

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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FILER

NATIONWIDE VLI SEPARATE ACCOUNT

CIK: **776744** | IRS No.: **314156830** | State of Incorpor.: **OH** | Fiscal Year End: **1231**
Type: **N-30D** | Act: **40** | File No.: **811-04399** | Film No.: **99709481**

Mailing Address
NATIONWIDE LIFE
INSURANCE CO
ONE NATIONWIDE PLAZA
COLUMBUS OH 43216

Business Address
ONE NATIONWIDE PLZ
C/O NATIONWIDE LIFE
INSURANCE CO
COLUMBUS OH 43216
614-249-7111

INVESTMENT/LIFE (R)
VAN KAMPEN/
NATIONWIDE LIFE INSURANCE COMPANY

VLO-185-AB (6/99)

[LOGO]

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

[PICTURE]

PRESIDENT'S MESSAGE

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

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

STATEMENT OF ASSETS, LIABILITIES AND CONTRACT OWNERS' EQUITY

June 30, 1999
(UNAUDITED)

<S>	<C>
Investments in Van Kampen Life Investment Trust, at market value:	
Asset Allocation Fund 2,294,092 shares (cost \$26,416,556)	\$ 27,001,458
Domestic Income Fund 181,826 shares (cost \$1,507,916)	1,447,339
Emerging Growth Fund 129,394 shares (cost \$2,820,583)	3,569,983
Enterprise Fund 1,713,926 shares (cost \$28,034,758)	37,929,176
Global Equity Fund 81,921 shares (cost \$1,026,436)	1,204,234
Government Fund 4,760,499 shares (cost \$42,290,630)	41,987,598
Money Market Fund 7,819,097 shares (cost \$7,819,097)	7,819,097
Morgan Stanley Real Estate Securities Portfolio 28,582 shares (cost \$411,579)	396,999
Total investments	121,355,884
Accounts receivable	115,665
Total assets	121,471,549
Accounts payable	--
Contract owners' equity	\$ 121,471,549 =====

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<S>	Units	Unit Value	<C>	Period Return(*)
	-----	-----		-----
Contract owners' equity represented by:				
Single Premium contracts issued prior to April 16, 1990 (policy years 1 through 10):				
Emerging Growth Fund	61	\$ 26.573717	\$ 1,621	21%
Government Fund	181	21.551318	3,901	(4)%
Single Premium contracts issued prior to April 16, 1990 (policy years 11 and thereafter):				
Asset Allocation Fund	772,441	34.441262	26,603,843	1%
Domestic Income Fund	66,865	20.923928	1,399,078	(3)%
Emerging Growth Fund	132,154	26.954697	3,562,171	22%
Enterprise Fund	786,912	47.989789	37,763,741	6%
Global Equity Fund	64,883	18.479556	1,199,009	11%
Government Fund	1,919,195	21.861809	41,957,072	(4)%
Money Market Fund	427,828	18.211743	7,791,494	2%
Morgan Stanley Real Estate Securities Portfolio	22,827	17.321079	395,388	8%
Single Premium contracts issued on or after April 16, 1990:				
Asset Allocation Fund	9,269	28.924679	268,103	1%
Domestic Income Fund	2,381	20.216396	48,135	(3)%
Emerging Growth Fund	228	26.205338	5,975	21%
Enterprise Fund	2,732	44.156405	120,635	6%
Global Equity Fund	284	17.965849	5,102	11%
Government Fund	1,463	16.143388	23,618	(4)%
Money Market Fund	2,055	13.163438	27,051	2%
Morgan Stanley Real Estate				

Securities Portfolio	93	16.839423	1,566	8%
Multiple Payment and Flexible Premium contracts:				
Asset Allocation Fund	4,838	26.384954	127,650	1%
Enterprise Fund	4,340	38.340163	166,396	6%
	=====	=====	-----	
			\$121,471,549	
			=====	

</TABLE>

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

See accompanying notes to financial statements.

