Mid Cap Growth Fund - Class II	03/24/2008	-6.12%	-6.12%	21.47%	N/A	N/A	-13.79%
NVIT Multi-Manager Mid Cap Value Fund - Class II	03/24/2008	-3.42%	-3.42%	34.23%	N/A	N/A	-7.06%

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Investment Choices		Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 01/31/10			
Underlying Fund	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
Asset Class: Short-term Bonds[9]							
Neuberger Berman AMT Short Duration Bond Portfolio - I Class	09/10/1984	1.55%	1.55%	9.75%	-0.34%	0.23%	1.60%
NVIT Short Term Bond Fund - Class II	03/24/2008	0.64%	0.64%	4.56%	N/A	N/A	2.03%
PIMCO VIT Low Duration Portfolio - Advisor Class	03/31/2006	0.97%	0.97%	11.80%	5.04%	N/A	4.54%
Asset Class: Small-cap Stocks[6]							
Dreyfus IP Small Cap Stock Index Portfolio - Service Shares	05/01/2002	-3.42%	-3.42%	36.01%	-8.29%	-0.96%	1.76%
Franklin VIPT Small Cap Value Securities Fund - Class 2	04/30/1998	-3.50%	-3.50%	40.17%	-9.20%	-0.66%	7.28%
NVIT Multi-Manager Small Cap Growth Fund - Class II	05/03/1999	-5.10%	-5.10%	27.63%	-12.89%	-5.71%	-6.69%
NVIT Multi-Manager Small Cap Value Fund - Class II	11/03/1997	-3.31%	-3.31%	34.55%	-10.56%	-2.45%	4.55%
NVIT Multi-Manager Small Company Fund - Class II	10/23/1995	-4.10%	-4.10%	40.01%	-9.06%	-1.06%	1.84%
Oppenheimer Main Street® Small Cap Fund/VA - Service Shares	07/16/2001	-3.99%	-3.99%	45.62%	-9.47%	-0.78%	3.21%
Wells Fargo Advantage VT Small Cap Growth Fund	05/01/1995	-3.13%	-3.13%	58.03%	-2.94%	4.26%	-4.71%
Asset Class: Specialty[7,8]							
AllianceBernstein NVIT Global Fixed Income Fund - Class III[10]	03/24/2009	0.95%	0.95%	N/A	N/A	N/A	14.40%
Fidelity VIP Energy Portfolio - Service Class 2[10]	07/19/2001	-4.48%	-4.48%	38.33%	-3.94%	7.50%	7.85%
NVIT Health Sciences Fund - Class VI[10]	12/29/2000	-0.04%	-0.04%	18.63%	-2.68%	0.74%	1.53%
NVIT Technology and Communications Fund - Class VI[10]	06/30/2000	-7.25%	-7.25%	45.75%	-7.09%	-0.41%	-11.16%
PIMCO VIT Foreign Bond Portfolio (unhedged): Advisor Class	03/31/2009	1.11%	1.11%	N/A	N/A	N/A	9.15%
Van Kampen NVIT Real Estate Fund - Class II	03/24/2008	-5.63%	-5.63%	46.98%	N/A	N/A	-17.31%

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

The figures shown are based on a one-time investment of $10,000 and reflect the deduction of all applicable charges. The performance calculations also reflect the 15% free withdrawal privilege available with this product. These returns are measured from the inception date of the fund and may predate the offering of the fund in the Nationwide® separate account. Where this occurs, performance is hypothetical in that it depicts how the fund would have performed had it been available in the Nationwide separate account during the time period.

B. Standardized performance: With surrender charges (CDSC) applied

The figures shown are based on a one-time investment of $1,000 and reflect the deduction of all applicable charges. The performance calculations also reflect the 15% free withdrawal privilege available with this product. These returns are measured from the date the fund was included in the Nationwide separate account.

The results shown represent past performance and do not represent expected future performance or experience. Past performance does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the data quoted. To obtain performance data current to the most recent month-end or for closed and walled-off funds, please call 1-800-848-6331 or visit nationwide.com.

