

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 VARIABLE ACCOUNT 9

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Mailing Address

*NATIONWIDE LIFE
INSURANCE CO
ONE NATIONWIDE PLAZA
COLUMBUS OH 43215*

Business Address

*ONE NATIONWIDE PLAZA
COLUMBUS OH 43215
8008603946*

Nationwide(R) Variable Account - 9
June 30, 1999

The BEST
of AMERICA(R)
America's FUTURE Annuity(SM)

Semi-Annual Report

[Nationwide Logo]

Nationwide Life Insurance Company
Home Office: Columbus, Ohio

[LOGO]

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

[President's 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-9.

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 VARIABLE ACCOUNT-9
STATEMENT OF ASSETS, LIABILITIES AND CONTRACT OWNERS' EQUITY

June 30, 1999
(UNAUDITED)

<TABLE>
<CAPTION>

Assets:

Investments at market value:

<code><S></code>	<code><C></code>
American Century VP - American Century VP Income & Growth (ACVPIncGr) 14,302,690 shares (cost \$94,249,112)	\$ 106,412,015
American Century VP - American Century VP International (ACVPInt) 11,109,441 shares (cost \$85,290,294)	90,875,226
American Century VP - American Century VP Value (ACVPValue) 4,952,462 shares (cost \$32,481,330)	33,627,215
The Dreyfus Socially Responsible Growth Fund, Inc.(DrySRGro) 2,461,247 shares (cost \$75,691,636)	86,266,700
Dreyfus Stock Index Fund (DryStkIx) 17,131,644 shares (cost \$538,686,267)	618,623,681
Dreyfus VIF - Capital Appreciation Portfolio (DryCapAp) 3,169,357 shares (cost \$112,251,695)	123,034,426
Federated Insurance Series:Federated Quality Bond Fund II (FedQualBal) 44,185 shares (cost \$432,240)	433,899
Fidelity VIP - Equity-Income Portfolio - Service Class (FidVIPEIS) 11,261,639 shares (cost \$278,742,712)	306,429,207
Fidelity VIP - Growth Portfolio - Service Class (FidVIPGrS) 6,753,869 shares (cost \$283,864,127)	308,314,109
Fidelity VIP - High Income Portfolio - Service Class (FidVIPHIS) 13,347,596 shares (cost \$155,510,203)	150,293,928
Fidelity VIP - Overseas Portfolio - Service Class (FidVIPOvS) 2,193,521 shares (cost \$44,366,670)	45,559,430
Fidelity VIP-II - Contrafund Portfolio - Service Class (FidVIPConS) 10,183,317 shares (cost \$233,429,046)	265,377,254
Fidelity VIP-III - Growth Opportunities Portfolio - Service Class (FidVIPGrOps) 7,117,072 shares (cost \$150,024,610)	168,105,243
Morgan Stanley - Emerging Markets Debt Portfolio (MSEmMkt) 738,035 shares (cost \$4,813,476)	5,085,063
Nationwide SAT - Balanced Fund (NSATBal) 5,505,544 shares (cost \$58,265,381)	60,671,099
Nationwide SAT - Capital Appreciation Fund (NSATCapAp) 10,243,128 shares (cost \$260,192,250)	304,016,038
Nationwide SAT - Equity Income Fund (NSATEqInc) 1,582,254 shares (cost \$17,548,053)	19,904,754
Nationwide SAT - Global Equity Fund (NSATGlobEq) 1,908,978 shares (cost \$21,827,404)	24,205,840
Nationwide SAT - Government Bond Fund (NSATGvtBd) 17,569,605 shares (cost \$203,780,725)	195,549,704
Nationwide SAT - High Income Bond Fund (NSATHIncBd) 4,514,335 shares (cost \$46,138,306)	44,737,061
Nationwide SAT - Money Market Fund (NSATMyMkt) 272,646,668 shares (cost \$272,646,668)	272,646,668

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<code><S></code>	<code><C></code>
Nationwide SAT - Multi Sector Bond Fund (NSATMSecBd) 4,852,596 shares (cost \$48,186,771)	45,711,456
Nationwide SAT - Select Advisers Mid Cap Fund (NSATMidCap) 871,502 shares (cost \$9,187,802)	10,519,030
Nationwide SAT - Select Advisers Small Cap Growth Fund (NSATSmCapG) 110,792 shares (cost \$1,112,262)	1,248,625
Nationwide SAT - Small Cap Value Fund (NSATSmCapV) 4,356,282 shares (cost \$41,169,284)	48,311,167
Nationwide SAT - Small Company Fund (NSATSmCo) 3,643,423 shares (cost \$57,320,331)	62,776,175
Nationwide SAT - Strategic Growth Fund (NSATStrGro) 1,539,133 shares (cost \$19,335,034)	22,594,478
Nationwide SAT - Strategic Value Fund (NSATStrVal) 1,387,034 shares (cost \$14,046,884)	14,938,360
Nationwide SAT - Total Return Fund (NSATTotRe) 20,884,793 shares (cost \$383,379,442)	423,752,451
Neuberger & Berman AMT - Guardian Portfolio (NBAMTGuard) 3,651,133 shares (cost \$51,575,484)	59,038,813
Neuberger & Berman AMT - Mid-Cap Growth Portfolio (NBAMTMCGr) 2,757,579 shares (cost \$41,005,005)	45,775,810
Neuberger & Berman AMT - Partners Portfolio (NBAMTPart) 6,195,033 shares (cost \$120,056,180)	128,361,079
Oppenheimer VAF - Aggressive Growth Fund (OppAggGro) 856,364 shares (cost \$40,743,441)	46,457,739

Oppenheimer VAF - Growth Fund (OppGro)		
2,152,027 shares (cost \$76,282,786)	87,695,103	
Oppenheimer VAF - Growth & Income Fund (OppGrInc)		
3,428,579 shares (cost \$71,534,110)	79,543,040	
Van Eck WIT - Worldwide Emerging Markets Fund (VEWrldEMkt)		
1,712,400 shares (cost \$15,475,266)	17,791,841	
Van Eck WIT - Worldwide Hard Assets Fund (VEWrldHAs)		
446,307 shares (cost \$4,745,681)	4,779,946	
Van Kampen LIT - Morgan Stanley Real Estate Securities Portfolio (VKMSRESec)		
1,551,834 shares (cost \$21,767,825)	21,554,975	
Warburg Pincus Trust - Growth & Income Portfolio (WPGGrInc)		
1,529,173 shares (cost \$17,623,017)	20,230,962	
Warburg Pincus Trust - International Equity Portfolio (WPIntEq)		
2,068,736 shares (cost \$23,255,586)	24,307,642	
Warburg Pincus Trust - Post Venture Capital Portfolio (WPPVenCap)		
1,124,595 shares (cost \$13,645,679)	14,934,621	
Total investments	4,410,491,873	
Accounts receivable	48,644	
Total assets	4,410,540,517	
Accounts payable	13,218,074	
Contract owners' equity (note 4)	\$ 4,397,322,443	

</TABLE>

See accompanying notes to financial statements.

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NATIONWIDE VARIABLE ACCOUNT-9
STATEMENTS OF OPERATIONS AND CHANGES
IN CONTRACT OWNERS' EQUITY
SIX MONTH PERIODS ENDED JUNE 30, 1999 AND 1998
(UNAUDITED)

<TABLE>

<CAPTION>

	Total		ACVPIncGr	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ 37,663,935	5,951,101	13,740	4,461
Mortality and expense risk charges (note 2):	(16,399,096)	(2,845,709)	(354,976)	(31,916)
Net investment activity	21,264,839	3,105,392	(341,236)	(27,455)
Proceeds from mutual fund shares sold ..	436,501,099	16,226,232	204,409	-
Cost of mutual fund shares sold ..	(430,233,531)	(16,102,377)	(152,195)	--
Realized gain (loss) on investments .	6,267,568	123,855	52,214	--
Change in unrealized gain (loss) on investments	247,039,172	23,769,353	7,585,335	694,951
Net gain (loss) on investments	253,306,740	23,893,208	7,637,549	694,951
Reinvested capital gains	42,592,745	8,037,751	--	9,256
Net increase (decrease) in contract owners' equity resulting from operations	317,164,324	35,036,351	7,296,313	676,752
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	1,585,047,423	1,214,230,550	45,207,336	13,771,319
Transfers between funds	--	--	9,479,869	2,265,613
Redemptions	(91,634,140)	(10,153,448)	(1,707,312)	(58,474)
Contingent deferred sales charges (note 2)	(2,040,175)	(95,154)	(34,337)	(260)
Adjustments to maintain reserves	(11,924)	2,660	(7,884)	(263)

Net equity transactions	1,491,361,184	1,203,984,608	52,937,671	15,977,935
NET CHANGE IN CONTRACT OWNERS' EQUITY	1,808,525,508	1,239,020,959	60,233,984	16,654,687
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	2,588,796,935	82,185,672	46,170,274	457,579
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 4,397,322,443	1,321,206,631	106,404,258	17,112,266

</TABLE>

<TABLE>
<CAPTION>

	ACVPInt		ACVPValue	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	-	26,394	227,207	28,096
Mortality and expense risk charges (note 2):	(338,039)	(41,367)	(122,893)	(34,233)
Net investment activity	(338,039)	(14,973)	104,314	(6,137)
Proceeds from mutual fund shares sold ..	28,882,681	23,510	6,044,175	147,489
Cost of mutual fund shares sold	(28,822,770)	(19,975)	(6,461,455)	(139,724)
Realized gain (loss) on investments .	59,911	3,535	(417,280)	7,765
Change in unrealized gain (loss) on investments	5,197,935	1,033,623	1,272,269	(472,263)
Net gain (loss) on investments	5,257,846	1,037,158	854,989	(464,498)
Reinvested capital gains	-	270,951	2,152,580	335,441
Net increase (decrease) in contract owners' equity resulting from operations	4,919,807	1,293,136	3,111,883	(135,194)
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	27,275,401	16,244,460	6,897,928	11,163,708
Transfers between funds	7,624,754	4,761,636	2,489,034	1,920,443
Redemptions	(1,167,217)	(60,279)	(510,367)	(119,061)
Contingent deferred sales charges (note 2)	(20,669)	(447)	(12,246)	(750)
Adjustments to maintain reserves	290	(170)	159	(210)
Net equity transactions	33,712,559	20,945,200	8,864,509	12,964,130
NET CHANGE IN CONTRACT OWNERS' EQUITY	38,632,366	22,238,336	11,976,392	12,828,936
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	52,242,163	549,898	21,650,989	1,359,398
CONTRACT OWNERS' EQUITY END OF PERIOD	90,874,529	22,788,234	33,627,381	14,188,334

</TABLE>

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NATIONWIDE VARIABLE ACCOUNT-9
STATEMENTS OF OPERATIONS AND CHANGES
IN CONTRACT OWNERS' EQUITY
Six Month Periods Ended June 30, 1999 and 1998
(UNAUDITED)

<TABLE>
<CAPTION>

	DrySRGro		DryStkIx	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>

INVESTMENT ACTIVITY:				
Reinvested dividends	\$ -	-	2,874,693	614,167
Mortality and expense risk charges (note 2):	(288,082)	(33,301)	(2,202,326)	(284,143)
Net investment activity	(288,082)	(33,301)	672,367	330,024
Proceeds from mutual fund shares sold ..	909,313	52,124	1,343,755	-
Cost of mutual fund shares sold	(678,435)	(46,445)	(1,017,256)	-
Realized gain (loss) on investments .	230,878	5,679	326,499	-
Change in unrealized gain (loss) on investments	7,232,633	990,754	47,508,215	6,025,571
Net gain (loss) on investments	7,463,511	996,433	47,834,714	6,025,571
Reinvested capital gains	-	-	1,965,539	207,363
Net increase (decrease) in contract owners' equity resulting from operations	7,175,429	963,132	50,472,620	6,562,958
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	34,366,378	13,950,495	225,676,473	118,143,812
Transfers between funds	7,357,370	1,618,528	40,758,356	10,523,815
Redemptions	(1,412,020)	(94,168)	(9,528,826)	(746,698)
Contingent deferred sales charges (note 2)	(26,052)	(664)	(209,605)	(8,998)
Adjustments to maintain reserves	424	(116)	3,669	(2,515)
Net equity transactions	40,286,099	15,474,075	256,700,068	127,909,416
NET CHANGE IN CONTRACT OWNERS' EQUITY	47,461,528	16,437,207	307,172,688	134,472,374
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	38,805,599	856,724	311,454,663	6,120,635
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 86,267,127	17,293,931	618,627,351	140,593,009

</TABLE>

<TABLE>
<CAPTION>

	DryCapAp		FedQualBal	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	4,635	439	-	--
Mortality and expense risk charges (note 2):	(433,169)	(30,960)	(146)	--
Net investment activity	(428,534)	(30,521)	(146)	--
Proceeds from mutual fund shares sold ..	4,358,568	33,965	23,673	--
Cost of mutual fund shares sold	(3,605,577)	(31,593)	(23,880)	--
Realized gain (loss) on investments .	752,991	2,372	(207)	--
Change in unrealized gain (loss) on investments	5,487,496	864,202	1,659	--
Net gain (loss) on investments	6,240,487	866,574	1,452	--
Reinvested capital gains	-	1,464	-	--
Net increase (decrease) in contract owners' equity resulting from operations	5,811,953	837,517	1,306	--
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	56,151,210	11,780,282	101,034	--
Transfers between funds	5,466,197	3,723,680	177,538	--

Redemptions	(1,772,047)	(41,911)	(12,911)	--
Contingent deferred sales charges (note 2)	(34,889)	(202)	-	--
Adjustments to maintain reserves	243	(559)	166,934	--
	-----	-----	-----	-----
Net equity transactions	59,810,713	15,461,290	432,594	--
	-----	-----	-----	-----
NET CHANGE IN CONTRACT OWNERS' EQUITY	65,622,666	16,298,807	433,900	--
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	57,411,990	932,022	-	--
	-----	-----	-----	-----
CONTRACT OWNERS' EQUITY END OF PERIOD	123,034,656	17,230,829	433,900	--
	=====	=====	=====	=====

</TABLE>

(Continued)

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NATIONWIDE VARIABLE ACCOUNT-9
STATEMENTS OF OPERATIONS AND CHANGES
IN CONTRACT OWNERS' EQUITY
SIX MONTH PERIODS ENDED JUNE 30, 1999 AND 1998
(UNAUDITED)

<TABLE>
<CAPTION>

	FidVIPEIS		FidVIPGrS	
	1999	1998	1999	1998
	-----	-----	-----	-----
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ 3,121,196	217,564	246,130	27,645
Mortality and expense risk charges (note 2):	(1,187,404)	(249,995)	(979,321)	(83,417)
	-----	-----	-----	-----
Net investment activity	1,933,792	(32,431)	(733,191)	(55,772)
	-----	-----	-----	-----
Proceeds from mutual fund shares sold ..	827,997	-	12,358,888	18,428
Cost of mutual fund shares sold	(779,341)	-	(10,312,332)	(17,764)
	-----	-----	-----	-----
Realized gain (loss) on investments .	48,656	-	2,046,556	664
Change in unrealized gain (loss) on investments	20,047,979	1,496,665	7,844,659	2,109,551
	-----	-----	-----	-----
Net gain (loss) on investments	20,096,635	1,496,665	9,891,215	2,110,215
	-----	-----	-----	-----
Reinvested capital gains	6,899,485	774,271	15,475,451	723,135
	-----	-----	-----	-----
Net increase (decrease) in contract owners' equity resulting from operations	28,929,912	2,238,505	24,633,475	2,777,578
	-----	-----	-----	-----
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	83,135,663	98,965,953	130,580,253	32,243,703
Transfers between funds	4,680,466	8,213,608	55,251,621	4,273,671
Redemptions	(6,769,854)	(976,577)	(10,986,518)	(370,478)
Contingent deferred sales charges (note 2)	(120,023)	(5,795)	(494,543)	(3,993)
Adjustments to maintain reserves	1,722	(3,324)	1,421	(469)
	-----	-----	-----	-----
Net equity transactions	80,927,974	106,193,865	174,352,234	36,142,434
	-----	-----	-----	-----
NET CHANGE IN CONTRACT OWNERS' EQUITY	109,857,886	108,432,370	198,985,709	38,920,012
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	196,573,059	5,316,805	109,329,873	2,005,428
	-----	-----	-----	-----
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 306,430,945	113,749,175	308,315,582	40,925,440
	=====	=====	=====	=====

