

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 LIFE & ANNUITY VA SEPARATE ACCOUNT C

CIK: **909833** | IRS No.: **311000740** | State of Incorporation: **OH** | Fiscal Year End: **1231**
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Mailing Address
*FINANCIAL HORIZONS LIFE
INSURANCE CO
P.O. BOX 182008
COLUMBUS OH 43218-2008*

Business Address
*FINANCIAL HORIZONS LIFE
INSURANCE CO
P.O. BOX 182008
COLUMBUS OH 43216-2008
614-249-71*

[LOGO]
 Nationwide(R)
 Nationwide(R)
 VA Separate Account-C

SEMI-ANNUAL REPORT

TO

CONTRACT OWNERS

JUNE 30, 1999

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
 HOME OFFICE: COLUMBUS, OHIO

[LOGO]
 Nationwide(R)

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

[PICTURE]
 PRESIDENT'S MESSAGE

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

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

NATIONWIDE VA SEPARATE ACCOUNT-C

STATEMENT OF ASSETS, LIABILITIES AND CONTRACT OWNERS' EQUITY

JUNE 30, 1999
(UNAUDITED)

ASSETS:

Investments at market value:

Fidelity VIP - Equity-Income Portfolio (FidVIPEI)		
5,161,908 shares (cost \$112,071,433).....	\$ 140,661,981	
Fidelity VIP - Overseas Portfolio (FidVIPOv)		
1,015,557 shares (cost \$19,010,861).....	21,123,588	
Nationwide SAT - Money Market Fund (NSATMyMkt)		
10,828,141 shares (cost \$10,828,141).....	10,828,141	
Nationwide SAT - Total Return Fund (NSATTotRe)		
4,670,366 shares (cost \$72,242,771).....	94,761,717	
One Group - Asset Allocation Fund (OGAstAll)		
9,537,338 shares (cost \$133,899,394).....	150,213,075	
One Group - Equity Index Fund (OGEqIx)		
2,607,127 shares (cost \$28,274,889).....	31,989,446	
One Group - Government Bond Fund (OGGvtBd)		
5,593,088 shares (cost \$58,508,929).....	57,105,430	
One Group - Growth Opportunities Fund (OGGrOpp)		
5,508,805 shares (cost \$80,376,886).....	106,705,542	
One Group - Large Company Growth Fund (OGLgCoGr)		
10,546,442 shares (cost \$186,058,560).....	266,192,192	

Total investments.....	879,581,112	
Accounts receivable.....	34,734	

Total assets.....	879,615,846	
Accounts payable	6,149	

Contract owners' equity.....	\$ 879,609,697	
	=====	

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<TABLE>
<CAPTION>

Contract owners' equity represented by:	UNITS	UNIT VALUE		RETURN*
	-----	-----		-----
<S>	<C>	<C>	<C>	<C>
Fidelity VIP - Equity-Income Portfolio:				
Tax qualified.....	1,996,034	\$ 23.771055	\$ 47,447,834	12%
Non-tax qualified.....	3,921,033	23.771055	93,207,091	12%
Fidelity VIP - Overseas Portfolio:				
Tax qualified.....	384,011	15.192910	5,834,245	7%
Non-tax qualified.....	1,006,357	15.192910	15,289,491	7%
Nationwide SAT - Money Market Fund:				
Tax qualified.....	338,159	12.030488	4,068,218	2%
Non-tax qualified.....	567,186	12.030488	6,823,524	2%
Nationwide SAT - Total Return Fund:				
Tax qualified.....	1,299,743	24.516311	31,864,904	10%
Non-tax qualified.....	2,565,162	24.516311	62,888,309	10%