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Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 01/31/10			B. Standardized Performance: Average Annual Total Returns as of 12/31/09			
Underlying Fund	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
Asset Class: Asset Allocation[1]								
American Funds NVIT Asset Allocation Fund - Class II	08/01/1989	18.43%	0.63%	1.32%	15.30%	N/A	-3.66%	05/01/2006
BlackRock Global Allocation V.I. Fund - Class III	11/18/2003	14.90%	5.64%	7.45%	N/A	N/A	13.35%	05/01/2009
Fidelity VIP Freedom Fund 2010 Portfolio - Service Class 2	04/26/2005	18.99%	N/A	1.59%	15.84%	N/A	1.98%	05/02/2005
Fidelity VIP Freedom Fund 2020 Portfolio - Service Class 2	04/26/2005	24.65%	N/A	1.26%	20.35%	N/A	1.77%	05/02/2005
Fidelity VIP Freedom Fund 2030 Portfolio - Service Class 2	04/26/2005	28.28%	N/A	0.58%	22.93%	N/A	1.26%	05/02/2005
Franklin Templeton VIPT Founding Funds Allocation Fund - Class 2	07/02/2007	26.67%	N/A	-13.27%	22.02%	N/A	-12.96%	05/01/2008
Ivy Funds VIP Asset Strategy	05/01/1995	15.36%	12.42%	9.04%	N/A	N/A	11.25%	05/01/2009
NVIT Cardinal℠ Aggressive Fund - Class II	03/27/2008	25.30%	N/A	-13.16%	20.99%	N/A	-15.27%	05/01/2008
NVIT Cardinal℠ Moderately Aggressive Fund - Class II	03/27/2008	21.78%	N/A	-10.73%	18.41%	N/A	-12.62%	05/01/2008
NVIT Cardinal℠ Capital Appreciation Fund - Class II	03/27/2008	19.09%	N/A	-9.12%	16.04%	N/A	-10.93%	05/01/2008
NVIT Cardinal℠ Moderate Fund - Class II	03/27/2008	16.50%	N/A	-7.65%	13.86%	N/A	-9.30%	05/01/2008
NVIT Cardinal℠ Balanced Fund - Class II	03/27/2008	14.07%	N/A	-6.17%	11.77%	N/A	-7.70%	05/01/2008
NVIT Cardinal℠ Moderately Conservatiive Fund - Class II	03/27/2008	11.42%	N/A	-4.77%	9.67%	N/A	-6.11%	05/01/2008
NVIT Cardinal℠ Conservative Fund - Class II	03/27/2008	6.20%	N/A	-2.33%	5.09%	N/A	-3.36%	05/01/2008
NVIT Investor Destinations Aggressive Fund - Class II	12/12/2001	26.65%	-0.63%	1.31%	19.03%	-0.34%	1.99%	01/25/2002
NVIT Investor Destinations Moderately Aggressive Fund - Class II	12/12/2001	22.12%	0.12%	1.68%	16.27%	0.34%	2.23%	01/25/2002
NVIT Investor Destinations Moderate Fund - Class II	12/12/2001	15.42%	0.65%	1.78%	11.10%	0.75%	2.16%	01/25/2002

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Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 01/31/10			B. Standardized Performance: Average Annual Total Returns as of 12/31/09			
Underlying Fund	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
Asset Class: Asset Allocation[1]								
NVIT Investor Destinations Moderately Conservative Fund - Class II	12/12/2001	9.49%	1.30%	2.03%	6.61%	1.34%	2.24%	01/25/2002
NVIT Investor Destinations Conservative Fund - Class II	12/12/2001	3.00%	1.66%	1.91%	1.23%	1.64%	1.99%	01/25/2002
NVIT Investor Destinations Balanced Fund - Class II	03/24/2009	N/A	N/A	12.51%	N/A	N/A	8.04%	05/01/2009
NVIT Investor Destinations Capital Appreciation Fund - Class II	03/24/2009	N/A	N/A	19.74%	N/A	N/A	13.62%	05/01/2009
Asset Class: Balanced								
Franklin Templeton VIPT Income Securities Fund - Class 2	01/24/1989	28.25%	1.94%	5.85%	27.27%	N/A	-0.06%	05/01/2006
Asset Class: Bonds[2,3,9]								
American Century VP Inflation Protection Fund - Class II	12/31/2002	3.67%	2.54%	2.87%	2.34%	2.33%	2.76%	12/31/2002
American Funds NVIT Bond Fund - Class II	01/02/1996	5.90%	0.77%	2.74%	4.24%	N/A	-0.39%	05/01/2006
Federated NVIT High Income Bond Fund - Class III[10]	11/03/1997	33.72%	2.61%	3.41%	37.58%	N/A	3.30%	05/02/2005
Fidelity VIP Investment Grade Bond Portfolio - Service Class 2	12/05/1988	8.27%	2.65%	4.26%	7.50%	2.42%	2.76%	11/15/2002
NVIT Core Bond Fund - Class II	03/24/2008	1.64%	N/A	-0.01%	0.74%	N/A	-0.79%	05/01/2008
NVIT Core Plus Bond Fund - Class II	03/24/2008	10.74%	N/A	4.33%	8.45%	N/A	3.74%	05/01/2008
NVIT Government Bond Fund - Class I	11/08/1982	-2.30%	3.15%	4.28%	-5.06%	2.98%	4.11%	01/02/1985
NVIT Multi Sector Bond Fund - Class I	10/31/1997	16.88%	1.32%	3.40%	16.25%	1.09%	3.24%	05/01/2000
Asset Class: Cash[4]								
NVIT Money Market Fund - Class I *7-day current yield: **-1.75%****	11/10/1981	-7.57%	0.98%	0.78%	-7.54%	1.00%	0.83%	01/02/1985
Asset Class: International Stocks[5]								
American Funds NVIT Global Growth Fund - Class II	04/30/1997	37.38%	3.69%	-0.29%	33.18%	N/A	-0.90%	05/01/2006
Fidelity VIP Overseas Portfolio - Service Class 2 R[10]	01/28/1987	26.20%	0.54%	-2.27%	18.04%	1.18%	2.76%	05/03/2004
Gartmore NVIT Emerging Markets Fund - Class VI[10]	08/30/2000	59.76%	9.17%	5.93%	54.29%	10.61%	12.42%	05/03/2004
Gartmore NVIT International Equity Fund - Class VI[10]	08/31/2000	25.72%	5.83%	-1.37%	21.24%	N/A	-22.46%	05/01/2008
Gartmore NVIT Worldwide Leaders Fund - Class VI[10]	10/31/1997	25.18%	2.08%	-1.33%	N/A	N/A	25.60%	05/01/2009
Janus Aspen Series Overseas Portfolio - Service II Shares[10]	05/02/1994	68.18%	13.84%	2.97%	69.99%	14.21%	11.55%	05/01/2002
NVIT International Index Fund - Class VIII[10]	05/01/2006	30.50%	N/A	-7.44%	20.41%	N/A	-6.26%	05/01/2006
NVIT Multi-Manager International Growth Fund - Class VI[10]	03/24/2008	29.57%	N/A	-13.84%	27.78%	N/A	-14.96%	05/01/2008

