

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)

Filing Date: **1999-09-10** | Period of Report: **1999-06-30**
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FILER

NATIONWIDE DC VARIABLE ACCOUNT

CIK: **70699** | IRS No.: **314156830** | State of Incorporation: **OH** | Fiscal Year End: **1231**
Type: **N-30D** | Act: **40** | File No.: **811-02520** | Film No.: **99709505**

Mailing Address
*ONE NATIONWIDE PLAZA
ONE NATIONWIDE PLAZA
COLUMBUS OH 32216*

Business Address
*C/O NATIONWIDE LIFE
INSURANCE CO
ONE NATIONWIDE PLAZA
COLUMBUS OH 43216
6142497111*

NATIONWIDE
DC VARIABLE
ACCOUNT

[LOGO]

SEMI-ANNUAL REPORT
TO
PARTICIPANTS AND RETIRED PARTICIPANTS
JUNE 30, 1999

NATIONWIDE LIFE INSURANCE COMPANY
HOME OFFICE: COLUMBUS, OHIO

[NATIONWIDE LOGO]

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

[PHOTO]

PRESIDENT'S MESSAGE

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

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

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

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

/s/ Joseph J. Gasper
Joseph J. Gasper, President
August 19, 1999

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HOW TO READ THE SEMI-ANNUAL REPORT

This Semi-Annual Report is sent to all customers who own a Nationwide annuity with all or some of the funds in the Nationwide DC Variable Account (the Account). The Account is a separate account trust which offers investment options in ninety mutual funds from twenty-four mutual fund houses.

The Semi-Annual Report has two major financial sections.

STATEMENT OF ASSETS, LIABILITIES AND CONTRACT OWNERS' EQUITY

This statement, beginning on page 10, lists all the funds in the Account, the number of shares owned, the amount paid for the shares (i.e., cost) and their market value on June 30, 1999. The funds are generally presented in alphabetical order. The market value of the assets change as the underlying mutual fund shares change in value. As contract owners make exchanges between the funds, the number of shares in each fund increases and decreases. When money is deposited (withdrawn) by contract owners, shares of the mutual funds are bought (sold) by the Account. The total market value of the funds is equal to the Total investments.

Accounts receivable, if applicable, is an asset of the Account for money market fund shares or reinvested dividend shares added to the contract owners' accounts, but not yet added to Total investments. Total investments plus Accounts receivable equals Total assets.

Accounts payable, if applicable, is a liability of the Account for money market fund shares deducted from the contract owners' accounts, but not yet deducted from Total investments.

Total assets minus Accounts payable equals Contract owners' equity. For a summary of Contract owners' equity by fund series turn to page 41.

STATEMENTS OF OPERATIONS AND CHANGES IN CONTRACT OWNERS' EQUITY

These statements, found on page 14, show the activity in the Account for the periods stated herein.

The Investment activity section shows the changes in unrealized gain (loss) of the mutual funds in the Account, realized gain (loss) as shares of the funds are bought (sold), mortality, expense and administration charges and the variable account fee which are assessed through the daily unit value calculations, and dividends and capital gains earnings from the underlying mutual funds.

The Equity transactions section illustrates the receipt of purchase payments by the Account as new contracts are sold, existing contract owners deposit additional funds; and deductions from the Account when money is withdrawn, contracts are canceled, annuity benefits are paid, and annual contract maintenance charges and contingent deferred sales charges are assessed.

Net change in contract owners' equity equals Investment activity plus Equity transactions.

The Contract owners' equity at the beginning of the period plus the Net change in contract owners' equity equals the Contract owners' equity at the end of the period. Contract owners' equity at the end of the calendar year will equal the Contract owners' equity at the beginning of the next year.

As you review the following pages of the Semi-Annual Report, the Notes to Financial Statements, beginning on page 36, will also help explain and clarify the various statements and schedules.

DCVA FUND PERFORMANCES

AVERAGE ANNUAL TOTAL RETURN: NON-STANDARDIZED(+)
PERCENT CHANGE IN NET ASSETS WITH CAPITAL GAINS AND INCOME DIVIDENDS REINVESTED

<TABLE>
<CAPTION>

FUNDS**	1 YEAR 7/1/98- 6/30/99	YEAR 1998	3 YEARS 7/1/96- 6/30/99	5 YEARS 7/1/94- 6/30/99	10 YEARS* 7/1/89- 6/30/99
<S>	<C>	<C>	<C>	<C>	<C>
LIFE DESIGN SERIES					
Aggressive Portfolio	10.29%	N/A	N/A	N/A	N/A
Moderately Aggressive Portfolio	9.80%	N/A	N/A	N/A	N/A
Moderate Portfolio	9.96%	N/A	N/A	N/A	N/A
Moderately Conservative Portfolio	8.89%	N/A	N/A	N/A	N/A
Conservative Portfolio	6.88%	N/A	N/A	N/A	N/A
VERY HIGH					
AIM Constellation Fund	13.94%	18.28%	14.57%	19.86%	18.82%
American Century: Twentieth Century Growth Fund	21.67%	35.48%	26.83%	21.71%	16.07%
American Century: Twentieth Century International Discover	10.94%	16.76%	20.65%	18.06%	N/A
American Century: Twentieth Century International Growth	0.30%	17.89%	16.55%	12.69%	N/A
American Century: Twentieth Century Ultra Fund	20.87%	33.27%	23.78%	24.41%	20.88%
INVESCO Dynamics Fund	31.50%	22.47%	25.97%	25.44%	19.90%
Janus Twenty Fund	48.98%	71.74%	42.38%	35.43%	23.74%
Mass. Investors Growth Stock Fund	25.40%	38.68%	34.75%	30.39%	19.28%
NSAT Small Company Fund	1.47%	0.05%	9.01%	N/A	N/A
Prestige Small Capital Fund	N/A	N/A	N/A	N/A	N/A
Putnam Voyager Fund	20.14%	22.88%	20.50%	24.44%	18.42%
Warburg Pincus Emerging Growth	-0.35%	4.82%	9.50%	17.91%	13.82%
HIGH					
AIM Weingarten Fund	25.22%	32.32%	26.18%	25.14%	17.48%
American Century: Twentieth Century Select Fund	24.69%	34.37%	28.90%	22.83%	15.42%
Davis New York Venture Fund	18.87%	13.65%	26.37%	24.68%	18.90%
Dreyfus Appreciation	14.54%	29.61%	24.54%	25.76%	16.03%
Dreyfus Third Century Fund	21.90%	28.94%	27.07%	25.03%	16.11%
Fidelity Advisor Growth Opportunities	10.87%	23.03%	N/A	N/A	N/A
Fidelity Contrafund	24.01%	30.28%	25.20%	24.36%	21.57%
Fidelity Magellan(R) Fund	27.52%	32.36%	26.65%	23.98%	18.12%
Fidelity OTC Portfolio	38.53%	39.05%	25.87%	26.09%	18.09%
Growth Fund of America(R)	35.76%	30.53%	28.16%	24.40%	16.55%
Janus Fund	35.27%	37.58%	28.94%	25.31%	18.45%
Janus Worldwide Fund	12.73%	24.68%	20.67%	21.59%	N/A
MFS(R) Growth Opportunities Fund	15.22%	27.95%	21.95%	23.25%	14.65%
Morgan Stanley Institutional Fund	12.62%	17.66%	N/A	N/A	N/A
Nationwide(R) Growth Fund	13.37%	22.58%	21.97%	20.85%	13.89%
Neuberger & Berman Manhattan Fund	2.72%	15.29%	16.07%	17.55%	12.85%
Neuberger & Berman Partners Fund	11.08%	5.27%	20.00%	21.32%	15.03%
Neuberger & Berman Partners Trust	11.05%	5.14%	19.93%	21.22%	15.02%
Oppenheimer Global Fund	12.77%	11.35%	17.45%	15.03%	12.68%
Prestige International Fund	N/A	N/A	N/A	N/A	N/A
Prestige Large Capital Growth Fund	N/A	N/A	N/A	N/A	N/A
Putnam Investors Fund	19.88%	34.24%	28.74%	26.95%	18.27%
Seligman Growth Fund	22.22%	33.96%	22.61%	22.37%	15.53%
Strong Common Stock	16.78%	5.59%	19.71%	19.85%	N/A

</TABLE>

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DCVA FUND PERFORMANCES

AVERAGE ANNUAL TOTAL RETURN: NON-STANDARDIZED
PERCENT CHANGE IN NET ASSETS WITH CAPITAL GAINS AND INCOME DIVIDENDS REINVESTED

<TABLE>
<CAPTION>

FUNDS**	1 YEAR 7/1/98- 6/30/99	YEAR 1998	3 YEARS 7/1/96- 6/30/99	5 YEARS 7/1/94- 6/30/99	10 YEARS* 7/1/89- 6/30/99
<S>	<C>	<C>	<C>	<C>	<C>
T. Rowe Price International Stock Fund(R)	5.42%	15.04%	8.43%	9.07%	9.50%

Templeton Foreign Fund	12.72%	-5.79%	9.41%	9.42%	10.97%
Templeton Global Smaller Companies Fund	-10.59%	-12.23%	1.74%	6.34%	7.96%
MODERATE					
American Century: Income & Growth Investors	2.82%	26.49%	21.32%	21.97%	N/A
Delaware Group - Decatur Income Fund	4.67%	9.05%	17.93%	18.23%	11.94%
Dreyfus Premier Midcap Stock Fund	-7.39%	7.61%	13.90%	17.26%	N/A
Dreyfus S&P 500 Index Fund	20.99%	26.87%	27.24%	25.95%	N/A
Evergreen Income and Growth Fund	10.14%	-1.73%	13.94%	13.94%	9.67%
Fidelity Equity-Income Fund	13.44%	11.46%	21.37%	20.65%	14.47%
Fidelity Growth and Income Portfolio	16.91%	27.10%	23.98%	23.63%	17.86%
INVESCO Industrial Income Fund	14.66%	13.05%	19.97%	17.78%	15.26%
Nationwide(R) Fund	13.62%	29.11%	28.82%	25.83%	16.94%
Nationwide S&P 500 Index Fund - Y	N/A	N/A	N/A	N/A	N/A
Neuberger & Berman Guardian Fund	3.61%	1.38%	15.04%	16.08%	13.93%
Neuberger & Berman Guardian Trust	3.56%	1.40%	14.95%	16.01%	N/A
Prestige Large Capital Value Fund	N/A	N/A	N/A	N/A	N/A
SEI Index S&P 500 Index Fund	21.36%	27.13%	27.57%	26.38%	17.38%
LOW					
Fidelity Advisor High Yield Fund	0.15%	-1.66%	8.28%	9.07%	11.31%
Fidelity Asset Manager(TM)	12.45%	15.00%	16.42%	13.68%	12.41%
Fidelity Capital & Income Fund	8.45%	3.76%	12.02%	10.42%	10.87%
Fidelity Puritan(R) Fund	9.13%	15.49%	16.55%	15.10%	12.80%
Income Fund of America(R)	6.29%	8.43%	14.25%	14.91%	11.45%
INVESCO Total Return Fund	10.00%	12.24%	16.41%	16.55%	12.33%
MFS(R) High Income Fund	-0.51%	0.07%	8.08%	8.78%	8.43%
Prestige Balance Fund	N/A	N/A	N/A	N/A	N/A
VERY LOW					
Bond Fund of America(SM)	1.21%	4.17%	6.11%	6.88%	7.48%
Federated Bond Fund Class F	N/A	4.62%	N/A	N/A	N/A
Federated GNMA Institutional	2.16%	5.69%	5.73%	6.31%	6.59%
Federated U.S. Government Securities Fund	2.79%	7.08%	4.95%	5.17%	5.91%
MAS Fixed Income Portfolio	1.09%	5.90%	6.12%	7.14%	7.73%
Nationwide(R) Bond Fund	0.37%	7.34%	5.82%	6.62%	6.60%
STABLE VALUE					
Dreyfus Cash Management	4.15%	4.50%	4.40%	4.45%	4.51%
Nationwide(R) Money Market Fund	3.74%	4.08%	3.98%	4.04%	4.01%
S&P 500 ***	22.80%	28.58%	29.10%	27.90%	18.80%

</TABLE>

* The percentage in the 10-year column for the Strong Common Stock reflects performance since its inception in December 1989, and the figure shown for Dreyfus S&P 500 Index Fund reflects performance since its inception in November 1989.

** Funds are neither insured nor guaranteed by the U.S. Government. For the Money Market Funds, there can be no assurance that this fund will be able to maintain a stable net asset value of \$1 per share.

*** The S&P 500 is a stock market index which assumes investment in the 500 largest available stocks. This unmanaged index is normally used as a comparison or benchmark against equity mutual funds.

+ SEC and NASD regulations require that any reporting of product performance be accompanied by standardized data and the disclosures are on the following page. Please review this information and a product prospectus before investing.

NOTE: The above illustration represents past performance based on a \$1,000 hypothetical investment and reflects the deduction of an actuarial risk fee which is equivalent to 0.95% on an annualized basis. The results shown represent past performance and should not be considered a representation of performance or investor experience of the funds in the future. Investment returns and principal are not guaranteed under these variable options. The unit values at the time of redemption may be worth more or less than their original cost.

For complete information about the options available to you through your Deferred Compensation Program, including charges and expenses, consult your prospectus(es) which are available from your local representative. Please read the prospectus(es) carefully before investing or sending money.

Sources: Nationwide Advisory Services
Computer Directions Advisors, Inc.

DCVA FUND PERFORMANCES

AVERAGE ANNUAL TOTAL RETURN: STANDARDIZED

PERCENT CHANGE IN NET ASSETS WITH CAPITAL GAINS AND INCOME DIVIDENDS REINVESTED

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FUNDS**	1 YEAR 7/1/98- 6/30/99	YEAR 1998	3 YEARS 7/1/96- 6/30/99	5 YEARS 7/1/94- 6/30/99	10 YEARS* 7/1/89- 6/30/99
<S>	<C>	<C>	<C>	<C>	<C>
LIFE DESIGN SERIES					
Aggressive Portfolio	3.79%	N/A	N/A	N/A	N/A
Moderately Aggressive Portfolio	3.30%	N/A	N/A	N/A	N/A
Moderate Portfolio	3.46%	N/A	N/A	N/A	N/A
Moderately Conservative Portfolio	2.39%	N/A	N/A	N/A	N/A
Conservative Portfolio	0.38%	N/A	N/A	N/A	N/A
VERY HIGH					
AIM Constellation Fund	7.44%	11.78%	11.91%	18.35%	N/A
American Century: Twentieth Century Growth Fund	15.17%	28.98%	24.56%	20.11%	14.98%
American Century: Twentieth Century International Discovery	N/A	N/A	N/A	N/A	N/A
American Century: Twentieth Century International Growth	N/A	N/A	N/A	N/A	N/A
American Century: Twentieth Century Ultra Fund	14.37%	26.77%	21.41%	22.96%	N/A
INVESCO Dynamics Fund	N/A	N/A	N/A	N/A	N/A
Janus Twenty Fund	42.48%	65.24%	40.38%	34.11%	N/A
Mass. Investors Growth Stock Fund	18.90%	32.18%	32.68%	29.03%	18.18%
NSAT Small Company Fund	-5.03%	N/A	N/A	N/A	N/A
Prestige Small Capital Fund	N/A	N/A	N/A	N/A	N/A
Putnam Voyager Fund	13.64%	16.38%	18.01%	23.01%	N/A
Warburg Pincus Emerging Growth	-6.76%	N/A	N/A	N/A	N/A
HIGH					
AIM Weingarten Fund	18.72%	25.82%	23.87%	23.69%	N/A
American Century: Twentieth Century Select Fund	18.19%	27.87%	26.70%	21.24%	N/A
Davis New York Venture Fund	12.37%	7.15%	24.15%	23.23%	N/A
Dreyfus Appreciation	N/A	N/A	N/A	N/A	N/A
Dreyfus Third Century Fund	15.40%	22.44%	24.82%	23.55%	14.95%
Fidelity Advisor Growth Opportunities	N/A	N/A	N/A	N/A	N/A
Fidelity Contrafund	17.51%	23.78%	22.87%	22.88%	N/A
Fidelity Magellan(R) Fund	21.02%	25.86%	24.36%	22.48%	N/A
Fidelity OTC Portfolio	32.03%	32.55%	23.48%	N/A	N/A
Growth Fund of America(R)	29.26%	24.03%	25.86%	22.88%	N/A
Janus Fund	28.77%	31.08%	26.66%	23.78%	N/A
Janus Worldwide Fund	6.23%	N/A	N/A	N/A	N/A
MFS(R) Growth Opportunities Fund	8.72%	21.45%	19.57%	21.78%	13.42%
Morgan Stanley Institutional Fund	6.12%	N/A	N/A	N/A	N/A
Nationwide(R) Growth Fund	6.87%	16.08%	19.61%	19.29%	12.61%
Neuberger & Berman Manhattan Fund	-3.78%	8.79%	13.55%	15.94%	N/A
Neuberger & Berman Partners Fund	4.58%	-1.23%	17.61%	N/A	N/A
Neuberger & Berman Partners Trust	N/A	N/A	N/A	N/A	N/A
Oppenheimer Global Fund	N/A	N/A	N/A	N/A	N/A
Prestige International Fund	N/A	N/A	N/A	N/A	N/A
Prestige Large Capital Growth Fund	N/A	N/A	N/A	N/A	N/A
Putnam Investors Fund	13.38%	27.74%	26.54%	25.53%	17.19%
Seligman Growth Fund	15.72%	27.46%	20.20%	20.82%	14.38%
Strong Common Stock	10.28%	-0.91%	17.27%	18.26%	N/A

</TABLE>

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DCVA FUND PERFORMANCES

AVERAGE ANNUAL TOTAL RETURN: STANDARDIZED

PERCENT CHANGE IN NET ASSETS WITH CAPITAL GAINS AND INCOME DIVIDENDS REINVESTED

<TABLE>

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FUNDS**	1 YEAR 7/1/98- 6/30/99	YEAR 1998	3 YEARS 7/1/96- 6/30/99	5 YEARS 7/1/94- 6/30/99	10 YEARS* 7/1/89- 6/30/99
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<S>	<C>	<C>	<C>	<C>	<C>
T. Rowe Price International Stock Fund(R)	-1.08%	8.54%	5.61%	7.04%	N/A
Templeton Foreign Fund	6.22%	-11.92%	6.60%	7.39%	N/A
Templeton Global Smaller Companies Fund	-16.49%	-18.04%	-1.31%	4.29%	N/A
MODERATE					
American Century: Income & Growth Investors	N/A	N/A	N/A	N/A	N/A
Delaware Group - Decatur Income Fund	-1.83%	2.55%	15.50%	16.62%	N/A
Dreyfus Premier Midcap Stock Fund	N/A	N/A	N/A	N/A	N/A
Dreyfus S&P 500 Index Fund	14.49%	20.37%	N/A	N/A	N/A
Evergreen Income and Growth Fund	3.64%	-8.07%	11.30%	12.13%	8.24%
Fidelity Equity-Income Fund	6.94%	4.96%	19.00%	19.08%	13.21%
Fidelity Growth and Income Portfolio	10.41%	20.60%	21.67%	22.14%	N/A
INVESCO Industrial Income Fund	8.16%	6.55%	17.54%	16.09%	N/A
Nationwide(R) Fund	7.12%	22.61%	26.67%	24.38%	15.82%
Nationwide S&P 500 Index Fund - Y	N/A	N/A	N/A	N/A	N/A
Neuberger & Berman Guardian Fund	-2.89%	-5.11%	12.50%	N/A	N/A
Neuberger & Berman Guardian Trust	-2.94%	N/A	N/A	N/A	N/A
Prestige Large Capital Value Fund	N/A	N/A	N/A	N/A	N/A
SEI Index S&P 500 Index Fund	14.86%	20.63%	25.35%	24.96%	N/A
LOW					
Fidelity Advisor High Yield Fund	N/A	N/A	N/A	N/A	N/A
Fidelity Asset Manager(TM)	5.95%	8.50%	13.86%	11.79%	N/A
Fidelity Capital & Income Fund	1.95%	-2.74%	9.29%	8.41%	9.57%
Fidelity Puritan(R) Fund	2.63%	8.99%	14.03%	N/A	N/A
Income Fund of America(R)	-0.21%	1.93%	11.65%	13.15%	N/A
INVESCO Total Return Fund	N/A	N/A	N/A	N/A	N/A
MFS(R) High Income Fund	-6.91%	-6.36%	5.25%	6.76%	6.99%
Prestige Balance Fund	N/A	N/A	N/A	N/A	N/A
VERY LOW					
Bond Fund of America(SM)	-5.27%	-2.33%	3.17%	4.75%	6.06%
Federated Bond Fund Class F	N/A	N/A	N/A	N/A	N/A
Federated GNMA Trust	-4.34%	-0.81%	2.76%	4.14%	N/A
Federated U.S. Government Securities Fund	-3.71%	0.58%	1.93%	2.92%	N/A
MAS Fixed Income Portfolio	-5.39%	-0.60%	3.18%	N/A	N/A
Nationwide(R) Bond Fund	-6.08%	0.84%	2.86%	4.48%	5.12%
STABLE VALUE					
Dreyfus Cash Management	-2.35%	-2.00%	1.34%	2.14%	N/A
Nationwide(R) Money Market Fund	-2.76%	-2.42%	0.91%	1.69%	2.30%

* The percentage in the 10-year column for the Strong Common Stock reflects performance since its inception in December 1989, and the figure shown for Dreyfus S&P 500 Index Fund reflects performance since its inception in November 1989.

