

SECURITIES AND EXCHANGE COMMISSION

FORM N-30D

Initial annual and semi-annual reports mailed to investment company shareholders pursuant to Rule 30e-1 (other than those required to be submitted as part of Form NCSR)

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NATIONWIDE VARIABLE ACCOUNT 6

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Business Address
*ONE NATIONWIDE PLAZA
COLUMBUS OH 43216
6142497111*

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[NATIONWIDE (R) LOGO]

NATIONWIDE (R)
VARIABLE
ACCOUNT-6

SEMI-ANNUAL REPORT
TO
CONTRACT OWNERS
JUNE 30, 1999

NATIONWIDE LIFE INSURANCE COMPANY
HOME OFFICE: COLUMBUS, OHIO

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[NATIONWIDE (R) LOGO]

NATIONWIDE LIFE INSURANCE COMPANY
ONE NATIONWIDE PLAZA, COLUMBUS, OHIO 43215-2220

[GASPER PHOTO]

PRESIDENT'S MESSAGE

On behalf of Nationwide Life Insurance Company, we are pleased to present the 1999 semi-annual report of the Nationwide Variable Account-6.

Equity investments performed well during the first half of 1999 with the major market indices showing double-digit gains. Fixed income investments did not fare as well during this period in the face of the Federal Reserve's inflation cautiousness. The Fed is mindful of the resilient U.S. economy and the increasingly tight labor pool that portends future wage inflation. Accordingly, we have seen a ratcheting-up of short-term interest rates to dampen the momentum of the current expansion. How aggressively the Fed may react to the perceived inflation threat only adds uncertainty to the already jittery equity markets. Over the long term, however, a slower but sustainable rate of growth, with low inflation, provides a favorable environment for further advances in financial assets.

At mid-year, we are pleased to report that all the mission-critical systems used to service our variable annuity and variable life business have been internally inventoried, assessed and tested as being Year 2000 compliant. We are currently contacting our critical business partners to determine if they will be Year 2000 compliant. Contingency plans are being developed and are to be completed by the end of the third quarter. All these steps are being taken to assure that Nationwide Financial will be able to continue to serve your financial needs into the Year 2000 and beyond.

Thank you for selecting Nationwide Financial to help you achieve your financial planning and retirement savings goals. You have our commitment to provide the consistent, high quality service you expect and deserve.

/s/ Joseph J. Gasper

Joseph J. Gasper, President
August 19, 1999

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NATIONWIDE VARIABLE ACCOUNT-6

STATEMENT OF ASSETS, LIABILITIES AND CONTRACT OWNERS' EQUITY

JUNE 30, 1999
(UNAUDITED)

ASSETS:

<TABLE>

<CAPTION>

Investments at market value:

<S>		<C>
Evergreen - VA Aggressive Growth Fund (EvAggrGro) 504,228 shares (cost \$6,301,472).....		\$ 7,719,726
Evergreen - VA Foundation Fund (EvFound) 6,260,901 shares (cost \$84,307,185).....		95,165,693
Evergreen - VA Fund (EvFund) 2,747,734 shares (cost \$40,123,099).....		47,398,406
Evergreen - VA Global Leaders Fund (EvGloLead) 1,020,641 shares (cost \$12,145,555).....		14,105,259
Evergreen - VA Growth and Income Fund (EvGrInc) 3,870,042 shares (cost \$56,633,772).....		66,177,723
Evergreen - VA International Growth Fund (EvIntGr) 227,540 shares (cost \$2,173,678).....		2,207,138
Evergreen - VA Masters Fund (EvMasters) 1,114,466 shares (cost \$11,111,700).....		12,080,813
Evergreen - VA Small Cap Equity Income Fund (EvSmCapEI) 357,726 shares (cost \$3,418,310).....		3,791,898
Evergreen - VA Strategic Income Fund (EvStratInc) 1,530,471 shares (cost \$16,006,256).....		15,763,846
Fidelity VIP - High Income Portfolio (FidVIPHI) 196,876 shares (cost \$2,413,769).....		2,222,726
Fidelity VIP - Overseas Portfolio (FidVIPOv) 138,181 shares (cost \$2,591,354).....		2,874,171
Fidelity VIP-II - Asset Manager Portfolio (FidVIPAM) 126,342 shares (cost \$2,041,219).....		2,234,995
Fidelity VIP-II - Contrafund Portfolio (FidVIPCon) 110,712 shares (cost \$2,358,210).....		2,889,578
Fidelity VIP-III - Growth Opportunities Portfolio (FidVIPGrOp) 164,162 shares (cost \$3,127,467) ..		3,880,800
Nationwide SAT - Government Bond Fund (NSATGvtBd) 114,435 shares (cost \$1,329,592).....		1,273,661
Nationwide SAT - Money Market Fund (NSATMyMkt) 6,976,283 shares (cost \$6,976,283).....		6,976,283