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

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Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 01/31/10			B. Standardized Performance: Average Annual Total Returns as of 12/31/09			
Underlying Fund	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
Asset Class: International Stocks[5]								
NVIT Multi-Manager International Value Fund - Class VI[10]	11/01/1991	32.56%	-3.07%	0.38%	21.28%	-2.26%	0.38%	05/03/2004
Oppenheimer Global Securities Fund/VA - Class 4[10]	05/03/2004	39.11%	1.81%	3.31%	30.99%	1.57%	3.93%	05/03/2004
Templeton NVIT International Value Fund - Class III[10]	03/24/2009	N/A	N/A	23.97%	N/A	N/A	21.82%	05/01/2009
Asset Class: Large-cap Stocks								
American Century NVIT Multi Cap Value Fund - Class II	03/24/2009	N/A	N/A	21.16%	N/A	N/A	17.05%	05/01/2009
American Funds NVIT Growth Fund - Class II	02/08/1984	33.67%	-0.29%	-1.48%	30.40%	N/A	-5.68%	05/01/2006
American Funds NVIT Growth-Income Fund - Class II	03/09/1987	26.06%	-1.91%	0.84%	22.45%	N/A	-11.26%	05/01/2007
Dreyfus Stock Index Fund, Inc. - Service Shares	09/29/1989	24.31%	-2.02%	-3.00%	17.89%	-1.79%	2.64%	11/15/2002
Dreyfus VIF Appreciation Portfolio - Service Shares	04/05/1993	19.74%	-0.12%	-1.36%	14.14%	0.33%	2.62%	11/15/2002
Fidelity VIP Equity-Income Portfolio - Service Class 2	10/09/1986	32.70%	-2.84%	-0.02%	21.66%	-2.70%	2.65%	11/15/2002
Fidelity VIP Growth Portfolio - Service Class 2	10/09/1986	21.14%	-3.00%	-5.91%	19.78%	-2.54%	1.35%	11/15/2002
Janus Aspen Series Forty Portfolio - Service Shares	05/01/1997	32.99%	4.41%	-1.53%	37.51%	4.55%	-1.66%	05/01/2000
MFS VIT Value Series - Service Class	01/02/2002	20.18%	0.39%	2.06%	14.36%	0.80%	5.03%	11/15/2002
Neuberger Berman NVIT Multi Cap Opportunities Fund - Class II	03/24/2008	43.50%	N/A	-14.66%	44.34%	N/A	-17.72%	05/01/2008
Neuberger Berman NVIT Socially Responsible Fund - Class II	03/24/2008	27.32%	N/A	-14.07%	23.02%	N/A	-16.34%	05/01/2008
NVIT Multi-Manager Large Cap Growth Fund - Class II	03/24/2008	20.21%	N/A	-14.07%	21.14%	N/A	-15.62%	05/01/2008
NVIT Multi-Manager Large Cap Value Fund - Class II	03/24/2008	27.55%	N/A	-14.21%	19.23%	N/A	-16.46%	05/01/2008
NVIT Nationwide Fund - Class II	11/08/1982	23.48%	-3.01%	-2.19%	17.41%	-2.55%	1.83%	11/15/2002
NVIT U.S. Growth Leaders Fund - Class II	12/31/2001	14.03%	-2.21%	0.68%	17.53%	-1.78%	6.08%	02/14/2003
Oppenheimer Main Street® Fund/VA - Service Shares	07/13/2000	26.73%	-1.88%	-3.32%	19.80%	-1.89%	2.29%	11/15/2002
Oppenheimer NVIT Large Cap Growth Fund - Class II	03/24/2009	N/A	N/A	26.14%	N/A	N/A	21.85%	05/01/2009
Van Kampen NVIT Comstock Value Fund - Class II	10/31/1997	32.52%	-2.82%	-3.53%	20.07%	-2.91%	4.45%	02/14/2003