</TABLE>

<TABLE>
<CAPTION>

	FidVIPHIS		FidVIPOvS	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	9,984,261	609,157	428,804	39,473
Mortality and expense risk charges (note 2):	(614,960)	(133,292)	(161,868)	(29,111)
Net investment activity	9,369,301	475,865	266,936	10,362
Proceeds from mutual fund shares sold ..	15,932,874	178,035	38,295,402	36,268
Cost of mutual fund shares sold	(17,709,692)	(189,567)	(37,217,391)	(33,991)
Realized gain (loss) on investments .	(1,776,818)	(11,532)	1,078,011	2,277
Change in unrealized gain (loss) on investments	499,650	(646,773)	697,234	263,680
Net gain (loss) on investments	(1,277,168)	(658,305)	1,775,245	265,957
Reinvested capital gains	373,243	387,069	691,619	116,340
Net increase (decrease) in contract owners' equity resulting from operations	8,465,376	204,629	2,733,800	392,659
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	39,669,505	55,930,129	11,739,454	10,270,903
Transfers between funds	2,252,923	4,087,204	5,429,671	1,779,453
Redemptions	(3,433,867)	(422,204)	(599,855)	(79,377)
Contingent deferred sales charges (note 2)	(47,134)	(1,838)	(16,163)	(246)
Adjustments to maintain reserves	321	(35)	119	137
Net equity transactions	38,441,748	59,593,256	16,553,225	11,970,870
NET CHANGE IN CONTRACT OWNERS' EQUITY	46,907,124	59,797,885	19,287,025	12,363,529
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	103,387,120	2,907,866	26,272,538	921,006
CONTRACT OWNERS' EQUITY END OF PERIOD	150,294,244	62,705,751	45,559,563	13,284,535

</TABLE>

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NATIONWIDE VARIABLE ACCOUNT-9
STATEMENTS OF OPERATIONS AND CHANGES
IN CONTRACT OWNERS' EQUITY
SIX MONTH PERIODS ENDED JUNE 30, 1999 AND 1998
(UNAUDITED)

<TABLE>
<CAPTION>

	FidVIPConS		FidVIPGrOpS	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ 03,614	56,795	1,071,044	67,013
Mortality and expense risk charges (note 2):	(923,297)	(116,310)	(641,741)	(105,478)
Net investment activity	(219,683)	(59,515)	429,303	(38,465)
Proceeds from mutual fund shares sold ..	923,536	-	1,852,749	-
Cost of mutual fund shares sold	(749,244)	-	(1,566,483)	-
Realized gain (loss) on investments .	174,292	-	286,266	-
Change in unrealized gain (loss)				

on investments	13,981,923	2,952,425	6,192,474	1,282,232
Net gain (loss) on investments	14,156,215	2,952,425	6,478,740	1,282,232
Reinvested capital gains	5,159,836	417,852	2,093,404	232,948
Net increase (decrease) in contract owners' equity resulting from operations	19,096,368	3,310,762	9,001,447	1,476,715
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	97,521,750	44,322,546	57,212,764	43,176,402
Transfers between funds	23,999,442	4,989,024	4,483,068	3,143,635
Redemptions	(3,839,870)	(277,768)	(3,123,300)	(265,428)
Contingent deferred sales charges (note 2)	(67,460)	(2,622)	(70,522)	(2,379)
Adjustments to maintain reserves	1,212	(322)	(612)	(1,029)
Net equity transactions	117,615,074	49,030,858	58,501,398	46,051,201
NET CHANGE IN CONTRACT OWNERS' EQUITY	136,711,442	52,341,620	67,502,845	47,527,916
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	128,667,017	3,711,506	100,601,545	2,578,270
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 265,378,459	56,053,126	168,104,390	50,106,186

</TABLE>

<TABLE>
<CAPTION>

	MSEmMkt		NSATBal	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	-	-	922,884	161,266
Mortality and expense risk charges (note 2):	(18,671)	(6,957)	(241,411)	(39,825)
Net investment activity	(18,671)	(6,957)	681,473	121,441
Proceeds from mutual fund shares sold ..	1,907,711	90,423	618,365	-
Cost of mutual fund shares sold	(2,686,734)	(92,207)	(582,333)	-
Realized gain (loss) on investments .	(779,023)	(1,784)	36,032	-
Change in unrealized gain (loss) on investments	1,240,920	(167,279)	2,071,844	89,079
Net gain (loss) on investments	461,897	(169,063)	2,107,876	89,079
Reinvested capital gains	-	-	921	-
Net increase (decrease) in contract owners' equity resulting from operations	443,226	(176,020)	2,790,270	210,520
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	1,164,428	2,366,366	19,553,752	15,424,568
Transfers between funds	275,828	466,042	(1,302,358)	1,488,053
Redemptions	(48,782)	(19,599)	(1,008,293)	(123,039)
Contingent deferred sales charges (note 2)	(969)	-	(12,750)	(658)
Adjustments to maintain reserves	(27)	(27)	1,477,524	156
Net equity transactions	1,390,477	2,812,782	18,707,875	16,789,080
NET CHANGE IN CONTRACT OWNERS' EQUITY	1,833,703	2,636,762	21,498,145	16,999,600
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	3,251,340	196,208	39,173,071	892,533

CONTRACT OWNERS' EQUITY END OF PERIOD	5,085,043	2,832,970	60,671,216	17,892,133
	=====	=====	=====	=====

</TABLE>

(Continued)

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NATIONWIDE VARIABLE ACCOUNT-9
STATEMENTS OF OPERATIONS AND CHANGES
IN CONTRACT OWNERS' EQUITY
SIX MONTH PERIODS ENDED JUNE 30, 1999 AND 1998
(UNAUDITED)

<TABLE>
<CAPTION>

	NSATCapAp		NSATEqInc	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ 724,723	218,856	42,594	19,959
Mortality and expense risk charges (note 2):	(1,159,637)	(155,892)	(77,796)	(18,172)
Net investment activity	(434,914)	62,964	(35,202)	1,787
Proceeds from mutual fund shares sold ..	6,579,478	-	298,097	14,293
Cost of mutual fund shares sold	(5,304,872)	-	(251,403)	(13,972)
Realized gain (loss) on investments .	1,274,606	-	46,694	321
Change in unrealized gain (loss) on investments	28,866,892	4,051,569	1,478,353	267,472
Net gain (loss) on investments	30,141,498	4,051,569	1,525,047	267,793
Reinvested capital gains	-	-	10,580	-
Net increase (decrease) in contract owners' equity resulting from operations	29,706,584	4,114,533	1,500,425	269,580
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	94,015,356	70,493,331	4,804,881	6,391,812
Transfers between funds	(8,468,758)	5,745,175	1,167,075	277,908
Redemptions	(5,783,828)	(404,446)	(355,600)	(50,570)
Contingent deferred sales charges (note 2)	(113,363)	(1,081)	(4,002)	(842)
Adjustments to maintain reserves	(894,636)	(281)	88	(365)
Net equity transactions	78,754,771	75,832,698	5,612,443	6,617,943
NET CHANGE IN CONTRACT OWNERS' EQUITY	108,461,355	79,947,231	7,112,868	6,887,523
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	195,527,481	2,661,405	12,791,973	592,741
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 303,988,836	82,608,636	19,904,841	7,480,264
	=====	=====	=====	=====

</TABLE>

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<CAPTION>

	NSATGlobEq		NSATGvtBd	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				

Reinvested dividends	84,642	66,206	4,807,766	1,094,640
Mortality and expense risk charges (note 2):	(94,623)	(19,803)	(799,822)	(125,626)
Net investment activity	(9,981)	46,403	4,007,944	969,014
Proceeds from mutual fund shares sold ..	152,557	158,962	7,231,106	135,689
Cost of mutual fund shares sold	(121,281)	(156,094)	(7,242,623)	(135,099)
Realized gain (loss) on investments .	31,276	2,868	(11,517)	590
Change in unrealized gain (loss) on investments	1,438,278	291,311	(8,300,092)	46,472
Net gain (loss) on investments	1,469,554	294,179	(8,311,609)	47,062
Reinvested capital gains	50,929	-	-	-
Net increase (decrease) in contract owners' equity resulting from operations	1,510,502	340,582	(4,303,665)	1,016,076
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	5,919,999	7,056,113	85,612,418	55,133,168
Transfers between funds	1,279,708	671,128	(15,675,932)	(4,381,026)
Redemptions	(395,301)	(42,742)	(5,375,871)	(271,072)
Contingent deferred sales charges (note 2)	(3,138)	(276)	(87,093)	(1,786)
Adjustments to maintain reserves	897,291	(4)	(359,994)	990
Net equity transactions	7,698,559	7,684,219	64,113,528	50,480,274
NET CHANGE IN CONTRACT OWNERS' EQUITY	9,209,061	8,024,801	59,809,863	51,496,350
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	15,026,672	513,483	135,739,661	3,170,009
CONTRACT OWNERS' EQUITY END OF PERIOD	24,235,733	8,538,284	195,549,524	54,666,359

</TABLE>

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NATIONWIDE VARIABLE ACCOUNT-9
STATEMENTS OF OPERATIONS AND CHANGES
IN CONTRACT OWNERS' EQUITY
SIX MONTH PERIODS ENDED JUNE 30, 1999 AND 1998
(UNAUDITED)

<TABLE>
<CAPTION>

	NSATHIncBd		NSATMyMkt	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ 1,632,272	276,651	4,874,800	1,407,541
Mortality and expense risk charges (note 2):	(189,815)	(30,275)	(1,065,069)	(268,545)
Net investment activity	1,442,457	246,376	3,809,731	1,138,996
Proceeds from mutual fund shares sold ..	4,153,160	17,724	183,344,315	11,774,723
Cost of mutual fund shares sold	(4,255,684)	(16,884)	(183,344,315)	(11,774,723)
Realized gain (loss) on investments .	(102,524)	840	-	-
Change in unrealized gain (loss) on investments	(761,642)	(90,277)	-	-
Net gain (loss) on investments	(864,166)	(89,437)	-	-

Reinvested capital gains	20,477	-	-	-
Net increase (decrease) in contract owners' equity resulting from operations	598,768	156,939	3,809,731	1,138,996
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	14,907,728	12,213,357	246,567,133	186,043,862
Transfers between funds	337,149	1,113,563	(170,826,817)	(91,737,935)
Redemptions	(1,088,724)	(47,416)	(11,280,541)	(2,962,036)
Contingent deferred sales charges (note 2)	(17,422)	(410)	(191,935)	(39,649)
Adjustments to maintain reserves	18	(3)	(3,312)	16,525
Net equity transactions	14,138,749	13,279,091	64,264,528	91,320,767
NET CHANGE IN CONTRACT OWNERS' EQUITY	14,737,517	13,436,030	68,074,259	92,459,763
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	29,999,540	913,981	191,311,362	13,185,940
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 44,737,057	14,350,011	259,385,621	105,645,703

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	NSATSecBd		NSATMidCap	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	1,291,422	257,162	18,478	14,429
Mortality and expense risk charges (note 2):	(195,363)	(41,318)	(41,086)	(10,505)
Net investment activity	1,096,059	215,844	(22,608)	3,924
Proceeds from mutual fund shares sold ..	1,336,217	17,958	740,762	85,216
Cost of mutual fund shares sold	(1,391,010)	(17,588)	(711,352)	(80,512)
Realized gain (loss) on investments .	(54,793)	370	29,410	4,704
Change in unrealized gain (loss) on investments	(1,717,925)	(219,480)	927,877	90,839
Net gain (loss) on investments	(1,772,718)	(219,110)	957,287	95,543
Reinvested capital gains	-	-	-	-
Net increase (decrease) in contract owners' equity resulting from operations	(676,659)	(3,266)	934,679	99,467
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	13,017,214	15,210,546	1,853,964	3,533,619
Transfers between funds	(495,904)	2,416,310	313,727	360,265
Redemptions	(1,072,929)	(92,986)	(183,162)	(16,908)
Contingent deferred sales charges (note 2)	(14,111)	(1,079)	(4,062)	(252)
Adjustments to maintain reserves	(47)	94	359,845	4
Net equity transactions	11,434,223	17,532,885	2,340,312	3,876,728
NET CHANGE IN CONTRACT OWNERS' EQUITY	10,757,564	17,529,619	3,274,991	3,976,195
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	34,953,838	1,041,296	7,244,061	229,062
CONTRACT OWNERS' EQUITY END OF PERIOD	45,711,402	18,570,915	10,519,052	4,205,257

</TABLE>

(Continued)

NATIONWIDE VARIABLE ACCOUNT-9
 STATEMENTS OF OPERATIONS AND CHANGES
 IN CONTRACT OWNERS' EQUITY
 SIX MONTH PERIODS ENDED JUNE 30, 1999 AND 1998
 (UNAUDITED)

<TABLE>
 <CAPTION>

	NSATSmCapG		NSATSmCapV	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ -	-	-	-
Mortality and expense risk charges (note 2):	-	-	(166,498)	(35,213)
Net investment activity	(96)	-	(166,498)	(35,213)
Proceeds from mutual fund shares sold ..	156,911	-	4,451,669	42,378
Cost of mutual fund shares sold	(156,895)	-	(4,788,642)	(39,503)
Realized gain (loss) on investments .	16	-	(336,973)	2,875
Change in unrealized gain (loss) on investments	136,363	-	7,177,840	(382,846)
Net gain (loss) on investments	136,379	-	6,840,867	(379,971)
Reinvested capital gains	-	-	1,676,398	-
Net increase (decrease) in contract owners' equity resulting from operations	136,283	-	8,350,767	(415,184)
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	1,173,743	-	7,297,500	13,110,815
Transfers between funds	44,003	-	2,908,138	2,119,536
Redemptions	(4,213)	-	(527,492)	(58,885)
Contingent deferred sales charges (note 2)	-	-	(12,499)	(23)
Adjustments to maintain reserves	(101,193)	-	566,495	38
Net equity transactions	1,112,340	-	10,232,142	15,171,481
NET CHANGE IN CONTRACT OWNERS' EQUITY	1,248,623	-	18,582,909	14,756,297
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	-	-	29,728,543	1,157,154
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 1,248,623	-	48,311,452	15,913,451

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	NSATSmCo		NSATStrGro	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	-	-	-	-
Mortality and expense risk charges (note 2):	(229,291)	(59,255)	(63,703)	(12,220)
Net investment activity	(229,291)	(59,255)	(63,703)	(12,220)

Proceeds from mutual fund shares sold ..	17,440,272	-	3,410,021	12,423
Cost of mutual fund shares sold	(18,582,467)	-	(2,811,380)	(11,202)
Realized gain (loss) on investments .	(1,142,195)	-	598,641	1,221
Change in unrealized gain (loss) on investments	5,051,895	62,404	2,441,543	247,883
Net gain (loss) on investments	3,909,700	62,404	3,040,184	249,104
Reinvested capital gains	-	-	-	-
Net increase (decrease) in contract owners' equity resulting from operations	3,680,409	3,149	2,976,481	236,884
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	12,910,532	21,040,412	4,878,362	4,503,596
Transfers between funds	4,198,680	3,055,053	6,273,056	374,759
Redemptions	(997,906)	(150,283)	(267,766)	(16,084)
Contingent deferred sales charges (note 2)	(26,964)	(664)	(3,136)	(657)
Adjustments to maintain reserves	(5,086)	(71)	105	(30)
Net equity transactions	16,079,256	23,944,447	10,880,621	4,861,584
NET CHANGE IN CONTRACT OWNERS' EQUITY	19,759,665	23,947,596	13,857,102	5,098,468
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	43,011,425	1,558,315	8,737,476	326,042
CONTRACT OWNERS' EQUITY END OF PERIOD	62,771,090	25,505,911	22,594,578	5,424,510

</TABLE>

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NATIONWIDE VARIABLE ACCOUNT-9
STATEMENTS OF OPERATIONS AND CHANGES
IN CONTRACT OWNERS' EQUITY
SIX MONTH PERIODS ENDED JUNE 30, 1999 AND 1998
(UNAUDITED)

<TABLE>
<CAPTION>

	NSATStrVal		NSATTotRe	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ 59,156	19,811	1,409,392	522,242
Mortality and expense risk charges (note 2):	(66,182)	(20,819)	(1,675,079)	(317,407)
Net investment activity	(7,026)	(1,008)	(265,687)	204,835
Proceeds from mutual fund shares sold	2,887,579	641,304	1,552,536	425,198
Cost of mutual fund shares sold	(3,105,308)	(588,014)	(1,363,535)	(397,397)
Realized gain (loss) on investments	(217,729)	53,290	189,001	27,801
Change in unrealized gain (loss) on investments	1,013,265	(299,633)	35,516,392	4,021,183
Net gain (loss) on investments	795,536	(246,343)	35,705,393	4,048,984
Reinvested capital gains	203,060	-	152,895	-
Net increase (decrease) in contract owners' equity resulting from operations	991,570	(247,351)	35,592,601	4,253,819

EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	2,353,162	8,353,578	115,722,893	148,066,282
Transfers between funds	(1,723,918)	652,604	(3,767,589)	5,005,324
Redemptions	(282,363)	(35,281)	(9,330,048)	(953,814)
Contingent deferred sales charges (note 2)	(6,834)	(279)	(179,733)	(8,945)
Adjustments to maintain reserves	14	(83)	(76,507)	(2,634)
Net equity transactions	340,060	8,970,539	102,369,016	152,106,213
NET CHANGE IN CONTRACT OWNERS' EQUITY	1,331,630	8,723,188	137,961,617	156,360,032
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	13,606,737	483,463	285,881,294	6,058,146
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 14,938,367	9,206,651	423,842,911	162,418,178

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<TABLE>
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	NBAMTGuard		NBAMTMCGr	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	136,645	1,976	-	2,804
Mortality and expense risk charges (note 2):	(216,777)	(31,557)	(172,751)	(31,655)
Net investment activity	(80,132)	(29,581)	(172,751)	(28,851)
Proceeds from mutual fund shares sold	2,284,994	282,839	8,209,872	48,056
Cost of mutual fund shares sold	(2,151,944)	(213,169)	(7,011,576)	(33,151)
Realized gain (loss) on investments	133,050	69,670	1,198,296	14,905
Change in unrealized gain (loss) on investments	6,856,552	814,051	306,667	1,486,108
Net gain (loss) on investments	6,989,602	883,721	1,504,963	1,501,013
Reinvested capital gains	-	-	854,495	19,626
Net increase (decrease) in contract owners' equity resulting from operations	6,909,470	854,140	2,186,707	1,491,788

EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	16,144,456	10,409,623	18,477,102	9,482,465
Transfers between funds	4,270,917	5,838,170	(2,306,095)	2,499,743
Redemptions	(625,807)	(125,365)	(926,052)	(210,254)
Contingent deferred sales charges (note 2)	(18,419)	(498)	(14,970)	(756)
Adjustments to maintain reserves	389	(9)	87	64
Net equity transactions	19,771,536	16,121,921	15,230,071	11,771,262
NET CHANGE IN CONTRACT OWNERS' EQUITY	26,681,006	16,976,061	17,416,778	13,263,050
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	32,358,200	462,067	28,359,137	1,581,322
CONTRACT OWNERS' EQUITY END OF PERIOD	59,039,206	17,438,128	45,775,915	14,844,372

</TABLE>

(Continued)

NATIONWIDE VARIABLE ACCOUNT-9
 STATEMENTS OF OPERATIONS AND CHANGES
 IN CONTRACT OWNERS' EQUITY
 SIX MONTH PERIODS ENDED JUNE 30, 1999 AND 1998
 (UNAUDITED)

<TABLE>
 <CAPTION>

	NBAMTPart		OppAggGro	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ 1,329,409	110,164	-	9,456
Mortality and expense risk charges (note 2):	(563,425)	(232,638)	(173,476)	(28,177)
Net investment activity	765,984	(122,474)	(173,476)	(18,721)
Proceeds from mutual fund shares sold ..	6,658,927	833,649	22,354,462	44,922
Cost of mutual fund shares sold	(6,996,457)	(838,575)	(19,414,304)	(42,570)
Realized gain (loss) on investments .	(337,530)	(4,926)	2,940,158	2,352
Change in unrealized gain (loss) on investments	11,228,853	(3,863,521)	3,997,654	870,434
Net gain (loss) on investments	10,891,323	(3,868,447)	6,937,812	872,786
Reinvested capital gains	2,312,016	3,470,168	-	97,107
Net increase (decrease) in contract owners' equity resulting from operations	13,969,323	(520,753)	6,764,336	951,172
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	18,179,789	72,378,126	11,312,715	11,108,749
Transfers between funds	(10,285,646)	4,854,052	1,701,982	1,119,396
Redemptions	(2,379,176)	(581,536)	(688,707)	(43,704)
Contingent deferred sales charges (note 2)	(58,737)	(3,465)	(19,300)	(155)
Adjustments to maintain reserves	861	(1,455)	301	36
Net equity transactions	5,457,090	76,645,722	12,306,992	12,184,322
NET CHANGE IN CONTRACT OWNERS' EQUITY	19,426,413	76,124,969	19,071,328	13,135,494
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	108,935,535	13,361,586	27,386,709	720,441
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 128,361,948	89,486,555	46,458,037	13,855,935

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	OppGro		OppGrInc	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	188,198	37,971	256,716	15,499
Mortality and expense risk charges (note 2):	(296,197)	(37,982)	(300,266)	(48,467)
Net investment activity	(107,999)	(11)	(43,550)	(32,968)

Proceeds from mutual fund shares sold ..	773,598	-	1,905,965	8,821
Cost of mutual fund shares sold	(644,136)	-	(1,907,326)	(7,753)
	-----	-----	-----	-----
Realized gain (loss) on investments .	129,462	-	(1,361)	1,068
Change in unrealized gain (loss) on investments	7,075,841	529,042	8,139,924	221,076
	-----	-----	-----	-----
Net gain (loss) on investments	7,205,303	529,042	8,138,563	222,144
	-----	-----	-----	-----
Reinvested capital gains	2,067,307	458,139	432,510	341,298
	-----	-----	-----	-----
Net increase (decrease) in contract owners' equity resulting from operations	9,164,611	987,170	8,527,523	530,474
	-----	-----	-----	-----
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	30,945,881	15,905,995	23,166,216	20,755,769
Transfers between funds	7,460,327	887,502	(2,426,959)	2,155,235
Redemptions	(1,188,284)	(105,308)	(1,342,144)	(123,265)
Contingent deferred sales charges (note 2)	(28,067)	(2,614)	(25,149)	(1,249)
Adjustments to maintain reserves	498	(155)	537	(25)
	-----	-----	-----	-----
Net equity transactions	37,190,354	16,685,420	19,372,502	22,786,465
	-----	-----	-----	-----
NET CHANGE IN CONTRACT OWNERS' EQUITY	46,354,965	17,672,590	27,900,025	23,316,939
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	41,340,619	950,233	51,643,553	1,084,375
	-----	-----	-----	-----
CONTRACT OWNERS' EQUITY END OF PERIOD	87,695,584	18,622,823	79,543,578	24,401,314
	=====	=====	=====	=====

</TABLE>

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NATIONWIDE VARIABLE ACCOUNT-9
STATEMENTS OF OPERATIONS AND CHANGES
IN CONTRACT OWNERS' EQUITY
SIX MONTH PERIODS ENDED JUNE 30, 1999 AND 1998
(UNAUDITED)

<TABLE>
<CAPTION>

	VEWrldEMkt		VEWrldHAs	
	1999	1998	1999	1998
	-----	-----	-----	-----
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ -	10,120	32,691	2,513
Mortality and expense risk charges (note 2):	(38,586)	(12,284)	(15,661)	(4,408)
	-----	-----	-----	-----
Net investment activity	(38,586)	(2,164)	17,030	(1,895)
	-----	-----	-----	-----
Proceeds from mutual fund shares sold	4,826,607	803,648	12,475,638	13,042
Cost of mutual fund shares sold	(4,748,588)	(860,939)	(11,928,669)	(16,128)
	-----	-----	-----	-----
Realized gain (loss) on investments	78,019	(57,291)	546,969	(3,086)
Change in unrealized gain (loss) on investments	3,211,358	(780,028)	116,865	(222,069)
	-----	-----	-----	-----
Net gain (loss) on investments	3,289,377	(837,319)	663,834	(225,155)
	-----	-----	-----	-----
Reinvested capital gains	-	8,995	-	61,720
	-----	-----	-----	-----
Net increase (decrease) in contract owners' equity resulting from operations	3,250,791	(830,488)	680,864	(165,330)
	-----	-----	-----	-----
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	2,364,771	3,870,771	1,096,249	1,501,381

Transfers between funds	7,600,782	(417,134)	1,010,313	194,383
Redemptions	(155,470)	(49,712)	(54,719)	(24,475)
Contingent deferred sales charges (note 2)	(3,771)	(41)	(322)	(186)
Adjustments to maintain reserves	174	149	74	(255)
Net equity transactions	9,806,487	3,404,033	2,051,595	1,670,848
NET CHANGE IN CONTRACT OWNERS' EQUITY	13,057,278	2,573,545	2,732,459	1,505,518
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	4,734,742	657,536	2,047,555	220,179
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 17,792,020	3,231,081	4,780,014	1,725,697

</TABLE>

<TABLE>
<CAPTION>

	VKMSRESec		WPGGrInc	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	1,176,823	10,631	-	-
Mortality and expense risk charges (note 2):	(91,556)	(35,930)	(75,171)	(15,892)
Net investment activity	1,085,267	(25,299)	(75,171)	(15,892)
Proceeds from mutual fund shares sold	4,483,602	89,461	975,381	35,654
Cost of mutual fund shares sold	(5,106,230)	(102,351)	(840,016)	(32,559)
Realized gain (loss) on investments	(622,628)	(12,890)	135,365	3,095
Change in unrealized gain (loss) on investments	1,019,525	(444,637)	2,185,487	218,642
Net gain (loss) on investments	396,897	(457,527)	2,320,852	221,737
Reinvested capital gains	-	104,608	-	-
Net increase (decrease) in contract owners' equity resulting from operations	1,482,164	(378,218)	2,245,681	205,845
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	4,266,768	12,511,790	4,741,746	6,235,906
Transfers between funds	(1,603,270)	1,041,659	986,572	723,253
Redemptions	(586,193)	(65,953)	(268,531)	(27,192)
Contingent deferred sales charges (note 2)	(15,697)	(355)	(3,974)	(656)
Adjustments to maintain reserves	57	(204)	(566,116)	(806)
Net equity transactions	2,061,665	13,486,937	4,889,697	6,930,505
NET CHANGE IN CONTRACT OWNERS' EQUITY	3,543,829	13,108,719	7,135,378	7,136,350
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	18,011,188	1,060,268	13,095,692	435,020
CONTRACT OWNERS' EQUITY END OF PERIOD	21,555,017	14,168,987	20,231,070	7,571,370

</TABLE>

(Continued)

<TABLE>
<CAPTION>

	WPIntEq		WPPVenCap	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ -	-	-	-
Mortality and expense risk charges (note 2):	(87,198)	(24,463)	(35,668)	(6,901)
Net investment activity	(87,198)	(24,463)	(35,668)	(6,901)
Proceeds from mutual fund shares sold ..	20,145,849	128,273	3,187,428	31,757
Cost of mutual fund shares sold	(20,441,773)	(125,342)	(3,246,627)	(27,586)
Realized gain (loss) on investments .	(295,924)	2,931	(59,199)	4,171
Change in unrealized gain (loss) on investments	1,751,201	205,304	1,017,981	131,636
Net gain (loss) on investments	1,455,277	208,235	958,782	135,807
Reinvested capital gains	-	-	-	-
Net increase (decrease) in contract owners' equity resulting from operations	1,368,079	183,772	923,114	128,906
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	5,161,161	8,396,403	1,902,358	2,768,435
Transfers between funds	3,877,768	1,071,525	5,726,912	1,105,147
Redemptions	(429,867)	(32,638)	(122,409)	(6,462)
Contingent deferred sales charges (note 2)	(16,245)	(373)	(3,869)	(11)
Adjustments to maintain reserves	(1,477,360)	(113)	(20)	(1)
Net equity transactions	7,115,457	9,434,804	7,502,972	3,867,108
NET CHANGE IN CONTRACT OWNERS' EQUITY	8,483,536	9,618,576	8,426,086	3,996,014
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	15,824,159	813,257	6,508,542	142,473
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 24,307,695	10,431,833	14,934,628	4,138,487

</TABLE>

See accompanying notes to financial statements.

NATIONWIDE VARIABLE ACCOUNT-9
NOTES TO FINANCIAL STATEMENTS

JUNE 30, 1999 AND 1998
(UNAUDITED)

1) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

(a) Organization and Nature of Operations

The Nationwide Variable Account-9 (the Account) was established pursuant to a resolution of the Board of Directors of Nationwide Life Insurance Company (the Company) on May 22, 1997. The Account has been registered as a unit investment trust under the Investment Company Act of 1940.

The Company offers tax qualified and non-tax qualified Modified Single

Premium Deferred Variable Annuity Contracts through the Account. The primary distribution for the contracts is through the brokerage community; however, other distributors are utilized.

(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 the following:

Portfolios of the American Century Variable Portfolios, Inc.
(American Century VP);
American Century VP - American Century VP Income & Growth
(ACVPIncGr)
American Century VP - American Century VP International (ACVPInt)
American Century VP - American Century VP Value (ACVPValue)

The Dreyfus Socially Responsible Growth Fund, Inc. (DrySRGro)

Dreyfus Stock Index Fund (DryStkIx)

Portfolio of the Dreyfus Variable Investment Fund (Dreyfus VIF);
Dreyfus VIF - Capital Appreciation Portfolio (DryCapAp)

Federated Insurance Series: Federated Quality Bond Fund II
(FedQualBal)

Portfolios of the Fidelity Variable Insurance Products Fund
(Fidelity VIPS);
Fidelity VIP - Equity-Income Portfolio - Service Class (FidVIPEIS)
Fidelity VIP - Growth Portfolio - Service Class (FidVIPGrS)
Fidelity VIP - High Income Portfolio - Service Class (FidVIPHIS)
Fidelity VIP - Overseas Portfolio - Service Class (FidVIPOvS)

Portfolio of the Fidelity Variable Insurance Products Fund II
(Fidelity VIP-II); Fidelity VIP-II - Contrafund Portfolio -
Service Class (FidVIPConS)

Portfolio of the Fidelity Variable Insurance Products Fund III
(Fidelity VIP-III); Fidelity VIP-III - Growth Opportunities
Portfolio - Service Class (FidVIPGrOpS)

Portfolio of the Morgan Stanley Universal Funds, Inc. (Morgan
Stanley); Morgan Stanley - Emerging Markets Debt Portfolio
(MSEmMkt)

Funds of the Nationwide Separate Account Trust (Nationwide SAT)
(managed for a fee by an affiliated investment advisor);
Nationwide SAT - Balanced Fund (NSATBal)
Nationwide SAT - Capital Appreciation Fund (NSATCapAp)
Nationwide SAT - Equity Income Fund (NSATEqInc)
Nationwide SAT - Global Equity Fund (NSATGlobEq)
Nationwide SAT - Government Bond Fund (NSATGvtBd)
Nationwide SAT - High Income Bond Fund (NSATHIncBd)
Nationwide SAT - Money Market Fund (NSATMyMkt)
Nationwide SAT - Multi Sector Bond Fund (NSATMSecBd)

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Nationwide SAT - Select Advisers Mid Cap Fund (NSATMidCap)
Nationwide SAT - Small Cap Value Fund (NSATSmCapV)
Nationwide SAT - Small Company Fund (NSATSmCo)
Nationwide SAT - Strategic Growth Fund (NSATStrGro)
Nationwide SAT - Strategic Value Fund (NSATStrVal)
Nationwide SAT - Total Return Fund (NSATTotRe)

Portfolios of the Neuberger & Berman Advisers Management Trust
(Neuberger & Berman AMT);
Neuberger & Berman AMT - Guardian Portfolio (NBAMTGuard)
Neuberger & Berman AMT - Mid-Cap Growth Portfolio (NBAMTMCGr)
Neuberger & Berman AMT - Partners Portfolio (NBAMTPart)

Funds of the Oppenheimer Variable Account Funds (Oppenheimer VAF);
Oppenheimer VAF - Aggressive Growth Fund (OppAggGro)
(formerly Oppenheimer VAF - Capital Appreciation Fund)
Oppenheimer VAF - Growth Fund (OppGro)
Oppenheimer VAF - Growth & Income Fund (OppGrInc)

Funds of the Van Eck Worldwide Insurance Trust (Van Eck WIT);
Van Eck WIT - Worldwide Emerging Markets Fund (VEWrldEMkt)
Van Eck WIT - Worldwide Hard Assets Fund (VEWrldHAs)

Portfolio of the Van Kampen Life Investment Trust (Van Kampen LIT);
Van Kampen LIT - Morgan Stanley Real Estate Securities Portfolio
(VKMSRESec)

Portfolios of the Warburg Pincus Trust;
Warburg Pincus Trust - Growth & Income Portfolio (WPGrInc)
Warburg Pincus Trust - International Equity Portfolio (WPIntEq)
Warburg Pincus Trust - Post Venture Capital Portfolio (WPPVenCap)

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

(a) Sales Charges

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. On NEA Valuebuilder Select Roth IRA and BOA V Roth IRA contracts, for an additional charge of 0.15% of the daily net assets, such charge will decline to 0%, after the purchases payment has been held in the contract for 60 months.