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NATIONWIDE VLI SEPARATE ACCOUNT

STATEMENT OF OPERATIONS AND CHANGES IN CONTRACT OWNERS' EQUITY

Six Month Periods Ended June 30,1999,1998 and 1997
(UNAUDITED)

	Total			Asset Allocation Fund		
	1999	1998	1997	1999	1998	1997
<S>	<C>	<C>	<C>	<C>	<C>	<C>
Investment activity:						
Reinvested dividends	\$ 3,454,721	715,078	1,786,969	935,397	28,407	28,696
Mortality and expense charges (note 3)	(299,305)	(325,514)	(254,157)	(68,217)	(73,528)	(64,222)
Net investment activity	3,155,414	389,564	1,532,812	867,180	(45,121)	(35,526)
Proceeds from mutual fund shares sold	11,822,267	15,248,208	16,577,761	2,594,934	1,635,617	2,149,403
Cost of mutual fund shares sold	(10,391,104)	(13,621,860)	(15,653,071)	(2,502,817)	(1,501,272)	(2,019,385)
Realized gain (loss) on investments	1,431,163	1,626,348	924,690	92,117	134,345	130,018
Change in unrealized gain (loss) on investments	(8,122,354)	7,052,946	5,132,330	(3,408,234)	1,303,810	1,212,462
Net gain (loss) on investments	(6,691,191)	8,679,294	6,057,020	(3,316,117)	1,438,155	1,342,480
Reinvested capital gains	5,475,769	1,152,786	890,649	2,818,636	767,858	490,390
Net change in contract owners' equity resulting from operations ...	1,939,992	10,221,644	8,480,481	369,699	2,160,892	1,797,344
Equity transactions:						
Purchase payment received from contract owners	34,607	103,122	(64,839)	9,564	63,807	(137,012)
Transfers between funds	-	-	-	(33,557)	-	-
Surrenders	(5,061,144)	(4,516,416)	(9,899,337)	(1,459,322)	(709,440)	(1,008,324)
Death benefits (note 4)	(696,850)	(1,709,102)	(861,880)	(16,776)	(180,870)	(26,619)
Policy loans (net of repayments) (note 5) .	987,738	541,236	1,989,629	(218,439)	89,260	(110,352)
Deductions for surrender charges (note 2d)	(10,061)	-	(6,591)	(2,901)	-	(671)
Redemptions to pay cost of insurance charges and administration charges (notes 2b and 2c)	(589,000)	(583,918)	(687,968)	(101,194)	(94,956)	(108,076)
Net equity transactions	(5,334,710)	(6,165,078)	(9,530,986)	(1,822,626)	(832,199)	(1,391,054)
Net change in contract owners' equity	(3,394,718)	4,056,566	(1,050,505)	(1,452,927)	1,328,693	406,290
Contract owners' equity beginning of period	124,866,267	119,254,731	118,500,851	28,452,523	26,529,981	24,454,756
Contract owners' equity end of period	\$121,471,549	123,311,297	117,450,346	26,999,596	27,858,674	24,861,046
	=====	=====	=====	=====	=====	=====

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	Domestic Income Fund		
	1999	1998	1997
<S>	<C>	<C>	<C>
Investment activity:			
Reinvested dividends	\$ 104,790	5,786	6,853
Mortality and expense charges (note 3)	(4,128)	(6,389)	(5,105)
Net investment activity	100,662	(603)	1,748
Proceeds from mutual fund shares sold	370,517	119,986	894,155
Cost of mutual fund shares sold	(357,658)	(117,715)	(871,728)
Realized gain (loss) on investments	12,859	2,271	22,427
Change in unrealized gain (loss) on investments	(167,964)	82,391	68,833
Net gain (loss) on investments	(155,105)	84,662	91,260
Reinvested capital gains	-	-	-
Net change in contract owners' equity resulting from operations ...	(54,443)	84,059	93,008
Equity transactions:			
Purchase payment received from contract owners	(1,982)	260,861	(110,847)
Transfers between funds	(22,182)	-	-
Surrenders	(150,238)	-	(690,681)
Death benefits (note 4)	(114,882)	-	(65,290)
Policy loans (net of repayments) (note 5) .	(3,073)	(26,947)	147,991
Deductions for surrender charges (note 2d)	(299)	-	(460)
Redemptions to pay cost of insurance charges and administration charges (notes 2b and 2c)	(23,216)	(14,208)	(18,782)
Net equity transactions	(315,872)	219,706	(738,069)
Net change in contract owners' equity	(370,315)	303,765	(645,061)
Contract owners' equity beginning of period	1,817,529	1,969,076	2,667,258
Contract owners' equity end of period	\$ 1,447,214	2,272,841	2,022,197