** Funds are neither insured nor guaranteed by the U.S. Government. For the Money Market Funds, there can be no assurance that this fund will be able to maintain a stable net asset value of \$1 per share.

NOTE: The above illustration represents past fund performance based on a \$1,000 hypothetical investment. The performance figures reflect the deduction of a 0.95% annual asset fee, \$15 annual administrative charge, and a 5.0% Contingent Deferred Sales Charge. These charges/fees may not be applicable to your Deferred Compensation Program. Investment principal and investment returns are not guaranteed under these variable options. Unit values at the time of redemption may be worth more or less than their original cost. The results shown above should not be considered a representation of performance or investor experience of the funds in the future.

For complete information about the options available to you through your Deferred Compensation Program, including charges and expenses, consult your prospectus(es) which are available from your local representative. Please read the prospectus(es) carefully before investing or sending money.

<TABLE>
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ASSETS:
<S>

<C>

Investments at market value:

AIM Equity Funds, Inc. - AIM Constellation Fund - Institutional Class (AIMCon)	
255,798 shares (cost \$7,328,899)	\$ 8,807,134
American Century: Income & Growth Fund (ACIncGro)	
170,219 shares (cost \$5,063,460)	5,418,068
American Century: Twentieth Century Growth Fund (ACTCGro)	
7,740,071 shares (cost \$185,641,785)	232,898,729
American Century: Twentieth Century International Discovery Fund (ACTCIntDis)	
178,735 shares (cost \$1,969,348)	2,055,450
American Century: Twentieth Century Select Fund (ACTCSel)	
80,131 shares (cost \$3,514,526)	4,222,102
American Century: Twentieth Century Ultra Fund (ACTCUltra)	
15,624,288 shares (cost \$458,282,163)	587,004,495
American Century VP - American Century VP Balanced (ACVPBal)	
2,952 shares (cost \$21,941)	21,758
American Century VP - American Century VP Capital Appreciation (ACVPCapAp)	
8,477 shares (cost \$82,765)	88,755
The Bond Fund of America (SM), Inc. (BdFdAm)	
1,339,752 shares (cost \$18,351,556)	17,751,712
Davis New York Venture Fund, Inc. - Class A (DNYVenFd)	
14,457 shares (cost \$343,047)	417,806
Delaware Group Decatur Fund, Inc. -	
Decatur Income Fund Institutional Class (DeDecInc)	
16,332 shares (cost \$307,723)	308,506
Dreyfus Appreciation Fund, Inc. (DryApp)	
79,568 shares (cost \$3,390,976)	3,577,378
Dreyfus Cash Management - Class A (DryCsMgt)	
212,147 shares (cost \$212,147)	212,147
Dreyfus Premier Midcap Stock - Class A (DryPreMCap)	
16,342 shares (cost \$262,398)	281,082
Dreyfus S&P 500 Index Fund (Dry500Ix)	
2,254,384 shares (cost \$74,306,069)	91,866,149
The Dreyfus Socially Responsible Growth Fund, Inc. (DrySRGro)	
779 shares (cost \$20,907)	27,315
Dreyfus Stock Index Fund (DryStkIx)	
5,148 shares (cost \$145,763)	185,909
The Dreyfus Third Century Fund, Inc. (Dry3dCen)	
4,767,754 shares (cost \$50,602,052)	65,413,590

</TABLE>

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Evergreen Income and Growth Fund - Class Y (EvIncGro)	
171,636 shares (cost \$3,470,450)	3,939,045
Federated Investment Series Fund, Inc. - Federated Bond Fund - Class F (FedBdFd)	
142,012 shares (cost \$1,388,150)	1,336,333
Federated U.S. Government Securities Fund: 2-5 Years -	
Institutional Shares (FedUSGvt)	
722,659 shares (cost \$7,828,781)	7,631,282
Fidelity Advisor Growth Opportunities Fund - Class A (FAGrOppA)	
34,391 shares (cost \$1,717,819)	1,826,875
Fidelity Advisor High Yield Fund - Class T (FAHiYld)	
25,252 shares (cost \$297,644)	295,452
Fidelity Asset Manager(TM) (FidAsMgr)	
630,818 shares (cost \$11,260,319)	11,405,187
Fidelity Capital & Income Fund (FidCapInc)	
131,783 shares (cost \$1,237,245)	1,315,191
Fidelity Contrafund (FidContr)	
7,094,854 shares (cost \$321,293,992)	445,769,690
Fidelity Equity-Income Fund (FidEqInc)	
5,352,845 shares (cost \$227,651,956)	329,895,821
Fidelity Growth & Income Portfolio (FidGrInc)	
528,687 shares (cost \$21,767,751)	25,768,186
Fidelity Magellan(R) Fund (FidMgln)	
2,885,146 shares (cost \$256,116,541)	374,405,414
Fidelity VIP Fund II - Asset Manager Portfolio (FidVIPAM)	
3,262 shares (cost \$52,539)	57,702
Fidelity VIP Fund - Equity-Income Portfolio (FidVIPEI)	

8,735 shares (cost \$196,503)	238,019
Fidelity VIP Fund - Growth Portfolio (FidVIPGr)	
6,249 shares (cost \$218,017)	285,752
Fidelity VIP Fund - High Income Portfolio (FidVIPHI)	
2,781 shares (cost \$33,686)	31,400
Fidelity VIP Fund - Overseas Portfolio (FidVIPOv)	
6,982 shares (cost \$130,394)	145,218
The Growth Fund of America(R), Inc. (GroFdAm)	
909,431 shares (cost \$17,191,856)	24,254,531
The Income Fund of America(R), Inc. (IncFdAm)	
1,179,266 shares (cost \$20,152,831)	20,837,635
INVESCO Dynamics Fund, Inc. (InvDynam)	
160,818 shares (cost \$2,833,799)	3,171,324
INVESCO Industrial Income Fund, Inc. (InvIndInc)	
1,841,482 shares (cost \$26,140,734)	30,623,851
INVESCO Total Return Fund (InvTotRet)	
38,749 shares (cost \$1,225,573)	1,279,489
Janus Fund (JanFund)	
5,380,361 shares (cost \$168,335,970)	216,290,510

(Continued)

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Janus Worldwide Fund (JanWrldwde)	
26,011 shares (cost \$1,213,203)	1,389,768
MAS Funds - Fixed Income Portfolio (MASFIP)	
603,853 shares (cost \$7,097,416)	6,877,885
Massachusetts Investors Growth Stock Fund - Class A (MFSGrStk)	
658,190 shares (cost \$7,798,813)	11,748,688
MFS(R) Growth Opportunities Fund - Class A (MFSGrOpp)	
2,178,442 shares (cost \$28,913,484)	36,706,742
MFS(R) High Income Fund - Class A (MFSHiInc)	
997,222 shares (cost \$5,271,751)	5,135,692
Morgan Stanley Institutional Fund, Inc. - Equity Growth Portfolio - Class B (MSIEqGroB)	
25,788 shares (cost \$509,280)	564,498
NAAT - The Aggressive Portfolio (NAATAggr)	
288,272 shares (cost \$3,209,267)	3,539,982
NAAT - The Conservative Portfolio (NAATCons)	
140,481 shares (cost \$1,528,521)	1,548,099
NAAT - The Moderate Portfolio (NAATMod)	
229,717 shares (cost \$2,528,746)	2,754,305
NAAT - The Moderately Aggressive Portfolio (NAATModAgg)	
201,502 shares (cost \$2,237,602)	2,422,048
NAAT - The Moderately Conservative Portfolio (NAATModCon)	
100,783 shares (cost \$1,096,971)	1,167,067
Nationwide(R) Bond Fund - Class D (NWBdFd)	
29,419 shares (cost \$280,793)	271,541
Nationwide(R) Fund - Class D (NWFund)	
5,810,160 shares (cost \$159,914,966)	201,438,244
Nationwide(R) Growth Fund - Class D (NWGroFd)	
795,516 shares (cost \$12,076,123)	15,003,430
Nationwide(R) Money Market Fund (NWMMyMkt)	
106,450,411 shares (cost \$106,450,411)	106,450,411
Nationwide(R) S&P 500 Index Fund - Class Y (NWIndxFdY)	
431,888 shares (cost \$4,896,392)	5,195,615
Nationwide(R) Separate Account Trust - Government Bond Fund (NSATGvtBd)	
1,813 shares (cost \$20,336)	20,181
Nationwide(R) Separate Account Trust - Money Market Fund (NSATMyMkt)	
115,935 shares (cost \$115,935)	115,935
Nationwide(R) Separate Account Trust - Small Company Fund (NSATSmCo)	
213,218 shares (cost \$3,335,885)	3,673,750
Nationwide(R) Separate Account Trust - Total Return Fund (NSATTotRe)	
8,138 shares (cost \$123,623)	165,128
Neuberger & Berman Advisors Management Trust - Growth Portfolio (NBAMTGro)	
1,606 shares (cost \$40,000)	40,999
Neuberger & Berman Advisors Management Trust - Limited Maturity Bond Portfolio (NBAMTLMat)	
944 shares (cost \$12,863)	12,350
Neuberger & Berman Advisors Management Trust - Partners Portfolio (NBAMTPart)	
3,453 shares (cost \$64,728)	71,536

</TABLE>

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Neuberger & Berman Equity Funds - Guardian Fund (NBGuard)		
59,043 shares (cost \$1,385,464)		1,518,597
Neuberger & Berman Equity Funds - Manhattan Fund (NBManhFd)		
21,667 shares (cost \$248,424)		267,151
Neuberger & Berman Equity Trust - Partners Trust (NBPartTr)		
9,746 shares (cost \$194,532)		199,106
NIF III - Prestige Balanced Fund - Class Y (PrBalY)		
30,959 shares (cost \$336,833)		348,284
NIF III - Prestige International Fund - Class Y (PrIntY)		
13,331 shares (cost \$143,430)		146,108
NIF III - Prestige Large Cap Growth Fund - Class Y (PrLgCapGrY)		
69,592 shares (cost \$854,694)		909,571
NIF III - Prestige Large Cap Value Fund - Class Y (PrLgCpValY)		
15,642 shares (cost \$173,839)		180,045
NIF III - Prestige Small Cap Fund - Class Y (PrSmCapY)		
40,229 shares (cost \$427,138)		462,229
Oppenheimer Global Fund - Class A (OppGlob)		
29,064 shares (cost \$1,296,345)		1,411,041
Putnam Investors Fund - Class A (PutInvFd)		
5,340,731 shares (cost \$58,879,189)		86,840,278
Putnam Voyager Fund - Class A (PutVoyFd)		
9,741,507 shares (cost \$172,848,525)		243,829,926
SEI Index Funds - S&P 500 Index Portfolio (SEI500Ix)		
1,366,506 shares (cost \$47,978,409)		58,650,420
Seligman Growth Fund, Inc. - Class A (SelGroFd)		
486,857 shares (cost \$2,738,566)		3,967,888
T. Rowe Price International Funds, Inc. - International Stock Fund(R) (TRIntStk)		
2,452,036 shares (cost \$36,769,965)		38,300,799
Templeton Foreign Fund - Class I (TemForFd)		
6,844,247 shares (cost \$67,464,277)		70,495,739
Warburg Pincus Emerging Growth Fund - Common Shares (WPEmGro)		
10,382 shares (cost \$401,075)		437,621
Total investments		3,435,640,689
Accounts receivable		25,918
Total assets		3,435,666,607
ACCOUNTS PAYABLE		559,271
CONTRACT OWNERS' EQUITY (NOTE 4)		\$ 3,435,107,336

</TABLE>

See accompanying notes to financial statements.

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

<TABLE>
<CAPTION>

	TOTAL		AIMCON	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ 7,875,866	7,526,943	--	--
Mortality and expense charges (note 2)	--	(3,556,112)	--	(13,212)
Administration charge (note 2):				
Tier I	--	(1,675,650)	--	(2,695)
Tier II	--	(484,483)	--	--
Tier III	--	(168,929)	--	--
Tier IV	--	(64,112)	--	--
Tier V	--	(194,057)	--	(3,065)
Variable account fee (notes 2 and 5)	(12,632,065)	(3,348,909)	(24,906)	(7,603)
Net investment activity	(4,756,199)	(1,965,309)	(24,906)	(26,575)
Proceeds from mutual fund shares sold	348,865,571	205,690,551	1,728,112	6,048,156
Cost of mutual fund shares sold	(284,336,348)	(164,731,807)	(1,565,354)	(5,556,896)

Realized gain (loss) on investments	64,529,223	40,958,744	162,758	491,260
Change in unrealized gain (loss) on investments	253,887,045	283,448,052	576,998	551,636
Net gain (loss) on investments	318,416,268	324,406,796	739,756	1,042,896
Reinvested capital gains	28,245,650	15,360,642	--	--
Net increase (decrease) in contract owners' equity resulting from operations	341,905,719	337,802,129	714,850	1,016,321

EQUITY TRANSACTIONS:

Purchase payments received from contract owners	330,425,623	316,375,454	1,150,321	2,367,565
Transfers between funds	--	--	(1,114,445)	(1,539,994)
Redemptions	(108,127,660)	(151,818,032)	(258,386)	(4,100,587)
Annual contract maintenance charge (note 2) ...	(2,872)	(1,817)	--	--
Contingent deferred sales charges (note 2)	(364)	(893)	--	--
Adjustments to maintain reserves	(105,290)	(430,307)	(53)	261
Net equity transactions	222,189,437	164,124,405	(222,563)	(3,272,755)

NET CHANGE IN CONTRACT OWNERS' EQUITY	564,095,156	501,926,534	492,287	(2,256,434)
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	2,871,012,180	1,974,100,969	8,314,877	9,590,157
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 3,435,107,336	2,476,027,503	8,807,164	7,333,723

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	AIMWEIN		ACINCGRO	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	--	--	27,184	--
Mortality and expense charges (note 2)	--	--	--	--
Administration charge (note 2):				
Tier I	--	--	--	--
Tier II	--	--	--	--
Tier III	--	--	--	--
Tier IV	--	--	--	--
Tier V	--	--	--	--
Variable account fee (notes 2 and 5)	--	--	(12,903)	--
Net investment activity	--	--	14,281	--
Proceeds from mutual fund shares sold	--	407	548,413	--
Cost of mutual fund shares sold	--	(450)	(525,745)	--
Realized gain (loss) on investments	--	(43)	22,668	--
Change in unrealized gain (loss) on investments	--	46	351,360	--
Net gain (loss) on investments	--	3	374,028	--
Reinvested capital gains	--	--	8,652	--
Net increase (decrease) in contract owners' equity resulting from operations	--	3	396,961	--

EQUITY TRANSACTIONS:

Purchase payments received from contract owners	--	--	1,867,279	--
Transfers between funds	--	--	3,102,342	--
Redemptions	--	--	(204,500)	--
Annual contract maintenance charge (note 2) ...	--	--	--	--
Contingent deferred sales charges (note 2)	--	--	--	--
Adjustments to maintain reserves	--	(3)	706	--
Net equity transactions	--	(3)	4,765,827	--

NET CHANGE IN CONTRACT OWNERS' EQUITY	--	--	5,162,788	--
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	--	--	256,005	--
CONTRACT OWNERS' EQUITY END OF PERIOD	--	--	5,418,793	--

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

<TABLE>
<CAPTION>

	ACTCGRO		ACTCINTDIS	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ --	--	--	--
Mortality and expense charges (note 2)	--	(245,696)	--	--
Administration charge (note 2):				
Tier I	--	(98,801)	--	--
Tier II	--	(35,121)	--	--
Tier III	--	(10,512)	--	--
Tier IV	--	(3,181)	--	--
Tier V	--	(19,963)	--	--
Variable account fee (notes 2 and 5)	(889,436)	(219,441)	(2,961)	--
Net investment activity	(889,436)	(632,715)	(2,961)	--
Proceeds from mutual fund shares sold	29,148,889	10,107,707	3,192,194	--
Cost of mutual fund shares sold	(22,179,220)	(9,108,047)	(3,073,404)	--
Realized gain (loss) on investments	6,969,669	999,660	118,790	--
Change in unrealized gain (loss) on investments	15,701,624	31,137,289	79,453	--
Net gain (loss) on investments	22,671,293	32,136,949	198,243	--
Reinvested capital gains	--	--	--	--
Net increase (decrease) in contract owners' equity resulting from operations	21,781,857	31,504,234	195,282	--
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	16,587,728	10,612,505	212,485	--
Transfers between funds	(2,977,626)	(1,288,644)	1,470,737	--
Redemptions	(7,553,292)	(10,800,234)	(3,809)	--
Annual contract maintenance charge (note 2) ...	(154)	(5)	--	--
Contingent deferred sales charges (note 2)	--	--	--	--
Adjustments to maintain reserves	(204,714)	2,320	(8)	--
Net equity transactions	5,851,942	(1,474,058)	1,679,405	--
NET CHANGE IN CONTRACT OWNERS' EQUITY	27,633,799	30,030,176	1,874,687	--
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	205,062,510	139,756,024	180,760	--
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 232,696,309	169,786,200	2,055,447	--