Total assets.....		286,762,716
ACCOUNTS PAYABLE.....		30,193

CONTRACT OWNERS' EQUITY.....		\$ 286,732,523
		=====

</TABLE>

<TABLE>

<CAPTION>

Contract owners' equity represented by:

	UNITS	UNIT VALUE	RETURN (b)	
	-----	-----	-----	
Contracts in accumulation phase:				
<S>	<C>	<C>	<C>	<C>
Evergreen - VA Aggressive Growth Fund:				
Tax qualified.....	146,423	\$ 14.816275	\$ 2,169,443	12%
Non-tax qualified.....	271,276	14.816275	4,019,300	12%
Initial Funding by Depositor (note 1a).....	100,000	15.310000	1,531,000	13%
Evergreen - VA Foundation Fund:				
Tax qualified.....	1,749,092	16.368638	28,630,254	5%
Non-tax qualified.....	3,960,034	16.368638	64,820,363	5%
Initial Funding by Depositor (note 1a).....	100,000	17.154733	1,715,473	5%
Evergreen - VA Fund:				
Tax qualified.....	723,403	18.136099	13,119,708	13%
Non-tax qualified.....	1,785,226	18.136099	32,377,035	13%
Initial Funding by Depositor (note 1a).....	100,000	19.006990	1,900,699	13%
Evergreen - VA Global Leaders Fund:				
Tax qualified.....	293,968	13.564543	3,987,542	8%
Non-tax qualified.....	642,570	13.564543	8,716,168	8%

Initial Funding by Depositor (note 1a).....	100,000	14.016370	1,401,637	8%
Evergreen - VA Growth and Income Fund:				
Tax qualified.....	1,047,949	17.677539	18,525,159	10%
Non-tax qualified.....	2,590,825	17.677539	45,799,410	10%
Initial Funding by Depositor (note 1a).....	100,000	18.526510	1,852,651	10%
Evergreen - VA International Growth Fund:				
Tax qualified.....	41,659	9.582023	399,177	3%
Non-tax qualified.....	87,452	9.582023	837,967	3%
Initial Funding by Depositor (note 1a).....	100,000	9.700000	970,000	3%
Evergreen - VA Masters Fund:				
Tax qualified.....	242,992	10.777889	2,618,941	8% (a)
Non-tax qualified.....	475,595	10.777889	5,125,910	8% (a)
Initial Funding by Depositor (note 1a).....	400,000	10.840000	4,336,000	8% (a)
Evergreen - VA Small Cap Equity Income:				
Tax qualified.....	70,215	10.573625	742,427	10%
Non-tax qualified.....	186,750	10.573625	1,974,624	10%
Initial Funding by Depositor (note 1a).....	100,000	10.748620	1,074,862	11%
Evergreen - VA Strategic Income Fund:				
Tax qualified.....	455,045	10.697284	4,867,746	(2)%
Non-tax qualified.....	915,252	10.697284	9,790,711	(2)%
Initial Funding by Depositor (note 1a).....	100,000	11.053890	1,105,389	(1)%
Fidelity VIP - High Income Portfolio:				
Tax qualified.....	37,820	12.691466	479,991	7%
Non-tax qualified.....	137,313	12.691466	1,742,703	7%