One Group - Asset Allocation Fund:				
Tax qualified.....	2,331,208	19.323528	45,047,163	5%
Non-tax qualified.....	5,338,091	19.323528	103,150,751	5%
Initial Funding by Depositor (note 1a).....	97,500	20.595179	2,008,030	6%
One Group - Equity Index Fund:				
Tax qualified.....	634,046	12.247828	7,765,686	12%
Non-tax qualified.....	1,723,984	12.247828	21,115,060	12%
Initial Funding by Depositor (note 1a).....	250,000	12.435640	3,108,910	13%
One Group - Government Bond Fund:				
Tax qualified.....	1,241,845	12.908597	16,030,477	(2)%
Non-tax qualified.....	2,648,624	12.908597	34,190,020	(2)%
Initial Funding by Depositor (note 1a).....	500,000	13.758482	6,879,241	(2)%
One Group - Growth Opportunities Fund:				
Tax qualified.....	1,298,322	24.612919	31,955,494	4%
Non-tax qualified.....	3,034,395	24.612919	74,685,318	4%
Initial Funding by Depositor (note 1a).....	2,500	26.232800	65,582	5%
One Group - Large Company Growth Fund:				
Tax qualified.....	2,778,441	28.417857	78,957,339	11%
Non-tax qualified.....	6,268,623	28.417857	178,140,832	11%
Initial Funding by Depositor (note 1a).....	300,000	30.287260	9,086,178	12%
	=====	=====	-----	
			\$ 879,609,697	
			=====	

</TABLE>

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

See accompanying notes to financial statements.

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NATIONWIDE VA SEPARATE ACCOUNT-C

STATEMENTS OF OPERATIONS AND CHANGES IN CONTRACT OWNERS' EQUITY

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

<TABLE>
<CAPTION>

	TOTAL		FIDVIPEI	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ 5,918,868	3,866,028	1,797,880	1,240,121
Mortality, expense and administration charges (note 2)	(4,847,928)	(2,864,730)	(832,785)	(653,269)
Net investment activity.....	1,070,940	1,001,298	965,095	586,852
Proceeds from mutual fund shares sold.....	7,540,500	7,706,235	919,192	338,374
Cost of mutual fund shares sold.....	(6,277,464)	(6,993,992)	(598,903)	(208,118)
Realized gain (loss) on investments.....	1,263,036	712,243	320,289	130,256
Change in unrealized gain (loss) on investments	53,535,690	50,365,763	9,507,708	3,682,917
Net gain (loss) on investments.....	54,798,726	51,078,006	9,827,997	3,813,173
Reinvested capital gains.....	4,901,173	5,282,141	3,974,261	4,413,373
Net increase (decrease) in contract owners' equity resulting from operations	60,770,839	57,361,445	14,767,353	8,813,398

EQUITY TRANSACTIONS:

Purchase payments received from contract owners	159,107,690	124,201,523	12,742,966	19,123,204
Transfers between funds.....	-	-	(2,212,669)	477,763
Redemptions.....	(21,556,235)	(11,451,269)	(3,966,310)	(2,376,434)
Contingent deferred sales charges (note 2)	(679,424)	(362,018)	(104,820)	(68,152)
Adjustments to maintain reserves.....	(34,674)	(3,591)	(7,086)	(7,672)
Net equity transactions.....	136,836,916	112,384,623	6,452,004	17,148,711
Net change in contract owners' equity.....	197,607,755	169,746,068	21,219,357	25,962,109
Contract owners' equity beginning of period	682,001,942	376,862,470	119,435,568	86,585,366
contract owners' equity end of period.....	\$ 879,609,697	546,608,538	140,654,925	112,547,475

</TABLE>

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<CAPTION>

	FIDVIPOV		NSATMYMKT	
	1999	1998	1999	1998
<S>	<C>	<C>		
INVESTMENT ACTIVITY:				
Reinvested dividends	293,246	294,761	227,793	241,897
Mortality, expense and administration charges (note 2)	(128,655)	(111,680)	(65,183)	(60,633)
Net investment activity.....	164,591	183,081	162,610	181,264
Proceeds from mutual fund shares sold.....	691,618	667,495	3,520,462	4,480,433
Cost of mutual fund shares sold.....	(562,733)	(544,614)	(3,520,462)	(4,480,433)
Realized gain (loss) on investments.....	128,885	122,881	-	-
Change in unrealized gain (loss) on investments	662,764	1,091,836	-	-
Net gain (loss) on investments.....	791,649	1,214,717	-	-
Reinvested capital gains.....	472,977	868,768	-	-
Net increase (decrease) in contract owners' equity resulting from operations	1,429,217	2,266,566	162,610	181,264

EQUITY TRANSACTIONS:

Purchase payments received from contract owners	1,726,272	2,251,581	1,654,924	4,155,820
Transfers between funds.....	(267,357)	(335,442)	(134,817)	(4,065,271)
Redemptions.....	(752,400)	(438,719)	(509,110)	(107,990)
Contingent deferred sales charges (note 2)	(26,169)	(20,584)	(12,662)	(4,062)
Adjustments to maintain reserves.....	141	73	218	(52)
Net equity transactions.....	680,481	1,456,902	998,553	(21,555)
Net change in contract owners' equity.....	2,109,698	3,723,468	1,161,163	159,709
Contract owners' equity beginning of period	19,014,038	15,092,594	9,730,579	8,799,843
contract owners' equity end of period.....	21,123,736	18,816,062	10,891,742	8,959,552

</TABLE>

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

<TABLE>
<CAPTION>

	NSATTOTRE		OGASTALL	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ 339,622	354,537	1,551,556	752,290
Mortality, expense and administration charges (note 2)	(557,578)	(406,032)	(793,358)	(346,107)
Net investment activity.....	(217,956)	(51,495)	758,198	406,183
Proceeds from mutual fund shares sold.....	392,774	324,558	85,779	140,532
Cost of mutual fund shares sold.....	(233,428)	(204,058)	(55,824)	(106,420)
Realized gain (loss) on investments.....	159,346	120,500	29,955	34,112
Change in unrealized gain (loss) on investments	8,467,223	7,703,592	4,959,482	4,765,518
Net gain (loss) on investments.....	8,626,569	7,824,092	4,989,437	4,799,630
Reinvested capital gains.....	38,609	-	396,595	-
Net increase (decrease) in contract owners' equity resulting from operations	8,447,222	7,772,597	6,144,230	5,205,813
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	9,567,591	12,502,105	43,086,023	28,099,898
Transfers between funds.....	(950,033)	630,403	969,898	1,100,551
Redemptions.....	(2,211,325)	(1,470,832)	(2,944,336)	(1,359,619)
Contingent deferred sales charges (note 2) ...	(62,706)	(47,528)	(94,838)	(31,017)
Adjustments to maintain reserves.....	(8,514)	(418)	(7,050)	(1,378)
Net equity transactions.....	6,334,919	11,613,724	41,009,618	27,808,437
Net change in contract owners' equity.....	14,782,141	19,386,321	47,153,848	33,014,250
Contract owners' equity beginning of period	79,971,072	52,503,643	103,052,096	40,816,490
contract owners' equity end of period.....	\$ 94,753,213	71,889,964	150,205,944	73,830,740

</TABLE>

<TABLE>
<CAPTION>

	OGEQIX		OGGVTBD	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	158,861	4,925	1,351,503	707,614
Mortality, expense and administration charges (note 2)	(121,097)	(614)	(277,658)	(120,937)
Net investment activity.....	37,764	4,311	1,073,845	586,677
Proceeds from mutual fund shares sold.....	81,281	12	696,965	970,177
Cost of mutual fund shares sold.....	(70,039)	(12)	(699,426)	(955,681)
Realized gain (loss) on investments.....	11,242	-	(2,461)	14,496
Change in unrealized gain (loss) on investments	2,457,888	37,529	(2,157,025)	243,966
Net gain (loss) on investments.....	2,469,130	37,529	(2,159,486)	258,462
Reinvested capital gains.....	-	-	2,360	-
Net increase (decrease) in contract owners'				

equity resulting from operations	2,506,894	41,840	(1,083,281)	845,139
EQUITY TRANSACTIONS:				
Purchase payments received from				
contract owners	15,146,454	3,560,308	17,475,813	7,509,330
Transfers between funds.....	920,813	75,298	(87,588)	252,915
Redemptions.....	(273,570)	(1,111)	(1,399,679)	(901,551)
Contingent deferred sales charges (note 2) ...	(13,773)	-	(39,352)	(14,741)
Adjustments to maintain reserves.....	210	1	(5,694)	8,918
Net equity transactions.....	15,780,133	3,634,496	15,943,439	6,854,871
Net change in contract owners' equity.....	18,287,027	3,676,336	14,860,158	7,700,010
Contract owners' equity beginning of period	13,702,629	-	42,239,580	22,385,957
contract owners' equity end of period.....	31,989,656	3,676,336	57,099,738	30,085,967

(Continued)

</TABLE>

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NATIONWIDE VA SEPARATE ACCOUNT-C