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NATIONWIDE VLI SEPARATE ACCOUNT

STATEMENT OF OPERATIONS AND CHANGES IN CONTRACT OWNERS' EQUITY

Six Month Periods Ended June 30, 1999, 1998 and 1997
(UNAUDITED)

	Emerging Growth Fund			Enterprise Fund		
	1999	1998	1997	1999	1998	1997
<S>	<C>	<C>	<C>	<C>	<C>	<C>
Investment activity:						
Reinvested dividends	\$ --	870	--	112,795	30,666	31,356
Mortality and expense charges (note 3)	(7,551)	(6,001)	(3,634)	(90,940)	(92,852)	(62,574)
Net investment activity	(7,551)	(5,131)	(3,634)	21,855	(62,186)	(31,218)
Proceeds from mutual fund shares sold	1,875,031	1,729,822	1,454,123	2,204,980	3,435,562	3,058,711
Cost of mutual fund shares sold	(1,439,003)	(1,477,008)	(1,440,077)	(1,432,971)	(2,464,313)	(2,263,387)
Realized gain (loss) on investments	436,028	252,814	14,046	772,009	971,249	795,324
Change in unrealized gain (loss) on investments	182,184	195,332	96,791	(1,158,906)	4,397,245	3,665,692

Net gain (loss) on investments	618,212	448,146	110,837	(386,897)	5,368,494	4,461,016
Reinvested capital gains	--	--	--	2,657,133	376,105	387,737
Net change in contract owners' equity resulting from operations ...	610,661	443,015	107,203	2,292,091	5,682,413	4,817,535
Equity transactions:						
Purchase payment received from contract owners	158	219,229	338,963	34,568	14,183	(115,285)
Transfers between funds	115,788	--	--	(139,926)	--	--
Surrenders	--	--	(84,171)	(1,342,218)	(1,442,827)	(1,964,219)
Death benefits (note 4)	(5,049)	(78,748)	(415,629)	(18,865)	(559,647)	(354,342)
Policy loans (net of repayments) (note 5) .	(173,079)	(59,637)	(27,112)	(30,420)	332,770	657,633
Deductions for surrender charges (note 2d)	--	--	(56)	(2,668)	--	(1,308)
Redemptions to pay cost of insurance charges and administration charges (notes 2b and 2c)	(14,926)	(11,426)	(11,340)	(140,376)	(140,375)	(147,936)
Net equity transactions	(77,108)	69,418	(199,345)	(1,639,905)	(1,795,896)	(1,925,457)
Net change in contract owners' equity	533,553	512,433	(92,142)	652,186	3,886,517	2,892,078
Contract owners' equity beginning of period	3,036,214	2,044,227	1,634,351	37,398,585	33,563,544	29,524,640
Contract owners' equity end of period	\$ 3,569,767	2,556,660	1,542,209	38,050,771	37,450,061	32,416,718

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	Global Equity Fund		
	1999	1998	1997
<S>	<C>	<C>	<C>
Investment activity:			
Reinvested dividends	\$ 3,293	13,847	58
Mortality and expense charges (note 3)	(2,772)	(2,731)	(1,208)
Net investment activity	521	11,116	(1,150)
Proceeds from mutual fund shares sold	198,485	303,232	243,885
Cost of mutual fund shares sold	(201,578)	(297,041)	(208,125)
Realized gain (loss) on investments	(3,093)	6,191	35,760
Change in unrealized gain (loss) on investments	122,203	170,414	127,613
Net gain (loss) on investments	119,110	176,605	163,373
Reinvested capital gains	--	--	11,042
Net change in contract owners' equity resulting from operations ...	119,631	187,721	173,265
Equity transactions:			
Purchase payment received from contract owners	3	104,570	301,624
Transfers between funds	(111,750)	--	--
Surrenders	--	(158,360)	(30,839)
Death benefits (note 4)	(10,076)	(45,481)	--
Policy loans (net of repayments) (note 5) .	(17,116)	(7,620)	(26,612)
Deductions for surrender charges (note 2d)	--	--	(21)
Redemptions to pay cost of insurance charges and administration charges (notes 2b and 2c)	(7,056)	(7,046)	(7,011)
Net equity transactions	(145,995)	(113,937)	237,141
Net change in contract owners' equity	(26,364)	73,784	410,406
Contract owners' equity beginning of period	1,230,474	1,216,120	1,006,110
Contract owners' equity end of period	\$ 1,204,110	1,289,904	1,416,516