</TABLE>

(Continued)

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<S>	<C>	<C>	<C>	<C>
Fidelity VIP - Overseas Portfolio:				
Tax qualified.....	33,844	14.303680	484,094	7%
Non-tax qualified.....	167,095	14.303680	2,390,073	7%
Fidelity VIP-II - Asset Manager Portfolio:				
Tax qualified.....	34,224	15.662258	536,025	5%
Non-tax qualified.....	108,475	15.662258	1,698,963	5%
Fidelity VIP-II - Contrafund Portfolio:				
Tax qualified.....	23,652	16.766890	396,570	10%
Non-tax qualified.....	148,687	16.766890	2,493,019	10%
Fidelity VIP-III - Growth Opportunities Portfolio:				
Tax qualified.....	42,782	15.845697	677,911	6%
Non-tax qualified.....	202,131	15.845697	3,202,907	6%
Nationwide SAT - Government Bond Fund:				
Tax qualified.....	9,083	11.639261	105,719	(3)%
Non-tax qualified.....	100,345	11.639261	1,167,942	(3)%
Nationwide SAT - Money Market Fund:				
Tax qualified.....	206,798	11.273514	2,331,340	2%
Non-tax qualified.....	409,426	11.273514	4,615,670	2%
	=====	=====	-----	
			\$286,732,523	
			=====	

</TABLE>

(a) This investment option was not being utilized for the entire period. Accordingly, the period return was computed for such period as the investment option was utilized.

(b) The period return does not include contract charges satisfied by surrendering units.

See accompanying notes to financial statements.

NATIONWIDE VARIABLE ACCOUNT-6

STATEMENTS OF OPERATIONS AND CHANGES IN CONTRACT OWNERS' EQUITY

SIX MONTH PERIODS ENDED JUNE 30, 1999 AND 1998
(UNAUDITED)

	TOTAL		EVAGGRGRO	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ 601,014	385,096	--	--
Mortality, expense and administration charges (note 2)	(1,601,066)	(832,641)	(27,373)	(8,957)
Net investment activity	(1,000,052)	(447,545)	(27,373)	(8,957)
Proceeds from mutual fund shares sold	7,522,559	9,343,779	189,882	539,674
Cost of mutual fund shares sold	(6,571,249)	(7,473,459)	(143,576)	(516,052)
Realized gain (loss) on investments	951,310	1,870,320	46,306	23,622
Change in unrealized gain (loss) on investments	17,495,150	5,575,680	658,664	252,155
Net gain (loss) on investments	18,446,460	7,446,000	704,970	275,777
Reinvested capital gains	965,810	575,117	--	--
Net increase (decrease) in contract owners' equity resulting from operations	18,412,218	7,573,572	677,597	266,820
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	63,088,193	74,560,944	2,121,586	913,597
Transfers between funds	--	--	946,881	10,471
Redemptions	(8,983,186)	(4,172,465)	(62,540)	(6,171)
Contingent deferred sales charges (note 2)	(252,949)	(64,008)	(2,411)	--
Adjustments to maintain reserves	3,999,358	(1,686)	20	(31)
Net equity transactions	57,851,416	70,322,785	3,003,536	917,866
NET CHANGE IN CONTRACT OWNERS' EQUITY	76,263,634	77,896,357	3,681,133	1,184,686
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	210,468,889	90,795,722	4,038,610	1,869,162
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 286,732,523	168,692,079	7,719,743	3,053,848

	EVFOUND		EVFUND	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	--	--	74,937	--
Mortality, expense and administration charges (note 2)	(549,690)	(273,109)	(278,621)	(157,435)
Net investment activity	(549,690)	(273,109)	(203,684)	(157,435)
Proceeds from mutual fund shares sold	56,511	1,149,320	882,049	2,615,142
Cost of mutual fund shares sold	(36,569)	(790,041)	(591,635)	(1,642,377)