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	ACTCINTLGR		ACTCSEL	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	--	--	--	--
Mortality and expense charges (note 2)	--	(2)	--	(4,167)
Administration charge (note 2):				
Tier I	--	(2)	--	(122)
Tier II	--	--	--	--
Tier III	--	--	--	--
Tier IV	--	--	--	(1,613)
Tier V	--	--	--	--
Variable account fee (notes 2 and 5)	--	--	(12,721)	(3,207)

Net investment activity	--	(4)	(12,721)	(9,109)
Proceeds from mutual fund shares sold	--	11,135	216,913	150,203
Cost of mutual fund shares sold	--	(10,717)	(140,396)	(101,159)
Realized gain (loss) on investments	--	418	76,517	49,044
Change in unrealized gain (loss) on investments	--	--	320,240	416,051
Net gain (loss) on investments	--	418	396,757	465,095
Reinvested capital gains	--	--	--	--
Net increase (decrease) in contract owners' equity resulting from operations	--	414	384,036	455,986
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	--	10,713	347,188	123,751
Transfers between funds	--	--	173,838	9,789
Redemptions	--	(11,133)	(92,874)	(67,723)
Annual contract maintenance charge (note 2) ...	--	--	--	--
Contingent deferred sales charges (note 2)	--	--	--	--
Adjustments to maintain reserves	--	6	20	8
Net equity transactions	--	(414)	428,172	65,825
NET CHANGE IN CONTRACT OWNERS' EQUITY	--	--	812,208	521,811
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	--	--	3,409,830	2,294,883
CONTRACT OWNERS' EQUITY END OF PERIOD	--	--	4,222,038	2,816,694

</TABLE>

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

<TABLE>
<CAPTION>

	ACTCULTRA		ACVPBAL	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ --	--	285	135
Mortality and expense charges (note 2)	--	(590,177)	--	(12)
Administration charge (note 2):				
Tier I	--	(289,702)	--	(11)
Tier II	--	(78,787)	--	--
Tier III	--	(33,584)	--	--
Tier IV	--	(8,689)	--	--
Tier V	--	(27,632)	--	--
Variable account fee (notes 2 and 5)	(2,249,166)	(559,259)	(84)	(15)
Net investment activity	(2,249,166)	(1,587,830)	201	97
Proceeds from mutual fund shares sold	15,295,997	29,963,280	--	--
Cost of mutual fund shares sold	(8,270,711)	(20,103,204)	--	--
Realized gain (loss) on investments	7,025,286	9,860,076	--	--
Change in unrealized gain (loss) on investments	55,546,145	69,635,146	(1,438)	155
Net gain (loss) on investments	62,571,431	79,495,222	(1,438)	155
Reinvested capital gains	--	--	1,964	835
Net increase (decrease) in contract owners' equity resulting from operations	60,322,265	77,907,392	727	1,087

EQUITY TRANSACTIONS:

Purchase payments received from

contract owners	51,610,364	46,404,725	2,816	2,366
Transfers between funds	6,190,259	(13,570,719)	4,547	--
Redemptions	(17,886,594)	(29,064,187)	--	--
Annual contract maintenance charge (note 2) ...	(243)	(12)	--	--
Contingent deferred sales charges (note 2)	5	--	--	--
Adjustments to maintain reserves	3,558	10,033	--	--
Net equity transactions	39,917,349	3,779,840	7,363	2,366
NET CHANGE IN CONTRACT OWNERS' EQUITY	100,239,614	81,687,232	8,090	3,453
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	486,769,512	334,663,456	13,664	6,841
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 587,009,126	416,350,688	21,754	10,294

</TABLE>
<TABLE>
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	ACVPCAPAP		BDFDAM	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	--	--	660,160	497,854
Mortality and expense charges (note 2)	--	(126)	--	(22,352)
Administration charge (note 2):				
Tier I	--	(114)	--	(12,086)
Tier II	--	--	--	(3,155)
Tier III	--	--	--	(903)
Tier IV	--	--	--	(97)
Tier V	--	--	--	(970)
Variable account fee (notes 2 and 5)	(371)	(127)	(78,057)	(21,778)
Net investment activity	(371)	(367)	582,103	436,513
Proceeds from mutual fund shares sold	1,269	11,964	6,340,056	2,294,830
Cost of mutual fund shares sold	(1,389)	(14,347)	(6,525,177)	(2,256,243)
Realized gain (loss) on investments	(120)	(2,383)	(185,121)	38,587
Change in unrealized gain (loss) on investments	12,290	(1,287)	(307,348)	(91,382)
Net gain (loss) on investments	12,170	(3,670)	(492,469)	(52,795)
Reinvested capital gains	--	3,694	--	68,681
Net increase (decrease) in contract owners' equity resulting from operations	11,799	(343)	89,634	452,399
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	3,492	12,175	1,340,381	1,955,289
Transfers between funds	--	(10,477)	(1,503,554)	1,293,173
Redemptions	(1,034)	--	(932,979)	(605,349)
Annual contract maintenance charge (note 2) ...	(1)	(1)	(23)	(7)
Contingent deferred sales charges (note 2)	--	--	--	--
Adjustments to maintain reserves	1	8	829	(193)
Net equity transactions	2,458	1,705	(1,095,346)	2,642,913
NET CHANGE IN CONTRACT OWNERS' EQUITY	14,257	1,362	(1,005,712)	3,095,312
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	74,477	78,567	18,775,654	12,478,178
CONTRACT OWNERS' EQUITY END OF PERIOD	88,734	79,929	17,769,942	15,573,490

</TABLE>

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

<TABLE>
<CAPTION>

DNYVENFD

DEDECINC

	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ --	2,250	4,331	3,637
Mortality and expense charges (note 2)	--	(719)	--	(495)
Administration charge (note 2):				
Tier I	--	--	--	(345)
Tier II	--	(576)	--	(64)
Tier III	--	--	--	(19)
Tier IV	--	--	--	--
Tier V	--	--	--	--
Variable account fee (notes 2 and 5)	(1,654)	(703)	(1,427)	(481)
Net investment activity	(1,654)	252	2,904	2,233
Proceeds from mutual fund shares sold	33,169	131,230	39,709	6,317
Cost of mutual fund shares sold	(28,671)	(132,417)	(34,527)	(4,796)
Realized gain (loss) on investments	4,498	(1,187)	5,182	1,521
Change in unrealized gain (loss) on investments	49,342	42,873	5,546	20,744
Net gain (loss) on investments	53,840	41,686	10,728	22,265
Reinvested capital gains	--	6,545	--	--
Net increase (decrease) in contract owners' equity resulting from operations	52,186	48,483	13,632	24,498
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	--	44,602	10,727	13,557
Transfers between funds	46,660	(60,634)	(32,471)	(1,423)
Redemptions	(31,466)	(34,856)	(6,489)	(5,318)
Annual contract maintenance charge (note 2)	--	--	--	--
Contingent deferred sales charges (note 2)	--	--	--	--
Adjustments to maintain reserves	(13)	(9,942)	1	11
Net equity transactions	15,181	(60,830)	(28,232)	6,827
NET CHANGE IN CONTRACT OWNERS' EQUITY	67,367	(12,347)	(14,600)	31,325
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	350,427	446,013	323,087	282,605
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 417,794	433,666	308,487	313,930

</TABLE>
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	DRYAPP		DRYCSMGT	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	--	--	5,348	6,609
Mortality and expense charges (note 2)	--	--	--	(404)
Administration charge (note 2):				
Tier I	--	--	--	--
Tier II	--	--	--	(324)
Tier III	--	--	--	--
Tier IV	--	--	--	--
Tier V	--	--	--	--
Variable account fee (notes 2 and 5)	(9,381)	--	(1,007)	(366)
Net investment activity	(9,381)	--	4,341	5,515
Proceeds from mutual fund shares sold	382,721	--	37,128	61,404
Cost of mutual fund shares sold	(355,312)	--	(37,128)	(61,404)
Realized gain (loss) on investments	27,409	--	--	--
Change in unrealized gain (loss) on investments	166,239	--	--	--
Net gain (loss) on investments	193,648	--	--	--
Reinvested capital gains	201	--	--	--
Net increase (decrease) in contract owners' equity resulting from operations	184,468	--	4,341	5,515

EQUITY TRANSACTIONS:

Purchase payments received from				
contract owners	1,265,915	--	--	7,000
Transfers between funds	1,366,185	--	--	8,645
Redemptions	(42,748)	--	(41,466)	(59,292)
Annual contract maintenance charge (note 2) ...	--	--	--	--
Contingent deferred sales charges (note 2)	--	--	--	--
Adjustments to maintain reserves	1	--	(5)	15
	-----	-----	-----	-----
Net equity transactions	2,589,353	--	(41,471)	(43,632)
NET CHANGE IN CONTRACT OWNERS' EQUITY	2,773,821	--	(37,130)	(38,117)
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	803,611	--	243,930	280,820
	-----	-----	-----	-----
CONTRACT OWNERS' EQUITY END OF PERIOD	3,577,432	--	206,800	242,703
	=====	=====	=====	=====

</TABLE>

(Continued)

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

<TABLE>

<CAPTION>

	DRYPREMCAP		DRY500IX	
	1999	1998	1999	1998
	-----	-----	-----	-----
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ --	--	--	--
Mortality and expense charges (note 2)	--	--	--	(50,585)
Administration charge (note 2):				
Tier I	--	--	--	(25,258)
Tier II	--	--	--	(9,470)
Tier III	--	--	--	(4,279)
Tier IV	--	--	--	(1,421)
Tier V	--	--	--	--
Variable account fee (notes 2 and 5)	(500)	--	(345,518)	(64,899)
	-----	-----	-----	-----
Net investment activity	(500)	--	(345,518)	(155,912)
Proceeds from mutual fund shares sold	104,584	--	4,452,581	10,174,952
Cost of mutual fund shares sold	(105,100)	--	(3,265,084)	(10,066,030)
	-----	-----	-----	-----
Realized gain (loss) on investments	(516)	--	1,187,497	108,922
Change in unrealized gain (loss) on investments	17,664	--	8,073,417	4,849,573
	-----	-----	-----	-----
Net gain (loss) on investments	17,148	--	9,260,914	4,958,495
	-----	-----	-----	-----
Reinvested capital gains	--	--	--	--
	-----	-----	-----	-----
Net increase (decrease) in contract owners' equity resulting from operations	16,648	--	8,915,396	4,802,583
	-----	-----	-----	-----

EQUITY TRANSACTIONS:

Purchase payments received from				
contract owners	140,841	--	16,884,001	15,382,884
Transfers between funds	102,535	--	1,595,081	10,311,800
Redemptions	(6)	--	(3,205,368)	(1,541,596)
Annual contract maintenance charge (note 2) ...	--	--	(10)	--
Contingent deferred sales charges (note 2)	--	--	--	--
Adjustments to maintain reserves	(19)	--	8,401	320,473
	-----	-----	-----	-----
Net equity transactions	243,351	--	15,282,105	24,473,561
NET CHANGE IN CONTRACT OWNERS' EQUITY	259,999	--	24,197,501	29,276,144
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	19,055	--	67,670,706	19,067,570
	-----	-----	-----	-----
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 279,054	--	91,868,207	48,343,714
	=====	=====	=====	=====

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	DRYSRGRO		DRYSTKIX	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	--	--	949	461
Mortality and expense charges (note 2)	--	(18)	--	(102)
Administration charge (note 2):				
Tier I	--	(16)	--	(29)
Tier II	--	--	--	--
Tier III	--	--	--	(42)
Tier IV	--	--	--	--
Tier V	--	--	--	--
Variable account fee (notes 2 and 5)	(107)	(20)	(762)	(130)
Net investment activity	(107)	(54)	187	158
Proceeds from mutual fund shares sold	--	--	5,298	6,154
Cost of mutual fund shares sold	--	--	(2,496)	(2,902)
Realized gain (loss) on investments	--	--	2,802	3,252
Change in unrealized gain (loss) on investments	2,828	1,894	14,158	5,151
Net gain (loss) on investments	2,828	1,894	16,960	8,403
Reinvested capital gains	--	--	731	131
Net increase (decrease) in contract owners' equity resulting from operations	2,721	1,840	17,878	8,692
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	5,175	3,254	45,489	12,209
Transfers between funds	--	--	(566)	21,063
Redemptions	--	--	--	--
Annual contract maintenance charge (note 2) ...	--	--	--	--
Contingent deferred sales charges (note 2)	--	--	--	--
Adjustments to maintain reserves	1	--	2	42
Net equity transactions	5,176	3,254	44,925	33,314
NET CHANGE IN CONTRACT OWNERS' EQUITY	7,897	5,094	62,803	42,006
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	19,414	8,913	123,087	45,887
CONTRACT OWNERS' EQUITY END OF PERIOD	27,311	14,007	185,890	87,893

</TABLE>

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

<TABLE>
<CAPTION>

	DRY3DCEN		EVINGRO	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ --	--	94,223	101,246
Mortality and expense charges (note 2)	--	(66,294)	--	(7,687)
Administration charge (note 2):				
Tier I	--	(29,387)	--	(3,311)
Tier II	--	(7,533)	--	(1,433)
Tier III	--	(3,505)	--	(215)
Tier IV	--	(1,116)	--	(32)
Tier V	--	(4,678)	--	(533)
Variable account fee (notes 2 and 5)	(203,357)	(63,319)	(15,457)	(6,380)

Net investment activity	(203,357)	(175,832)	78,766	81,655
Proceeds from mutual fund shares sold	3,149,549	1,168,660	553,148	353,876
Cost of mutual fund shares sold	(1,671,372)	(853,180)	(486,339)	(279,444)
Realized gain (loss) on investments	1,478,177	315,480	66,809	74,432
Change in unrealized gain (loss) on investments	5,365,632	6,592,300	345,684	(75,733)
Net gain (loss) on investments	6,843,809	6,907,780	412,493	(1,301)
Reinvested capital gains	--	--	--	--
Net increase (decrease) in contract owners' equity resulting from operations	6,640,452	6,731,948	491,259	80,354
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	6,319,265	6,905,136	99,838	135,541
Transfers between funds	(1,750,274)	(570,200)	(513,178)	(292,658)
Redemptions	(2,326,903)	(1,156,800)	(69,810)	(104,771)
Annual contract maintenance charge (note 2) ...	(40)	--	(18)	--
Contingent deferred sales charges (note 2)	--	--	--	--
Adjustments to maintain reserves	4,538	(626)	(27)	(26)
Net equity transactions	2,246,586	5,177,510	(483,195)	(261,914)
NET CHANGE IN CONTRACT OWNERS' EQUITY	8,887,038	11,909,458	8,064	(181,560)
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	56,526,907	36,149,180	3,931,008	4,630,650
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 65,413,945	48,058,638	3,939,072	4,449,090

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	FEDGNMA		FEDBDFD	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	--	10,016	36,865	--
Mortality and expense charges (note 2)	--	(768)	--	--
Administration charge (note 2):				
Tier I	--	(691)	--	--
Tier II	--	--	--	--
Tier III	--	--	--	--
Tier IV	--	--	--	--
Tier V	--	--	--	--
Variable account fee (notes 2 and 5)	--	--	(2,924)	--
Net investment activity	--	8,557	33,941	--
Proceeds from mutual fund shares sold	--	980,581	483,543	--
Cost of mutual fund shares sold	--	(966,648)	(496,310)	--
Realized gain (loss) on investments	--	13,933	(12,767)	--
Change in unrealized gain (loss) on investments	--	(13,073)	(50,765)	--
Net gain (loss) on investments	--	860	(63,532)	--
Reinvested capital gains	--	--	--	--
Net increase (decrease) in contract owners' equity resulting from operations	--	9,417	(29,591)	--
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	--	13,861	110,943	--
Transfers between funds	--	(57,803)	993,778	--
Redemptions	--	(923,736)	(10,780)	--
Annual contract maintenance charge (note 2) ...	--	--	--	--
Contingent deferred sales charges (note 2)	--	--	--	--
Adjustments to maintain reserves	--	(304)	90	--
Net equity transactions	--	(967,982)	1,094,031	--

NET CHANGE IN CONTRACT OWNERS' EQUITY	--	(958,565)	1,064,440	--
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	--	958,565	280,000	--
	-----	-----	-----	-----
CONTRACT OWNERS' EQUITY END OF PERIOD	--	--	1,344,440	--
	=====	=====	=====	=====

</TABLE>

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

<TABLE>
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	FEDUSGVT		FAGROPPIA	
	1999	1998	1999	1998
	-----	-----	-----	-----
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ 167,377	84,168	--	--
Mortality and expense charges (note 2)	--	(4,822)	--	--
Administration charge (note 2):				
Tier I	--	(2,999)	--	--
Tier II	--	(739)	--	--
Tier III	--	(199)	--	--
Tier IV	--	(94)	--	--
Tier V	--	--	--	--
Variable account fee (notes 2 and 5)	(33,157)	(5,244)	(4,206)	--
	-----	-----	-----	-----
Net investment activity	134,220	70,071	(4,206)	--
Proceeds from mutual fund shares sold	1,833,961	1,157,436	186,202	--
Cost of mutual fund shares sold	(1,824,413)	(1,134,193)	(183,130)	--
	-----	-----	-----	-----
Realized gain (loss) on investments	9,548	23,243	3,072	--
Change in unrealized gain (loss) on investments	(255,215)	(18,548)	106,539	--
	-----	-----	-----	-----
Net gain (loss) on investments	(245,667)	4,695	109,611	--
	-----	-----	-----	-----
Reinvested capital gains	--	--	197	--
	-----	-----	-----	-----
Net increase (decrease) in contract owners' equity resulting from operations	(111,447)	74,766	105,602	--
	-----	-----	-----	-----

EQUITY TRANSACTIONS:

Purchase payments received from contract owners	778,503	325,084	745,547	--
Transfers between funds	1,286,025	1,017,607	679,613	--
Redemptions	(564,345)	(96,320)	(10,374)	--
Annual contract maintenance charge (note 2) ...	(6)	--	--	--
Contingent deferred sales charges (note 2)	--	--	--	--
Adjustments to maintain reserves	(6)	(60)	(46)	--
	-----	-----	-----	-----
Net equity transactions	1,500,171	1,246,311	1,414,740	--
NET CHANGE IN CONTRACT OWNERS' EQUITY	1,388,724	1,321,077	1,520,342	--
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	6,242,531	2,524,630	305,896	--
	-----	-----	-----	-----
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 7,631,255	3,845,707	1,826,238	--
	=====	=====	=====	=====

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	FAHIYLD		FIDASMGR	
	1999	1998	1999	1998
	-----	-----	-----	-----
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	8,131	--	173,151	118,730
Mortality and expense charges (note 2)	--	--	--	(12,311)
Administration charge (note 2):				