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Investment Choices		A. Non-standardized Performance: Average Annual Total Returns as of 01/31/10			B. Standardized Performance: Average Annual Total Returns as of 12/31/09			
Underlying Fund	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
Asset Class: Mid-cap Stocks[6]								
AIM V.I. Capital Development Fund - Series II Shares	05/01/1998	30.28%	-1.35%	0.41%	33.56%	-0.71%	5.15%	11/15/2002
AllianceBernstein VPS Small/Mid Cap Value Portfolio - Class B	05/01/2001	48.20%	0.84%	5.99%	34.21%	0.74%	7.94%	11/15/2002
American Century VP Mid Cap Value Fund - Class II	10/29/2004	29.03%	2.68%	4.38%	21.58%	N/A	3.93%	05/02/2005
Fidelity VIP Mid Cap Portfolio - Service Class 2	12/28/1998	34.22%	3.08%	7.51%	31.36%	3.40%	10.14%	11/15/2002
NVIT Mid Cap Index Fund - Class I	10/31/1997	34.29%	0.92%	3.74%	28.41%	1.06%	2.99%	05/01/2000
NVIT Multi-Manager Mid Cap Growth Fund - Class II	03/24/2008	15.52%	N/A	-16.44%	18.54%	N/A	-17.34%	05/01/2008
NVIT Multi-Manager Mid Cap Value Fund - Class II	03/24/2008	28.28%	N/A	-10.01%	22.24%	N/A	-12.09%	05/01/2008
Asset Class: Short-term Bonds[9]								
Neuberger Berman AMT Short Duration Bond Portfolio - I Class	09/10/1984	3.80%	0.23%	1.60%	5.39%	-0.11%	1.41%	12/01/1987
NVIT Short Term Bond Fund - Class II	03/24/2008	-1.39%	N/A	-1.18%	-0.71%	N/A	-1.53%	05/01/2008
PIMCO VIT Low Duration Portfolio - Advisor Class	03/31/2006	5.85%	N/A	3.55%	N/A	N/A	2.17%	05/01/2009
Asset Class: Small-cap Stocks[6]								
Dreyfus IP Small Cap Stock Index Portfolio - Service Shares	05/01/2002	30.06%	-0.96%	1.76%	16.89%	-0.73%	2.24%	05/01/2002
Franklin VIPT Small Cap Value Securities Fund - Class 2	04/30/1998	34.22%	-0.66%	7.28%	20.95%	-0.33%	6.79%	11/15/2002
NVIT Multi-Manager Small Cap Growth Fund - Class II	05/03/1999	21.68%	-5.71%	-6.69%	19.01%	-5.43%	0.91%	11/15/2002
NVIT Multi-Manager Small Cap Value Fund - Class II	11/03/1997	28.60%	-2.45%	4.55%	17.71%	-2.73%	6.37%	11/15/2002
NVIT Multi-Manager Small Company Fund - Class II	10/23/1995	34.06%	-1.06%	1.84%	26.13%	-0.66%	6.37%	11/15/2002
Oppenheimer Main Street® Small Cap Fund/VA - Service Shares	07/16/2001	39.67%	-0.78%	3.21%	28.54%	-0.74%	6.43%	11/15/2002
Wells Fargo Advantage VT Small Cap Growth Fund	05/01/1995	52.08%	4.26%	-4.71%	44.02%	3.97%	5.17%	11/15/2004
Asset Class: Specialty[7,8]								
AllianceBernstein NVIT Global Fixed Income Fund - Class III[10]	03/24/2009	N/A	N/A	7.40%	N/A	N/A	5.85%	05/01/2009
Fidelity VIP Energy Portfolio - Service Class 2[10]	07/19/2001	32.38%	7.50%	7.85%	39.04%	N/A	7.84%	05/02/2005
NVIT Health Sciences Fund - Class VI[10]	12/29/2000	12.68%	0.74%	1.53%	10.93%	0.34%	-0.01%	05/03/2004
NVIT Technology and Communications Fund - Class VI[10]	06/30/2000	39.80%	-0.41%	-11.16%	43.87%	-1.12%	0.43%	05/03/2004
PIMCO VIT Foreign Bond Portfolio (unhedged): Advisor Class	03/31/2009	N/A	N/A	2.15%	N/A	N/A	1.38%	05/01/2009
Van Kampen NVIT Real Estate Fund - Class II	03/24/2008	41.03%	N/A	-19.80%	22.28%	N/A	-21.04%	05/01/2008

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

The figures shown are calculated based on a one-time investment of $10,000 and reflect the deduction of all applicable charges, except for surrender charges (CDSC). These returns are measured from the inception date of the fund and may predate the offering of the fund in the Nationwide® separate account. Where this occurs, the performance is hypothetical in that it depicts how the fund would have performed had it been available in the Nationwide separate account during the time period. Year-to-date returns are shown only for funds incepted on or before December 31 of the previous year.