Realized gain (loss) on investments	19,942	359,279	290,414	972,765
Change in unrealized gain (loss) on investments	4,201,774	1,959,787	4,871,665	803,478
Net gain (loss) on investments	4,221,716	2,319,066	5,162,079	1,776,243
Reinvested capital gains	198,134	--	157,626	--
Net increase (decrease) in contract owners' equity resulting from operations	3,870,160	2,045,957	5,116,021	1,618,808
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	24,758,183	25,167,962	6,910,085	13,644,028
Transfers between funds	238,888	561,663	(1,272,820)	183,261
Redemptions	(2,826,569)	(1,799,319)	(1,255,170)	(909,973)
Contingent deferred sales charges (note 2)	(78,403)	(22,260)	(34,571)	(15,419)
Adjustments to maintain reserves	395	(158)	(944)	214
Net equity transactions	22,092,494	23,907,888	4,346,581	12,902,111
NET CHANGE IN CONTRACT OWNERS' EQUITY	25,962,654	25,953,845	9,462,602	14,520,919
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	69,203,436	28,413,017	37,934,840	17,317,316
CONTRACT OWNERS' EQUITY END OF PERIOD	95,166,090	54,366,862	47,397,442	31,838,235

</TABLE>

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NATIONWIDE VARIABLE ACCOUNT-6

STATEMENTS OF OPERATIONS AND CHANGES IN CONTRACT OWNERS' EQUITY

SIX MONTH PERIODS ENDED JUNE 30, 1999 AND 1998
(UNAUDITED)

<TABLE>
<CAPTION>

	EVGLOLEAD		EVGRINC	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ 2,531	--	--	--
Mortality, expense and administration charges (note 2)	(69,962)	(23,620)	(404,029)	(250,811)
Net investment activity	(67,431)	(23,620)	(404,029)	(250,811)
Proceeds from mutual fund shares sold	218,247	60,854	1,390,664	1,187,217
Cost of mutual fund shares sold	(194,339)	(52,284)	(894,381)	(755,938)
Realized gain (loss) on investments	23,908	8,570	496,283	431,279
Change in unrealized gain (loss) on investments	973,972	451,962	5,299,628	1,782,135
Net gain (loss) on investments	997,880	460,532	5,795,911	2,213,414
Reinvested capital gains	--	--	303,858	--
Net increase (decrease) in contract owners' equity resulting from operations	930,449	436,912	5,695,740	1,962,603
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	3,740,552	3,296,645	9,287,720	20,969,486
Transfers between funds	208,174	94,729	(2,350,889)	565,489
Redemptions	(344,493)	(52,539)	(2,055,708)	(1,164,222)
Contingent deferred sales charges (note 2)	(11,603)	(262)	(67,033)	(22,559)
Adjustments to maintain reserves	95	(335)	(502)	430

Net equity transactions	3,592,725	3,338,238	4,813,588	20,348,624
NET CHANGE IN CONTRACT OWNERS' EQUITY	4,523,174	3,775,150	10,509,328	22,311,227
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	9,582,173	2,898,619	55,667,892	26,779,146
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 14,105,347	6,673,769	66,177,220	49,090,373

</TABLE>
<TABLE>
<CAPTION>

	EVINTGR		EVMASTERS	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	--	--	--	--
Mortality, expense and administration charges (note 2)	(5,746)	--	(23,598)	--
Net investment activity	(5,746)	--	(23,598)	--
Proceeds from mutual fund shares sold	131,467	--	83,903	--
Cost of mutual fund shares sold	(122,072)	--	(85,281)	--
Realized gain (loss) on investments	9,395	--	(1,378)	--
Change in unrealized gain (loss) on investments	63,974	--	969,114	--
Net gain (loss) on investments	73,369	--	967,736	--
Reinvested capital gains	--	--	--	--
Net increase (decrease) in contract owners' equity resulting from operations	67,623	--	944,138	--
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	801,275	--	6,022,702	--
Transfers between funds	(72,124)	--	1,139,944	--
Redemptions	(13,296)	--	(25,075)	--
Contingent deferred sales charges (note 2)	(502)	--	(895)	--
Adjustments to maintain reserves	7	--	4,000,037	--
Net equity transactions	715,359	--	11,136,713	--
NET CHANGE IN CONTRACT OWNERS' EQUITY	782,982	--	12,080,851	--
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	1,424,162	--	--	--
CONTRACT OWNERS' EQUITY END OF PERIOD	2,207,144	--	12,080,851	--