Tier I	--	--	--	(7,018)
Tier II	--	--	--	(1,576)
Tier III	--	--	--	(658)
Tier IV	--	--	--	(578)
Tier V	--	--	--	--
Variable account fee (notes 2 and 5)	(841)	--	(44,966)	(12,120)
Net investment activity	7,290	--	128,185	84,469
Proceeds from mutual fund shares sold	334,918	--	899,898	515,673
Cost of mutual fund shares sold	(330,000)	--	(821,061)	(413,958)
Realized gain (loss) on investments	4,918	--	78,837	101,715
Change in unrealized gain (loss) on investments	(2,034)	--	335,016	363,311
Net gain (loss) on investments	2,884	--	413,853	465,026
Reinvested capital gains	--	--	--	--
Net increase (decrease) in contract owners' equity resulting from operations	10,174	--	542,038	549,495
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	82,544	--	1,554,330	1,322,672
Transfers between funds	190,699	--	304,146	162,856
Redemptions	(6,929)	--	(492,970)	(291,175)
Annual contract maintenance charge (note 2) ...	--	--	(12)	--
Contingent deferred sales charges (note 2)	--	--	--	--
Adjustments to maintain reserves	(18)	--	618	(1,560)
Net equity transactions	266,296	--	1,366,112	1,192,793
NET CHANGE IN CONTRACT OWNERS' EQUITY	276,470	--	1,908,150	1,742,288
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	18,965	--	9,497,067	6,642,815
CONTRACT OWNERS' EQUITY END OF PERIOD	295,435	--	11,405,217	8,385,103

</TABLE>

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

<TABLE>
<CAPTION>

	FIDCAPINC		FIDCONTR	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ 53,329	62,143	--	--
Mortality and expense charges (note 2)	--	(2,324)	--	(450,698)
Administration charge (note 2):				
Tier I	--	(730)	--	(255,752)
Tier II	--	(237)	--	(64,735)
Tier III	--	(298)	--	(26,384)
Tier IV	--	(63)	--	(8,436)
Tier V	--	(169)	--	(6,165)
Variable account fee (notes 2 and 5)	(5,062)	(1,944)	(1,790,256)	(447,151)
Net investment activity	48,267	56,378	(1,790,256)	(1,259,321)
Proceeds from mutual fund shares sold	146,665	60,274	15,787,591	867,233
Cost of mutual fund shares sold	(124,683)	(41,671)	(8,081,387)	(517,520)
Realized gain (loss) on investments	21,982	18,603	7,706,204	349,713
Change in unrealized gain (loss) on investments	70,014	29,482	34,124,840	45,109,593
Net gain (loss) on investments	91,996	48,085	41,831,044	45,459,306

Reinvested capital gains	11,702	--	3,545,200	381,649
Net increase (decrease) in contract owners' equity resulting from operations	151,965	104,463	43,585,988	44,581,634
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	--	--	39,875,316	41,030,697
Transfers between funds	(25,353)	(23,961)	(7,036,340)	(8,045,028)
Redemptions	(76,555)	(30,049)	(10,899,654)	(8,685,653)
Annual contract maintenance charge (note 2) ...	--	--	(158)	(12)
Contingent deferred sales charges (note 2)	--	--	--	--
Adjustments to maintain reserves	(1,171)	(10)	1,317	(789,638)
Net equity transactions	(103,079)	(54,020)	21,940,481	23,510,366
NET CHANGE IN CONTRACT OWNERS' EQUITY	48,886	50,443	65,526,469	68,092,000
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	1,265,240	1,374,317	380,246,330	250,585,641
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 1,314,126	1,424,760	445,772,799	318,677,641

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	FIDEQINC		FIDGRINC	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	2,029,920	2,510,694	97,535	74,013
Mortality and expense charges (note 2)	--	(506,185)	--	(21,607)
Administration charge (note 2):				
Tier I	--	(221,393)	--	--
Tier II	--	(76,233)	--	--
Tier III	--	(23,869)	--	--
Tier IV	--	(11,688)	--	--
Tier V	--	(28,770)	--	(6,482)
Variable account fee (notes 2 and 5)	(1,277,920)	(445,388)	(72,960)	(18,888)
Net investment activity	752,000	1,197,168	24,575	27,036
Proceeds from mutual fund shares sold	26,140,836	27,185,172	1,783,079	650,876
Cost of mutual fund shares sold	(14,855,878)	(12,969,708)	(1,367,568)	(479,396)
Realized gain (loss) on investments	11,284,958	14,215,464	415,511	171,480
Change in unrealized gain (loss) on investments	21,255,323	12,964,234	1,105,229	1,791,276
Net gain (loss) on investments	32,540,281	27,179,698	1,520,740	1,962,756
Reinvested capital gains	4,181,955	3,314,061	--	--
Net increase (decrease) in contract owners' equity resulting from operations	37,474,236	31,690,927	1,545,315	1,989,792

EQUITY TRANSACTIONS:

Purchase payments received from contract owners	20,543,230	32,399,501	4,374,477	7,355,346
Transfers between funds	(30,247,319)	(3,184,986)	(525,048)	511,010
Redemptions	(9,956,903)	(34,229,076)	(966,007)	(475,965)
Annual contract maintenance charge (note 2) ...	(73)	--	--	--
Contingent deferred sales charges (note 2)	--	--	--	--
Adjustments to maintain reserves	(142)	1,292	71	112
Net equity transactions	(19,661,207)	(5,013,269)	2,883,493	7,390,503
NET CHANGE IN CONTRACT OWNERS' EQUITY	17,813,029	26,677,658	4,428,808	9,380,295
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	312,084,930	294,333,089	21,339,448	8,902,461
CONTRACT OWNERS' EQUITY END OF PERIOD	329,897,959	321,010,747	25,768,256	18,282,756

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(Continued)

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

<TABLE>
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	FIDMGIN		FIDVIPAM	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ 617,722	464,522	1,649	1,218
Mortality and expense charges (note 2)	--	(398,587)	--	(66)
Administration charge (note 2):				
Tier I	--	(202,623)	--	(59)
Tier II	--	(44,270)	--	--
Tier III	--	(16,514)	--	--
Tier IV	--	(6,415)	--	--
Tier V	--	(22,365)	--	--
Variable account fee (notes 2 and 5)	(1,415,823)	(365,011)	(251)	(67)
Net investment activity	(798,101)	(591,263)	1,398	1,026
Proceeds from mutual fund shares sold	3,951,612	18,163,752	22	1,506
Cost of mutual fund shares sold	(2,301,447)	(12,601,990)	(18)	(1,315)
Realized gain (loss) on investments	1,650,165	5,561,762	4	191
Change in unrealized gain (loss) on investments	22,646,541	28,552,742	(972)	(1,483)
Net gain (loss) on investments	24,296,706	34,114,504	(968)	(1,292)
Reinvested capital gains	19,310,530	6,085,232	2,089	3,653
Net increase (decrease) in contract owners' equity resulting from operations	42,809,135	39,608,473	2,519	3,387
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	27,205,499	24,093,780	3,553	4,720
Transfers between funds	1,836,485	(3,840,341)	2,273	--
Redemptions	(8,873,254)	(23,326,653)	--	(1,500)
Annual contract maintenance charge (note 2) ...	(88)	--	--	--
Contingent deferred sales charges (note 2)	5	--	--	--
Adjustments to maintain reserves	1,314	162,647	2	(2)
Net equity transactions	20,169,961	(2,910,567)	5,828	3,218
NET CHANGE IN CONTRACT OWNERS' EQUITY	62,979,096	36,697,906	8,347	6,605
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	311,429,060	228,989,269	49,356	37,760
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 374,408,156	265,687,175	57,703	44,365

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	FIDVIPEI		FIDVIPGR	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	3,267	2,576	392	694
Mortality and expense charges (note 2)	--	(316)	--	(240)
Administration charge (note 2):				
Tier I	--	(284)	--	(216)
Tier II	--	--	--	--
Tier III	--	--	--	--
Tier IV	--	--	--	--
Tier V	--	--	--	--
Variable account fee (notes 2 and 5)	(1,070)	(311)	(1,178)	(257)
Net investment activity	2,197	1,665	(786)	(19)

Proceeds from mutual fund shares sold	27,560	27,600	11,334	4,497
Cost of mutual fund shares sold	(19,470)	(18,091)	(5,511)	(2,781)
Realized gain (loss) on investments	8,090	9,509	5,823	1,716
Change in unrealized gain (loss) on investments	9,323	(1,311)	2,843	5,853
Net gain (loss) on investments	17,413	8,198	8,666	7,569
Reinvested capital gains	7,222	9,167	24,632	18,160
Net increase (decrease) in contract owners' equity resulting from operations	26,832	19,030	32,512	25,710

EQUITY TRANSACTIONS:

Purchase payments received from contract owners	14,619	23,197	20,392	17,428
Transfers between funds	(19,925)	(9,466)	15,223	--
Redemptions	(29)	(1,379)	(2,295)	(4,000)
Annual contract maintenance charge (note 2) ...	--	--	--	--
Contingent deferred sales charges (note 2)	--	--	--	--
Adjustments to maintain reserves	75	15	2	(2)
Net equity transactions	(5,260)	12,367	33,322	13,426

NET CHANGE IN CONTRACT OWNERS' EQUITY	21,572	31,397	65,834	39,136
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	216,494	168,954	219,907	133,237
CONTRACT OWNERS' EQUITY END OF PERIOD	238,066	200,351	285,741	172,373

</TABLE>

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

<TABLE>
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	FIDVIPHI		FIDVIPOV	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ 4,036	3,277	2,118	2,978
Mortality and expense charges (note 2)	--	(80)	--	(275)
Administration charge (note 2):				
Tier I	--	(72)	--	(247)
Tier II	--	--	--	--
Tier III	--	--	--	--
Tier IV	--	--	--	--
Tier V	--	--	--	--
Variable account fee (notes 2 and 5)	(197)	(82)	(656)	(287)
Net investment activity	3,839	3,043	1,462	2,169
Proceeds from mutual fund shares sold	17,619	--	6,480	12,920
Cost of mutual fund shares sold	(18,699)	--	(5,744)	(9,961)
Realized gain (loss) on investments	(1,080)	--	736	2,959
Change in unrealized gain (loss) on investments	439	(3,132)	4,496	9,656
Net gain (loss) on investments	(641)	(3,132)	5,232	12,615
Reinvested capital gains	151	2,082	3,416	8,777
Net increase (decrease) in contract owners' equity resulting from operations	3,349	1,993	10,110	23,561

EQUITY TRANSACTIONS:

Purchase payments received from contract owners	2,668	5,279	4,838	10,151
---	-------	-------	-------	--------

Transfers between funds	(17,607)	--	(6,027)	(11,597)
Redemptions	--	--	--	--
Annual contract maintenance charge (note 2) ...	--	--	--	--
Contingent deferred sales charges (note 2)	--	--	--	--
Adjustments to maintain reserves	(1)	(1)	1	(23)
	-----	-----	-----	-----
Net equity transactions	(14,940)	5,278	(1,188)	(1,469)
NET CHANGE IN CONTRACT OWNERS' EQUITY	(11,591)	7,271	8,922	22,092
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	42,986	45,432	136,291	159,596
	-----	-----	-----	-----
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 31,395	52,703	145,213	181,688
	=====	=====	=====	=====

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	GROFDAM		INCFDAM	
	1999	1998	1999	1998
	-----	-----	-----	-----
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	--	--	467,292	427,587
Mortality and expense charges (note 2)	--	(24,381)	--	(31,811)
Administration charge (note 2):				
Tier I	--	(14,294)	--	(19,475)
Tier II	--	(3,521)	--	(5,215)
Tier III	--	(1,856)	--	(1,414)
Tier IV	--	(402)	--	(519)
Tier V	--	--	--	--
Variable account fee (notes 2 and 5)	(93,918)	(23,508)	(90,068)	(30,192)
	-----	-----	-----	-----
Net investment activity	(93,918)	(67,962)	377,224	338,961
Proceeds from mutual fund shares sold	1,068,115	1,018,613	1,803,112	911,605
Cost of mutual fund shares sold	(713,009)	(792,798)	(1,476,748)	(669,732)
	-----	-----	-----	-----
Realized gain (loss) on investments	355,106	225,815	326,364	241,873
Change in unrealized gain (loss) on investments	3,423,974	1,802,969	52,040	529,409
	-----	-----	-----	-----
Net gain (loss) on investments	3,779,080	2,028,784	378,404	771,282
	-----	-----	-----	-----
Reinvested capital gains	--	--	--	--
	-----	-----	-----	-----
Net increase (decrease) in contract owners' equity resulting from operations	3,685,162	1,960,822	755,628	1,110,243
	-----	-----	-----	-----
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	1,572,828	1,407,872	1,705,557	1,827,475
Transfers between funds	391,953	(179,261)	(1,523,067)	(637,113)
Redemptions	(646,250)	(513,142)	(617,316)	(570,814)
Annual contract maintenance charge (note 2) ...	(8)	--	(9)	--
Contingent deferred sales charges (note 2)	--	--	--	--
Adjustments to maintain reserves	1,409	26	2,561	25
	-----	-----	-----	-----
Net equity transactions	1,319,932	715,495	(432,274)	619,573
NET CHANGE IN CONTRACT OWNERS' EQUITY	5,005,094	2,676,317	323,354	1,729,816
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	19,249,841	13,592,368	20,515,616	18,355,405
	-----	-----	-----	-----
CONTRACT OWNERS' EQUITY END OF PERIOD	24,254,935	16,268,685	20,838,970	20,085,221
	=====	=====	=====	=====

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

<TABLE>

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	INVDYNAM		INVINDINC	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ --	--	225,760	297,257
Mortality and expense charges (note 2)	--	--	--	(40,935)
Administration charge (note 2):				
Tier I	--	--	--	(26,247)
Tier II	--	--	--	(6,522)
Tier III	--	--	--	(1,097)
Tier IV	--	--	--	(717)
Tier V	--	--	--	--
Variable account fee (notes 2 and 5)	(4,485)	--	(127,353)	(39,920)
Net investment activity	(4,485)	--	98,407	181,819
Proceeds from mutual fund shares sold	60,739	--	1,872,495	569,541
Cost of mutual fund shares sold	(53,965)	--	(1,305,341)	(410,295)
Realized gain (loss) on investments	6,774	--	567,154	159,246
Change in unrealized gain (loss) on investments	335,288	--	2,315,023	1,850,449
Net gain (loss) on investments	342,062	--	2,882,177	2,009,695
Reinvested capital gains	--	--	--	--
Net increase (decrease) in contract owners' equity resulting from operations	337,577	--	2,980,584	2,191,514
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	871,873	--	2,478,095	2,880,578
Transfers between funds	1,914,334	--	(2,111,294)	(478,481)
Redemptions	(9,489)	--	(947,039)	(739,703)
Annual contract maintenance charge (note 2) ...	--	--	(28)	--
Contingent deferred sales charges (note 2)	--	--	--	--
Adjustments to maintain reserves	12	--	1,320	15
Net equity transactions	2,776,730	--	(578,946)	1,662,409
NET CHANGE IN CONTRACT OWNERS' EQUITY	3,114,307	--	2,401,638	3,853,923
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	57,030	--	28,222,368	22,890,103
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 3,171,337	--	30,624,006	26,744,026

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	INVTOTRET		JANFUND	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	10,886	--	--	255,272
Mortality and expense charges (note 2)	--	--	--	(123,418)
Administration charge (note 2):				
Tier I	--	--	--	(73,139)
Tier II	--	--	--	(18,968)
Tier III	--	--	--	(5,896)
Tier IV	--	--	--	(3,446)
Tier V	--	--	--	--
Variable account fee (notes 2 and 5)	(2,672)	--	(768,324)	(128,520)
Net investment activity	8,214	--	(768,324)	(98,115)
Proceeds from mutual fund shares sold	119,211	--	23,849,178	954,571
Cost of mutual fund shares sold	(117,723)	--	(15,513,339)	(662,510)
Realized gain (loss) on investments	1,488	--	8,335,839	292,061
Change in unrealized gain (loss) on investments	54,408	--	21,087,847	14,437,511
Net gain (loss) on investments	55,896	--	29,423,686	14,729,572
Reinvested capital gains	--	--	--	--

Net increase (decrease) in contract owners' equity resulting from operations	64,110	--	28,655,362	14,631,457
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	323,019	--	26,554,369	13,227,534
Transfers between funds	778,988	--	34,888,155	667,165
Redemptions	(18,373)	--	(5,262,165)	(2,481,304)
Annual contract maintenance charge (note 2) ...	--	--	(192)	--
Contingent deferred sales charges (note 2)	--	--	--	--
Adjustments to maintain reserves	2	--	(98,581)	245
Net equity transactions	1,083,636	--	56,081,586	11,413,640
NET CHANGE IN CONTRACT OWNERS' EQUITY	1,147,746	--	84,736,948	26,045,097
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	131,745	--	131,449,444	65,725,920
CONTRACT OWNERS' EQUITY END OF PERIOD	1,279,491	--	216,186,392	91,771,017

</TABLE>

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

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	JAN20FD		JANWRLDWDE	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ --	--	--	213
Mortality and expense charges (note 2)	--	(96)	--	(52)
Administration charge (note 2):				
Tier I	--	(86)	--	(46)
Tier II	--	--	--	--
Tier III	--	--	--	--
Tier IV	--	--	--	--
Tier V	--	--	--	--
Variable account fee (notes 2 and 5)	--	--	(5,849)	(187)
Net investment activity	--	(182)	(5,849)	(72)
Proceeds from mutual fund shares sold	--	234,631	107,236	162,752
Cost of mutual fund shares sold	--	(218,097)	(100,193)	(153,231)
Realized gain (loss) on investments	--	16,534	7,043	9,521
Change in unrealized gain (loss) on investments	--	1,871	144,323	10,822
Net gain (loss) on investments	--	18,405	151,366	20,343
Reinvested capital gains	--	--	--	--
Net increase (decrease) in contract owners' equity resulting from operations	--	18,223	145,517	20,271
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	--	66,106	145,261	1,000,352
Transfers between funds	--	112,713	(53,163)	49,831
Redemptions	--	(213,496)	(3,481)	(122,902)
Annual contract maintenance charge (note 2) ...	--	--	--	--
Contingent deferred sales charges (note 2)	--	--	--	--
Adjustments to maintain reserves	--	(1)	23	8
Net equity transactions	--	(34,678)	88,640	927,289
NET CHANGE IN CONTRACT OWNERS' EQUITY	--	(16,455)	234,157	947,560
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	--	16,455	1,155,624	--

CONTRACT OWNERS' EQUITY END OF PERIOD \$ -- -- 1,389,781 947,560
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	MASFIP		MFSGRSTK	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	96,342	51,876	--	--
Mortality and expense charges (note 2)	--	(5,269)	--	(13,218)
Administration charge (note 2):				
Tier I	--	(2,984)	--	(3,786)
Tier II	--	(671)	--	(577)
Tier III	--	(494)	--	(217)
Tier IV	--	(117)	--	(3)
Tier V	--	--	--	(2,376)
Variable account fee (notes 2 and 5)	(28,880)	(5,460)	(41,208)	(10,958)
Net investment activity	67,462	36,881	(41,208)	(31,135)
Proceeds from mutual fund shares sold	2,709,400	556,513	243,006	342,060
Cost of mutual fund shares sold	(2,817,042)	(545,507)	(166,410)	(277,128)
Realized gain (loss) on investments	(107,642)	11,006	76,596	64,932
Change in unrealized gain (loss) on investments	(73,927)	43,841	1,199,802	1,668,231
Net gain (loss) on investments	(181,569)	54,847	1,276,398	1,733,163
Reinvested capital gains	--	--	--	--
Net increase (decrease) in contract owners' equity resulting from operations	(114,107)	91,728	1,235,190	1,702,028
EQUITY TRANSACTIONS:				
Purchase payments received from				
contract owners	983,611	815,585	227,504	240,317
Transfers between funds	184,934	306,337	56,179	48,859
Redemptions	(223,113)	(131,299)	(228,648)	(290,837)
Annual contract maintenance charge (note 2) ...	(4)	--	(276)	(312)
Contingent deferred sales charges (note 2)	--	--	(21)	(44)
Adjustments to maintain reserves	(363)	(28)	68	66
Net equity transactions	945,065	990,595	54,806	(1,951)
NET CHANGE IN CONTRACT OWNERS' EQUITY	830,958	1,082,323	1,289,996	1,700,077
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	6,046,920	2,659,273	10,458,588	7,205,011
CONTRACT OWNERS' EQUITY END OF PERIOD	6,877,878	3,741,596	11,748,584	8,905,088