For all contracts, except BOA Exclusive II, which have elected a death benefit option at the time of application, the following long term care facility provisions also apply. Beginning at the third contract anniversary, surrender charges on withdrawals will not apply if a contract owner is diagnosed with a terminal illness or has been confined to a long term care facility or hospital for a continuous 90 day period which has commenced any time after the date of issue.

No sales charges are deducted on BOA Exclusive II contracts and no sales charges are deducted on redemptions used to purchase units in the fixed investment options of the Company.

(b) Mortality and Expense Risk Charges

The Company deducts a mortality and expense risk charge assessed through the daily unit value calculation. The following table provides mortality, expense and administration charges by asset fee rate for the six month period ended June 30, 1999:

<TABLE>
<CAPTION>

	Total	ACVPIncGr	ACVPInt	ACVPValue	DrySRGro
<S>	<C>	<C>	<C>	<C>	<C>
0.95%	\$8,809,320	197,289	190,677	71,753	149,341
1.00%	5,833,478	119,333	114,135	36,526	105,302
1.05%	1,210,175	20,244	20,647	9,513	19,556
1.10%	66,153	3,963	458	96	4,969
1.15%	18,900	1,135	382	19	1,111
1.20%	305,964	7,073	8,062	3,940	4,809
1.25%	20,306	533	563	720	273
1.30%	123,873	4,750	3,063	308	2,371
1.35%	10,163	633	52	17	320
1.40%	561	20	-	-	16
1.45%	53	-	-	-	6
1.50%	137	3	-	-	7
1.70%	14	-	-	-	-
Total	\$16,399,096	354,976	338,039	122,893	288,082

</TABLE>

<TABLE>
<CAPTION>

	DryStkIx	DryCapAp	FedQualBd	FidVIPEIS	FidVIPGrS
<S>	<C>	<C>	<C>	<C>	<C>
0.95%	\$ 1,175,738	234,677	92	606,613	506,417
1.00%	791,886	141,060	8	457,904	361,421
1.05%	153,062	36,122	16	99,975	66,556
1.10%	10,848	3,440	-	2,336	5,404
1.15%	3,449	1,435	-	681	1,808
1.20%	36,579	11,773	24	13,897	27,380
1.25%	2,532	434	-	1,966	2,240
1.30%	26,784	4,018	-	3,595	7,488
1.35%	1,388	210	6	379	533

1.40%	24	-	-	31	54
1.45%	7	-	-	13	7
1.50%	25	-	-	10	11
1.70%	3	-	-	3	3
Total	\$ 2,202,326	433,169	146	1,187,404	979,321

	FidVIPHIS	FidVIPOvS	FidVIPConS	FidVIPGrOpS	MSEmMkt
0.95%	\$ 328,986	90,029	499,201	318,871	11,783
1.00%	206,326	51,112	330,121	262,756	4,487
1.05%	66,335	14,321	56,468	43,212	1,595
1.10%	1,197	44	5,591	1,384	11
1.15%	275	50	1,011	100	11
1.20%	9,454	4,797	23,715	12,325	707
1.25%	564	347	644	447	11
1.30%	1,501	1,064	5,855	2,192	66
1.35%	284	104	610	408	-
1.40%	35	-	73	45	-
1.45%	-	-	-	-	-
1.50%	1	1	8	-	-
1.70%	-	-	-	-	-
Total	\$ 614,960	161,868	923,297	641,741	18,671

	NSATBal	NSATCapAp	NSATEqInc	NSATGlobEq	NSATGvtBd
0.95%	\$ 130,633	642,919	38,657	48,507	429,798
1.00%	90,397	403,717	32,313	33,561	282,095
1.05%	17,160	71,300	5,783	7,526	65,969
1.10%	713	5,303	31	111	2,454
1.15%	152	1,825	19	24	1,010
1.20%	1,688	14,464	717	2,145	8,453
1.25%	97	1,088	13	289	928
1.30%	530	18,631	239	2,426	7,672
1.35%	41	337	17	35	1,424
1.40%	-	52	7	-	-
1.45%	-	-	-	-	-
1.50%	-	-	-	-	18
1.70%	-	-	-	-	-
Total	\$ 241,411	1,159,637	77,796	94,623	799,822

</TABLE>

<TABLE>
<CAPTION>

	NSATHIncBd	NSATMyMkt	NSATMSecBd	NSATMidCap	NSATSmCapG
<S>	<C>	<C>	<C>	<C>	<C>
0.95%	\$ 93,983	566,111	102,281	21,284	-
1.00%	65,518	325,145	67,197	15,222	-
1.05%	23,741	92,308	21,591	3,972	-
1.10%	144	2,786	59	166	-
1.15%	82	230	67	29	-
1.20%	4,160	61,320	2,825	405	-
1.25%	154	672	64	-	-
1.30%	1,796	14,709	1,194	6	-
1.35%	237	1,786	83	1	-
1.40%	-	-	-	-	-
1.45%	-	-	-	-	-
1.50%	-	1	-	-	-
1.70%	-	-	-	-	-
Total	\$ 189,815	1,065,069	195,363	41,086	-

	NSATSmCapV	NSATSmCo	NSATStrGro	NSATStrVal	NSATTotRe
0.95%	\$ 99,195	126,577	39,530	40,802	922,977
1.00%	51,559	82,461	18,653	18,138	625,701
1.05%	12,657	15,190	3,910	6,673	100,527
1.10%	340	430	162	32	8,418
1.15%	99	26	25	24	2,534
1.20%	1,765	3,958	1,151	325	8,594
1.25%	238	131	92	25	1,451
1.30%	512	489	117	132	4,507
1.35%	117	26	49	1	237
1.40%	15	-	14	29	16
1.45%	-	-	-	-	13
1.50%	-	2	1	-	-
1.70%	-	-	-	-	3
Total	\$ 166,498	229,291	63,703	66,182	1,674,979

	NBAMTGuard	NBAMTMCGr	NBAMTPart	OppAggGro	OppGro
0.95%	\$ 103,420	91,927	304,510	99,843	164,175
1.00%	86,544	61,281	217,861	55,836	103,746
1.05%	19,728	14,602	34,550	12,067	18,373
1.10%	1,064	1,009	665	565	839
1.15%	147	146	256	129	240
1.20%	3,905	3,175	3,369	3,654	5,170
1.25%	39	58	971	827	567
1.30%	1,715	471	931	550	2,903
1.35%	215	45	298	-	168
1.40%	-	18	15	7	16
1.45%	-	-	-	-	-
1.50%	-	18	-	-	-
1.70%	-	-	-	-	-
Total	\$ 216,777	172,751	563,425	173,476	296,197

</TABLE>

<TABLE>
<CAPTION>

	OppGrInc	VEWrldEMkt	VEWrldHAs	VKMSRESec	WPGGrInc
<S>	<C>	<C>	<C>	<C>	<C>
0.95%	\$155,527	21,527	8,921	55,647	45,761
1.00%	112,065	11,684	4,419	28,618	22,645
1.05%	26,904	3,952	1,145	5,546	6,233
1.10%	812	25	48	107	28
1.15%	292	10	4	27	27
1.20%	3,615	769	962	1,453	364
1.25%	624	80	88	27	44
1.30%	359	501	59	92	55
1.35%	18	38	-	23	-
1.40%	15	-	15	15	15
1.45%	6	-	-	-	-
1.50%	29	-	-	-	-
1.70%	-	-	-	-	-
Total	\$300,266	38,586	15,661	91,556	75,171

	WPIntEq	WPPVenCap
0.95%	\$51,567	21,751
1.00%	26,020	8,699
1.05%	6,605	4,373
1.10%	43	59
1.15%	10	-

1.20%	2,366	654
1.25%	387	75
1.30%	190	30
1.35%	9	13
1.40%	-	14
1.45%	-	-
1.50%	-	-
1.70%	-	-
	-----	-----
Total . . .	\$87,198	35,668
	=====	=====

</TABLE>

(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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(4) COMPONENTS OF CONTRACT OWNERS' EQUITY

The following is a summary of contract owners' equity at June 30, 1999.

<TABLE>
<CAPTION>

Contract owners' equity represented by:	UNITS	UNIT VALUE		PERIOD RETURN (b)
	-----	-----		-----
<S>	<C>	<C>	<C>	<C>
Contracts in accumulation phase:				
Asset fee @ 0.95% rate:				
American Century VP -				
American Century VP Income & Growth:				
Tax qualified	1,965,677	14.289801	28,089,133	9%
Non-tax qualified	2,118,993	14.289801	30,279,988	9%
American Century VP -				
American Century VP International:				
Tax qualified	1,837,208	12.678872	23,293,725	7%
Non-tax qualified	1,983,943	12.678872	25,154,159	7%
American Century VP -				
American Century VP Value:				
Tax qualified	845,748	12.038303	10,181,371	13%
Non-tax qualified	842,195	12.038303	10,138,599	13%
The Dreyfus Socially Responsible				
Growth Fund, Inc.:				
Tax qualified	1,712,874	14.630291	25,059,845	12%
Non-tax qualified	1,369,960	14.630291	20,042,913	12%
Dreyfus Stock Index Fund:				
Tax qualified	10,731,025	14.661186	157,329,553	12%
Non-tax qualified	11,800,239	14.661186	173,005,499	12%
Dreyfus VIF -				
Capital Appreciation Portfolio:				
Tax qualified	1,994,328	14.146408	28,212,578	7%
Non-tax qualified	2,564,620	14.146408	36,280,161	7%
Fidelity VIP - Equity-Income Portfolio -				
Service Class:				
Tax qualified	6,462,321	12.808995	82,775,837	12%
Non-tax qualified	5,868,741	12.808995	75,172,674	12%
Fidelity VIP - Growth Portfolio -				
Service Class:				
Tax qualified	4,913,577	15.762361	77,449,574	14%
Non-tax qualified	5,108,739	15.762361	80,525,788	14%
Fidelity VIP - High Income Portfolio -				
Service Class:				
Tax qualified	3,871,597	10.293540	39,852,439	7%
Non-tax qualified	4,061,248	10.293540	41,804,619	7%
Fidelity VIP - Overseas Portfolio -				

Service Class:				
Tax qualified	864,053	11.883023	10,267,562	8%
Non-tax qualified	1,284,107	11.883023	15,259,073	8%
Fidelity VIP-II - Contrafund Portfolio -				
Service Class:				
Tax qualified	4,948,996	14.177240	70,163,104	11%
Non-tax qualified	5,145,247	14.177240	72,945,402	11%

</TABLE>

(Continued)

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23				
<TABLE>				
<S>	<C>	<C>	<C>	<C>
Fidelity VIP-III - Growth Opportunities				
Portfolio - Service Class:				
Tax qualified	3,022,309	13.587231	41,064,811	6%
Non-tax qualified	3,137,428	13.587231	42,628,959	6%
Federated Insurance Series -				
Federated Quality Bond Fund II				
Tax qualified	13,979	9.874232	138,032	(1) % (a)
Non-tax qualified	866	9.874232	8,551	(1) % (a)
Morgan Stanley -				
Emerging Markets Debt Portfolio:				
Tax qualified	178,540	8.314226	1,484,422	12%
Non-tax qualified	205,582	8.314226	1,709,255	12%
Nationwide SAT - Balanced Fund:				
Tax qualified	1,583,143	11.435967	18,104,771	5%
Non-tax qualified	1,375,708	11.435967	15,732,551	5%
Nationwide SAT -				
Capital Appreciation Fund:				
Tax qualified	5,900,071	14.893736	87,874,100	11%
Non-tax qualified	5,380,951	14.893736	80,142,464	11%
Nationwide SAT - Equity Income Fund:				
Tax qualified	345,086	12.691941	4,379,811	10%
Non-tax qualified	449,625	12.691941	5,706,614	10%
Nationwide SAT - Global Equity Fund:				
Tax qualified	435,591	12.890953	5,615,183	8%
Non-tax qualified	539,972	12.890953	6,960,754	8%
Nationwide SAT - Government Bond Fund:				
Tax qualified	5,278,330	10.653189	56,231,047	(3) %
Non-tax qualified	4,639,822	10.653189	49,428,901	(3) %
Nationwide SAT - High Income Bond Fund:				
Tax qualified	926,625	10.943584	10,140,599	2%
Non-tax qualified	1,063,737	10.943584	11,641,095	2%
Nationwide SAT - Money Market Fund:				
Tax qualified	6,220,961	10.695081	66,533,682	2%
Non-tax qualified	6,473,795	10.695081	69,237,762	2%
Nationwide SAT - Multi Sector Bond Fund:				
Tax qualified	1,198,974	10.093337	12,101,649	(2) %
Non-tax qualified	1,184,190	10.093337	11,952,429	(2) %
Nationwide SAT -				
Select Advisers Mid Cap Fund:				
Tax qualified	243,392	12.037059	2,929,724	10%
Non-tax qualified	221,254	12.037059	2,663,247	10%
Nationwide SAT - Select Advisers				
Small Cap Growth Fund:				
Tax qualified	1,697	11.252972	19,096	13% (a)
Non-tax qualified	4,257	11.252972	47,904	13% (a)
Nationwide SAT - Small Cap Value Fund:				
Tax qualified	1,154,126	11.609606	13,398,948	23%
Non-tax qualified	1,340,021	11.609606	15,557,116	23%
Nationwide SAT - Small Company Fund:				
Tax qualified	1,475,303	10.302027	15,198,611	7%
Non-tax qualified	1,635,305	10.302027	16,846,956	7%

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<TABLE>

<S>	<C>	<C>	<C>	<C>
Nationwide SAT - Strategic Growth Fund:				
Tax qualified	444,063	14.463791	6,422,834	25%
Non-tax qualified	545,306	14.463791	7,887,192	25%
Nationwide SAT - Strategic Value Fund:				
Tax qualified	352,720	10.915086	3,849,969	8%
Non-tax qualified	502,433	10.915086	5,484,099	8%
Nationwide SAT - Total Return Fund:				
Tax qualified	10,517,906	13.204391	138,882,543	10%
Non-tax qualified	7,234,997	13.204391	95,533,729	10%
Neuberger & Berman AMT - Guardian Portfolio:				
Tax qualified	863,350	15.987113	13,802,474	17%
Non-tax qualified	888,902	15.987113	14,210,977	17%
Neuberger & Berman AMT - Mid-Cap Growth Portfolio:				
Tax qualified	749,512	16.892270	12,660,959	5%
Non-tax qualified	732,967	16.892270	12,381,476	5%
Neuberger & Berman AMT - Partners Portfolio:				
Tax qualified	3,068,731	11.791040	36,183,530	13%
Non-tax qualified	2,856,725	11.791040	33,683,759	13%
Oppenheimer VAF - Aggressive Growth Fund:				
Tax qualified	1,005,525	12.778814	12,849,417	20%
Non-tax qualified	1,088,934	12.778814	13,915,285	20%
Oppenheimer VAF - Growth Fund:				
Tax qualified	1,638,991	13.913777	22,804,555	15%
Non-tax qualified	1,861,665	13.913777	25,902,792	15%
Oppenheimer VAF - Growth & Income Fund:				
Tax qualified	1,705,261	12.140135	20,702,099	14%
Non-tax qualified	1,745,140	12.140135	21,186,235	14%
Van Eck WIT - Worldwide Emerging Markets Fund:				
Tax qualified	462,176	8.352891	3,860,506	45%
Non-tax qualified	836,790	8.352891	6,989,616	45%
Van Eck WIT - Worldwide Hard Assets Fund:				
Tax qualified	203,692	7.225490	1,471,775	18%
Non-tax qualified	192,379	7.225490	1,390,033	18%
Van Kampen LIT - Morgan Stanley Real Estate Securities Portfolio:				
Tax qualified	651,681	9.773419	6,369,151	8%
Non-tax qualified	707,662	9.773419	6,916,277	8%
Warburg Pincus Trust - Growth & Income Portfolio:				
Tax qualified	448,824	13.215090	5,931,250	15%
Non-tax qualified	531,445	13.215090	7,023,094	15%