</TABLE>

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NATIONWIDE VARIABLE ACCOUNT-6

STATEMENTS OF OPERATIONS AND CHANGES IN CONTRACT OWNERS' EQUITY

SIX MONTH PERIODS ENDED JUNE 30, 1999 AND 1998
(UNAUDITED)

<TABLE>
<CAPTION>

	EVSMDAPEI		EVSTRATINC	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ --	--	--	--
Mortality, expense and administration charges (note 2)	(13,838)	(347)	(84,422)	(22,370)

Net investment activity	(13,838)	(347)	(84,422)	(22,370)
Proceeds from mutual fund shares sold	172,175	1	684,434	725,005
Cost of mutual fund shares sold	(172,666)	(1)	(683,347)	(706,740)
Realized gain (loss) on investments	(491)	--	1,087	18,265
Change in unrealized gain (loss) on investments	372,539	(20,168)	(121,243)	112,226
Net gain (loss) on investments	372,048	(20,168)	(120,156)	130,491
Reinvested capital gains	--	--	--	--
Net increase (decrease) in contract owners' equity resulting from operations	358,210	(20,515)	(204,578)	108,121
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	1,130,307	1,392,397	5,564,669	5,021,220
Transfers between funds	88,097	400	(85,757)	64,034
Redemptions	(63,506)	(437)	(666,833)	(44,832)
Contingent deferred sales charges (note 2)	(2,900)	--	(26,280)	(601)
Adjustments to maintain reserves	16	--	4	(66)
Net equity transactions	1,152,013	1,392,360	4,785,802	5,039,755
NET CHANGE IN CONTRACT OWNERS' EQUITY	1,510,223	1,371,845	4,581,224	5,147,876
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	2,281,690	--	11,182,622	2,204,875
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 3,791,913	1,371,845	15,763,846	7,352,751

</TABLE>
<TABLE>
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	FIDVIPHI		FIDVIPOV	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	192,964	166,235	44,638	51,626
Mortality, expense and administration charges (note 2)	(15,335)	(16,746)	(20,061)	(20,199)
Net investment activity	177,629	149,489	24,577	31,427
Proceeds from mutual fund shares sold	147,462	174,595	291,700	105,569
Cost of mutual fund shares sold	(160,340)	(156,298)	(258,675)	(94,445)
Realized gain (loss) on investments	(12,878)	18,297	33,025	11,124
Change in unrealized gain (loss) on investments	(19,411)	(180,593)	75,193	205,970
Net gain (loss) on investments	(32,289)	(162,296)	108,218	217,094
Reinvested capital gains	7,214	105,628	71,996	152,162
Net increase (decrease) in contract owners' equity resulting from operations	152,554	92,821	204,791	400,683
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	107,827	465,740	28,714	98,756
Transfers between funds	(52,049)	(73,483)	(223,105)	(50,195)
Redemptions	(72,629)	(48,959)	(46,891)	(37,400)
Contingent deferred sales charges (note 2)	(1,856)	(679)	(937)	(415)
Adjustments to maintain reserves	(14)	(351)	26	(501)
Net equity transactions	(18,721)	342,268	(242,192)	10,245
NET CHANGE IN CONTRACT OWNERS' EQUITY	133,833	435,089	(37,401)	410,928
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	2,088,861	2,060,711	2,911,568	2,661,194
CONTRACT OWNERS' EQUITY END OF PERIOD	2,222,694	2,495,800	2,874,167	3,072,122

</TABLE>

(Continued)

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NATIONWIDE VARIABLE ACCOUNT-6