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

<TABLE>
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	MFSGROPP		MFSHIINC	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ --	--	235,117	209,118
Mortality and expense charges (note 2)	--	(50,612)	--	(7,916)
Administration charge (note 2):				
Tier I	--	(7,564)	--	(768)

Tier II	--	(4,456)	--	(201)
Tier III	--	(2,056)	--	(148)
Tier IV	--	(38)	--	--
Tier V	--	(9,935)	--	(1,969)
Variable account fee (notes 2 and 5)	(123,876)	(39,975)	(17,882)	(6,580)
Net investment activity	(123,876)	(114,636)	217,235	191,536
Proceeds from mutual fund shares sold	2,888,560	2,320,375	6,353,853	5,517,399
Cost of mutual fund shares sold	(2,091,042)	(1,554,831)	(6,593,992)	(5,284,261)
Realized gain (loss) on investments	797,518	765,544	(240,139)	233,138
Change in unrealized gain (loss) on investments	1,211,575	4,690,002	269,548	(172,532)
Net gain (loss) on investments	2,009,093	5,455,546	29,409	60,606
Reinvested capital gains	898,834	353,021	--	--
Net increase (decrease) in contract owners' equity resulting from operations	2,784,051	5,693,931	246,644	252,142

EQUITY TRANSACTIONS:

Purchase payments received from contract owners	1,081,252	1,888,919	389,678	1,690,561
Transfers between funds	(1,428,535)	533,671	(577,936)	320,192
Redemptions	(1,397,006)	(1,186,158)	(263,752)	(357,863)
Annual contract maintenance charge (note 2) ...	(3)	--	--	--
Contingent deferred sales charges (note 2)	--	--	--	--
Adjustments to maintain reserves	165	(158,209)	2,083	2,552
Net equity transactions	(1,744,127)	1,078,223	(449,927)	1,655,442
NET CHANGE IN CONTRACT OWNERS' EQUITY	1,039,924	6,772,154	(203,283)	1,907,584
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	35,666,943	27,826,901	5,341,007	3,923,071
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 36,706,867	34,599,055	5,137,724	5,830,655

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	MSIEQGROB		NAATAGGR	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	--	--	2,253	507
Mortality and expense charges (note 2)	--	--	--	(1,215)
Administration charge (note 2):				
Tier I	--	--	--	(890)
Tier II	--	--	--	(141)
Tier III	--	--	--	(25)
Tier IV	--	--	--	(3)
Tier V	--	--	--	--
Variable account fee (notes 2 and 5)	(1,402)	--	(10,195)	(2,897)
Net investment activity	(1,402)	--	(7,942)	(4,664)
Proceeds from mutual fund shares sold	98,095	--	847,559	112,096
Cost of mutual fund shares sold	(88,253)	--	(831,359)	(99,890)
Realized gain (loss) on investments	9,842	--	16,200	12,206
Change in unrealized gain (loss) on investments	53,704	--	134,132	93,123
Net gain (loss) on investments	63,546	--	150,332	105,329
Reinvested capital gains	--	--	126,723	--
Net increase (decrease) in contract owners' equity resulting from operations	62,144	--	269,113	100,665

EQUITY TRANSACTIONS:

Purchase payments received from contract owners	141,370	--	1,117,452	882,226
Transfers between funds	274,677	--	(806,922)	1,346,663
Redemptions	(11,595)	--	(109,502)	(48,355)
Annual contract maintenance charge (note 2) ...	--	--	--	--
Contingent deferred sales charges (note 2)	--	--	--	--
Adjustments to maintain reserves	(55)	--	503	40

Net equity transactions	404,397	--	201,531	2,180,574
NET CHANGE IN CONTRACT OWNERS' EQUITY	466,541	--	470,644	2,281,239
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	97,901	--	3,069,335	--
CONTRACT OWNERS' EQUITY END OF PERIOD	564,442	--	3,539,979	2,281,239

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

<TABLE>
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	NAATCONS		NAATMOD	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ 13,096	1,190	12,671	210
Mortality and expense charges (note 2)	--	(201)	--	(108)
Administration charge (note 2):				
Tier I	--	(28)	--	(62)
Tier II	--	(2)	--	(17)
Tier III	--	(100)	--	(7)
Tier IV	--	--	--	(3)
Tier V	--	--	--	--
Variable account fee (notes 2 and 5)	(3,642)	(422)	(7,750)	(568)
Net investment activity	9,454	437	4,921	(555)
Proceeds from mutual fund shares sold	401,197	405,364	588,166	117,579
Cost of mutual fund shares sold	(386,900)	(400,276)	(552,255)	(116,248)
Realized gain (loss) on investments	14,297	5,088	35,911	1,331
Change in unrealized gain (loss) on investments	(69)	3,387	78,495	4,042
Net gain (loss) on investments	14,228	8,475	114,406	5,373
Reinvested capital gains	10,727	--	38,471	--
Net increase (decrease) in contract owners' equity resulting from operations	34,409	8,912	157,798	4,818

EQUITY TRANSACTIONS:

Purchase payments received from contract owners	327,894	95,135	711,288	366,158
Transfers between funds	661,013	167,545	275,978	130,659
Redemptions	(69,669)	(53,939)	(161,313)	(70,594)
Annual contract maintenance charge (note 2) ...	--	--	(1)	--
Contingent deferred sales charges (note 2)	--	--	--	--
Adjustments to maintain reserves	(38)	(3)	212	(13)
Net equity transactions	919,200	208,738	826,164	426,210
NET CHANGE IN CONTRACT OWNERS' EQUITY	953,609	217,650	983,962	431,028
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	594,487	--	1,770,263	--
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 1,548,096	217,650	2,754,225	431,028

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	NAATMODAGG		NAATMODCON	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	7,907	914	9,792	390
Mortality and expense charges (note 2)	--	(455)	--	(73)
Administration charge (note 2):				

Tier I	--	(270)	--	(15)
Tier II	--	(61)	--	(1)
Tier III	--	(42)	--	(33)
Tier IV	--	(3)	--	--
Tier V	--	--	--	--
Variable account fee (notes 2 and 5)	(6,066)	(1,213)	(3,124)	(366)
Net investment activity	1,841	(1,130)	6,668	(98)
Proceeds from mutual fund shares sold	552,582	120,024	244,138	24,897
Cost of mutual fund shares sold	(535,459)	(113,081)	(234,322)	(24,501)
Realized gain (loss) on investments	17,123	6,943	9,816	396
Change in unrealized gain (loss) on investments	82,392	19,522	16,269	5,370
Net gain (loss) on investments	99,515	26,465	26,085	5,766
Reinvested capital gains	53,998	--	14,911	--
Net increase (decrease) in contract owners' equity resulting from operations	155,354	25,335	47,664	5,668
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	1,190,903	503,721	237,481	210,629
Transfers between funds	(187,482)	419,257	33,990	84,376
Redemptions	(313,178)	(50,226)	(27,715)	(439)
Annual contract maintenance charge (note 2) ...	(2)	--	--	--
Contingent deferred sales charges (note 2)	--	--	--	--
Adjustments to maintain reserves	281	(4)	171	1
Net equity transactions	690,522	872,748	243,927	294,567
NET CHANGE IN CONTRACT OWNERS' EQUITY	845,876	898,083	291,591	300,235
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	1,576,167	--	875,474	--
CONTRACT OWNERS' EQUITY END OF PERIOD	2,422,043	898,083	1,167,065	300,235

</TABLE>

(Continued)

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

<TABLE>
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	NWBDFFD		NWFUND	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ 8,024	3,170	706,718	592,990
Mortality and expense charges (note 2)	--	(177)	--	(162,460)
Administration charge (note 2):				
Tier I	--	--	--	(71,265)
Tier II	--	--	--	(20,611)
Tier III	--	--	--	(8,929)
Tier IV	--	--	--	(2,770)
Tier V	--	(53)	--	(10,712)
Variable account fee (notes 2 and 5)	(1,131)	(112)	(647,115)	(178,883)
Net investment activity	6,893	2,828	59,603	137,360
Proceeds from mutual fund shares sold	21,831	18,207	18,408,951	2,093,847
Cost of mutual fund shares sold	(20,853)	(17,677)	(8,806,154)	(1,138,329)
Realized gain (loss) on investments	978	530	9,602,797	955,518
Change in unrealized gain (loss) on investments	(15,763)	784	3,624,109	14,351,965

Net gain (loss) on investments	(14,785)	1,314	13,226,906	15,307,483
Reinvested capital gains	--	--	--	4,650,572
Net increase (decrease) in contract owners' equity resulting from operations	(7,892)	4,142	13,286,509	20,095,415
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	16,717	7,259	31,565,254	28,814,704
Transfers between funds	(8,404)	(18,700)	(25,370,461)	17,828,623
Redemptions	(3,167)	--	(7,035,509)	(4,904,693)
Annual contract maintenance charge (note 2) ...	--	--	(602)	(673)
Contingent deferred sales charges (note 2)	--	--	(209)	(808)
Adjustments to maintain reserves	82	(4)	19,282	(337)
Net equity transactions	5,228	(11,445)	(822,245)	41,736,816
NET CHANGE IN CONTRACT OWNERS' EQUITY	(2,664)	(7,303)	12,464,264	61,832,231
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	274,143	111,736	188,973,280	75,327,367
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 271,479	104,433	201,437,544	137,159,598

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	NWGROFD		NWMYMKT	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	--	14,337	1,817,088	1,582,572
Mortality and expense charges (note 2)	--	(18,865)	--	(103,945)
Administration charge (note 2):				
Tier I	--	(6,715)	--	(33,864)
Tier II	--	(2,143)	--	(27,756)
Tier III	--	(475)	--	(3,371)
Tier IV	--	(992)	--	(2,320)
Tier V	--	(1,636)	--	(6,062)
Variable account fee (notes 2 and 5)	(54,811)	(17,172)	(278,141)	(90,436)
Net investment activity	(54,811)	(33,661)	1,538,947	1,314,818
Proceeds from mutual fund shares sold	1,365,040	1,227,062	95,559,053	41,882,100
Cost of mutual fund shares sold	(884,439)	(823,993)	(95,559,053)	(41,882,100)
Realized gain (loss) on investments	480,601	403,069	--	--
Change in unrealized gain (loss) on investments	893,919	1,118,158	--	--
Net gain (loss) on investments	1,374,520	1,521,227	--	--
Reinvested capital gains	--	442,353	--	--
Net increase (decrease) in contract owners' equity resulting from operations	1,319,709	1,929,919	1,538,947	1,314,818
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	1,088,082	1,527,618	8,423,927	7,333,537
Transfers between funds	(534,762)	401,471	33,438,915	8,831,098
Redemptions	(626,049)	(410,018)	(8,022,889)	(5,918,221)
Annual contract maintenance charge (note 2) ...	(20)	--	(6)	(14)
Contingent deferred sales charges (note 2)	--	--	--	--
Adjustments to maintain reserves	(51)	15	136,089	19,901
Net equity transactions	(72,800)	1,519,086	33,976,036	10,266,301
NET CHANGE IN CONTRACT OWNERS' EQUITY	1,246,909	3,449,005	35,514,983	11,581,119
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	13,756,598	9,970,932	70,669,459	56,626,599
CONTRACT OWNERS' EQUITY END OF PERIOD	15,003,507	13,419,937	106,184,442	68,207,718

</TABLE>

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

<TABLE>
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	NWINDXFDY		NSATGVTBD	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ 16,111	--	535	462
Mortality and expense charges (note 2)	--	--	--	(25)
Administration charge (note 2):				
Tier I	--	--	--	(23)
Tier II	--	--	--	--
Tier III	--	--	--	--
Tier IV	--	--	--	--
Tier V	--	--	--	--
Variable account fee (notes 2 and 5)	(11,712)	--	(93)	(26)
Net investment activity	4,399	--	442	388
Proceeds from mutual fund shares sold	946,070	--	--	98
Cost of mutual fund shares sold	(882,099)	--	--	(91)
Realized gain (loss) on investments	63,971	--	--	7
Change in unrealized gain (loss) on investments	280,774	--	(968)	151
Net gain (loss) on investments	344,745	--	(968)	158
Reinvested capital gains	--	--	--	--
Net increase (decrease) in contract owners' equity resulting from operations	349,144	--	(526)	546
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	1,625,045	--	1,288	1,788
Transfers between funds	2,696,630	--	--	--
Redemptions	(77,846)	--	--	(188)
Annual contract maintenance charge (note 2) ...	--	--	(12)	(12)
Contingent deferred sales charges (note 2)	--	--	--	--
Adjustments to maintain reserves	8	--	(2)	(2)
Net equity transactions	4,243,837	--	1,274	1,586
NET CHANGE IN CONTRACT OWNERS' EQUITY	4,592,981	--	748	2,132
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	602,634	--	19,439	14,781
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 5,195,615	--	20,187	16,913

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	NSATMYMKT		NSATSMCO	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	1,981	417	--	--
Mortality and expense charges (note 2)	--	(25)	--	(1,113)
Administration charge (note 2):				
Tier I	--	(22)	--	(458)
Tier II	--	--	--	(337)
Tier III	--	--	--	(85)
Tier IV	--	--	--	(17)
Tier V	--	--	--	--
Variable account fee (notes 2 and 5)	(412)	(30)	(11,369)	(2,651)
Net investment activity	1,569	340	(11,369)	(4,661)
Proceeds from mutual fund shares sold	253	1,505	2,538,112	611,967
Cost of mutual fund shares sold	(253)	(1,505)	(2,353,210)	(575,974)

Realized gain (loss) on investments	--	--	184,902	35,993
Change in unrealized gain (loss) on investments	--	--	54,153	(29,947)
Net gain (loss) on investments	--	--	239,055	6,046
Reinvested capital gains	--	--	--	--
Net increase (decrease) in contract owners' equity resulting from operations	1,569	340	227,686	1,385

EQUITY TRANSACTIONS:

Purchase payments received from contract owners	4,631	4,578	724,852	799,597
Transfers between funds	33,546	6,605	(745,310)	1,265,078
Redemptions	--	--	(77,181)	(46,403)
Annual contract maintenance charge (note 2) ...	--	--	(5)	--
Contingent deferred sales charges (note 2)	--	--	--	--
Adjustments to maintain reserves	3	5	5,361	(19)
Net equity transactions	38,180	11,188	(92,283)	2,018,253
NET CHANGE IN CONTRACT OWNERS' EQUITY	39,749	11,528	135,403	2,019,638
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	76,159	8,353	3,538,333	--
CONTRACT OWNERS' EQUITY END OF PERIOD	115,908	19,881	3,673,736	2,019,638

</TABLE>

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

<TABLE>
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	NSATTOTRE		NBAMTGRO	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ 608	755	--	--
Mortality and expense charges (note 2)	--	(226)	--	(46)
Administration charge (note 2):				
Tier I	--	(203)	--	(42)
Tier II	--	--	--	--
Tier III	--	--	--	--
Tier IV	--	--	--	--
Tier V	--	--	--	--
Variable account fee (notes 2 and 5)	(728)	(230)	(172)	(43)
Net investment activity	(120)	96	(172)	(131)
Proceeds from mutual fund shares sold	7,832	6,141	--	6,816
Cost of mutual fund shares sold	(4,431)	(3,356)	--	(6,764)
Realized gain (loss) on investments	3,401	2,785	--	52
Change in unrealized gain (loss) on investments	11,949	15,651	(636)	(3,297)
Net gain (loss) on investments	15,350	18,436	(636)	(3,245)
Reinvested capital gains	70	--	1,957	7,561
Net increase (decrease) in contract owners' equity resulting from operations	15,300	18,532	1,149	4,185

EQUITY TRANSACTIONS:

Purchase payments received from contract owners	7,362	4,807	4,856	4,912
Transfers between funds	(5,136)	--	--	--

Redemptions	--	(6,139)	--	(7,208)
Annual contract maintenance charge (note 2) ...	(11)	(11)	--	--
Contingent deferred sales charges (note 2)	--	--	--	--
Adjustments to maintain reserves	1	1	1	(1)
	-----	-----	-----	-----
Net equity transactions	2,216	(1,342)	4,857	(2,297)
NET CHANGE IN CONTRACT OWNERS' EQUITY	17,516	17,190	6,006	1,888
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	147,600	129,271	35,004	28,237
	-----	-----	-----	-----
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 165,116	146,461	41,010	30,125
	=====	=====	=====	=====

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	NBAMTLMAT		NBAMTPART	
	1999	1998	1999	1998
	-----	-----	-----	-----
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	639	554	757	142
Mortality and expense charges (note 2)	--	(15)	--	(63)
Administration charge (note 2):				
Tier I	--	(13)	--	(56)
Tier II	--	--	--	--
Tier III	--	--	--	--
Tier IV	--	--	--	--
Tier V	--	--	--	--
Variable account fee (notes 2 and 5)	(55)	(15)	(308)	(75)
	-----	-----	-----	-----
Net investment activity	584	511	449	(52)
Proceeds from mutual fund shares sold	--	--	11,024	1,403
Cost of mutual fund shares sold	--	--	(6,721)	(647)
	-----	-----	-----	-----
Realized gain (loss) on investments	--	--	4,303	756
Change in unrealized gain (loss) on investments	(602)	(332)	1,632	(3,371)
	-----	-----	-----	-----
Net gain (loss) on investments	(602)	(332)	5,935	(2,615)
	-----	-----	-----	-----
Reinvested capital gains	--	--	1,317	4,468
	-----	-----	-----	-----
Net increase (decrease) in contract owners' equity resulting from operations	(18)	179	7,701	1,801
	-----	-----	-----	-----
EQUITY TRANSACTIONS:				
Purchase payments received from				
contract owners	1,238	1,187	11,033	15,565
Transfers between funds	--	--	(6,328)	3,872
Redemptions	--	--	(4,556)	(1,397)
Annual contract maintenance charge (note 2) ...	--	--	--	--
Contingent deferred sales charges (note 2)	--	--	--	--
Adjustments to maintain reserves	--	--	(18)	1
	-----	-----	-----	-----
Net equity transactions	1,238	1,187	131	18,041
NET CHANGE IN CONTRACT OWNERS' EQUITY	1,220	1,366	7,832	19,842
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	11,132	8,440	63,666	29,431
	-----	-----	-----	-----
CONTRACT OWNERS' EQUITY END OF PERIOD	12,352	9,806	71,498	49,273
	=====	=====	=====	=====