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<TABLE>

<S>	<C>	<C>	<C>	<C>
Warburg Pincus Trust - International Equity Portfolio:				
Tax qualified	567,616	10.498275	5,958,989	6%
Non-tax qualified	691,321	10.498275	7,257,678	6%
Warburg Pincus Trust - Post Venture Capital Portfolio:				
Tax qualified	242,211	11.662789	2,824,856	12%
Non-tax qualified	234,403	11.662789	2,733,793	12%
Asset fee @ 1.00% rate:				
American Century VP - American Century VP Income & Growth:				
Tax qualified	1,129,634	14.277889	16,128,789	9%
Non-tax qualified	1,224,671	14.277889	17,485,717	9%
American Century VP - American Century VP International:				
Tax qualified	1,131,442	12.668287	14,333,432	7%

Non-tax qualified	1,149,133	12.668287	14,557,547	7%
American Century VP - American Century VP Value:				
Tax qualified	372,070	12.028249	4,475,351	13%
Non-tax qualified	348,677	12.028249	4,193,974	13%
The Dreyfus Socially Responsible Growth Fund, Inc.:				
Tax qualified	1,060,229	14.618082	15,498,514	12%
Non-tax qualified	960,632	14.618082	14,042,597	12%
Dreyfus Stock Index Fund:				
Tax qualified	7,593,458	14.648959	111,236,255	12%
Non-tax qualified	6,893,835	14.648959	100,987,506	12%
Dreyfus VIF - Capital Appreciation Portfolio:				
Tax qualified	1,405,949	14.134616	19,872,549	7%
Non-tax qualified	1,385,143	14.134616	19,578,464	7%
Fidelity VIP - Equity-Income Portfolio - Service Class:				
Tax qualified	4,190,133	12.798314	53,626,638	12%
Non-tax qualified	4,622,758	12.798314	59,163,508	12%
Fidelity VIP - Growth Portfolio - Service Class:				
Tax qualified	3,632,547	15.749227	57,209,807	14%
Non-tax qualified	3,221,625	15.749227	50,738,103	14%
Fidelity VIP - High Income Portfolio - Service Class:				
Tax qualified	2,150,017	10.284946	22,112,809	7%
Non-tax qualified	2,399,546	10.284946	24,679,201	7%
Fidelity VIP - Overseas Portfolio - Service Class:				
Tax qualified	540,179	11.873106	6,413,603	8%
Non-tax qualified	512,309	11.873106	6,082,699	8%

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<TABLE>

<S>	<C>	<C>	<C>	<C>
Fidelity VIP-II - Contrafund Portfolio - Service Class:				
Tax qualified	3,106,871	14.165436	44,010,182	11%
Non-tax qualified	3,219,770	14.165436	45,609,446	11%
Fidelity VIP-III - Growth Opportunities Portfolio - Service Class:				
Tax qualified	2,375,887	13.575880	32,254,757	6%
Non-tax qualified	2,447,424	13.575880	33,225,935	6%
Federated Insurance Series - Federated Quality Bond Fund II:				
Tax qualified	11,658	9.873445	115,105	(1) % (a)
Non-tax qualified	9,634	9.873445	95,121	(1) % (a)
Morgan Stanley - Emerging Markets Debt Portfolio:				
Tax qualified	68,176	8.307273	566,357	12%
Non-tax qualified	63,090	8.307273	524,106	12%
Nationwide SAT - Balanced Fund:				
Tax qualified	1,026,291	11.426424	11,726,836	5%
Non-tax qualified	843,886	11.426424	9,642,599	5%
Nationwide SAT - Capital Appreciation Fund:				
Tax qualified	3,935,057	14.881319	58,558,839	11%
Non-tax qualified	3,006,878	14.881319	44,746,311	11%
Nationwide SAT - Equity Income Fund:				
Tax qualified	283,517	12.681366	3,595,383	9%
Non-tax qualified	352,747	12.681366	4,473,314	9%
Nationwide SAT - Global Equity Fund:				
Tax qualified	278,335	12.880201	3,585,011	8%
Non-tax qualified	335,450	12.880201	4,320,663	8%
Nationwide SAT - Government Bond Fund:				
Tax qualified	3,241,871	10.644294	34,507,428	(3) %
Non-tax qualified	2,862,821	10.644294	30,472,708	(3) %
Nationwide SAT - High Income Bond Fund:				
Tax qualified	651,962	10.934448	7,128,845	2%
Non-tax qualified	670,682	10.934448	7,333,537	2%
Nationwide SAT - Money Market Fund:				
Tax qualified	3,230,891	10.686109	34,525,653	2%

Non-tax qualified	3,318,167	10.686109	35,458,294	2%
Nationwide SAT - Multi Sector Bond Fund:				
Tax qualified	773,565	10.084916	7,801,338	(2)%
Non-tax qualified	715,504	10.084916	7,215,798	(2)%
Nationwide SAT -				
Select Advisers Mid Cap Fund:				
Tax qualified	165,308	12.027011	1,988,161	10%
Non-tax qualified	141,284	12.027011	1,699,224	10%
Nationwide SAT - Select Advisers				
Small Cap Growth Fund:				
Tax qualified	263	11.252073	2,959	13% (a)
Non-tax qualified	197	11.252073	2,217	13% (a)

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<TABLE>				
<S>	<C>	<C>	<C>	<C>
Nationwide SAT - Small Cap Value Fund:				
Tax qualified	617,675	11.599920	7,164,981	23%
Non-tax qualified	556,794	11.599920	6,458,766	23%
Nationwide SAT - Small Company Fund:				
Tax qualified	915,625	10.293424	9,424,916	7%
Non-tax qualified	972,491	10.293424	10,010,262	7%
Nationwide SAT - Strategic Growth Fund:				
Tax qualified	181,092	14.451718	2,617,091	25%
Non-tax qualified	230,462	14.451718	3,330,572	25%
Nationwide SAT - Strategic Value Fund:				
Tax qualified	149,705	10.905969	1,632,678	8%
Non-tax qualified	219,633	10.905969	2,395,311	8%
Nationwide SAT - Total Return Fund:				
Tax qualified	6,672,971	13.193361	88,038,915	10%
Non-tax qualified	5,101,331	13.193361	67,303,701	10%
Neuberger & Berman AMT -				
Guardian Portfolio:				
Tax qualified	733,869	15.973798	11,722,675	17%
Non-tax qualified	649,129	15.973798	10,369,056	17%
Neuberger & Berman AMT -				
Mid-Cap Growth Portfolio:				
Tax qualified	406,911	16.878174	6,867,915	5%
Non-tax qualified	450,072	16.878174	7,596,394	5%
Neuberger & Berman AMT -				
Partners Portfolio:				
Tax qualified	2,070,316	11.781209	24,390,825	13%
Non-tax qualified	2,029,899	11.781209	23,914,664	13%
Oppenheimer VAF -				
Aggressive Growth Fund:				
Tax qualified	549,102	12.768151	7,011,017	20%
Non-tax qualified	592,791	12.768151	7,568,845	20%
Oppenheimer VAF - Growth Fund:				
Tax qualified	1,088,413	13.902180	15,131,313	15%
Non-tax qualified	1,022,218	13.902180	14,211,059	15%
Oppenheimer VAF -				
Growth & Income Fund:				
Tax qualified	1,084,329	12.130013	13,152,925	14%
Non-tax qualified	1,201,956	12.130013	14,579,742	14%
Van Eck WIT -				
Worldwide Emerging Markets Fund:				
Tax qualified	267,721	8.345934	2,234,382	45%
Non-tax qualified	262,795	8.345934	2,193,270	45%
Van Eck WIT -				
Worldwide Hard Assets Fund:				
Tax qualified	104,692	7.219441	755,818	18%
Non-tax qualified	68,322	7.219441	493,247	18%
Van Kampen LIT - Morgan Stanley				
Real Estate Securities Portfolio:				
Tax qualified	362,112	9.765247	3,536,113	8%
Non-tax qualified	266,134	9.765247	2,598,864	8%

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<TABLE>

<S>	<C>	<C>	<C>	<C>
Warburg Pincus Trust - Growth & Income Portfolio:				
Tax qualified	152,415	13.204046	2,012,495	15%
Non-tax qualified	255,746	13.204046	3,376,882	15%
Warburg Pincus Trust - International Equity Portfolio:				
Tax qualified	247,297	10.489498	2,594,021	6%
Non-tax qualified	346,803	10.489498	3,637,789	6%
Warburg Pincus Trust - Post Venture Capital Portfolio:				
Tax qualified	104,659	11.653060	1,219,598	12%
Non-tax qualified	76,168	11.653060	887,590	12%
Asset fee @ 1.05% rate:				
American Century VP - American Century VP Income & Growth:				
Tax qualified	131,324	14.265955	1,873,462	9%
Non-tax qualified	226,887	14.265955	3,236,760	9%
American Century VP - American Century VP International:				
Tax qualified	139,634	12.657730	1,767,449	7%
Non-tax qualified	236,518	12.657730	2,993,781	7%
American Century VP - American Century VP Value:				
Tax qualified	88,703	12.018208	1,066,051	13%
Non-tax qualified	109,796	12.018208	1,319,551	13%
The Dreyfus Socially Responsible Growth Fund, Inc.:				
Tax qualified	121,441	14.605880	1,773,753	12%
Non-tax qualified	210,201	14.605880	3,070,171	12%
Dreyfus Stock Index Fund:				
Tax qualified	1,198,358	14.636720	17,540,031	12%
Non-tax qualified	1,417,295	14.636720	20,744,550	12%
Dreyfus VIF - Capital Appreciation Portfolio:				
Tax qualified	252,402	14.122828	3,564,630	7%
Non-tax qualified	376,682	14.122828	5,319,815	7%
Fidelity VIP - Equity-Income Portfolio - Service Class:				
Tax qualified	706,496	12.787614	9,034,398	12%
Non-tax qualified	1,174,186	12.787614	15,015,037	12%
Fidelity VIP - Growth Portfolio - Service Class:				
Tax qualified	452,861	15.736088	7,126,261	14%
Non-tax qualified	692,436	15.736088	10,896,234	14%
Fidelity VIP - High Income Portfolio - Service Class:				
Tax qualified	683,260	10.276352	7,021,420	7%
Non-tax qualified	699,181	10.276352	7,185,030	7%

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<S>	<C>	<C>	<C>	<C>
Fidelity VIP - Overseas Portfolio - Service Class:				
Tax qualified	109,238	11.863202	1,295,912	8%
Non-tax qualified	157,671	11.863202	1,870,483	8%
Fidelity VIP-II - Contrafund Portfolio - Service Class:				
Tax qualified	360,689	14.153619	5,105,055	11%
Non-tax qualified	622,887	14.153619	8,816,105	11%
Fidelity VIP-III - Growth Opportunities Portfolio - Service Class:				
Tax qualified	351,240	13.564557	4,764,415	6%
Non-tax qualified	413,774	13.564557	5,612,661	6%
Federated Insurance Series - Federated Quality Bond Fund II:				

Tax qualified	2,239	9.872651	22,105	(1) % (a)
Non-tax qualified	241	9.872651	2,379	(1) % (a)
Morgan Stanley -				
Emerging Markets Debt Portfolio:				
Tax qualified	17,835	8.300326	148,036	12%
Non-tax qualified	30,028	8.300326	249,242	12%
Nationwide SAT - Balanced Fund:				
Tax qualified	134,775	11.416884	1,538,711	5%
Non-tax qualified	203,806	11.416884	2,326,829	5%
Nationwide SAT -				
Capital Appreciation Fund:				
Tax qualified	501,628	14.868894	7,458,654	11%
Non-tax qualified	608,704	14.868894	9,050,755	11%
Nationwide SAT - Equity Income Fund:				
Tax qualified	41,379	12.670778	524,304	9%
Non-tax qualified	62,835	12.670778	796,168	9%
Nationwide SAT - Global Equity Fund:				
Tax qualified	64,663	12.869452	832,177	8%
Non-tax qualified	68,272	12.869452	878,623	8%
Nationwide SAT - Government Bond Fund:				
Tax qualified	563,709	10.635399	5,995,270	(3) %
Non-tax qualified	791,874	10.635399	8,421,896	(3) %
Nationwide SAT - High Income Bond Fund:				
Tax qualified	202,948	10.925306	2,217,269	2%
Non-tax qualified	273,107	10.925306	2,983,778	2%
Nationwide SAT - Money Market Fund:				
Tax qualified	503,306	10.677135	5,373,866	2%
Non-tax qualified	983,177	10.677135	10,497,514	2%
Nationwide SAT - Multi Sector Bond Fund:				
Tax qualified	180,858	10.076497	1,822,415	(2) %
Non-tax qualified	273,765	10.076497	2,758,592	(2) %
Nationwide SAT -				
Select Advisers Mid Cap Fund:				
Tax qualified	39,746	12.016961	477,626	10%
Non-tax qualified	42,069	12.016961	505,542	10%

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<TABLE>

<S>	<C>	<C>	<C>	<C>
Nationwide SAT - Select Advisers				
Small Cap Growth Fund:				
Tax qualified	995	11.251171	11,195	13% (a)
Non-tax qualified	2,704	11.251171	30,423	13% (a)
Nationwide SAT - Small Cap Value Fund:				
Tax qualified	98,908	11.590217	1,146,365	23%
Non-tax qualified	228,255	11.590217	2,645,525	23%
Nationwide SAT - Small Company Fund:				
Tax qualified	130,765	10.284820	1,344,894	7%
Non-tax qualified	203,086	10.284820	2,088,703	7%
Nationwide SAT - Strategic Growth Fund:				
Tax qualified	38,693	14.439659	558,714	25%
Non-tax qualified	41,714	14.439659	602,336	25%
Nationwide SAT - Strategic Value Fund:				
Tax qualified	34,632	10.896867	377,380	8%
Non-tax qualified	81,006	10.896867	882,712	8%
Nationwide SAT - Total Return Fund:				
Tax qualified	835,895	13.182356	11,019,065	10%
Non-tax qualified	892,522	13.182356	11,765,543	10%
Neuberger & Berman AMT -				
Guardian Portfolio:				
Tax qualified	93,626	15.960476	1,494,316	17%
Non-tax qualified	185,140	15.960476	2,954,923	17%
Neuberger & Berman AMT -				
Mid-Cap Growth Portfolio:				
Tax qualified	72,858	16.864105	1,228,685	5%
Non-tax qualified	136,562	16.864105	2,302,996	5%
Neuberger & Berman AMT -				
Partners Portfolio:				
Tax qualified	270,296	11.771362	3,181,752	13%
Non-tax qualified	339,724	11.771362	3,999,014	13%
Oppenheimer VAF -				
Aggressive Growth Fund:				
Tax qualified	89,451	12.757485	1,141,170	20%
Non-tax qualified	139,444	12.757485	1,778,955	20%

Oppenheimer VAF - Growth Fund:				
Tax qualified	158,855	13.890556	2,206,584	15%
Non-tax qualified	181,427	13.890556	2,520,122	15%
Oppenheimer VAF - Growth & Income Fund:				
Tax qualified	187,987	12.119861	2,278,376	14%
Non-tax qualified	326,586	12.119861	3,958,177	14%
Van Eck WIT - Worldwide Emerging Markets Fund:				
Tax qualified	48,464	8.338955	404,139	45%
Non-tax qualified	113,142	8.338955	943,486	45%
Van Eck WIT - Worldwide Hard Assets Fund:				
Tax qualified	30,843	7.213412	222,483	18%
Non-tax qualified	16,531	7.213412	119,245	18%