STATEMENTS OF OPERATIONS AND CHANGES IN CONTRACT OWNERS' EQUITY

SIX MONTH PERIODS ENDED JUNE 30, 1999 AND 1998
(UNAUDITED)

<TABLE>
<CAPTION>

	FIDVIPAM		FID VIPCON	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ 71,275	60,892	10,312	9,259
Mortality, expense and administration charges (note 2)	(15,261)	(14,076)	(17,259)	(10,547)
Net investment activity	56,014	46,816	(6,947)	(1,288)
Proceeds from mutual fund shares sold	101,985	64,825	38,099	37,489
Cost of mutual fund shares sold	(90,603)	(57,828)	(26,663)	(30,011)
Realized gain (loss) on investments	11,382	6,997	11,436	7,478
Change in unrealized gain (loss) on investments	(61,413)	(69,786)	155,448	154,562
Net gain (loss) on investments	(50,031)	(62,789)	166,884	162,040
Reinvested capital gains	90,281	182,677	75,624	68,120
Net increase (decrease) in contract owners' equity resulting from operations	96,264	166,704	235,561	228,872
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	17,281	133,070	30,316	293,988
Transfers between funds	55,962	10,870	555,724	102,428
Redemptions	(89,015)	(52,242)	(32,197)	(11,112)
Contingent deferred sales charges (note 2)	(2,636)	(663)	(677)	(277)
Adjustments to maintain reserves	12	(284)	20	(204)
Net equity transactions	(18,396)	90,751	553,186	384,823
NET CHANGE IN CONTRACT OWNERS' EQUITY	77,868	257,455	788,747	613,695
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	2,157,120	1,886,838	2,100,842	1,193,024
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 2,234,988	2,144,293	2,889,589	1,806,719

</TABLE>
<TABLE>
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	FIDVIPGROP		NSATGVTBD	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	32,669	19,139	34,398	8,404
Mortality, expense and administration charges (note 2)	(24,378)	(13,775)	(9,123)	(2,000)
Net investment activity	8,291	5,364	25,275	6,404

Proceeds from mutual fund shares sold	65,596	58,014	95,082	21,453
Cost of mutual fund shares sold	(43,068)	(46,430)	(94,731)	(20,393)
Realized gain (loss) on investments	22,528	11,584	351	1,060
Change in unrealized gain (loss) on investments	118,697	121,919	(63,451)	2,033
Net gain (loss) on investments	141,225	133,503	(63,100)	3,093
Reinvested capital gains	61,077	66,530	--	--
Net increase (decrease) in contract owners' equity resulting from operations	210,593	205,397	(37,825)	9,497
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	42,389	720,451	18,134	18,604
Transfers between funds	474,171	48,769	(4,049)	--
Redemptions	(45,888)	(11,460)	(72,742)	(18,808)
Contingent deferred sales charges (note 2)	(1,430)	(382)	(1,866)	(402)
Adjustments to maintain reserves	36	(346)	1	(41)
Net equity transactions	469,277	757,032	(60,522)	(647)
NET CHANGE IN CONTRACT OWNERS' EQUITY	679,870	962,429	(98,347)	8,850
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	3,200,948	1,509,830	1,372,008	290,314
CONTRACT OWNERS' EQUITY END OF PERIOD	3,880,818	2,472,259	1,273,661	299,164

</TABLE>

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NATIONWIDE VARIABLE ACCOUNT-6

STATEMENTS OF OPERATIONS AND CHANGES IN CONTRACT OWNERS' EQUITY

SIX MONTH PERIODS ENDED JUNE 30, 1999 AND 1998
(UNAUDITED)