The results shown represent past performance and do not represent expected future performance or experience. Past performance does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the data quoted. To obtain performance data current to the most recent month-end or for closed and walled-off funds, please call 1-800-848-6331 or visit nationwide.com.

Walled-off and closed funds

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Investment Choices			Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 01/31/10			
Underlying Fund	Fund Status	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
Asset Class: Balanced								
Janus Aspen Series Balanced Portfolio - Service Shares	Walled-off	09/30/1993	-2.29%	-2.29%	22.44%	2.21%	4.71%	2.17%
Asset Class: Bonds[2,3,9]								
Federated NVIT High Income Bond Fund - Class I	Closed	10/31/1997	1.07%	1.07%	39.60%	1.05%	2.64%	3.42%
Federated Quality Bond Fund II - Service Shares	Walled-off	04/30/2002	1.83%	1.83%	18.72%	4.15%	2.66%	3.13%
Oppenheimer High Income Fund/VA - Class 4[10]	Walled-off	05/01/2007	0.36%	0.36%	24.83%	N/A	N/A	-39.65%
Oppenheimer High Income Fund/VA - Service Shares	Closed	09/18/2001	0.36%	0.36%	24.37%	-36.75%	-22.70%	-11.93%
Van Kampen's UIF Core Plus Fixed Income Portfolio - Class II	Walled-off	05/01/2003	1.38%	1.38%	9.78%	-0.28%	0.51%	0.91%
Asset Class: International Stocks[5]								
Fidelity VIP Overseas Portfolio - Service Class 2	Closed	01/28/1987	-5.96%	-5.96%	32.11%	-9.80%	0.55%	-2.26%
Gartmore NVIT Emerging Markets Fund - Class II	Closed	08/30/2000	-6.09%	-6.09%	65.65%	-3.51%	9.06%	5.84%
Janus Aspen Series Overseas Portfolio - Service Shares	Closed	05/02/1994	-2.60%	-2.60%	73.69%	0.38%	13.75%	2.92%
NVIT Multi-Manager International Value Fund - Class II	Closed	11/01/1991	-5.44%	-5.44%	38.48%	-14.19%	-3.07%	0.37%
Oppenheimer Global Securities Fund/VA - Service Shares	Closed	07/13/2000	-3.10%	-3.10%	45.03%	-6.99%	1.82%	0.41%
Putnam VT International Equity Fund - Class IB	Closed	01/02/1997	-4.47%	-4.47%	33.19%	-12.11%	-0.62%	-2.13%
Templeton VIPT Developing Markets Securities Fund - Class 3[10]	Walled-off	03/04/1996	-5.89%	-5.89%	73.40%	-1.61%	8.24%	5.34%
Templeton VIPT Foreign Securities Fund - Class 2	Closed	05/01/1992	-4.82%	-4.82%	39.78%	-5.40%	2.28%	1.10%
Templeton VIPT Foreign Securities Fund - Class 3[10]	Walled-off	05/01/1992	-4.85%	-4.85%	39.82%	-5.37%	2.30%	1.11%
Asset Class: Large-cap Stocks								
AIM V.I. Capital Appreciation Fund - Series II Shares	Walled-off	05/05/1993	-4.78%	-4.78%	16.75%	-11.66%	-4.35%	-6.50%