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NATIONWIDE VLI SEPARATE ACCOUNT

STATEMENT OF OPERATIONS AND CHANGES IN CONTRACT OWNERS' EQUITY

Six Month Periods Ended
June 30, 1999, 1998 and 1997
(UNAUDITED)

	Government Fund			Money Market Fund		
	1999	1998	1997	1999	1998	1997
<S>	<C>	<C>	<C>	<C>	<C>	<C>
Investment activity:						
Reinvested dividends	\$ 2,097,895	462,730	1,510,551	175,600	171,875	208,723
Mortality and expense charges (note 3)	(104,720)	(125,204)	(95,555)	(20,042)	(17,708)	(21,410)
Net investment activity	1,993,175	337,526	1,414,996	155,558	154,167	187,313
Proceeds from mutual fund shares sold	1,630,817	4,490,724	4,994,586	2,873,382	3,201,053	3,703,484
Cost of mutual fund shares sold	(1,498,122)	(4,235,603)	(5,086,783)	(2,873,382)	(3,201,053)	(3,703,484)
Realized gain (loss) on investments	132,695	255,121	(92,197)	--	--	--
Change in unrealized gain (loss) on investments	(3,707,666)	950,686	(46,986)	--	--	--
Net gain (loss) on investments	(3,574,971)	1,205,807	(139,183)	--	--	--
Reinvested capital gains	--	--	--	--	--	--
Net change in contract owners' equity resulting from operations	(1,581,796)	1,543,333	1,275,813	155,558	154,167	187,313
Equity transactions:						
Purchase payment received from contract owners	(8,344)	(924,428)	(2,074,561)	632	505,547	1,392,656
Transfers between funds	(237,874)	--	--	436,411	--	--
Surrenders	(1,093,130)	(1,682,350)	(5,225,059)	(1,016,236)	(523,439)	(889,451)
Death benefits (note 4)	(306,175)	(844,356)	--	(225,028)	--	--
Policy loans (net of repayments) (note 5)	572,595	310,598	2,816,725	857,553	(108,232)	(1,460,015)
Deductions for surrender charges (note 2d)	(2,173)	--	(3,479)	(2,020)	--	(592)
Redemptions to pay cost of insurance charges and administration charges (notes 2b and 2c)	(228,542)	(239,691)	(304,194)	(71,286)	(73,261)	(88,360)
Net equity transactions	(1,303,643)	(3,380,227)	(4,790,568)	(19,973)	(199,385)	(1,045,762)
Net change in contract owners' equity	(2,885,439)	(1,836,894)	(3,514,755)	135,585	(45,218)	(858,449)
Contract owners' equity beginning of period	44,870,031	46,320,862	49,887,423	7,682,960	6,948,979	9,128,997
Contract owners' equity end of period	\$ 41,984,592	44,483,968	46,372,668	7,818,545	6,903,761	8,270,548

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Morgan Stanley
Real Estate Securities Portfolio

	1999	1998	1997
	<S>	<C>	<C>
Investment activity:			
Reinvested dividends	24,951	897	732
Mortality and expense charges (note 3)	(937)	(1,101)	(449)
Net investment activity	24,014	(204)	283
Proceeds from mutual fund shares sold	74,121	332,212	79,414
Cost of mutual fund shares sold	(85,573)	(327,855)	(60,102)
Realized gain (loss) on investments	(11,452)	4,357	19,312
Change in unrealized gain (loss)			