	NSATMYMKT	
	1999	1998
INVESTMENT ACTIVITY:		
Reinvested dividends	\$ 137,290	69,541
Mortality, expense and administration charges (note 2)	(42,370)	(18,649)
Net investment activity	94,920	50,892
Proceeds from mutual fund shares sold	2,973,303	2,604,621
Cost of mutual fund shares sold	(2,973,303)	(2,604,621)
Realized gain (loss) on investments	--	--
Change in unrealized gain (loss) on investments	--	--
Net gain (loss) on investments	--	--
Reinvested capital gains	--	--
Net increase (decrease) in contract owners' equity resulting from operations	94,920	50,892
EQUITY TRANSACTIONS:		
Purchase payments received from contract owners	2,506,455	2,425,000
Transfers between funds	352,951	(1,518,436)
Redemptions	(1,310,633)	(14,991)
Contingent deferred sales charges (note 2)	(18,949)	(89)
Adjustments to maintain reserves	148	(13)

Net equity transactions	1,529,973	891,471
NET CHANGE IN CONTRACT OWNERS' EQUITY	1,624,893	942,363
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	5,322,117	1,711,676
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 6,947,010	2,654,039

See accompanying notes to financial statements.

NATIONWIDE VARIABLE ACCOUNT-6
NOTES TO FINANCIAL STATEMENTS
JUNE 30, 1999 AND 1998
(UNAUDITED)

(1) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

(a) Organization and Nature of Operations

Nationwide Variable Account-6 (the Account) was established pursuant to a resolution of the Board of Directors of Nationwide Life Insurance Company (the Company) on February 2, 1994. The Account has been registered as a unit investment trust under the Investment Company Act of 1940.

On February 28, 1996, the Company (Depositor) transferred to the Account, 100,000 shares of the Evergreen - VA Foundation Fund, 100,000 shares of the Evergreen - VA Fund and 100,000 shares of the Evergreen - VA Growth and Income Fund, for which the Account was credited with 100,000 units of each of the foregoing Evergreen Funds. These amounts represent the initial funding of the Account. The value of the units purchased by the Company on February 28, 1996 was \$3,000,000.

On March 3, 1997, the Company (Depositor) transferred to the Account, 100,000 shares of the Evergreen - VA Aggressive Growth Fund, 100,000 shares of the Evergreen - VA Global Leaders Fund and 100,000 shares of the Evergreen - VA Strategic Income Fund, for which the Account was credited with 100,000 units of each of the foregoing Evergreen Funds. The value of the units purchased by the Company on March 3, 1997 was \$3,000,000.

On May 1, 1998, the Company (Depositor) transferred to the Account, 100,000 shares of the Evergreen -- VA Small Cap Equity Income Fund, for which the Account was credited with 100,000 units of the foregoing Evergreen Fund. The value of the units purchased by the Company on May 1, 1998 was \$1,000,000.

On August 17, 1998, the Company (Depositor) transferred to the Account, 100,000 shares of the Evergreen International Growth Fund, for which the Account was credited with 100,000 units of the foregoing Evergreen Fund. The value of the units purchased by the Company on August 17, 1998 was \$1,000,000.

The Company offers tax qualified and non-tax qualified Individual Deferred Variable Annuity Contracts through the Account. The primary distribution for the contracts is through banks and other financial institutions.

(b) The Contracts

Only contracts without a front-end sales charge, but with a contingent deferred sales charge and certain other fees, are offered for purchase. See note 2 for a discussion of contract expenses.

With certain exceptions, contract owners in either the accumulation or the payout phase may invest in any of the following funds:

- Funds of the Evergreen Variable Trust (Evergreen);
- Evergreen - VA Aggressive Growth Fund (EvAggrGro)
- Evergreen - VA Foundation Fund (EvFound)
- Evergreen - VA Fund (EvFund)

Evergreen - VA Global Leaders Fund (EvGloLead)
Evergreen - VA Growth and Income Fund (EvGrInc)
Evergreen - VA International Growth Fund (EvIntGr)
Evergreen - VA Masters Fund (EvMasters)
Evergreen - VA Small Cap Equity Income Fund (EvSmCapEI)
Evergreen - VA Strategic Income Fund (EvStratInc)
Portfolios of the Fidelity Variable Insurance Products Fund (Fidelity VIP);
Fidelity VIP - High Income Portfolio (FidVIPHI)
Fidelity VIP - Overseas Portfolio (FidVIPov)
Portfolios of the Fidelity Variable Insurance Products Fund II (Fidelity VIP-II);
Fidelity VIP-II - Asset Manager Portfolio (FidVIPAM)
Fidelity VIP-II - Contrafund Portfolio (FidVIPCon)