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

<TABLE>
<CAPTION>

----- NBGUARD ----- NBMANHFD -----

	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ 4,637	3,804	--	--
Mortality and expense charges (note 2)	--	(1,980)	--	(217)
Administration charge (note 2):				
Tier I	--	(393)	--	(195)
Tier II	--	--	--	--
Tier III	--	--	--	--
Tier IV	--	--	--	--
Tier V	--	(463)	--	--
Variable account fee (notes 2 and 5)	(4,392)	(1,896)	(1,171)	(219)
Net investment activity	245	(928)	(1,171)	(631)
Proceeds from mutual fund shares sold	644,947	384,006	16,037	1,936
Cost of mutual fund shares sold	(629,853)	(371,767)	(18,129)	(1,928)
Realized gain (loss) on investments	15,094	12,239	(2,092)	8
Change in unrealized gain (loss) on investments	179,574	120,094	9,805	19,776
Net gain (loss) on investments	194,668	132,333	7,713	19,784
Reinvested capital gains	--	--	--	--
Net increase (decrease) in contract owners' equity resulting from operations	194,913	131,405	6,542	19,153
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	212,647	923,010	4,107	3,272
Transfers between funds	(339,909)	(171,507)	260	(255)
Redemptions	(53,014)	(74,347)	(1,678)	(1,799)
Annual contract maintenance charge (note 2)	--	--	--	--
Contingent deferred sales charges (note 2)	--	--	4	--
Adjustments to maintain reserves	10	(23)	1	(1)
Net equity transactions	(180,266)	677,133	2,694	1,217
NET CHANGE IN CONTRACT OWNERS' EQUITY	14,647	808,538	9,236	20,370
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	1,503,941	984,329	257,916	124,816
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 1,518,588	1,792,867	267,152	145,186

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	NBPARTFD		NBGUARDTR	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	--	--	--	--
Mortality and expense charges (note 2)	--	(1,836)	--	(28)
Administration charge (note 2):				
Tier I	--	(1,652)	--	(25)
Tier II	--	--	--	--
Tier III	--	--	--	--
Tier IV	--	--	--	--
Tier V	--	--	--	--
Variable account fee (notes 2 and 5)	--	--	--	--
Net investment activity	--	(3,488)	--	(53)
Proceeds from mutual fund shares sold	--	2,754,448	--	68,479
Cost of mutual fund shares sold	--	(2,803,651)	--	(63,557)
Realized gain (loss) on investments	--	(49,203)	--	4,922
Change in unrealized gain (loss) on investments	--	210,691	--	--
Net gain (loss) on investments	--	161,488	--	4,922
Reinvested capital gains	--	--	--	--
Net increase (decrease) in contract owners' equity resulting from operations	--	158,000	--	4,869

EQUITY TRANSACTIONS:

Purchase payments received from				
contract owners	--	363,321	--	33,268
Transfers between funds	--	245,865	--	27,513
Redemptions	--	(2,766,371)	--	(65,651)
Annual contract maintenance charge (note 2) ...	--	--	--	--
Contingent deferred sales charges (note 2)	--	--	--	--
Adjustments to maintain reserves	--	41	--	1
	-----	-----	-----	-----
Net equity transactions	--	(2,157,144)	--	(4,869)
NET CHANGE IN CONTRACT OWNERS' EQUITY	--	(1,999,144)	--	--
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	--	1,999,144	--	--
	-----	-----	-----	-----
CONTRACT OWNERS' EQUITY END OF PERIOD	--	--	--	--
	=====	=====	=====	=====

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

<TABLE>
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	NBPARTTR		PRBALY	
	1999	1998	1999	1998
	-----	-----	-----	-----
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ --	--	3,162	--
Mortality and expense charges (note 2)	--	--	--	--
Administration charge (note 2):				
Tier I	--	--	--	--
Tier II	--	--	--	--
Tier III	--	--	--	--
Tier IV	--	--	--	--
Tier V	--	--	--	--
Variable account fee (notes 2 and 5)	(378)	--	(725)	--
	-----	-----	-----	-----
Net investment activity	(378)	--	2,437	--
Proceeds from mutual fund shares sold	82,121	--	13,133	--
Cost of mutual fund shares sold	(73,743)	--	(12,432)	--
	-----	-----	-----	-----
Realized gain (loss) on investments	8,378	--	701	--
Change in unrealized gain (loss) on investments	4,568	--	10,230	--
	-----	-----	-----	-----
Net gain (loss) on investments	12,946	--	10,931	--
	-----	-----	-----	-----
Reinvested capital gains	--	--	--	--
	-----	-----	-----	-----
Net increase (decrease) in contract owners' equity resulting from operations	12,568	--	13,368	--
	-----	-----	-----	-----

EQUITY TRANSACTIONS:

Purchase payments received from				
contract owners	22,875	--	59,970	--
Transfers between funds	119,993	--	222,372	--
Redemptions	(3,252)	--	(2,651)	--
Annual contract maintenance charge (note 2) ...	--	--	--	--
Contingent deferred sales charges (note 2)	--	--	--	--
Adjustments to maintain reserves	(15)	--	(2)	--
	-----	-----	-----	-----
Net equity transactions	139,601	--	279,689	--
NET CHANGE IN CONTRACT OWNERS' EQUITY	152,169	--	293,057	--
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	46,843	--	55,224	--
	-----	-----	-----	-----
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 199,012	--	348,281	--
	=====	=====	=====	=====

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	PRINTY		PRLGCPGRY	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	895	--	--	--
Mortality and expense charges (note 2)	--	--	--	--
Administration charge (note 2):				
Tier I	--	--	--	--
Tier II	--	--	--	--
Tier III	--	--	--	--
Tier IV	--	--	--	--
Tier V	--	--	--	--
Variable account fee (notes 2 and 5)	(311)	--	(1,382)	--
Net investment activity	584	--	(1,382)	--
Proceeds from mutual fund shares sold	91,299	--	66,106	--
Cost of mutual fund shares sold	(89,061)	--	(57,897)	--
Realized gain (loss) on investments	2,238	--	8,209	--
Change in unrealized gain (loss) on investments	2,060	--	50,996	--
Net gain (loss) on investments	4,298	--	59,205	--
Reinvested capital gains	--	--	--	--
Net increase (decrease) in contract owners' equity resulting from operations	4,882	--	57,823	--
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	46,590	--	338,010	--
Transfers between funds	76,278	--	452,121	--
Redemptions	(659)	--	(2,611)	--
Annual contract maintenance charge (note 2)	--	--	--	--
Contingent deferred sales charges (note 2)	--	--	--	--
Adjustments to maintain reserves	(5)	--	735	--
Net equity transactions	122,204	--	788,255	--
NET CHANGE IN CONTRACT OWNERS' EQUITY	127,086	--	846,078	--
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	19,018	--	64,224	--
CONTRACT OWNERS' EQUITY END OF PERIOD	146,104	--	910,302	--

</TABLE>

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

<TABLE>
<CAPTION>

	PRLGCPVALY		PRSMCAPY	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ 307	--	767	--
Mortality and expense charges (note 2)	--	--	--	--
Administration charge (note 2):				
Tier I	--	--	--	--
Tier II	--	--	--	--
Tier III	--	--	--	--
Tier IV	--	--	--	--
Tier V	--	--	--	--
Variable account fee (notes 2 and 5)	(212)	--	(997)	--
Net investment activity	95	--	(230)	--

Proceeds from mutual fund shares sold	66,823	--	404,799	--
Cost of mutual fund shares sold	(62,336)	--	(403,329)	--
Realized gain (loss) on investments	4,487	--	1,470	--
Change in unrealized gain (loss) on investments	5,963	--	33,211	--
Net gain (loss) on investments	10,450	--	34,681	--
Reinvested capital gains	--	--	--	--
Net increase (decrease) in contract owners' equity resulting from operations	10,545	--	34,451	--

EQUITY TRANSACTIONS:

Purchase payments received from contract owners	54,214	--	193,477	--
Transfers between funds	105,204	--	194,192	--
Redemptions	(321)	--	(144)	--
Annual contract maintenance charge (note 2) ...	--	--	--	--
Contingent deferred sales charges (note 2)	--	--	--	--
Adjustments to maintain reserves	(5)	--	(417)	--
Net equity transactions	159,092	--	387,108	--

NET CHANGE IN CONTRACT OWNERS' EQUITY	169,637	--	421,559	--
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	10,404	--	40,253	--
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 180,041	--	461,812	--

</TABLE>
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	OPPGLOB		PUTINVD	
	1999	1998	1999	1998

<S>

INVESTMENT ACTIVITY:

Reinvested dividends	--	--	--	--
Mortality and expense charges (note 2)	--	--	--	(85,320)
Administration charge (note 2):				
Tier I	--	--	--	(14,831)
Tier II	--	--	--	(3,668)
Tier III	--	--	--	(942)
Tier IV	--	--	--	(62)
Tier V	--	--	--	(18,760)
Variable account fee (notes 2 and 5)	(3,058)	--	(278,131)	(71,525)
Net investment activity	(3,058)	--	(278,131)	(195,108)

Proceeds from mutual fund shares sold	356,850	--	5,717,345	3,104,299
Cost of mutual fund shares sold	(338,382)	--	(2,947,267)	(2,135,394)
Realized gain (loss) on investments	18,468	--	2,770,078	968,905
Change in unrealized gain (loss) on investments	114,241	--	4,879,109	10,120,730
Net gain (loss) on investments	132,709	--	7,649,187	11,089,635
Reinvested capital gains	--	--	--	--
Net increase (decrease) in contract owners' equity resulting from operations	129,651	--	7,371,056	10,894,527

EQUITY TRANSACTIONS:

Purchase payments received from contract owners	296,714	--	8,334,445	7,597,566
Transfers between funds	845,736	--	940,016	1,141,288
Redemptions	(330)	--	(3,915,610)	(1,427,479)
Annual contract maintenance charge (note 2) ...	--	--	(501)	(568)
Contingent deferred sales charges (note 2)	--	--	(137)	(41)
Adjustments to maintain reserves	(38)	--	301	(165)
Net equity transactions	1,142,082	--	5,358,514	7,310,601

NET CHANGE IN CONTRACT OWNERS' EQUITY	1,271,733	--	12,729,570	18,205,128
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	139,308	--	74,110,450	44,983,644

CONTRACT OWNERS' EQUITY END OF PERIOD	1,411,041	--	86,840,020	63,188,772
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(Continued)

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

<TABLE>
<CAPTION>

	PUTVOYFD		SEI500IX	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ --	--	244,549	135,985
Mortality and expense charges (note 2)	--	(252,564)	--	(37,050)
Administration charge (note 2):				
Tier I	--	(140,670)	--	(936)
Tier II	--	(37,138)	--	(341)
Tier III	--	(13,406)	--	--
Tier IV	--	(6,144)	--	--
Tier V	--	(3,642)	--	(10,675)
Variable account fee (notes 2 and 5)	(956,510)	(251,388)	(158,223)	(33,530)
Net investment activity	(956,510)	(704,952)	86,326	53,453
Proceeds from mutual fund shares sold	4,495,020	985,637	4,918,416	2,483,805
Cost of mutual fund shares sold	(2,197,858)	(582,921)	(3,568,793)	(1,788,257)
Realized gain (loss) on investments	2,297,162	402,716	1,349,623	695,548
Change in unrealized gain (loss) on investments	27,740,301	23,976,415	4,351,535	2,995,302
Net gain (loss) on investments	30,037,463	24,379,131	5,701,158	3,690,850
Reinvested capital gains	--	--	--	--
Net increase (decrease) in contract owners' equity resulting from operations	29,080,953	23,674,179	5,787,484	3,744,303
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	22,888,168	24,609,374	12,261,318	13,432,936
Transfers between funds	(10,019,948)	(420,532)	1,930,607	1,261,129
Redemptions	(6,915,952)	(4,912,419)	(3,602,699)	(1,572,380)
Annual contract maintenance charge (note 2) ...	(115)	--	--	--
Contingent deferred sales charges (note 2)	4	--	--	--
Adjustments to maintain reserves	927	6,352	124	(688)
Net equity transactions	5,953,084	19,282,775	10,589,350	13,120,997
NET CHANGE IN CONTRACT OWNERS' EQUITY	35,034,037	42,956,954	16,376,834	16,865,300
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	208,797,858	137,879,063	42,273,711	15,258,034
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 243,831,895	180,836,017	58,650,545	32,123,334

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	SELGROFD		TRINTSTK	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	--	--	--	--
Mortality and expense charges (note 2)	--	(5,110)	--	(52,439)
Administration charge (note 2):				
Tier I	--	(1,877)	--	(21,726)
Tier II	--	(192)	--	(5,357)

Tier III	--	(122)	--	(1,917)
Tier IV	--	(6)	--	(951)
Tier V	--	(770)	--	(4,810)
Variable account fee (notes 2 and 5)	(14,396)	(4,298)	(146,907)	(45,370)
Net investment activity	(14,396)	(12,375)	(146,907)	(132,570)
Proceeds from mutual fund shares sold	96,242	150,694	26,535,834	14,056,952
Cost of mutual fund shares sold	(65,745)	(114,755)	(25,422,191)	(12,761,020)
Realized gain (loss) on investments	30,497	35,939	1,113,643	1,295,932
Change in unrealized gain (loss) on investments	325,929	539,689	575,167	2,706,941
Net gain (loss) on investments	356,426	575,628	1,688,810	4,002,873
Reinvested capital gains	--	--	--	--
Net increase (decrease) in contract owners' equity resulting from operations	342,030	563,253	1,541,903	3,870,303

EQUITY TRANSACTIONS:

Purchase payments received from contract owners	63,672	74,098	3,670,647	4,246,936
Transfers between funds	(48,278)	(87,334)	(2,221,064)	(3,167,815)
Redemptions	(48,976)	(63,350)	(1,181,241)	(1,371,744)
Annual contract maintenance charge (note 2) ...	(186)	(190)	(25)	--
Contingent deferred sales charges (note 2)	(15)	--	--	--
Adjustments to maintain reserves	47	(14)	967	5,132
Net equity transactions	(33,736)	(76,790)	269,284	(287,491)

NET CHANGE IN CONTRACT OWNERS' EQUITY	308,294	486,463	1,811,187	3,582,812
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	3,659,593	2,853,544	36,489,979	30,214,234
CONTRACT OWNERS' EQUITY END OF PERIOD	3,967,887	3,340,007	38,301,166	33,797,046

</TABLE>

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

<TABLE>
<CAPTION>

	TEMFORFD		TEMGLSMCO	
	1999	1998	1999	1998
<S>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:				
Reinvested dividends	\$ --	--	--	--
Mortality and expense charges (note 2)	--	(132,310)	--	(201)
Administration charge (note 2):				
Tier I	--	(77,451)	--	393
Tier II	--	(22,334)	--	--
Tier III	--	(5,316)	--	--
Tier IV	--	(2,176)	--	--
Tier V	--	(1,211)	--	(191)
Variable account fee (notes 2 and 5)	(220,621)	(115,766)	--	--
Net investment activity	(220,621)	(356,564)	--	1
Proceeds from mutual fund shares sold	25,751,409	12,321,566	--	--
Cost of mutual fund shares sold	(27,552,274)	(10,585,319)	--	--
Realized gain (loss) on investments	(1,800,865)	1,736,247	--	--
Change in unrealized gain (loss) on investments	14,668,186	447,589	--	--
Net gain (loss) on investments	12,867,321	2,183,836	--	--
Reinvested capital gains	--	--	--	--

Net increase (decrease) in contract owners' equity resulting from operations	12,646,700	1,827,272	--	1
EQUITY TRANSACTIONS:				
Purchase payments received from contract owners	5,126,153	8,876,643	--	--
Transfers between funds	(8,361,685)	(10,907,468)	--	--
Redemptions	(1,717,062)	(5,776,034)	--	--
Annual contract maintenance charge (note 2) ...	(40)	--	--	--
Contingent deferred sales charges (note 2)	--	--	--	--
Adjustments to maintain reserves	6,303	(85)	--	(1)
Net equity transactions	(4,946,331)	(7,806,944)	--	(1)
NET CHANGE IN CONTRACT OWNERS' EQUITY	7,700,369	(5,979,672)	--	--
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	62,795,999	80,718,997	--	--
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 70,496,368	74,739,325	--	--

</TABLE>
<TABLE>
<CAPTION>

	WPEMGRO	
	1999	1998
<S>	<C>	<C>
INVESTMENT ACTIVITY:		
Reinvested dividends	--	--
Mortality and expense charges (note 2)	--	(10)
Administration charge (note 2):		
Tier I	--	(9)
Tier II	--	--
Tier III	--	--
Tier IV	--	--
Tier V	--	--
Variable account fee (notes 2 and 5)	(668)	--
Net investment activity	(668)	(19)
Proceeds from mutual fund shares sold	103,332	43,768
Cost of mutual fund shares sold	(99,749)	(41,948)
Realized gain (loss) on investments	3,583	1,820
Change in unrealized gain (loss) on investments	31,328	(10)
Net gain (loss) on investments	34,911	1,810
Reinvested capital gains	--	--
Net increase (decrease) in contract owners' equity resulting from operations	34,243	1,791

EQUITY TRANSACTIONS:		
Purchase payments received from contract owners	109,132	1,322
Transfers between funds	242,920	40,644
Redemptions	(6,840)	(43,768)
Annual contract maintenance charge (note 2) ...	--	--
Contingent deferred sales charges (note 2)	--	--
Adjustments to maintain reserves	(77)	11
Net equity transactions	345,135	(1,791)
NET CHANGE IN CONTRACT OWNERS' EQUITY	379,378	--
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	58,237	--
CONTRACT OWNERS' EQUITY END OF PERIOD	437,615	--

</TABLE>

See accompanying notes to financial statements.

NATIONWIDE DC VARIABLE ACCOUNT

NOTES TO FINANCIAL STATEMENTS

June 30, 1999 and 1998
(UNAUDITED)

(1) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

(a) Organization and Nature of Operations

Nationwide DC Variable Account (the Account) was established by resolution of the Board of Directors of Nationwide Life Insurance Company (the Company) on July 10, 1974. The Account has been registered as a unit investment trust under the Investment Company Act of 1940.

The Company offers group flexible fund retirement contracts through the Account. The primary distribution for the contracts is through an affiliated sales organization; however, other distributors may be utilized.