Walled-off and closed funds

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Investment Choices			Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 01/31/10			
Underlying Fund	Fund Status	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
Asset Class: Large-cap Stocks								
AllianceBernstein VPS Growth & Income Portfolio - Class B	Walled-off	06/01/1999	-3.25%	-3.25%	19.35%	-12.19%	-3.92%	0.06%
American Century VP Income & Growth Fund - Class II	Walled-off	10/30/1997	-3.85%	-3.85%	22.64%	-11.73%	-3.29%	-2.68%
American Century VP Value Fund - Class II	Walled-off	05/01/1996	-2.78%	-2.78%	26.41%	-8.77%	-1.32%	4.17%
Federated Capital Appreciation Fund II - Service Shares	Walled-off	04/29/2002	-3.64%	-3.64%	15.83%	-7.51%	-1.56%	-0.53%
Federated Clover Value Fund II - Service Shares	Walled-off	04/29/2002	-3.46%	-3.46%	20.71%	-14.70%	-5.62%	-2.63%
Fidelity VIP Contrafund® Portfolio - Service Class 2	Walled-off	01/03/1995	-4.42%	-4.42%	36.99%	-6.81%	1.01%	0.70%
MFS VIT Investors Growth Stock Series - Service Class	Walled-off	05/03/1999	-3.98%	-3.98%	37.55%	-4.32%	-0.31%	-4.75%
Neuberger Berman AMT Socially Responsive Portfolio - I Class	Walled-off	02/18/1999	-2.86%	-2.86%	33.58%	-8.20%	-0.86%	0.93%
Oppenheimer Capital Appreciation Fund/VA - Service Shares	Walled-off	09/18/2001	-5.84%	-5.84%	37.51%	-8.05%	-2.21%	-0.47%
Putnam VT Growth & Income Fund - Class IB	Walled-off	02/01/1988	-2.84%	-2.84%	38.06%	-12.18%	-3.68%	-1.15%
Putnam VT Voyager Fund - Class IB	Walled-off	02/01/1988	-3.93%	-3.93%	62.06%	-1.05%	2.08%	-4.54%
T. Rowe Price Blue Chip Growth Portfolio - Class II	Walled-off	12/29/2000	-5.92%	-5.92%	36.13%	-7.06%	-1.24%	-2.80%
T. Rowe Price Equity Income Portfolio - Class II	Walled-off	03/31/1994	-3.09%	-3.09%	35.32%	-9.27%	-1.70%	2.14%
Asset Class: Mid-cap Stocks[6]								
Fidelity VIP Value Strategies Portfolio - Service Class 2	Walled-off	02/20/2002	-2.32%	-2.32%	67.22%	-10.35%	-1.96%	1.90%
Franklin VIPT Rising Dividends Securities Fund - Class 2	Walled-off	01/27/1992	-1.59%	-1.59%	27.57%	-8.58%	-1.46%	5.03%
Asset Class: Small-cap Stocks[6]								
Dreyfus VIF Developing Leaders Portfolio - Service Shares	Walled-off	08/31/1990	-2.42%	-2.42%	36.70%	-14.07%	-6.78%	-2.52%
Neuberger Berman AMT Small Cap Growth Portfolio - S Class	Walled-off	07/12/2002	-6.57%	-6.57%	24.15%	-13.23%	-6.50%	-1.11%
Asset Class: Specialty[7,8]								
Franklin Templeton VIPT Global Bond Securities Fund - Class 3[10]	Walled-off	01/24/1989	0.03%	0.03%	16.07%	10.18%	7.34%	9.03%
Gartmore NVIT Global Utilities Fund - Class II	Closed	12/28/2001	-5.56%	-5.56%	10.88%	-8.58%	2.09%	2.73%
NVIT Global Financial Services Fund - Class II	Closed	12/28/2001	-6.72%	-6.72%	47.94%	-15.67%	-4.06%	1.51%

Walled-off and closed funds

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Investment Choices			Total Returns Periods Less Than 1 Year		Average Annual Total Returns as of 01/31/10			
Underlying Fund	Fund Status	Inception Date	Month	YTD	One Year	Three Years	Five Years	10 Years or Since Inception
Asset Class: Specialty[7,8]								
NVIT Health Sciences Fund - Class II	Closed	12/29/2000	-0.03%	-0.03%	18.53%	-2.68%	0.70%	1.39%
NVIT Technology and Communications Fund - Class II	Closed	06/30/2000	-7.29%	-7.29%	45.51%	-7.12%	-0.52%	-11.25%
Van Kampen's UIF Emerging Markets Debt Portfolio - Class II	Closed	12/19/2002	-0.14%	-0.14%	27.45%	3.97%	5.92%	8.73%

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

The figures shown are based on a one-time investment of $10,000 and reflect the deduction of all applicable charges. The performance calculations also reflect the 15% free withdrawal privilege available with this product. These returns are measured from the inception date of the fund and may predate the offering of the fund in the Nationwide® separate account. Where this occurs, performance is hypothetical in that it depicts how the fund would have performed had it been available in the Nationwide separate account during the time period.

B. Standardized performance: With surrender charges (CDSC) applied

The figures shown are based on a one-time investment of $1,000 and reflect the deduction of all applicable charges. The performance calculations also reflect the 15% free withdrawal privilege available with this product. These returns are measured from the date the fund was included in the Nationwide separate account.

The results shown represent past performance and do not represent expected future performance or experience. Past performance does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the data quoted. To obtain performance data current to the most recent month-end or for closed and walled-off funds, please call 1-800-848-6331 or visit nationwide.com.