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Portfolio of the Fidelity Variable Insurance Products Fund III (Fidelity VIP-III);
Fidelity VIP-III Growth Opportunities Portfolio (FidVIPGrOp)
Funds of the Nationwide Separate Account Trust (Nationwide SAT) (managed for a fee by an affiliated investment advisor);
Nationwide SAT - Government Bond Fund (NSATGvtBd)
Nationwide SAT - Money Market Fund (NSATMyMkt)

At June 30, 1999, contract owners have invested in all of the above funds. The contract owners' equity is affected by the investment results of each fund, equity transactions by contract owners and certain contract expenses (see note 2). The accompanying financial statements include only contract owners' purchase payments pertaining to the variable portions of their contracts and exclude any purchase payments for fixed dollar benefits, the latter being included in the accounts of the Company.

A contract owner may choose from among a number of different underlying mutual fund options. The underlying mutual fund options are not available to the general public directly. The underlying mutual funds are available as investment options in variable life insurance policies or variable annuity contracts issued by life insurance companies or, in some cases, through participation in certain qualified pension or retirement plans.

Some of the underlying mutual funds have been established by investment advisers which manage publicly traded mutual funds having similar names and investment objectives. While some of the underlying mutual funds may be similar to, and may in fact be modeled after, publicly traded mutual funds, the underlying mutual funds are not otherwise directly related to any publicly traded mutual fund. Consequently, the investment performance of publicly traded mutual funds and any corresponding underlying mutual funds may differ substantially.

- (c) Security Valuation, Transactions and Related Investment Income
The market value of the underlying mutual funds is based on the closing net asset value per share at June 30, 1999. The cost of investments sold is determined on the specific identification basis. Investment transactions are accounted for on the trade date (date the order to buy or sell is executed) and dividend income is recorded on the ex-dividend date.
- (d) Federal Income Taxes
Operations of the Account form a part of, and are taxed with, operations of the Company which is taxed as a life insurance company under the Internal Revenue Code. The Company does not provide for income taxes within the Account. Taxes are the responsibility of the contract owner upon termination or withdrawal.
- (e) Use of Estimates in the Preparation of Financial Statements
The preparation of financial statements in conformity with generally accepted accounting principles may require management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities, if any, at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

(2) EXPENSES

The Company does not deduct a sales charge from purchase payments received from the contract owners. However, if any part of the contract value of such contracts is surrendered, the Company will, with certain exceptions, deduct from a contract owner's contract value a contingent deferred sales charge not to exceed 7% of the lesser of purchase payments or the amount surrendered, such charge declining 1% per year, to 0%, after the purchase payment has been held in the contract for 84 months. No sales charges are deducted on redemptions used to purchase units in the fixed investment options of the Company.

The following contract charges are deducted by the Company: a mortality risk charge, an expense risk charge and an administration charge assessed through the daily unit value calculation equal to an annual rate of 0.80%, 0.45% and 0.15%, respectively. No charges are deducted from the initial funding by the Depositor, or from earnings thereon.

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(3) RELATED PARTY TRANSACTIONS

The Company performs various services on behalf of the Mutual Fund Companies in which the Account invests and may receive fees for the services performed. These services include, among other things, shareholder communications, preparation, postage, fund transfer agency and various other record keeping and customer service functions. These fees are paid to an affiliate of the Company.

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NATIONWIDE LIFE INSURANCE COMPANY
HOME OFFICE: ONE NATIONWIDE PLAZA - COLUMBUS, OHIO 43215-2220

Bulk Rate
U.S. Postage
PAID
Columbus, Ohio
Permit No. 521

Nationwide(R) is a registered federal service mark of Nationwide Mutual Insurance Company