(b) The Contracts

Participants in group flexible fund contracts may be invested in any of the following funds:

AIM Equity Funds, Inc. - AIM Constellation Fund - Institutional Class (AIMCon)

AIM Equity Funds, Inc. - AIM Weingarten Fund - Institutional Class (AIMWein)

American Century: Income & Growth Fund (ACIncGro)

American Century: Twentieth Century Growth Fund (ACTCGro)

American Century: Twentieth Century International Discovery Fund (ACTCIntDis)

American Century: Twentieth Century Select Fund (ACTCSel)

American Century: Twentieth Century Ultra Fund (ACTCUltra)

The Bond Fund of America (SM), Inc. (BdFdAm)
(not available for contracts issued on or after January 1, 1994)

Davis New York Venture Fund, Inc. - Class A (DNYVenFd)

Delaware Group Decatur Fund, Inc. - Decatur Income Fund Institutional Class (DeDecInc)
(not available for contracts issued on or after August 1, 1993)

Dreyfus Appreciation Fund, Inc. (DryApp)

Dreyfus Cash Management - Class A (DryCsMgt)

Dreyfus Premier Midcap Stock - Class A (DryPreMCA)

Dreyfus S&P 500 Index Fund (Dry500Ix)

The Dreyfus Third Century Fund, Inc. (Dry3dCen)

Evergreen Income and Growth Fund - Class Y (EvIncGro)

Federated Investment Series Funds, Inc. - Federated Bond Fund - Class F (FedBdFd)

Federated U.S. Government Securities Fund: 2-5 Years - Institutional Shares (FedUSGvt)

Fidelity Advisor Growth Opportunities Fund - Class A (FAGrOppA)

Fidelity Advisors High Yield Fund - Class T (FAHiYld)

Fidelity Capital & Income Fund (FidCapInc) (formerly Fidelity High Income Fund)

(not available for contracts issued on or after January 1, 1987)

Fidelity Contrafund (FidContr) (not available for contracts issued on or after June 30, 1998)

Fidelity Equity-Income Fund (FidEqInc)

Fidelity Growth & Income Portfolio (FidGrInc)

Fidelity Magellan(R) Fund (FidMgln) (not available for contracts issued on or after October 1, 1997)

Fidelity OTC Portfolio (FidOTC)

Fidelity Puritan(R) Fund (FidPurtn)

The Growth Fund of America(R), Inc. (GroFdAm)

(not available for contracts issued on or after January 1, 1994)

The Income Fund of America(R), Inc. (IncFdAm)

(not available for contracts issued on or after January 1, 1994)

INVESCO Dynamics Fund, Inc. (InvDynam)

INVESCO Industrial Income Fund, Inc. (InvIndInc)

INVESCO Total Return Fund (InvTotRet)

Janus Fund (JanFund)

Janus Twenty Fund (Jan20Fd)

Janus Worldwide Fund (JanWrldwde)

MAS Funds - Fixed Income Portfolio (MASFIP)

Massachusetts Investors Growth Stock Fund - Class A (MFSGrStk)

MFS(R) Growth Opportunities Fund - Class A (MFSGrOpp)

MFS(R) High Income Fund - Class A (MFSHiInc)

Morgan Stanley Institutional Fund, Inc. - Equity Growth Portfolio - Class B (MSIEqGroB)

Portfolios of the Nationwide Asset Allocation Trust (NAAT)
(managed for a fee by an affiliated investment advisor)

NAAT - The Aggressive Portfolio (NAATAggr)

NAAT - The Conservative Portfolio (NAATCons)

NAAT - The Moderate Portfolio (NAATMod)

NAAT - The Moderately Aggressive Portfolio (NAATModAgg)

NAAT - The Moderately Conservative Portfolio (NAATModCon)

Funds of the Nationwide Investing Foundation II
(managed for a fee by an affiliated investment advisor)

Nationwide(R) Bond Fund - Class D (NWBdFd)

Nationwide(R) Fund - Class D (NWFund)

Nationwide(R) Growth Fund - Class D (NWGroFd)

Nationwide(R) Money Market Fund (NWMMyMkt)

Nationwide(R) S&P 500 Index Fund - Class Y (NWIndxFdY)

Nationwide(R) SAT - Small Company Fund (NSATSmCo)

Funds of the Nationwide Investing Foundation III (NIFIII)
(managed for a fee by an affiliated investment advisor)

NIF III - Prestige Balanced Fund - Class Y (PrBaly)

NIF III - Prestige International Fund - Class Y (PrIntY)

NIF III - Prestige Large Cap Growth Fund - Class Y (PrLgCapGrY)

NIF III - Prestige Large Cap Value Fund - Class Y (PrLgCpValY)

NIF III - Prestige Small Cap Fund - Class Y (PrSmCapY)

Neuberger & Berman Equity Funds(R) - Guardian Fund (NBGuard)

Neuberger & Berman Equity Funds(R) - Manhattan Fund (NBManhFd)

Neuberger & Berman Equity Trust(R) - Partners Trust (NBPartTr)

Oppenheimer Global Fund - Class A (OppGlob)

Putnam Investors Fund - Class A (PutInvFd)

Putnam Voyager Fund - Class A (PutVoyFd)

SEI Index Funds - S&P 500 Index Portfolio (SEI500Ix)

Seligman Growth Fund, Inc. - Class A (SelGroFd)

Strong Common Stock Fund, Inc. (StComStk)

T. Rowe Price International Funds, Inc. - International Stock
Fund(R) (TRIntStk)

Templeton Foreign Fund - Class I (TemForFd)

Templeton Global Smaller Companies Fund, Inc. - Class I
(TemGlSmCo)

Warburg Pincus Emerging Growth Fund - Common Shares (WPEmGro)

The following funds are available for investment only by Plans
established under Internal Revenue Code (IRC) Section 403(b).

Portfolios of the American Century Variable Portfolios, Inc.
(American Century VP);
American Century VP - American Century VP Balanced (ACVPBal)
American Century VP - American Century VP Capital Appreciation
(ACVPCapAp)

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

Dreyfus Stock Index Fund (DryStkIx)

Portfolios of the Fidelity Variable Insurance Products Fund I & II
(Fidelity VIP);
Fidelity VIP - Asset Manager Portfolio (FidVIPAM)
Fidelity VIP - Equity-Income Portfolio (FidVIPEI)
Fidelity VIP - Growth Portfolio (FidVIPGr)
Fidelity VIP - High Income Portfolio (FidVIPHI)
Fidelity VIP - Overseas Portfolio (FidVIPOv)

Funds of the Nationwide Separate Account Trust (Nationwide SAT)
(managed for a fee by an affiliated investment advisor);
Nationwide(R) SAT - Capital Appreciation Fund (NSATCapAp)
Nationwide(R) SAT - Government Bond Fund (NSATGvtBd)
Nationwide(R) SAT - Money Market Fund (NSATMyMkt)
Nationwide(R) SAT - Total Return Fund (NSATTotRe)

Portfolios of the Neuberger & Berman Advisers Management Trust
(Neuberger & Berman AMT);
Neuberger & Berman AMT - Growth Portfolio (NBAMTGro)
Neuberger & Berman AMT - Limited Maturity Bond Portfolio
(NBAMTLMat)
Neuberger & Berman AMT - Partners Portfolio (NBAMTPart)

All of the above funds were being utilized as of June 30, 1999, except AIM Equity Funds, Inc. - AIM Weingarten Fund - Institutional Class (AIMWein), Fidelity OTCPortfolio (FidOTC), Fidelity Puritan(R) Fund (FidPurtn), Janus Twenty Fund (Jan20Fd), Nationwide SAT - Capital Appreciation Fund (NSATCapAp), Strong Common Stock Fund, Inc. (StComStk) and Templeton Global Smaller Companies Fund, Inc. - Class I (TemG1SmCo).

The following funds were no longer available as of June 30, 1998: American Century: Twentieth Century International Growth Fund (ACTCIntlGr), The Institutional Shares of Federated GNMA Trust (FedGNMA), Neuberger & Berman Guardian Trust (NBGuardTr) and Neuberger & Berman Partners Fund (NBPartFd).

The contract owners' equity is affected by the investment results of each fund, equity transactions by contract owners and certain 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.

(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 IRC. The assets in this account are held pursuant to contracts with entities which are exempt from Federal income tax. Because of this exemption, no taxes need be provided for investment income or realized and unrealized capital gains. Annuity payouts and withdrawal payments are taxable as wages when received by the participants.

(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

Net purchase payments received for contracts issued before July 1, 1980, represent contributions by the contract owners less a sales charge by the Company of not more than 5%, to cover sales expenses. The Company does not deduct a sales charge from purchase payments for contracts issued after July 1, 1980. However, if any part of the contract value representing participant accounts that have been established under the contracts and held in the Account for less than sixteen (16) years is surrendered, the Company will, with certain exceptions, assess a contingent deferred sales charge. This charge will be equal to not more than 5% of the lesser of all purchase payments received on behalf of the surrendering participant or contract owner prior to the date of the request for surrender, or the amount surrendered. Sales charges or contingent deferred sales charges of less than 5% reflect actual variations in expense (usually reduced agents' commissions). No sales charges are deducted on redemptions used to purchase units in the fixed investment options of the Company. Sales charges may be reduced or eliminated upon negotiated conversion of the contracts to other investment programs offered by the Company or its affiliates.

The following contract charges are deducted by the Company on contracts issued before July 1, 1980: (a) an annual contract maintenance charge of \$8 assessed by surrendering units; (b) a charge for mortality and expense risk assessed through the daily unit value calculation equal to an annual rate of 0.95%; and (c) a charge on complete redemption, equal to the lesser of

\$8 or 2% of the value of the account, except when such redemption occurs within 31 days of the anniversary date of the contract.

For contracts issued beginning July 1, 1980 through April 30, 1991, contract charges include: (a) an annual contract maintenance charge of \$12 or \$15, based upon administrative services provided, assessed by surrendering units; and (b) a charge for mortality and expense risk assessed through the daily unit value calculation equal to an annual rate of 0.95%.

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For contracts issued on or after May 1, 1991, contract charges include a mortality risk charge, an expense risk charge and an administration charge assessed through the daily unit value calculation equal to an annual rate of 0.35%, 0.15% and 0.45% respectively. Beginning November 1, 1996, the administration charge was based upon the aggregate balance of assets held under the contract by each contract owner as follows:

Expense Tier	Assets (Millions)	Administration Charge
I	Up to \$10	.45%
II	Over \$10 to \$25	.40%
III	Over \$25 to \$50	.30%
IV	Over \$50 to \$150	.20%
V	Over \$150	.15%

The administration charge implemented on November 1, 1996 was based on the June 30, 1996 asset balance. Thereafter, the administrative charge will be determined using the December 31 asset balance and is effective at the next expense tier on the following May 1.

For contracts issued beginning May 1, 1998 the Company will assess a charge for a Variable Account Fee. Under the terms of the contracts, the Company assumes various risks and incurs administrative expenses associated with the issuance of the contracts. For the Company's contractual promise to accept these risks and expenses, the contracts provide for the deduction of a Account Fee, which is calculated as a percentage of assets and deducted on each valuation date from amounts held in the Account. On an annual basis, the maximum Variable Account Fee is 0.95% of the average account value.

As with all other charges, this fee is subject to negotiation and may vary from one contract to another reflecting the unique characteristics of different contracts when considered as a whole. In negotiating the amount of the fee, the Company may consider factors which may reduce expenses incurred by the Company. These factors might include, but are not limited to: (1) the size of the contract; (2) the number of eligible employees; (3) the number of contract participants; (4) demographics of contract participants; (5) general economic conditions; (6) the varying costs associated with the inclusion of underlying mutual fund options; (7) the type of contract issued (for example, whether the contract is issued as an allocated contract or unallocated contract); (8) costs associated with distribution of the contract; (9) any recovery of any credits on initial transfers; and (10) any other factors which the Company deems relevant (see summary of variable account fees at Note 5).

Contract owners may negotiate an exchange privilege with the Company. The exchange privilege provides for transfers of units among the various investment options for each participant's account. The number of transfers allowed, and any administrative charges associated therewith, are subject to negotiation between the contract owner and the Company.

(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>	ASSET CHARGE -----	UNITS -----	UNIT VALUE -----	AMOUNT -----	PERIOD RETURN* -----
<S>	<C>	<C>	<C>	<C>	<C>
AIM Equity Funds, Inc. - AIM Constellation Fund - Institutional Class	0.40%	2,960,867	\$ 2.974522	\$ 8,807,164	9%
American Century:					
Income & Growth Fund	0.80%	2,617,409	1.199221	3,138,852	9%
	0.70%	600,184	1.199973	720,205	9%
	0.55%	541,989	1.201101	650,984	9%
	0.40%	507,453	1.202230	610,075	9%
	0.35%	82,926	1.202606	99,727	10%
	0.30%	14,545	1.202983	17,497	10%
	0.25%	133,299	1.203360	160,407	10%
	0.20%	16,518	1.203736	19,883	10%
	0.15%	966	1.204113	1,163	10%
American Century:					
Twentieth Century Growth Fund	0.95%	9,839,968	8.728775	85,890,867	10%
	0.90%	3,616,526	8.740379	31,609,808	10%
	0.80%	3,095,998	8.763633	27,132,190	10%
	0.65%	1,145,355	8.803166	10,082,750	10%
	0.60%	216,960	8.782690	1,905,492	10%
	0.50%	735,175	8.755025	6,436,476	11%
	0.40%	7,503,851	8.760869	65,740,256	11%
	0.35%	173,704	8.797354	1,528,136	11%
	0.30%	269,432	8.797523	2,370,334	11%
American Century: Twentieth Century International Discovery Fund	0.80%	674,116	1.297779	874,854	20%
	0.70%	383,691	1.298592	498,258	20%
	0.55%	138,236	1.299812	179,681	20%
	0.40%	117,369	1.301033	152,701	20%
	0.35%	59,516	1.301441	77,457	20%
	0.30%	747	1.301848	972	20%
	0.25%	51,065	1.302256	66,500	20%
	0.20%	4,680	1.302663	6,096	20%
	0.15%	152,661	1.303071	198,928	20%
American Century:					
Twentieth Century Select Fund	0.95%	62,356	3.061703	190,916	11%
	0.65%	1,313,995	3.067837	4,031,122	11%
American Century:					
Twentieth Century Ultra Fund	0.95%	72,248,208	3.765753	272,068,906	12%
	0.90%	23,449,736	3.770759	88,423,303	12%
	0.80%	14,149,112	3.780790	53,494,821	12%
	0.65%	12,065,227	3.797843	45,821,838	12%
	0.60%	1,210,570	3.789010	4,586,862	12%
	0.50%	2,773,977	3.777074	10,477,516	12%
	0.40%	27,606,066	3.779594	104,339,721	12%
	0.35%	1,293,098	3.795334	4,907,739	12%
	0.30%	761,030	3.795409	2,888,420	12%

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(Continued)

<TABLE> <CAPTION>	ASSET CHARGE -----	UNITS -----	UNIT VALUE -----	AMOUNT -----	PERIOD RETURN* -----
<S>	<C>	<C>	<C>	<C>	<C>
American Century VP - American Century VP Balanced	0.95%	12,124	1.794285	21,754	4%
American Century VP - American Century VP Capital Appreciation	0.95%	50,466	1.758284	88,734	16%

The Bond Fund of AmericaSM, Inc.	0.95%	3,693,965	2.439648	9,011,974	0%
	0.90%	1,062,344	2.442949	2,595,252	0%
	0.80%	591,297	2.449559	1,448,417	0%
	0.65%	283,878	2.460775	698,560	1%
	0.60%	96,347	2.455026	236,534	1%
	0.55%	62,004	2.452501	152,065	1%
	0.50%	59,809	2.447235	146,367	1%
	0.40%	1,399,332	2.448919	3,426,851	1%
	0.35%	21,926	2.459253	53,922	1%
Davis New York Venture Fund, Inc. - Class A	0.90%	142,987	2.921902	417,794	15%
Delaware Group Decatur Fund, Inc. - Decatur Income Fund Institutional Class	0.95%	59,671	3.335809	199,051	4%
	0.90%	24,826	3.340245	82,925	4%
	0.80%	1,621	3.349133	5,429	4%
	0.65%	26	3.342500	87	4%
	0.60%	6,112	3.356422	20,514	4%
	0.35%	143	3.362031	481	5%
Dreyfus Appreciation Fund, Inc.	0.80%	1,814,464	1.149847	2,086,356	6%
	0.70%	461,443	1.150568	530,922	7%
	0.55%	447,584	1.151650	515,460	7%
	0.40%	199,760	1.152733	230,270	7%
	0.35%	86,800	1.153094	100,089	7%
	0.30%	10,824	1.153455	12,485	7%
	0.25%	85,469	1.153816	98,615	7%
	0.20%	1,605	1.154178	1,852	7%
	0.15%	1,198	1.154540	1,383	7%
Dreyfus Cash Management - Class A	0.90%	159,975	1.292702	206,800	2%
Dreyfus Premier Midcap Stock - Class A	0.80%	117,904	1.168193	137,735	3%
	0.70%	21,140	1.168925	24,711	3%
	0.55%	47,182	1.170024	55,204	3%
	0.40%	18,760	1.171124	21,970	3%
	0.35%	9,248	1.171490	10,834	3%
	0.30%	2,283	1.171857	2,675	3%
	0.25%	21,097	1.172224	24,730	3%
	0.20%	419	1.172592	491	3%
	0.15%	600	1.172959	704	3%

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	ASSET CHARGE	UNITS	UNIT VALUE	AMOUNT	PERIOD RETURN*
	-----	-----	-----	-----	-----
<S>	<C>	<C>	<C>	<C>	<C>
Dreyfus S&P 500 Index Fund	0.95%	29,325,474	1.721808	50,492,836	11%
	0.90%	8,344,761	1.723670	14,383,614	11%
	0.80%	4,651,749	1.727399	8,035,427	12%
	0.65%	6,624,736	1.725258	11,429,379	12%
	0.60%	1,456,438	1.731156	2,521,321	12%
	0.55%	204,297	1.730235	353,482	12%
	0.50%	2,076,022	1.726986	3,585,261	12%
	0.35%	615,259	1.734046	1,066,887	12%
The Dreyfus Socially Responsible Growth Fund, Inc.	0.95%	9,539	2.863055	27,311	12%
Dreyfus Stock Index Fund	0.95%	62,056	2.995528	185,890	12%
The Dreyfus Third Century Fund, Inc. ...	0.95%	41,500	5.064645	210,183	11%
	0.90%	27,906	5.071377	141,522	11%
	0.80%	5,584,700	5.084869	28,397,468	11%
	0.70%	1,721,783	5.098397	8,778,333	11%
	0.55%	915,241	5.078178	4,647,757	11%
	0.40%	941,824	5.083262	4,787,538	12%
	0.35%	279,494	5.109781	1,428,153	12%
	0.30%	140,188	5.104532	715,594	12%
	0.25%	185,527	5.088352	944,027	12%
	0.20%	33,035	5.114896	168,971	12%

	0.15%	2,984,123	5.091747	15,194,399	12%
Evergreen Income and Growth Fund - Class Y	0.95%	615,009	2.708417	1,665,701	14%
	0.90%	218,761	2.712019	593,284	14%
	0.80%	136,358	2.719237	370,790	14%
	0.65%	18,540	2.731508	50,642	14%
	0.60%	2,999	2.725155	8,173	14%
	0.55%	57,353	2.722356	156,135	14%
	0.50%	8,782	2.716565	23,857	14%
	0.40%	380,562	2.718379	1,034,512	14%
	0.35%	13,180	2.729706	35,978	14%
Federated Investment Series Fund, Inc. - Federated Bond Fund - Class F	0.80%	298,586	0.996056	297,408	(2)%
	0.70%	19,226	0.996681	19,162	(2)%
	0.55%	1,017,786	0.997620	1,015,364	(2)%
	0.40%	12,404	0.998559	12,386	(2)%
	0.20%	89	0.999813	89	(2)%
	0.15%	31	1.000127	31	(2)%
Federated U.S. Government Securities Fund: 2-5 Years - Institutional Shares	0.95%	3,361,286	1.281104	4,306,157	(1)%
	0.90%	1,206,310	1.282827	1,547,487	(1)%
	0.80%	575,856	1.286276	740,710	(1)%
	0.65%	531,316	1.284005	682,212	(1)%
	0.60%	81,024	1.289097	104,448	(1)%
	0.55%	101,924	1.287755	131,253	(1)%
	0.50%	91,237	1.285455	117,281	(1)%
	0.35%	1,322	1.291521	1,707	(1)%