Walled-off and closed funds

The Best of America Elite Venue Annuity®

Investment Choices			A. Non-standardized Performance: Average Annual Total Returns as of 01/31/10			B. Standardized Performance: Average Annual Total Returns as of 12/31/09			
Underlying Fund	Fund Status	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
Asset Class: Balanced									
Janus Aspen Series Balanced Portfolio - Service Shares	Walled-off	09/30/1993	16.49%	4.71%	2.17%	17.44%	4.82%	5.67%	11/15/2002
Asset Class: Bonds[2,3,9]									
Federated NVIT High Income Bond Fund - Class I	Closed	10/31/1997	33.65%	2.64%	3.42%	37.50%	2.37%	5.86%	11/15/2002
Federated Quality Bond Fund II - Service Shares	Walled-off	04/30/2002	12.77%	2.66%	3.13%	12.10%	2.33%	2.57%	11/15/2002
Oppenheimer High Income Fund/VA - Class 4[10]	Walled-off	05/01/2007	18.88%	N/A	-40.18%	18.26%	N/A	-41.16%	05/01/2007
Oppenheimer High Income Fund/VA - Service Shares	Closed	09/18/2001	18.42%	-22.70%	-11.93%	17.80%	-22.81%	-13.17%	11/15/2002
Van Kampen's UIF Core Plus Fixed Income Portfolio - Class II	Walled-off	05/01/2003	3.83%	0.51%	0.91%	1.52%	0.31%	0.71%	05/01/2003
Asset Class: International Stocks[5]									
Fidelity VIP Overseas Portfolio - Service Class 2	Closed	01/28/1987	26.16%	0.55%	-2.26%	18.06%	1.18%	7.08%	11/15/2002
Gartmore NVIT Emerging Markets Fund - Class II	Closed	08/30/2000	59.70%	9.06%	5.84%	54.29%	10.47%	17.22%	11/15/2002
Janus Aspen Series Overseas Portfolio - Service Shares	Closed	05/02/1994	67.74%	13.75%	2.92%	69.99%	14.17%	2.66%	05/01/2000
NVIT Multi-Manager International Value Fund - Class II	Closed	11/01/1991	32.53%	-3.07%	0.37%	21.29%	-2.26%	5.67%	05/01/2003
Oppenheimer Global Securities Fund/VA - Service Shares	Closed	07/13/2000	39.08%	1.82%	0.41%	30.97%	1.57%	7.88%	11/15/2002
Putnam VT International Equity Fund - Class IB	Closed	01/02/1997	27.24%	-0.62%	-2.13%	16.50%	-0.14%	5.55%	05/01/2003

Walled-off and closed funds

The Best of America Elite Venue Annuity®

Investment Choices			A. Non-standardized Performance: Average Annual Total Returns as of 01/31/10			B. Standardized Performance: Average Annual Total Returns as of 12/31/09			
Underlying Fund	Fund Status	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
Asset Class: International Stocks[5]									
Templeton VIPT Developing Markets Securities Fund - Class 3[10]	Walled-off	03/04/1996	67.45%	8.24%	5.34%	63.66%	N/A	10.44%	05/02/2005
Templeton VIPT Foreign Securities Fund - Class 2	Closed	05/01/1992	33.83%	2.28%	1.10%	28.69%	2.93%	8.07%	11/15/2002
Templeton VIPT Foreign Securities Fund - Class 3[10]	Walled-off	05/01/1992	33.87%	2.30%	1.11%	28.85%	2.95%	5.14%	05/03/2004
Asset Class: Large-cap Stocks									
AIM V.I. Capital Appreciation Fund - Series II Shares	Walled-off	05/05/1993	10.80%	-4.35%	-6.50%	12.66%	-3.99%	0.33%	11/15/2002
AllianceBernstein VPS Growth & Income Portfolio - Class B	Walled-off	06/01/1999	13.40%	-3.92%	0.06%	12.29%	-3.46%	2.14%	11/15/2002
American Century VP Income & Growth Fund - Class II	Walled-off	10/30/1997	16.69%	-3.29%	-2.68%	9.76%	-3.07%	2.32%	11/15/2002
American Century VP Value Fund - Class II	Walled-off	05/01/1996	20.46%	-1.32%	4.17%	11.68%	-1.15%	4.23%	11/15/2002
Federated Capital Appreciation Fund II - Service Shares	Walled-off	04/29/2002	9.88%	-1.56%	-0.53%	5.33%	-1.20%	2.37%	11/15/2002
Federated Clover Value Fund II - Service Shares	Walled-off	04/29/2002	14.76%	-5.62%	-2.63%	6.55%	-5.30%	0.47%	11/15/2002
Fidelity VIP Contrafund® Portfolio - Service Class 2	Walled-off	01/03/1995	31.04%	1.01%	0.70%	27.15%	1.62%	6.04%	11/15/2002
MFS VIT Investors Growth Stock Series - Service Class	Walled-off	05/03/1999	31.60%	-0.31%	-4.75%	30.71%	-0.07%	2.61%	11/15/2002
Neuberger Berman AMT Socially Responsive Portfolio - I Class	Walled-off	02/18/1999	27.63%	-0.86%	0.93%	23.18%	-0.97%	3.97%	05/01/2003
Oppenheimer Capital Appreciation Fund/VA - Service Shares	Walled-off	09/18/2001	31.56%	-2.21%	-0.47%	35.68%	-1.61%	2.24%	11/15/2002
Putnam VT Growth & Income Fund - Class IB	Walled-off	02/01/1988	32.11%	-3.68%	-1.15%	21.59%	-3.54%	1.70%	05/01/2003
Putnam VT Voyager Fund - Class IB	Walled-off	02/01/1988	56.11%	2.08%	-4.54%	55.08%	2.13%	4.52%	05/01/2003
T. Rowe Price Blue Chip Growth Portfolio - Class II	Walled-off	12/29/2000	30.18%	-1.24%	-2.80%	33.36%	N/A	0.89%	05/02/2005
T. Rowe Price Equity Income Portfolio - Class II	Walled-off	03/31/1994	29.37%	-1.70%	2.14%	17.11%	N/A	-0.96%	05/02/2005
Asset Class: Mid-cap Stocks[6]									
Fidelity VIP Value Strategies Portfolio - Service Class 2	Walled-off	02/20/2002	61.27%	-1.96%	1.90%	48.45%	-2.57%	5.54%	11/15/2002
Franklin VIPT Rising Dividends Securities Fund - Class 2	Walled-off	01/27/1992	21.62%	-1.46%	5.03%	9.34%	-1.59%	2.99%	11/15/2002
Asset Class: Small-cap Stocks[6]									
Dreyfus VIF Developing Leaders Portfolio - Service Shares	Walled-off	08/31/1990	30.75%	-6.78%	-2.52%	17.61%	-7.03%	-0.50%	11/15/2002
Neuberger Berman AMT Small Cap Growth Portfolio - S Class	Walled-off	07/12/2002	18.20%	-6.50%	-1.11%	14.66%	-5.83%	0.08%	11/15/2002
Asset Class: Specialty[7,8]									
Franklin Templeton VIPT Global Bond Securities Fund - Class 3[10]	Walled-off	01/24/1989	10.12%	7.34%	9.03%	10.66%	N/A	8.08%	05/02/2005
Gartmore NVIT Global Utilities Fund - Class II	Closed	12/28/2001	4.93%	2.09%	2.73%	-0.12%	2.90%	9.12%	02/14/2003
NVIT Global Financial Services Fund - Class II	Closed	12/28/2001	41.99%	-4.06%	1.51%	23.29%	-3.25%	5.34%	02/14/2003