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<TABLE>

<S>	<C>	<C>	<C>	<C>
Van Kampen LIT - Morgan Stanley Real Estate Securities Portfolio:				
Tax qualified	51,988	9.757089	507,252	8%
Non-tax qualified	75,855	9.757089	740,124	8%
Warburg Pincus Trust - Growth & Income Portfolio:				
Tax qualified	21,426	13.193052	282,674	15%
Non-tax qualified	88,573	13.193052	1,168,548	15%
Warburg Pincus Trust - International Equity Portfolio:				
Tax qualified	48,150	10.480745	504,648	6%
Non-tax qualified	89,292	10.480745	935,847	6%
Warburg Pincus Trust - Post Venture Capital Portfolio:				
Tax qualified	34,128	11.643324	397,363	12%
Non-tax qualified	49,182	11.643324	572,642	12%
Asset fee @ 1.10% rate:				
American Century VP - American Century VP Income & Growth:				
Tax qualified	108,345	13.661765	1,480,184	9%
Non-tax qualified	6,991	13.661765	95,509	9%
American Century VP - American Century VP International:				
Tax qualified	14,610	12.877750	188,144	7%
Non-tax qualified	92	12.877750	1,185	7%
American Century VP - American Century VP Value:				
Tax qualified	2,048	12.693157	25,996	13%
Non-tax qualified	1,861	12.693157	23,622	13%
The Dreyfus Socially Responsible Growth Fund, Inc.:				
Tax qualified	162,991	14.339240	2,337,167	12%
Non-tax qualified	8,859	14.339240	127,031	12%
Dreyfus Stock Index Fund:				
Tax qualified	297,496	13.901010	4,135,495	12%
Non-tax qualified	26,639	13.901010	370,309	12%
Dreyfus VIF - Capital Appreciation Portfolio:				
Tax qualified	91,698	13.247744	1,214,792	7%
Non-tax qualified	4,934	13.247744	65,364	7%
Fidelity VIP - Equity-Income Portfolio - Service Class:				
Tax qualified	58,392	13.233799	772,748	12%
Non-tax qualified	5,472	13.233799	72,415	12%
Fidelity VIP - Growth Portfolio - Service Class:				
Tax qualified	149,947	14.688730	2,202,531	14%
Non-tax qualified	16,665	14.688730	244,788	14%

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<TABLE>

<S>	<C>	<C>	<C>	<C>
Fidelity VIP - High Income Portfolio - Service Class:				
Tax qualified	32,098	11.298554	362,661	7%
Non-tax qualified	1,040	11.298554	11,750	7%
Fidelity VIP - Overseas Portfolio - Service Class:				
Tax qualified	2,868	13.098767	37,567	7%
Non-tax qualified	181	13.098767	2,371	7%
Fidelity VIP-II - Contrafund Portfolio - Service Class:				
Tax qualified	163,822	14.149804	2,318,049	11%
Non-tax qualified	10,903	14.149804	154,275	11%
Fidelity VIP-III - Growth Opportunities Portfolio - Service Class:				
Tax qualified	30,323	13.030094	395,112	6%
Non-tax qualified	2,822	13.030094	36,771	6%
Morgan Stanley - Emerging Markets Debt Portfolio:				
Tax qualified	537	12.801010	6,874	12%
Non-tax qualified	41	12.801010	525	12%
Nationwide SAT - Balanced Fund:				
Tax qualified	20,992	11.251861	236,199	5%
Non-tax qualified	1,713	11.251861	19,274	5%
Nationwide SAT - Capital Appreciation Fund:				
Tax qualified	131,605	13.847466	1,822,396	11%
Non-tax qualified	20,489	13.847466	283,721	11%
Nationwide SAT - Equity Income Fund:				
Tax qualified	1,319	12.964583	17,100	9%
Non-tax qualified	79	12.964583	1,024	9%
Nationwide SAT - Global Equity Fund:				
Tax qualified	2,691	13.195498	35,509	8%
Non-tax qualified	326	13.195498	4,302	8%
Nationwide SAT - Government Bond Fund:				
Tax qualified	75,595	9.585928	724,648	(3)%
Non-tax qualified	11,071	9.585928	106,126	(3)%
Nationwide SAT - High Income Bond Fund:				
Tax qualified	4,201	10.565362	44,385	2%
Non-tax qualified	832	10.565362	8,790	2%
Nationwide SAT - Money Market Fund:				
Tax qualified	47,998	10.271216	492,998	2%
Non-tax qualified	9,701	10.271216	99,641	2%
Nationwide SAT - Multi Sector Bond Fund:				
Tax qualified	1,442	10.078825	14,534	(2)%
Non-tax qualified	439	10.078825	4,425	(2)%
Nationwide SAT - Select Advisers Mid Cap Fund:				
Tax qualified	3,355	13.497583	45,284	10%
Non-tax qualified	447	13.497583	6,033	10%

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<S>	<C>	<C>	<C>	<C>
Nationwide SAT - Small Cap Value Fund:				
Tax qualified	8,541	15.944931	136,186	23%
Non-tax qualified	726	15.944931	11,576	23%
Nationwide SAT - Small Company Fund:				
Tax qualified	8,267	12.975538	107,269	7%
Non-tax qualified	1,267	12.975538	16,440	7%
Nationwide SAT - Strategic Growth Fund:				
Tax qualified	3,689	15.808706	58,318	25%
Non-tax qualified	267	15.808706	4,221	25%
Nationwide SAT - Strategic Value Fund:				
Tax qualified	1,237	14.083145	17,421	8%
Nationwide SAT - Total Return Fund:				
Tax qualified	200,671	13.209742	2,650,812	10%
Non-tax qualified	32,893	13.209742	434,508	10%

Neuberger & Berman AMT -				
Guardian Portfolio:				
Tax qualified	33,840	15.027986	508,547	17%
Non-tax qualified	434	15.027986	6,522	17%
Neuberger & Berman AMT -				
Mid-Cap Growth Portfolio:				
Tax qualified	27,616	14.718666	406,471	5%
Non-tax qualified	2,230	14.718666	32,823	5%
Neuberger & Berman AMT -				
Partners Portfolio:				
Tax qualified	16,477	13.358720	220,112	13%
Non-tax qualified	2,279	13.358720	30,445	13%
Oppenheimer VAF -				
Aggressive Growth Fund:				
Tax qualified	20,683	15.876614	328,376	20%
Non-tax qualified	436	15.876614	6,922	20%
Oppenheimer VAF - Growth Fund:				
Tax qualified	28,039	15.256598	427,780	15%
Non-tax qualified	3,793	15.256598	57,868	15%
Oppenheimer VAF -				
Growth & Income Fund:				
Tax qualified	16,936	14.070231	238,293	14%
Non-tax qualified	1,438	14.070231	20,233	14%
Van Eck WIT -				
Worldwide Emerging Markets Fund:				
Tax qualified	927	18.336342	16,998	45%
Non-tax qualified	139	18.336342	2,549	45%
Van Eck WIT -				
Worldwide Hard Assets Fund:				
Tax qualified	695	11.663807	8,106	18%
Non-tax qualified	576	11.663807	6,718	18%
Van Kampen LIT - Morgan Stanley				
Real Estate Securities Portfolio:				
Tax qualified	1,660	11.234690	18,650	8%
Non-tax qualified	41	11.234690	461	8%

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<TABLE>				
<S>				
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Warburg Pincus Trust -				
Growth & Income Portfolio:				
Tax qualified	503	13.634653	6,858	15%
Non-tax qualified	136	13.634653	1,854	15%
Warburg Pincus Trust -				
International Equity Portfolio:				
Tax qualified	1,090	12.283306	13,389	6%
Non-tax qualified	201	12.283306	2,469	6%
Warburg Pincus Trust -				
Post Venture Capital Portfolio:				
Tax qualified	1,521	14.394794	21,894	12%
Non-tax qualified	78	14.394794	1,123	12%
Asset fee @ 1.15% rate:				
American Century VP -				
American Century VP Income & Growth:				
Tax qualified	24,333	13.656625	332,307	9%
Non-tax qualified	2,339	13.656625	31,943	9%
American Century VP -				
American Century VP International:				
Tax qualified	7,431	12.872904	95,659	7%
Non-tax qualified	1,033	12.872904	13,298	7%
American Century VP -				
American Century VP Value:				
Tax qualified	64	12.688367	812	13%
Non-tax qualified	1,969	12.688367	24,983	13%
The Dreyfus Socially Responsible				
Growth Fund, Inc.:				
Tax qualified	29,252	14.333848	419,294	12%
Non-tax qualified	2,425	14.333848	34,760	12%
Dreyfus Stock Index Fund:				
Tax qualified	92,905	13.895787	1,290,988	11%
Non-tax qualified	8,076	13.895787	112,222	11%
Dreyfus VIF -				

Capital Appreciation Portfolio:				
Tax qualified	39,007	13.242767	516,561	7%
Non-tax qualified	1,645	13.242767	21,784	7%
Fidelity VIP - Equity-Income Portfolio -				
Service Class:				
Tax qualified	15,887	13.228813	210,166	12%
Non-tax qualified	3,946	13.228813	52,201	12%
Fidelity VIP - Growth Portfolio -				
Service Class:				
Tax qualified	52,027	14.683213	763,924	14%
Non-tax qualified	6,133	14.683213	90,052	14%
Fidelity VIP - High Income Portfolio -				
Service Class:				
Tax qualified	6,919	11.294296	78,145	7%
Non-tax qualified	768	11.294296	8,674	7%

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<TABLE>

<S>	<C>	<C>	<C>	<C>
Fidelity VIP - Overseas Portfolio -				
Service Class:				
Tax qualified	644	13.093844	8,432	7%
Non-tax qualified	168	13.093844	2,200	7%
Fidelity VIP-II - Contrafund Portfolio -				
Service Class:				
Tax qualified	25,443	14.144484	359,878	11%
Non-tax qualified	2,512	14.144484	35,531	11%
Fidelity VIP-III - Growth Opportunities				
Portfolio - Service Class:				
Tax qualified	2,374	13.025187	30,922	6%
Non-tax qualified	280	13.025187	3,647	6%
Morgan Stanley -				
Emerging Markets Debt Portfolio:				
Non-tax qualified	191	12.796185	2,444	12%
Nationwide SAT - Balanced Fund:				
Tax qualified	4,497	11.247621	50,581	5%
Non-tax qualified	210	11.247621	2,362	5%
Nationwide SAT -				
Capital Appreciation Fund:				
Tax qualified	42,505	13.842257	588,365	11%
Non-tax qualified	7,106	13.842257	98,363	11%
Nationwide SAT - Equity Income Fund:				
Tax qualified	841	12.959693	10,899	9%
Non-tax qualified	125	12.959693	1,620	9%
Nationwide SAT - Global Equity Fund:				
Tax qualified	326	13.190535	4,300	8%
Non-tax qualified	275	13.190535	3,627	8%
Nationwide SAT - Government Bond Fund:				
Tax qualified	26,843	9.582324	257,218	(3)%
Non-tax qualified	3,713	9.582324	35,579	(3)%
Nationwide SAT - High Income Bond Fund:				
Tax qualified	2,366	10.561383	24,988	2%
Non-tax qualified	108	10.561383	1,141	2%
Nationwide SAT - Money Market Fund:				
Tax qualified	8,539	10.267335	87,673	2%
Non-tax qualified	209	10.267335	2,146	2%
Nationwide SAT - Multi Sector Bond Fund:				
Tax qualified	1,740	10.075035	17,531	(2)%
Non-tax qualified	154	10.075035	1,552	(2)%
Nationwide SAT -				
Select Advisers Mid Cap Fund:				
Tax qualified	424	13.492506	5,721	10%
Nationwide SAT - Small Cap Value Fund:				
Tax qualified	1,782	15.938931	28,403	23%
Nationwide SAT - Small Company Fund:				
Tax qualified	941	12.970656	12,205	7%
Non-tax qualified	7	12.970656	91	7%
Nationwide SAT - Strategic Growth Fund:				
Tax qualified	1,072	15.802763	16,941	25%

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<S>	<C>	<C>	<C>	<C>
Nationwide SAT - Strategic Value Fund:				
Tax qualified	360	14.077868	5,068	8%
Nationwide SAT - Total Return Fund:				
Tax qualified	61,799	13.204789	816,043	10%
Non-tax qualified	9,618	13.204789	127,004	10%
Neuberger & Berman AMT - Guardian Portfolio:				
Tax qualified	3,930	15.022338	59,038	17%
Non-tax qualified	309	15.022338	4,642	17%
Neuberger & Berman AMT - Mid-Cap Growth Portfolio:				
Tax qualified	4,010	14.713132	59,000	5%
Neuberger & Berman AMT - Partners Portfolio:				
Tax qualified	5,495	13.353688	73,379	13%
Non-tax qualified	401	13.353688	5,355	13%
Oppenheimer VAF - Aggressive Growth Fund:				
Tax qualified	3,176	15.870637	50,405	20%
Non-tax qualified	27	15.870637	429	20%
Oppenheimer VAF - Growth Fund:				
Tax qualified	6,998	15.250865	106,726	15%
Non-tax qualified	822	15.250865	12,536	15%
Oppenheimer VAF - Growth & Income Fund:				
Tax qualified	6,064	14.064942	85,290	14%
Non-tax qualified	307	14.064942	4,318	14%
Van Eck WIT - Worldwide Emerging Markets Fund:				
Tax qualified	287	18.329462	5,261	45%
Van Eck WIT - Worldwide Hard Assets Fund:				
Tax qualified	222	11.659412	2,588	18%
Van Kampen LIT - Morgan Stanley Real Estate Securities Portfolio:				
Tax qualified	683	11.230460	7,670	8%
Warburg Pincus Trust - Growth & Income Portfolio:				
Tax qualified	590	13.629529	8,041	15%
Warburg Pincus Trust - International Equity Portfolio:				
Tax qualified	8	12.278689	98	6%
Non-tax qualified	179	12.278689	2,198	6%
Asset fee @ 1.20% rate:				
American Century VP - American Century VP Income & Growth:				
Tax qualified	117,906	13.563089	1,599,170	9%
Non-tax qualified	170,202	13.563089	2,308,465	9%

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<S>	<C>	<C>	<C>	<C>
American Century VP - American Century VP International:				
Tax qualified	51,829	11.636259	603,096	7%
Non-tax qualified	412,040	11.636259	4,794,604	7%
American Century VP - American Century VP Value:				
Tax qualified	48,585	12.931902	628,296	12%
Non-tax qualified	84,309	12.931902	1,090,276	12%
The Dreyfus Socially Responsible Growth Fund, Inc.:				
Tax qualified	55,968	14.302889	800,504	12%
Non-tax qualified	120,880	14.302889	1,728,933	12%

Dreyfus Stock Index Fund:				
Tax qualified	381,415	13.785854	5,258,132	11%
Non-tax qualified	1,057,890	13.785854	14,583,917	11%
Dreyfus VIF -				
Capital Appreciation Portfolio:				
Tax qualified	142,543	13.046204	1,859,645	7%
Non-tax qualified	334,878	13.046204	4,368,887	7%
Fidelity VIP - Equity-Income Portfolio -				
Service Class:				
Tax qualified	136,468	13.272701	1,811,299	12%
Non-tax qualified	421,105	13.272701	5,589,201	12%
Fidelity VIP - Growth Portfolio -				
Service Class:				
Tax qualified	314,946	14.795767	4,659,868	14%
Non-tax qualified	781,798	14.795767	11,567,301	14%
Fidelity VIP - High Income Portfolio -				
Service Class:				
Tax qualified	195,637	11.135825	2,178,579	7%
Non-tax qualified	342,179	11.135825	3,810,445	7%
Fidelity VIP - Overseas Portfolio -				
Service Class:				
Tax qualified	78,274	12.135619	949,903	7%
Non-tax qualified	192,826	12.135619	2,340,063	7%
Fidelity VIP-II - Contrafund Portfolio -				
Service Class:				
Tax qualified	255,386	13.927608	3,556,916	11%
Non-tax qualified	625,413	13.927608	8,710,507	11%
Fidelity VIP-III - Growth Opportunities				
Portfolio - Service Class:				
Tax qualified	118,910	13.142271	1,562,747	6%
Non-tax qualified	366,668	13.142271	4,818,850	6%
Federated Insurance Series -				
Federated Quality Bond Fund II:				
Tax qualified	2,348	9.870270	23,175	(1) % (a)
Non-tax qualified	2,269	9.870270	22,396	(1) % (a)
Morgan Stanley -				
Emerging Markets Debt Portfolio:				
Tax qualified	6,822	12.799834	87,320	12%
Non-tax qualified	21,003	12.799834	268,835	12%

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<TABLE>

<S>	<C>	<C>	<C>	<C>
Nationwide SAT - Balanced Fund:				
Tax qualified	29,871	11.346360	338,927	5%
Non-tax qualified	52,212	11.346360	592,416	5%
Nationwide SAT -				
Capital Appreciation Fund:				
Tax qualified	103,709	13.788623	1,430,004	11%
Non-tax qualified	394,791	13.788623	5,443,624	11%
Nationwide SAT - Equity Income Fund:				
Tax qualified	4,662	13.047304	60,827	9%
Non-tax qualified	17,306	13.047304	225,797	9%
Nationwide SAT - Global Equity Fund:				
Tax qualified	30,705	12.686829	389,549	8%
Non-tax qualified	50,459	12.686829	640,165	8%
Nationwide SAT - Government Bond Fund:				
Tax qualified	136,971	9.893252	1,355,089	(3) %
Non-tax qualified	381,417	9.893252	3,773,454	(3) %
Nationwide SAT - High Income Bond Fund:				
Tax qualified	86,317	10.783477	930,797	2%
Non-tax qualified	117,731	10.783477	1,269,550	2%
Nationwide SAT - Money Market Fund:				
Tax qualified	503,827	10.296893	5,187,853	2%
Non-tax qualified	2,271,480	10.296893	23,389,187	2%
Nationwide SAT - Multi Sector Bond Fund:				
Tax qualified	23,689	10.299348	243,981	(2) %
Non-tax qualified	111,769	10.299348	1,151,148	(2) %
Nationwide SAT -				
Select Advisers Mid Cap Fund:				
Tax qualified	2,633	13.495167	35,533	10%
Non-tax qualified	11,481	13.495167	154,938	10%
Nationwide SAT - Select Advisers				