STATEMENTS OF OPERATIONS AND CHANGES IN CONTRACT OWNERS' EQUITY

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

<TABLE>
<CAPTION>

	OGGROPP		OGLGCOGR	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ -	-	198,407	269,883
Mortality, expense and administration charges (note 2)	(613,381)	(398,665)	(1,458,233)	(766,793)
Net investment activity.....	(613,381)	(398,665)	(1,259,826)	(496,910)
Proceeds from mutual fund shares sold.....	426,704	280,786	725,725	503,868
Cost of mutual fund shares sold.....	(238,451)	(199,314)	(298,198)	(295,342)
Realized gain (loss) on investments.....	188,253	81,472	427,527	208,526
Change in unrealized gain (loss) on investments	4,819,641	8,592,216	24,818,009	24,248,189
Net gain (loss) on investments.....	5,007,894	8,673,688	25,245,536	24,456,715
Reinvested capital gains.....	-	-	16,371	-
Net increase (decrease) in contract owners' equity resulting from operations	4,394,513	8,275,023	24,002,081	23,959,805
EQUITY TRANSACTIONS:				
Purchase payments received from				
contract owners	12,774,504	13,621,373	44,933,143	33,377,904
Transfers between funds.....	(350,316)	515,269	2,112,069	1,348,514
Redemptions.....	(2,679,237)	(1,307,304)	(6,820,268)	(3,487,709)
Contingent deferred sales charges (note 2) ...	(98,476)	(53,205)	(226,627)	(122,729)
Adjustments to maintain reserves.....	867	113	(7,766)	(3,176)
Net equity transactions.....	9,647,334	12,776,239	39,990,435	31,112,798
Net change in contract owners' equity.....	14,041,847	21,051,262	63,992,516	55,072,603
Contract owners' equity beginning of period	92,664,547	50,818,466	202,191,833	99,860,111

contract owners' equity end of period.....	\$ 106,706,394	71,869,728	266,184,349	154,932,714
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</TABLE>

See accompanying notes to financial statements.

NATIONWIDE VA SEPARATE ACCOUNT-C

NOTES TO FINANCIAL STATEMENTS

JUNE 30, 1999 AND 1998
(UNAUDITED)

(1) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

(a) Organization and Nature of Operations

Nationwide VA-Separate Account-C (the Account) was established pursuant to a resolution of the Board of Directors of Nationwide Life and Annuity Insurance Company (the Company) on July 24, 1991. The Account has been registered as a unit investment trust under the Investment Company Act of 1940.

On August 17, 1994, the Company (Depositor) transferred to the Account 97,500 shares of the One Group-Asset Allocation Fund, 500,000 shares of the One Group-Government Bond Fund, 2,500 shares of the One Group-Growth Opportunities Fund and 300,000 shares of the One Group-Large Company Growth Fund, for which the Account was credited with 97,500 units of the One Group-Asset Allocation Fund, 500,000 units of the One Group-Government Bond Fund, 2,500 units of the One Group-Growth Opportunities Fund and 300,000 units of the One Group-Large Company Growth Fund. These amounts represent the initial funding of the Account. The value of the units purchased by the Company on August 17, 1994 was \$9,000,000.

On May 1, 1998, the Company (Depositor) transferred to the Account, 250,000 shares of the One Group-Equity Index Fund, for which the Account was credited with 250,000 units of the foregoing One Group Fund. The value of the units purchased by the Company on May 1, 1998 was \$2,500,000.

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:

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Portfolios of the Fidelity Variable Insurance Products Fund (Fidelity VIP);
Fidelity VIP - Equity-Income Portfolio (FidVIPEI)
Fidelity VIP - Overseas Portfolio (FidVIPOv)

Funds of the Nationwide Separate Account Trust (Nationwide SAT) (managed for a fee by an affiliated investment advisor);

Nationwide SAT - Money Market Fund (NSATMyMkt)
Nationwide SAT - Total Return Fund (NSATTotRe)

</TABLE>

Funds of The One Group(R) Investment Trust (One Group);
One Group - Asset Allocation Fund (OGAstAll)

One Group - Equity Index Fund (OGEqIx)
One Group - Government Bond Fund (OGGvtBd)
One Group - Growth Opportunities Fund (OGGrOpp)
One Group - Large Company Growth Fund (OGLgCoGr)

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.

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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 a specific identification basis. Investment transactions are accounted 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 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.

(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 Company deducts 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 0.05%, respectively. No charges are deducted from the initial funding by the Depositor, or from earnings thereon.

(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 AND ANNUITY 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