Walled-off and closed funds

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Investment Choices			A. Non-standardized Performance: Average Annual Total Returns as of 01/31/10			B. Standardized Performance: Average Annual Total Returns as of 12/31/09			
Underlying Fund	Fund Status	Inception Date	One Year	Five Years	10 Years or Since Inception	One Year	Five Years	10 Years or Since Inclusion	Inclusion Date
Asset Class: Specialty[7,8]									
NVIT Health Sciences Fund - Class II	Closed	12/29/2000	12.58%	0.70%	1.39%	10.81%	0.31%	5.90%	02/14/2003
NVIT Technology and Communications Fund - Class II	Closed	06/30/2000	39.56%	-0.52%	-11.25%	43.66%	-1.21%	5.74%	02/14/2003
Van Kampen's UIF Emerging Markets Debt Portfolio - Class II	Closed	12/19/2002	21.50%	5.92%	8.73%	21.89%	6.01%	8.91%	12/31/2002

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. **Funds-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.
2. **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.
3. **High-yield funds:** Funds that invest in high-yield securities are subject to greater credit risk and price fluctuations than funds that invest in higher-quality securities.
4. **Money market funds: These funds are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other federal government agency. Although they seek to preserve the value of your investment at $1.00 per share, it's possible to lose money by investing in money market funds.**
5. **International 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 limited availability of information.
6. **Small-cap/Mid-cap/Emerging market 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.
7. **Non-diversified 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.
8. **Real estate funds:** Funds that focus on real estate investing are sensitive to economic and business cycles, changing demographic patterns and government actions.
9. **Bond funds:** These funds have the same interest rate, inflation and credit risks associated with the underlying bonds owned by the fund.
10. **Short-term trading fee:** These funds may charge a fee for exchanges made within 60 days of original allocation. Please refer to the prospectus for details.

Fund abbreviations

AMT – Advisers Management Trust
IP – Investment Portfolios
LIT – Life Investment Trust
NVIT – Nationwide Variable Insurance Trust
UIF – The Universal Institutional Funds, Inc.
VA – Variable Account
VI – Variable Insurance
VIF – Variable Investment Fund
VIP – Variable Insurance Products
VIPT – Variable Insurance Products Trust
VIT – Variable Insurance Trust
VP – Variable Portfolio
VPS – Variable Product Series
VT – Variable Trust

Contract/Policy numbers

All state variations of: VAC-0107AO
In OK: VAC-0107OK

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For the specific contract number, please refer to the variable annuity investment choices performance report inside.

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