Small Cap Growth Fund:				
Tax qualified	188	11.248467	2,115	12% (a)
Non-tax qualified	343	11.248467	3,858	12% (a)
Nationwide SAT - Small Cap Value Fund:				
Tax qualified	24,540	15.472090	379,685	23%
Non-tax qualified	45,132	15.472090	698,286	23%
Nationwide SAT - Small Company Fund:				
Tax qualified	38,305	12.855345	492,424	7%
Non-tax qualified	540,681	12.855345	6,950,641	7%
Nationwide SAT - Strategic Growth Fund:				
Tax qualified	22,836	15.544930	354,984	25%
Non-tax qualified	36,571	15.544930	568,494	25%
Nationwide SAT - Strategic Value Fund:				
Tax qualified	5,944	13.480427	80,128	8%
Non-tax qualified	6,938	13.480427	93,527	8%
Nationwide SAT - Total Return Fund:				
Tax qualified	119,344	13.176280	1,572,510	10%
Non-tax qualified	207,190	13.176280	2,729,993	10%

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<TABLE>

<S>	<C>	<C>	<C>	<C>
Neuberger & Berman AMT - Guardian Portfolio:				
Tax qualified	41,519	14.345512	595,611	17%
Non-tax qualified	159,546	14.345512	2,288,769	17%
Neuberger & Berman AMT - Mid-Cap Growth Portfolio:				
Tax qualified	36,226	14.319212	518,728	4%
Non-tax qualified	97,337	14.319212	1,393,789	4%
Neuberger & Berman AMT - Partners Portfolio:				
Tax qualified	23,025	13.310419	306,472	13%
Non-tax qualified	91,019	13.310419	1,211,501	13%
Oppenheimer VAF - Aggressive Growth Fund:				
Tax qualified	15,044	15.591408	234,557	20%
Non-tax qualified	64,591	15.591408	1,007,065	20%
Oppenheimer VAF - Growth Fund:				
Tax qualified	48,090	14.682352	706,074	15%
Non-tax qualified	128,450	14.682352	1,885,948	15%
Oppenheimer VAF - Growth & Income Fund:				
Tax qualified	39,955	13.845018	553,178	14%
Non-tax qualified	156,538	13.845018	2,167,271	14%
Van Eck WIT - Worldwide Emerging Markets Fund:				
Tax qualified	17,301	17.554792	303,715	45%
Non-tax qualified	31,218	17.554792	548,025	45%
Van Eck WIT - Worldwide Hard Assets Fund:				
Tax qualified	931	12.436772	11,579	18%
Non-tax qualified	21,859	12.436772	271,855	18%
Van Kampen LIT - Morgan Stanley Real Estate Securities Portfolio:				
Tax qualified	18,285	11.584281	211,819	8%
Non-tax qualified	45,622	11.584281	528,498	8%
Warburg Pincus Trust - Growth & Income Portfolio:				
Tax qualified	11,485	13.390299	153,788	15%
Non-tax qualified	12,139	13.390299	162,545	15%
Warburg Pincus Trust - International Equity Portfolio:				
Tax qualified	42,842	11.479730	491,815	6%
Non-tax qualified	224,987	11.479730	2,582,790	6%
Warburg Pincus Trust - Post Venture Capital Portfolio:				
Tax qualified	1,838	14.276190	26,240	12%
Non-tax qualified	432,316	14.276190	6,171,825	12%

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<S>	<C>	<C>	<C>	<C>
Asset fee @ 1.25% rate:				
American Century VP -				
American Century VP Income & Growth:				
Tax qualified	3,571	13.557426	48,414	9%
Non-tax qualified	17,315	13.557426	234,747	9%
American Century VP -				
American Century VP International:				
Tax qualified	1,791	11.631400	20,832	7%
Non-tax qualified	21,553	11.631400	250,692	7%
American Century VP -				
American Century VP Value:				
Tax qualified	6,144	12.926489	79,420	12%
Non-tax qualified	15,671	12.926489	202,571	12%
The Dreyfus Socially Responsible				
Growth Fund, Inc.:				
Tax qualified	5,623	14.296920	80,392	12%
Non-tax qualified	2,768	14.296920	39,574	12%
Dreyfus Stock Index Fund:				
Tax qualified	26,091	13.780095	359,536	11%
Non-tax qualified	51,379	13.780095	708,008	11%
Dreyfus VIF -				
Capital Appreciation Portfolio:				
Tax qualified	5,971	13.040749	77,866	7%
Non-tax qualified	11,269	13.040749	146,956	7%
Fidelity VIP - Equity-Income Portfolio -				
Service Class:				
Tax qualified	21,385	13.267153	283,718	12%
Non-tax qualified	41,158	13.267153	546,049	12%
Fidelity VIP - Growth Portfolio -				
Service Class:				
Tax qualified	15,331	14.789593	226,739	14%
Non-tax qualified	35,715	14.789593	528,210	14%
Fidelity VIP - High Income Portfolio -				
Service Class:				
Tax qualified	5,626	11.131162	62,624	7%
Non-tax qualified	16,989	11.131162	189,107	7%
Fidelity VIP - Overseas Portfolio -				
Service Class:				
Tax qualified	2,989	12.130530	36,258	7%
Non-tax qualified	6,933	12.130530	84,101	7%
Fidelity VIP-II - Contrafund Portfolio -				
Service Class:				
Tax qualified	9,392	13.921791	130,753	10%
Non-tax qualified	19,367	13.921791	269,623	10%
Fidelity VIP-III - Growth Opportunities				
Portfolio - Service Class:				
Tax qualified	8,447	13.136791	110,966	6%
Non-tax qualified	11,247	13.136791	147,749	6%
Morgan Stanley -				
Emerging Markets Debt Portfolio:				
Tax qualified	186	12.794481	2,380	12%

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<S>	<C>	<C>	<C>	<C>
Nationwide SAT - Balanced Fund:				
Tax qualified	1,509	11.341612	17,114	5%
Non-tax qualified	3,128	11.341612	35,477	5%
Nationwide SAT -				
Capital Appreciation Fund:				
Tax qualified	9,236	13.782861	127,299	11%
Non-tax qualified	18,304	13.782861	252,281	11%
Nationwide SAT - Equity Income Fund:				

Tax qualified	880	13.041848	11,477	9%
Non-tax qualified	13	13.041848	170	9%
Nationwide SAT - Global Equity Fund:				
Tax qualified	818	12.681530	10,373	8%
Non-tax qualified	8,915	12.681530	113,056	8%
Nationwide SAT - Government Bond Fund:				
Tax qualified	10,799	9.889109	106,792	(3)%
Non-tax qualified	20,891	9.889109	206,593	(3)%
Nationwide SAT - High Income Bond Fund:				
Tax qualified	1,482	10.778965	15,974	2%
Non-tax qualified	2,663	10.778965	28,704	2%
Nationwide SAT - Money Market Fund:				
Tax qualified	6,323	10.292566	65,080	2%
Non-tax qualified	21,447	10.292566	220,745	2%
Nationwide SAT - Multi Sector Bond Fund:				
Non-tax qualified	1,349	10.295032	13,888	(2)%
Nationwide SAT - Select Advisers				
Small Cap Growth Fund:				
Tax qualified	117	11.247566	1,316	12% (a)
Non-tax qualified	48	11.247566	540	12% (a)
Nationwide SAT - Small Cap Value Fund:				
Tax qualified	4,943	15.465630	76,447	23%
Non-tax qualified	1,593	15.465630	24,637	23%
Nationwide SAT - Small Company Fund:				
Tax qualified	747	12.849970	9,599	7%
Non-tax qualified	5,652	12.849970	72,628	7%
Nationwide SAT - Strategic Growth Fund:				
Tax qualified	38	15.538443	590	25%
Non-tax qualified	2,924	15.538443	45,434	25%
Nationwide SAT - Strategic Value Fund:				
Non-tax qualified	700	13.474788	9,432	8%
Nationwide SAT - Total Return Fund:				
Tax qualified	25,126	13.170759	330,928	10%
Non-tax qualified	24,366	13.170759	320,919	10%
Neuberger & Berman AMT -				
Guardian Portfolio:				
Tax qualified	1,722	14.339539	24,693	17%
Non-tax qualified	1,426	14.339539	20,448	17%
Neuberger & Berman AMT -				
Mid-Cap Growth Portfolio:				
Tax qualified	1,085	14.313243	15,530	4%
Non-tax qualified	1,324	14.313243	18,951	4%

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<S>	<C>	<C>	<C>	<C>
Neuberger & Berman AMT -				
Partners Portfolio:				
Tax qualified	2,540	13.304861	33,794	13%
Non-tax qualified	23,695	13.304861	315,259	13%
Oppenheimer VAF -				
Aggressive Growth Fund:				
Tax qualified	1,133	15.584913	17,658	20%
Non-tax qualified	16,510	15.584913	257,307	20%
Oppenheimer VAF - Growth Fund:				
Tax qualified	4,383	14.676229	64,326	15%
Non-tax qualified	13,592	14.676229	199,479	15%
Oppenheimer VAF -				
Growth & Income Fund:				
Tax qualified	2,387	13.839233	33,034	14%
Non-tax qualified	17,297	13.839233	239,377	14%
Van Eck WIT -				
Worldwide Emerging Markets Fund:				
Tax qualified	1,072	17.547451	18,811	45%
Non-tax qualified	586	17.547451	10,283	45%
Van Kampen LIT - Morgan Stanley				
Real Estate Securities Portfolio:				
Tax qualified	409	11.579434	4,736	8%
Non-tax qualified	418	11.579434	4,840	8%
Warburg Pincus Trust -				
Growth & Income Portfolio:				
Tax qualified	1,241	13.384699	16,610	15%
Non-tax qualified	436	13.384699	5,836	15%

Warburg Pincus Trust -				
International Equity Portfolio:				
Tax qualified	15,840	11.474934	181,763	6%
Non-tax qualified	5,946	11.474934	68,230	6%
Warburg Pincus Trust -				
Post Venture Capital Portfolio:				
Tax qualified	1,589	14.270218	22,675	12%
Non-tax qualified	430	14.270218	6,136	12%
Asset fee @ 1.30% rate:				
American Century VP -				
American Century VP Income & Growth:				
Tax qualified	115,133	13.551763	1,560,255	9%
Non-tax qualified	83,741	13.551763	1,134,838	9%
American Century VP -				
American Century VP International:				
Tax qualified	175,706	11.626543	2,042,853	7%
Non-tax qualified	63,445	11.626543	737,646	7%
American Century VP -				
American Century VP Value:				
Tax qualified	5,443	12.921086	70,329	12%
Non-tax qualified	4,278	12.921086	55,276	12%

</TABLE>

(Continued)

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<TABLE>

<S>	<C>	<C>	<C>	<C>
The Dreyfus Socially Responsible Growth Fund, Inc.:				
Tax qualified	38,609	14.290945	551,759	12%
Non-tax qualified	24,635	14.290945	352,057	12%
Dreyfus Stock Index Fund:				
Tax qualified	198,348	13.774342	2,732,113	11%
Non-tax qualified	516,719	13.774342	7,117,464	11%
Dreyfus VIF -				
Capital Appreciation Portfolio:				
Tax qualified	72,725	13.035300	947,992	7%
Non-tax qualified	70,420	13.035300	917,946	7%
Fidelity VIP - Equity-Income Portfolio -				
Service Class:				
Tax qualified	85,457	13.261609	1,133,297	12%
Non-tax qualified	58,460	13.261609	775,274	12%
Fidelity VIP - Growth Portfolio -				
Service Class:				
Tax qualified	85,872	14.783412	1,269,481	14%
Non-tax qualified	160,165	14.783412	2,367,785	14%
Fidelity VIP - High Income Portfolio -				
Service Class:				
Tax qualified	27,275	11.126502	303,475	7%
Non-tax qualified	45,431	11.126502	505,488	7%
Fidelity VIP - Overseas Portfolio -				
Service Class:				
Tax qualified	18,318	12.125471	222,114	7%
Non-tax qualified	52,872	12.125471	641,098	7%
Fidelity VIP-II - Contrafund Portfolio -				
Service Class:				
Tax qualified	81,229	13.915978	1,130,381	10%
Non-tax qualified	90,967	13.915978	1,265,895	10%
Fidelity VIP-III - Growth Opportunities				
Portfolio - Service Class:				
Tax qualified	42,413	13.131300	556,938	6%
Non-tax qualified	38,873	13.131300	510,453	6%
Federated Insurance Series -				
Federated Quality Bond Fund II:				
Non-tax qualified	614	9.868682	6,059	(1)%(a)
Morgan Stanley -				
Emerging Markets Debt Portfolio:				
Tax qualified	2,612	12.789122	33,405	12%
Non-tax qualified	144	12.789122	1,842	12%
Nationwide SAT - Balanced Fund:				
Tax qualified	11,381	11.336864	129,025	5%
Non-tax qualified	12,371	11.336864	140,248	5%

Nationwide SAT -				
Capital Appreciation Fund:				
Tax qualified	117,379	13.777102	1,617,142	11%
Non-tax qualified	313,764	13.777102	4,322,759	11%
Nationwide SAT - Equity Income Fund:				
Tax qualified	1,686	13.036390	21,979	9%
Non-tax qualified	5,138	13.036390	66,981	9%

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<TABLE>				
<S>				
Nationwide SAT - Global Equity Fund:				
Tax qualified	24,047	12.676221	304,825	8%
Non-tax qualified	40,190	12.676221	509,457	8%
Nationwide SAT - Government Bond Fund:				
Tax qualified	158,856	9.884970	1,570,287	(3)%
Non-tax qualified	148,126	9.884970	1,464,221	(3)%
Nationwide SAT - High Income Bond Fund:				
Tax qualified	23,036	10.774442	248,200	2%
Non-tax qualified	58,790	10.774442	633,429	2%
Nationwide SAT - Money Market Fund:				
Tax qualified	326,471	10.288240	3,358,812	2%
Non-tax qualified	495,092	10.288240	5,093,625	2%
Nationwide SAT - Multi Sector Bond Fund:				
Tax qualified	18,993	10.290717	195,452	(2)%
Non-tax qualified	37,345	10.290717	384,307	(2)%
Nationwide SAT -				
Select Advisers Mid Cap Fund:				
Non-tax qualified	238	13.483886	3,209	10%
Nationwide SAT - Small Cap Value Fund:				
Tax qualified	8,227	15.459173	127,183	23%
Non-tax qualified	15,387	15.459173	237,870	23%
Nationwide SAT - Small Company Fund:				
Tax qualified	6,152	12.844586	79,020	7%
Non-tax qualified	7,271	12.844586	93,393	7%
Nationwide SAT - Strategic Growth Fund:				
Tax qualified	3,684	15.531953	57,220	25%
Non-tax qualified	1,018	15.531953	15,812	25%
Nationwide SAT - Strategic Value Fund:				
Tax qualified	4,837	13.469172	65,150	8%
Non-tax qualified	1,703	13.469172	22,938	8%
Nationwide SAT - Total Return Fund:				
Tax qualified	84,259	13.165266	1,109,292	10%
Non-tax qualified	71,571	13.165266	942,251	10%
Neuberger & Berman AMT -				
Guardian Portfolio:				
Tax qualified	17,504	14.333543	250,894	16%
Non-tax qualified	44,546	14.333543	638,502	16%
Neuberger & Berman AMT -				
Mid-Cap Growth Portfolio:				
Tax qualified	9,299	14.307254	133,043	4%
Non-tax qualified	6,857	14.307254	98,105	4%
Neuberger & Berman AMT -				
Partners Portfolio:				
Tax qualified	28,317	13.299302	376,596	13%
Non-tax qualified	7,129	13.299302	94,811	13%
Oppenheimer VAF -				
Aggressive Growth Fund:				
Tax qualified	11,422	15.578393	177,936	20%
Non-tax qualified	6,985	15.578393	108,815	20%