on investments	16,029	(46,932)	7,925
Net gain (loss) on investments	4,577	(42,575)	27,237
Reinvested capital gains	--	8,823	1,480
Net change in contract owners' equity resulting from operations	28,591	(33,956)	29,000
Equity transactions:			
Purchase payment received from contract owners	9	(140,647)	339,623
Transfers between funds	(6,910)	--	--
Surrenders	--	--	(6,593)
Death benefits (note 4)	--	--	--
Policy loans (net of repayments) (note 5)	(283)	11,044	(8,629)
Deductions for surrender charges (note 2d)	--	--	--
Redemptions to pay cost of insurance charges and administration charges (notes 2b and 2c)	(2,405)	(2,955)	(2,269)
Net equity transactions	(9,588)	(132,970)	322,084
Net change in contract owners' equity	19,003	(166,926)	351,084
Contract owners' equity beginning of period	377,951	661,942	197,316
Contract owners' equity end of period	396,954	495,428	548,444

See accompanying notes to financial statements.
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NATIONWIDE VLI SEPARATE ACCOUNT
NOTES TO FINANCIAL STATEMENTS

June 30, 1999, 1998 and 1997
(UNAUDITED)

(1) Summary of Significant Accounting Policies

(a) Organization and Nature of Operations

The Nationwide VLI Separate Account (the Account) was established pursuant to a resolution of the Board of Directors of Nationwide Life Insurance Company (the Company) on August 8, 1984. The Account has been registered as a unit investment trust under the Investment Company Act of 1940.

The Company offers modified single premium, multiple payment and flexible premium variable life insurance contracts through the Account. The primary distribution for the contracts is through the brokerage community; however, other distributors may be utilized.

(b) The Contracts

Prior to December 31, 1990, only contracts without a front-end sales charge, but with a contingent deferred sales charge and certain other fees, were offered for purchase. Beginning December 31, 1990, contracts with a front-end sales charge, a contingent deferred sales charge and certain other fees, are offered for purchase. See note 2 for a discussion of policy charges and note 3 for asset charges.

Contract owners may invest in the following funds:

Funds of the Van Kampen Life Investment Trust (Van Kampen LIT); Van Kampen LIT - Asset Allocation Fund Van Kampen LIT - Domestic Income Fund Van Kampen LIT - Emerging Growth Fund Van Kampen LIT - Enterprise Fund Van Kampen LIT - Global Equity Fund Van Kampen LIT - Government Fund Van Kampen LIT - Money Market Fund Van Kampen LIT - Morgan Stanley Real Estate Securities Portfolio

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 policy charges (see notes 2 and 3). 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. Fund purchases and sales are accounted for on the trade date (date the order to buy or sell is executed). The cost of investments sold is determined on a specific identification basis, and dividends (which include capital gain distributions) are accrued as of 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 provisions of 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.

(f) Reclassifications

Certain 1997 amounts have been reclassified to conform with the current period presentation.

(2) Policy Charges

(a) Deductions from Premiums

For single premium contracts, no deduction is made from any premium at the time of payment. On multiple payment contracts and flexible premium contracts, the Company deducts a charge for state premium taxes equal to 2.5% of all premiums received to cover the payment of these premium taxes. The Company also deducts a sales load from each premium payment received not to exceed 3.5% of each premium payment. The Company may at its sole discretion reduce this sales loading.

(b) Cost of Insurance

A cost of insurance charge is assessed monthly against each contract by liquidating units. The amount of the charge is based upon age, sex, rate class and net amount at risk (death benefit less total contract value).

(c) Administrative Charges

For single premium contracts, the Company deducts an annual administrative charge which is determined as follows:

Contracts issued prior to April 16, 1990:
 Purchase payments totalling less than \$25,000 - \$10/month
 Purchase payments totalling \$25,000 or more - none

Contracts issued on or after April 16, 1990:
 Purchase payments totalling less than \$25,000 - \$90/year (\$65/year in New York)
 Purchase payments totalling \$25,000 or more - \$50/year

For multiple payment contracts the Company currently deducts a monthly administrative charge of \$5 (may deduct up to \$7.50, maximum) to recover policy maintenance, accounting, record keeping and other administrative expenses.

For flexible premium contracts, the Company currently deducts a monthly administrative charge of \$12.50 during the first policy year and \$5 per month thereafter (may deduct up to \$7.50, maximum) to recover policy maintenance, accounting, record keeping and other administrative expenses. Additionally, the Company deducts an increase charge of \$2.04 per year per \$1,000 applied to any increase in the specified amount during the first 12 months after the increase becomes effective.