(Continued)

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<TABLE>				
<S>				
Oppenheimer VAF - Growth Fund:				
Tax qualified	30,956	14.670093	454,127	15%

Non-tax qualified	59,861	14.670093	878,166	15%
Oppenheimer VAF -				
Growth & Income Fund:				
Tax qualified	7,762	13.833458	107,375	14%
Non-tax qualified	9,967	13.833458	137,878	14%
Van Eck WIT -				
Worldwide Emerging Markets Fund:				
Tax qualified	2,523	17.540146	44,254	45%
Non-tax qualified	10,675	17.540146	187,241	45%
Van Eck WIT -				
Worldwide Hard Assets Fund:				
Non-tax qualified	278	12.426368	3,455	17%
Van Kampen LIT - Morgan Stanley				
Real Estate Securities Portfolio:				
Tax qualified	2,378	11.574583	27,524	8%
Non-tax qualified	5,605	11.574583	64,876	8%
Warburg Pincus Trust -				
Growth & Income Portfolio:				
Tax qualified	633	13.379114	8,469	14%
Non-tax qualified	1,582	13.379114	21,166	14%
Warburg Pincus Trust -				
International Equity Portfolio:				
Tax qualified	2,691	11.470132	30,866	6%
Non-tax qualified	3,180	11.470132	36,475	6%
Warburg Pincus Trust -				
Post Venture Capital Portfolio:				
Tax qualified	482	14.264256	6,875	12%
Non-tax qualified	454	14.264256	6,476	12%
Asset fee @ 1.35% rate:				
American Century VP -				
American Century VP Income & Growth:				
Tax qualified	12,473	13.636071	170,083	9%
Non-tax qualified	20,368	13.636071	277,739	9%
American Century VP -				
American Century VP International:				
Tax qualified	1,175	12.853527	15,103	7%
Non-tax qualified	870	12.853527	11,183	7%
American Century VP -				
American Century VP Value:				
Non-tax qualified	1,577	12.669265	19,979	12%
The Dreyfus Socially Responsible				
Growth Fund, Inc.:				
Tax qualified	15,602	14.312275	223,300	12%
Non-tax qualified	3,894	14.312275	55,732	12%
Dreyfus Stock Index Fund:				
Tax qualified	9,694	13.874869	134,503	11%
Non-tax qualified	62,619	13.874869	868,830	11%

</TABLE>

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<TABLE>

<S>	<C>	<C>	<C>	<C>
Dreyfus VIF -				
Capital Appreciation Portfolio:				
Tax qualified	910	13.222834	12,033	7%
Non-tax qualified	4,272	13.222834	56,488	7%
Fidelity VIP - Equity-Income Portfolio -				
Service Class:				
Tax qualified	3,954	13.208892	52,228	12%
Non-tax qualified	16,429	13.208892	217,009	12%
Fidelity VIP - Growth Portfolio -				
Service Class:				
Tax qualified	5,323	14.661111	78,041	14%
Non-tax qualified	18,413	14.661111	269,955	14%
Fidelity VIP - High Income Portfolio -				
Service Class:				
Tax qualified	2,330	11.277274	26,276	7%
Non-tax qualified	6,377	11.277274	71,915	7%
Fidelity VIP - Overseas Portfolio -				
Service Class:				
Tax qualified	1,132	13.074135	14,800	7%
Non-tax qualified	2,283	13.074135	29,848	7%
Fidelity VIP-II - Contrafund Portfolio -				
Service Class:				

Tax qualified	1,981	14.123201	27,978	10%
Non-tax qualified	46,328	14.123201	654,300	10%
Fidelity VIP-III - Growth Opportunities				
Portfolio - Service Class:				
Tax qualified	3,075	13.005570	39,992	6%
Non-tax qualified	23,473	13.005570	305,280	6%
Nationwide SAT - Balanced Fund:				
Tax qualified	305	11.230674	3,425	5%
Non-tax qualified	2,981	11.230674	33,479	5%
Nationwide SAT -				
Capital Appreciation Fund:				
Tax qualified	3,420	13.821411	47,269	11%
Non-tax qualified	8,628	13.821411	90,685	11%
Nationwide SAT - Equity Income Fund:				
Non-tax qualified	712	12.940187	9,213	9%
Nationwide SAT - Global Equity Fund:				
Tax qualified	927	13.170677	12,209	8%
Non-tax qualified	1,211	13.170677	15,950	8%
Nationwide SAT - Government Bond Fund:				
Tax qualified	4,137	9.567875	39,582	(3)%
Non-tax qualified	86,948	9.567875	831,908	(3)%
Nationwide SAT - High Income Bond Fund:				
Tax qualified	1,278	10.545467	13,477	2%
Non-tax qualified	6,782	10.545467	71,519	2%
Nationwide SAT - Money Market Fund:				
Tax qualified	19,652	10.251790	201,468	2%
Non-tax qualified	64,185	10.251790	658,011	2%

</TABLE>

(Continued)

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<TABLE>

<S>	<C>	<C>	<C>	<C>
Nationwide SAT - Multi Sector Bond Fund:				
Tax qualified	580	10.059843	5,835	(2)%
Non-tax qualified	2,637	10.059843	26,528	(2)%
Nationwide SAT -				
Select Advisers Mid Cap Fund:				
Non-tax qualified	357	13.472196	4,810	10%
Nationwide SAT - Small Cap Value Fund:				
Tax qualified	2,504	15.914957	39,851	23%
Non-tax qualified	10,605	15.914957	168,778	23%
Nationwide SAT - Small Company Fund:				
Tax qualified	1,603	12.951124	20,761	7%
Nationwide SAT - Strategic Growth Fund:				
Tax qualified	244	15.778996	3,850	25%
Non-tax qualified	2,130	15.778996	33,609	25%
Nationwide SAT - Strategic Value Fund:				
Non-tax qualified	336	14.056667	4,723	8%
Nationwide SAT - Total Return Fund:				
Tax qualified	2,406	13.184901	31,723	10%
Non-tax qualified	10,922	13.184901	144,005	10%
Neuberger & Berman AMT -				
Guardian Portfolio:				
Tax qualified	1,586	14.999733	23,790	16%
Non-tax qualified	4,222	14.999733	63,329	16%
Neuberger & Berman AMT -				
Mid-Cap Growth Portfolio:				
Non-tax qualified	2,306	14.690994	33,877	4%
Neuberger & Berman AMT -				
Partners Portfolio:				
Tax qualified	13	13.333592	173	13%
Non-tax qualified	21,673	13.333592	288,979	13%
Oppenheimer VAF - Growth Fund:				
Tax qualified	155	15.227925	2,360	15%
Non-tax qualified	7,440	15.227925	113,296	15%
Oppenheimer VAF -				
Growth & Income Fund:				
Tax qualified	268	14.043784	3,764	14%
Non-tax qualified	1,025	14.043784	14,395	14%
Van Eck WIT -				
Worldwide Emerging Markets Fund:				
Non-tax qualified	1,611	18.301926	29,484	45%

Van Kampen LIT - Morgan Stanley Real Estate Securities Portfolio: Non-tax qualified	731	11.213531	8,197	8%
Warburg Pincus Trust - International Equity Portfolio: Tax qualified	631	12.260195	7,736	6%
Warburg Pincus Trust - Post Venture Capital Portfolio: Non-tax qualified	1,796	14.367732	25,804	12%

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<S>	<C>	<C>	<C>	<C>
Asset fee @ 1.40% rate: American Century VP - American Century VP Income & Growth: Tax qualified	962	13.630929	13,113	9%
Non-tax qualified	968	13.630929	13,195	9%
American Century VP - American Century VP Value: Tax qualified	2,178	12.664495	27,583	12%
The Dreyfus Socially Responsible Growth Fund, Inc.: Tax qualified	4	14.306885	57	12%
Non-tax qualified	729	14.306885	10,430	12%
Dreyfus Stock Index Fund: Tax qualified	2,105	13.869638	29,196	11%
Non-tax qualified	739	13.869638	10,250	11%
Fidelity VIP - Equity-Income Portfolio - Service Class: Tax qualified	4,447	13.203907	58,718	12%
Fidelity VIP - Growth Portfolio - Service Class: Tax qualified	2,035	14.655585	29,824	14%
Non-tax qualified	707	14.655585	10,361	14%
Fidelity VIP - High Income Portfolio - Service Class: Non-tax qualified	2,203	11.273031	24,834	7%
Fidelity VIP-II - Contrafund Portfolio - Service Class: Tax qualified	7,238	14.117878	102,185	10%
Fidelity VIP-III - Growth Opportunities Portfolio - Service Class: Tax qualified	1,786	13.000670	23,219	6%
Non-tax qualified	785	13.000670	10,206	6%
Nationwide SAT - Balanced Fund: Tax qualified	10	11.226434	112	5%
Nationwide SAT - Capital Appreciation Fund: Tax qualified	1,565	13.816193	21,622	11%
Non-tax qualified	766	13.816193	10,583	11%
Nationwide SAT - Equity Income Fund: Tax qualified	167	12.935312	2,160	9%
Nationwide SAT - Government Bond Fund: Tax qualified	14	9.564262	134	(3)%
Nationwide SAT - Money Market Fund: Tax qualified	21	10.247905	215	2%
Nationwide SAT - Small Cap Value Fund: Tax qualified	628	15.908969	9,991	23%
Nationwide SAT - Strategic Growth Fund: Tax qualified	595	15.773053	9,385	25%
Nationwide SAT - Strategic Value Fund: Tax qualified	1,269	14.051353	17,831	8%

(Continued)

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<TABLE>				
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<S>	<C>	<C>	<C>	<C>
Nationwide SAT - Total Return Fund:				
Tax qualified	2,475	13.179926	32,620	10%
Non-tax qualified	763	13.179926	10,056	10%
Neuberger & Berman AMT - Mid-Cap Growth Portfolio:				
Non-tax qualified	920	14.685459	13,511	4%
Neuberger & Berman AMT - Partners Portfolio:				
Tax qualified	3,104	13.328565	41,372	12%
Non-tax qualified	752	13.328565	10,023	12%
Oppenheimer VAF - Aggressive Growth Fund:				
Tax qualified	144	15.840799	2,281	20%
Oppenheimer VAF - Growth Fund:				
Non-tax qualified	688	15.222187	10,473	15%
Oppenheimer VAF - Growth & Income Fund:				
Tax qualified	1,968	14.038489	27,628	14%
Non-tax qualified	725	14.038489	10,178	14%
Van Eck WIT - Worldwide Hard Assets Fund:				
Tax qualified	1,986	11.637439	23,112	17%
Van Kampen LIT - Morgan Stanley Real Estate Securities Portfolio:				
Non-tax qualified	889	11.209298	9,965	8%
Warburg Pincus Trust - Growth & Income Portfolio:				
Tax qualified	3,731	13.603872	50,756	14%
Warburg Pincus Trust - Post Venture Capital Portfolio:				
Tax qualified	678	14.362310	9,738	12%
Asset fee @ 1.45% rate:				
The Dreyfus Socially Responsible Growth Fund, Inc.:				
Non-tax qualified	509	14.301491	7,279	12%
Dreyfus Stock Index Fund:				
Tax qualified	2,544	13.864412	35,271	11%
Fidelity VIP - Equity-Income Portfolio - Service Class:				
Tax qualified	2,648	13.198926	34,951	12%
Non-tax qualified	539	13.198926	7,114	12%
Fidelity VIP - Growth Portfolio - Service Class:				
Tax qualified	2,404	14.650065	35,219	14%
Nationwide SAT - Total Return Fund:				
Tax qualified	2,651	13.174944	34,927	10%
Non-tax qualified	534	13.174944	7,035	10%
Oppenheimer VAF - Growth & Income Fund:				
Non-tax qualified	514	14.033190	7,213	14%

</TABLE>

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<TABLE>

<S>	<C>	<C>	<C>	<C>
Asset fee @ 1.50% rate:				
American Century VP - American Century VP Income & Growth:				
Non-tax qualified	767	13.620648	10,447	9%
American Century VP - American Century VP International:				
Non-tax qualified	11	12.838987	141	7%
American Century VP - American Century VP Value:				
Tax qualified	70	12.654940	886	12%
Non-tax qualified	194	12.654940	2,455	12%
The Dreyfus Socially Responsible Growth Fund, Inc.:				
Non-tax qualified	774	14.296097	11,065	12%
Dreyfus Stock Index Fund:				
Tax qualified	402	13.859185	5,571	11%
Non-tax qualified	1,906	13.859185	26,416	11%
Dreyfus VIF -				

Capital Appreciation Portfolio:				
Non-tax qualified	11	13.207867	145	7%
Fidelity VIP - Equity-Income Portfolio -				
Service Class:				
Tax qualified	185	13.193946	2,441	12%
Non-tax qualified	1,395	13.193946	18,406	12%
Fidelity VIP - Growth Portfolio -				
Service Class:				
Tax qualified	199	14.644529	2,914	14%
Non-tax qualified	1,277	14.644529	18,701	14%
Fidelity VIP - High Income Portfolio -				
Service Class:				
Tax qualified	130	11.264513	1,464	7%
Non-tax qualified	292	11.264513	3,289	7%
Fidelity VIP - Overseas Portfolio -				
Service Class:				
Tax qualified	113	13.059350	1,476	7%
Fidelity VIP-II - Contrafund Portfolio -				
Service Class:				
Tax qualified	155	14.107228	2,187	10%
Non-tax qualified	759	14.107228	10,707	10%
Federated Insurance Series -				
Federated Quality Bond Fund II:				
Tax qualified	99	9.865504	977	(1) % (a)
Nationwide SAT - Balanced Fund:				
Non-tax qualified	25	11.217955	280	5%
Nationwide SAT - Government Bond Fund:				
Non-tax qualified	2,160	9.557022	20,643	(3) %
Nationwide SAT -				
High Income Bond Fund:				
Tax qualified	67	10.533515	706	2%
Non-tax qualified	26	10.533515	274	2%

</TABLE>

(Continued)

<TABLE>

<S>	<C>	<C>	<C>	<C>
Nationwide SAT - Money Market Fund:				
Tax qualified	2,773	10.240130	28,396	2%
Nationwide SAT - Small Cap Value Fund:				
Tax qualified	54	15.896965	858	23%
Nationwide SAT - Small Company Fund:				
Tax qualified	176	12.936466	2,277	7%
Nationwide SAT - Strategic Growth Fund:				
Non-tax qualified	341	15.761153	5,375	25%
Nationwide SAT - Total Return Fund:				
Tax qualified	55	13.169978	724	10%
Neuberger & Berman AMT -				
Mid-Cap Growth Portfolio:				
Non-tax qualified	931	14.674381	13,662	4%
Neuberger & Berman AMT -				
Partners Portfolio:				
Non-tax qualified	10	13.318505	133	12%
Oppenheimer VAF -				
Growth & Income Fund:				
Tax qualified	142	14.027902	1,992	14%
Non-tax qualified	2,467	14.027902	34,607	14%
Warburg Pincus Trust -				
Growth & Income Portfolio:				
Non-tax qualified	15	13.593617	204	14%
Warburg Pincus Trust -				
International Equity Portfolio:				
Tax qualified	73	12.246322	894	6%
Asset fee @ 1.65% rate:				
Dreyfus Stock Index Fund:				
Non-tax qualified	116	13.843477	1,606	11%
Fidelity VIP - Equity-Income Portfolio -				
Service Class:				
Non-tax qualified	121	13.178988	1,595	12%
Nationwide SAT -				
Capital Appreciation Fund:				
Non-tax qualified	116	13.790126	1,600	11%

Nationwide SAT - Strategic Growth Fund:				
Non-tax qualified	102	15.743315	1,606	24%
Oppenheimer VAF -				
Aggressive Growth Fund:				
Non-tax qualified	101	15.810949	1,597	20%

</TABLE>

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<TABLE>

<S>	<C>	<C>	<C>	<C>
Asset fee @ 1.70% rate:				
Dreyfus Stock Index Fund:				
Tax qualified	408	10.123767	4,130	1% (a)
Fidelity VIP - Equity-Income Portfolio -				
Service Class:				
Tax qualified	404	9.958139	4,023	0% (a)
Fidelity VIP - Growth Portfolio -				
Service Class:				
Tax qualified	398	10.353840	4,121	4% (a)
Nationwide SAT - Total Return Fund:				
Tax qualified	395	10.291153	4,065	3% (a)
	=====	=====		
			\$ 4,397,322,443	
			=====	

</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.

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