The above charges are assessed against each contract by liquidating units.

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(d) Surrender Charges

Policy surrenders result in a redemption of the contract value from the Account and payment of the surrender proceeds to the contract owner or designee. The surrender proceeds consist of the contract value, less any outstanding policy loans, and less a surrender charge, if applicable. The charge is determined according to contract type.

For single premium contracts, the charge is determined based upon a specified percentage of the original purchase payment. For single premium contracts issued prior to April 16, 1990, the charge is 8% in the first year and declines to 0% after the ninth year. For single premium contracts issued on or after April 16, 1990, the charge is 8.5% in the first year and declines to 0% after the ninth year.

For multiple payment contracts and flexible premium contracts, the amount charged is based upon a specified percentage of the initial surrender charge, which varies by issue age, sex and rate class. The charge is 100% of the initial surrender charge in the first year, with certain exceptions, declining to 0% after the ninth year.

The Company may waive the surrender charge for certain contracts in which the sales expenses normally associated with the distribution of a contract are not incurred.

(3) Asset Charges

For single premium contracts, the Company deducts a charge from the contract to cover mortality and expense risk charges related to operations, and to recover policy maintenance and premium tax charges. For contracts issued prior to April 16, 1990, the charge is equal to an annual rate of .95% during the first ten policy years, and .50% thereafter. A reduction of charges on these contracts is possible in policy years six through ten for those contracts achieving certain investment performance criteria; for contracts issued on or after April 16, 1990, the charge is equal to an annual rate of 1.30% during the first ten policy years, and 1.00% thereafter.

For multiple payment contracts and flexible premium contracts, the Company deducts a charge equal to an annual rate of .80%, with certain exceptions, to cover mortality and expense risk charges related to operations.

The above charges are assessed through the daily unit value calculation.

The following table provides mortality, expense and administration charges by contract type for the period ended June 30, 1999:

<TABLE>
 <CAPTION>

	ASSET ALLOCATION FUND	DOMESTIC INCOME FUND	EMERGING GROWTH FUND	ENTERPRISE FUND
TOTAL				

<S>	<C>	<C>	<C>	<C>	<C>
Single Premium contracts Issued prior to April 16, 1990	\$ 70	--	--	21	--
Single Premium contracts issued on or after April 16, 1990 ..	3,642	1,952	351	44	878
Multiple Payment and Flexible Premium contracts	1,098	477	--	--	621
Reduced Fee	294,495	65,788	3,777	7,486	89,441
Total \$	\$ 299,305	68,217	4,128	7,551	90,940

	GLOBAL EQUITY FUND	GOVERNMENT FUND	MONEY MARKET FUND	REAL ESTATE SECURITIES PORTFOLIO
Single Premium contracts Issued prior to April 16, 1990	\$ --	49	--	--
Single Premium contracts issued on or after April 16, 1990 .	37	172	197	11
Multiple Payment and Flexible Premium contracts	--	--	--	--
Reduced Fee	2,735	104,499	19,843	926
Total	\$ 2,772	104,720	20,040	937

</TABLE>

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(4) Death Benefits

Death benefits result in a redemption of the contract value from the Account and payment of the death benefit proceeds, less any outstanding policy loans and policy charges, to the legal beneficiary. The excess of the death benefit proceeds over the contract value on the date of death is paid by the Company's general account.

(5) Policy Loans (Net of Repayments)

Contract provisions allow contract owners to borrow up to 90% (50% during first year of single premium contracts) of a policy's cash surrender value. For single premium contracts issued prior to April 16, 1990, 6.5% interest is due and payable annually in advance. For single premium contracts issued on or after April 16, 1990, multiple payment contracts and flexible premium contracts, 6% interest is due and payable in advance on the policy anniversary when there is a loan outstanding on the policy.

At the time the loan is granted, the amount of the loan is transferred from the Account to the Company's general account as collateral for the outstanding loan. Collateral amounts in the general account are credited with the stated rate of interest in effect at the time the loan is made, subject to a guaranteed minimum rate. Loan repayments result in a transfer of collateral, including interest, back to the Account.

(6) 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

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