</TABLE>

(Continued)

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	ASSET CHARGE	UNITS	UNIT VALUE	AMOUNT	PERIOD RETURN*
<S>	<C>	<C>	<C>	<C>	<C>
Fidelity Advisor Growth Opportunities Fund - Class A	0.80%	1,148,759	1.157776	1,330,006	6%
	0.70%	248,046	1.158501	287,362	6%
	0.55%	114,327	1.159591	132,573	6%
	0.40%	48,925	1.160681	56,786	6%
	0.35%	13,796	1.161045	16,018	7%
	0.25%	144	1.161773	167	7%
	0.20%	1,734	1.162137	2,015	7%
	0.15%	1,128	1.162501	1,311	7%
Fidelity Advisor High Yield Fund - Class T	0.80%	168,134	1.135208	190,867	7%
	0.70%	75,920	1.135970	86,243	7%
	0.55%	10,742	1.137112	12,215	7%
	0.40%	5,259	1.138253	5,986	7%
	0.35%	16	1.138634	18	7%
	0.30%	93	1.139014	106	7%
Fidelity Asset Manager(TM)	0.95%	3,594,222	1.835628	6,597,655	5%
	0.90%	913,638	1.838069	1,679,330	5%
	0.80%	526,517	1.842961	970,350	5%
	0.65%	657,437	1.839310	1,209,230	5%
	0.60%	50,921	1.846972	94,050	5%
	0.55%	31,823	1.845075	58,716	5%
	0.50%	358,436	1.841153	659,936	5%
	0.35%	73,484	1.850058	135,950	6%
Fidelity Capital & Income Fund	0.95%	79,699	5.431983	432,924	12%
	0.90%	31,243	5.439287	169,940	13%
	0.80%	42,543	5.453913	232,026	13%
	0.65%	14,093	5.478704	77,211	13%
	0.50%	10,394	5.450430	56,652	13%
	0.40%	59,395	5.454527	323,972	13%
	0.35%	3,922	5.456575	21,401	13%

Fidelity Contrafund	0.95%	68,506,760	3.632820	248,872,728	11%
	0.90%	19,288,363	3.637650	70,164,314	11%
	0.80%	11,812,069	3.647329	43,082,502	11%
	0.65%	11,065,627	3.663784	40,542,067	11%
	0.60%	1,031,211	3.655260	3,769,344	11%
	0.55%	561,663	3.651504	2,050,915	11%
	0.50%	2,249,400	3.643741	8,196,231	11%
	0.40%	7,318,356	3.646173	26,683,992	11%
	0.35%	658,418	3.661361	2,410,706	11%
Fidelity Equity-Income Fund	0.95%	16,420,697	8.669016	142,351,285	13%
	0.90%	6,139,832	8.680541	53,297,063	13%
	0.80%	3,877,166	8.703639	33,745,453	13%
	0.65%	2,446,986	8.742907	21,393,771	13%
	0.60%	157,261	8.722579	1,371,721	13%
	0.55%	95,708	8.713625	833,964	13%
	0.50%	1,471,523	8.695097	12,795,035	13%
	0.40%	7,090,313	8.700904	61,692,133	13%
	0.35%	276,696	8.737148	2,417,534	13%

</TABLE>

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	ASSET CHARGE	UNITS	UNIT VALUE	AMOUNT	PERIOD RETURN*
	-----	-----	-----	-----	-----
<S>	<C>	<C>	<C>	<C>	<C>
Fidelity Growth & Income Portfolio	0.40%	7,365,105	3.498695	25,768,256	7%
Fidelity Magellan(R) Fund	0.95%	50,545,854	3.595223	181,723,617	13%
	0.90%	13,207,624	3.600001	47,547,460	13%
	0.80%	7,455,503	3.609578	26,911,220	13%
	0.65%	6,655,471	3.625859	24,131,799	13%
	0.60%	729,599	3.617426	2,639,270	13%
	0.55%	298,660	3.613711	1,079,271	13%
	0.50%	2,495,212	3.606030	8,997,809	13%
	0.40%	22,018,127	3.608436	79,451,002	14%
	0.35%	531,731	3.623463	1,926,708	14%
Fidelity VIP - Asset Manager Portfolio .	0.95%	32,166	1.793926	57,703	5%
Fidelity VIP - Equity-Income Portfolio .	0.95%	102,501	2.322572	238,066	12%
Fidelity VIP - Growth Portfolio	0.95%	95,639	2.987703	285,741	14%
Fidelity VIP - High Income Portfolio ...	0.95%	19,755	1.589202	31,395	7%
Fidelity VIP - Overseas Portfolio	0.95%	94,687	1.533607	145,213	8%
The Growth Fund of America(R), Inc.	0.95%	2,644,271	5.232654	13,836,555	19%
	0.90%	759,965	5.239609	3,981,919	19%
	0.80%	453,945	5.253548	2,384,822	19%
	0.65%	379,864	5.243134	1,991,678	19%
	0.60%	177,642	5.264969	935,280	19%
	0.55%	39,354	5.259560	206,985	19%
	0.50%	157,956	5.248381	829,013	19%
	0.35%	16,816	5.273754	88,683	19%
The Income Fund of America(R), Inc.	0.95%	4,281,669	2.942044	12,596,859	4%
	0.90%	1,197,677	2.945956	3,528,304	4%
	0.80%	757,448	2.953797	2,237,348	4%
	0.65%	307,097	2.947945	905,305	4%
	0.60%	196,321	2.960227	581,155	4%
	0.55%	48,742	2.957188	144,139	4%
	0.50%	257,575	2.950901	760,078	4%
	0.35%	28,930	2.965174	85,782	4%
INVESCO Dynamics Fund, Inc.	0.80%	1,243,383	1.462158	1,818,022	25%
	0.70%	397,780	1.463073	581,981	25%
	0.55%	283,114	1.464447	414,605	25%
	0.40%	103,483	1.465822	151,688	25%
	0.35%	62,941	1.466281	92,289	25%
	0.30%	17,975	1.466740	26,365	25%
	0.25%	45,201	1.467199	66,319	25%
	0.20%	8,791	1.467658	12,902	25%
	0.15%	4,881	1.468117	7,166	25%

INVESCO Industrial Income Fund, Inc	0.95%	7,497,043	2.633130	19,740,689	11%
	0.90%	1,802,147	2.636631	4,751,597	11%
	0.80%	994,455	2.643647	2,628,988	11%
	0.65%	841,039	2.638409	2,219,005	11%
	0.60%	94,059	2.649399	249,200	11%
	0.55%	150,289	2.646679	397,767	11%
	0.50%	179,365	2.641053	473,712	11%
	0.35%	61,439	2.653825	163,048	11%

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	ASSET CHARGE	UNITS	UNIT VALUE	AMOUNT	PERIOD RETURN*
<S>	<C>	<C>	<C>	<C>	<C>
INVESCO Total Return Fund	0.80%	605,710	1.086833	658,306	6%
	0.70%	216,384	1.087514	235,321	6%
	0.55%	37,909	1.088537	41,265	6%
	0.40%	131,002	1.089561	142,735	6%
	0.35%	143,365	1.089903	156,254	6%
	0.30%	36,742	1.090244	40,058	6%
	0.25%	29	1.090586	32	6%
	0.20%	5,060	1.090928	5,520	6%
Janus Fund	0.95%	37,866,686	3.188135	120,724,107	19%
	0.90%	11,301,096	3.192373	36,077,314	19%
	0.80%	7,147,810	3.200864	22,879,168	19%
	0.65%	6,335,704	3.194516	20,239,508	19%
	0.60%	1,239,264	3.207821	3,975,337	19%
	0.50%	2,645,740	3.197712	8,460,315	19%
	0.35%	375,620	3.213171	1,206,931	19%
	0.30%	816,533	3.213234	2,623,712	19%
Janus Worldwide Fund	0.95%	997,131	1.393780	1,389,781	12%
MAS Funds - Fixed Income Portfolio	0.95%	3,099,412	1.388677	4,304,082	(2)%
	0.90%	459,642	1.390525	639,144	(2)%
	0.80%	618,876	1.394228	862,854	(2)%
	0.65%	538,265	1.391465	748,977	(2)%
	0.60%	148,099	1.397264	206,933	(2)%
	0.55%	26,301	1.395829	36,712	(2)%
	0.50%	51,245	1.392861	71,377	(2)%
	0.35%	5,572	1.399601	7,799	(1)%
Massachusetts Investors Growth Stock Fund - Class A	0.95%	165,607	24.727266	4,095,008	12%
	0.90%	32,487	24.760130	804,382	12%
	0.80%	9,549	24.825988	237,063	12%
	0.65%	2,191	24.937959	54,639	12%
	0.55%	1,102	24.854423	27,390	12%
	0.50%	234	24.801612	5,804	12%
	0.40%	262,884	24.818164	6,524,298	12%
MFS(R) Growth Opportunities Fund - Class A	0.95%	400,087	12.442378	4,978,034	8%
	0.90%	287,315	12.458922	3,579,635	8%
	0.80%	156,575	12.492076	1,955,947	8%
	0.65%	89,285	12.548444	1,120,388	8%
	0.55%	16,675	12.506387	208,544	8%
	0.50%	4,704	12.479798	58,705	8%
	0.40%	1,980,675	12.488129	24,734,925	8%
	0.35%	5,637	12.540152	70,689	8%
MFS(R) High Income Fund - Class A	0.95%	139,783	6.468778	904,225	5%
	0.90%	19,516	6.477476	126,414	5%
	0.80%	26,963	6.494894	175,122	5%
	0.65%	2,074	6.524417	13,532	5%
	0.55%	2,329	6.502363	15,144	5%
	0.50%	1	6.490747	6	5%
	0.40%	600,333	6.495625	3,899,538	5%
	0.35%	574	6.521379	3,743	5%

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	ASSET CHARGE	UNITS	UNIT VALUE	AMOUNT	PERIOD RETURN*
<S>	<C>	<C>	<C>	<C>	<C>
Morgan Stanley Institutional Fund - Equity Growth Portfolio - Class B ...	0.80%	277,995	1.271311	353,418	15%
	0.70%	83,632	1.272107	106,389	15%
	0.55%	21,433	1.273302	27,291	15%
	0.40%	24,363	1.274499	31,051	15%
	0.35%	7	1.274898	9	15%
	0.30%	5,088	1.275297	6,489	15%
	0.25%	31,147	1.275697	39,734	15%
	0.20%	8	1.276096	10	15%
	0.15%	40	1.276496	51	15%
NAAT - The Aggressive Portfolio	0.70%	2,149,305	1.248176	2,682,711	8%
	0.60%	317,553	1.251189	397,319	8%
	0.45%	137,506	1.247848	171,587	8%
	0.25%	58,907	1.249515	73,605	9%
	0.20%	94,521	1.254534	118,580	9%
	0.15%	13,286	1.254773	16,671	9%
	0.10%	63,566	1.250767	79,506	9%
NAAT - The Conservative Portfolio	0.70%	1,119,860	1.137440	1,273,774	2%
	0.60%	86,193	1.140184	98,276	2%
	0.45%	59,168	1.137144	67,283	3%
	0.25%	86,368	1.138665	98,344	3%
	0.20%	6,945	1.143236	7,940	3%
	0.15%	2,168	1.143453	2,479	3%
NAAT - The Moderate Portfolio	0.70%	1,759,075	1.214120	2,135,728	6%
	0.60%	271,766	1.217049	330,753	6%
	0.45%	113,437	1.213802	137,690	6%
	0.25%	56,845	1.215424	69,091	6%
	0.20%	47,874	1.220304	58,421	6%
	0.15%	18,276	1.220536	22,307	6%
	0.10%	193	1.216642	235	6%
NAAT - The Moderately Aggressive Portfolio	0.70%	1,287,630	1.221979	1,573,457	7%
	0.60%	314,118	1.224928	384,772	7%
	0.45%	168,502	1.221659	205,852	7%
	0.25%	34,401	1.223292	42,082	7%
	0.20%	113,366	1.228204	139,237	7%
	0.15%	34,743	1.228437	42,680	7%
	0.10%	27,736	1.224517	33,963	7%
NAAT - The Moderately Conservative Portfolio	0.70%	579,961	1.181056	684,966	4%
	0.60%	106,886	1.183905	126,543	4%
	0.45%	240,288	1.180748	283,720	4%
	0.25%	30,505	1.182326	36,067	5%
	0.20%	22,866	1.187073	27,144	5%
	0.15%	7,264	1.187299	8,625	5%
Nationwide(R) Bond Fund - Class D	0.95%	78,076	2.258520	176,336	(3)%
	0.40%	41,952	2.267893	95,143	(3)%

</TABLE>

(Continued)

<TABLE>
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	ASSET CHARGE	UNITS	UNIT VALUE	AMOUNT	PERIOD RETURN*
<S>	<C>	<C>	<C>	<C>	<C>
Nationwide(R) Fund - Class D	0.95%	263,101	28.557840	7,513,596	7%

	0.90%	14,210	28.595802	406,346	7%
	0.80%	3,222,719	28.671878	92,401,406	7%
	0.70%	917,295	28.748156	26,370,540	7%
	0.55%	568,683	28.634249	16,283,811	7%
	0.40%	477,478	28.662955	13,685,930	7%
	0.35%	92,477	28.812448	2,664,489	7%
	0.30%	47,068	28.782884	1,354,753	7%
	0.25%	109,832	28.691689	3,151,266	7%
	0.20%	35,924	28.841332	1,036,096	7%
	0.15%	1,273,710	28.710861	36,569,311	7%
Nationwide(R) Growth Fund - Class D	0.95%	894,752	5.174981	4,630,325	10%
	0.90%	235,594	5.181861	1,220,815	10%
	0.80%	235,321	5.195649	1,222,645	10%
	0.65%	416,277	5.219090	2,172,587	10%
	0.60%	1,403	5.206951	7,305	10%
	0.55%	31,572	5.201603	164,225	10%
	0.50%	29,110	5.190545	151,097	10%
	0.40%	1,026,782	5.194010	5,333,116	10%
	0.35%	19,440	5.215645	101,392	10%
Nationwide(R) Money Market Fund	0.95%	246,171	3.180170	782,866	2%
	0.80%	10,054,734	3.193009	32,104,856	2%
	0.70%	3,792,749	3.201586	12,142,812	2%
	0.55%	8,395,046	3.196680	26,836,276	2%
	0.40%	2,202,563	3.193368	7,033,594	2%
	0.35%	162,171	3.206029	519,925	2%
	0.30%	266,848	3.202689	854,631	2%
	0.25%	1,665,077	3.196965	5,323,193	2%
	0.20%	232,011	3.209638	744,671	2%
	0.15%	6,201,744	3.199361	19,841,618	2%
Nationwide(R) S&P 500 Index Fund - Class Y	0.80%	3,144,994	1.217120	3,827,835	11%
	0.70%	421,940	1.217883	513,874	11%
	0.55%	282,792	1.219028	344,731	11%
	0.40%	283,684	1.220173	346,144	12%
	0.35%	37,228	1.220555	45,439	12%
	0.30%	20,146	1.220938	24,597	12%
	0.25%	52,898	1.221320	64,605	12%
	0.20%	17,667	1.221703	21,584	12%
	0.15%	5,569	1.222085	6,806	12%
Nationwide SAT - Government Bond Fund	0.95%	10,965	1.841074	20,187	(3)%
Nationwide SAT - Money Market Fund	0.95%	83,139	1.394149	115,908	2%

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	ASSET CHARGE	UNITS	UNIT VALUE	AMOUNT	PERIOD RETURN*
<S>	<C>	<C>	<C>	<C>	<C>
Nationwide SAT - Small Company Fund	0.80%	1,671,435	1.096044	1,831,966	7%
	0.70%	851,591	1.097624	934,727	7%
	0.55%	468,397	1.080787	506,237	7%
	0.40%	245,114	1.081870	265,181	7%
	0.35%	20,527	1.100265	22,585	7%
	0.30%	4,948	1.101630	5,451	7%
	0.25%	77,774	1.082954	84,226	7%
	0.20%	21,213	1.101367	23,363	8%
Nationwide SAT - Total Return Fund	0.95%	42,431	3.891407	165,116	10%
Neuberger & Berman AMT - Growth Portfolio	0.95%	15,232	2.692373	41,010	3%
Neuberger & Berman AMT - Limited Maturity Bond Portfolio	0.95%	10,011	1.233851	12,352	0%
Neuberger & Berman AMT -					

Partners Portfolio	0.95%	28,189	2.536362	71,498	13%
Neuberger & Berman Equity Funds - Guardian Fund	0.40%	816,509	1.859854	1,518,588	15%
Neuberger & Berman Equity Funds - Manhattan Fund	0.95%	71,699	3.726016	267,152	3%
Neuberger & Berman Equity Trust - Partners Trust	0.80%	76,084	1.173242	89,265	13%
	0.70%	69,086	1.173977	81,105	13%
	0.55%	19,196	1.175081	22,557	13%
	0.40%	243	1.176186	286	13%
	0.25%	4,919	1.177292	5,791	13%
	0.20%	7	1.177660	8	13%
NIF III - Prestige Balanced Fund - Class Y	0.70%	191,425	1.123065	214,983	6%
	0.60%	67,428	1.123769	75,773	6%
	0.45%	51,057	1.124826	57,430	6%
	0.20%	51	1.126590	57	6%
	0.00%	34	1.128003	38	6%
NIF III - Prestige International Fund - Class Y	0.70%	85,286	1.136820	96,955	4%
	0.60%	6,814	1.137532	7,751	4%
	0.45%	29,662	1.138602	33,773	4%
	0.25%	6,510	1.140030	7,422	4%
	0.15%	151	1.140744	172	4%
	0.00%	27	1.141817	31	4%
NIF III - Prestige Large Cap Growth Fund - Class Y	0.70%	376,927	1.279533	482,291	12%
	0.60%	54,450	1.280334	69,714	12%
	0.45%	205,770	1.281537	263,702	12%
	0.25%	18,053	1.283142	23,165	13%
	0.20%	20,983	1.283544	26,933	13%
	0.10%	33,020	1.284348	42,409	13%
	0.00%	1,625	1.285152	2,088	13%

</TABLE>

(Continued)

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	ASSET CHARGE	UNITS	UNIT VALUE	AMOUNT	PERIOD RETURN*
	-----	-----	-----	-----	-----
<S>	<C>	<C>	<C>	<C>	<C>
NIF III - Prestige Large Cap Value Fund - Class Y	0.70%	79,140	1.142937	90,452	9%
	0.60%	10,206	1.143654	11,672	9%
	0.45%	3,725	1.144729	4,264	9%
	0.25%	16,354	1.146165	18,744	9%
	0.20%	28	1.146524	32	9%
	0.15%	124	1.146883	142	9%
	0.10%	47,682	1.147242	54,703	9%
	0.00%	28	1.147962	32	9%
NIF III - Prestige Small Cap Fund - Class Y	0.70%	285,215	1.151053	328,298	6%
	0.60%	41,945	1.151775	48,311	6%
	0.45%	61,598	1.152858	71,014	6%
	0.25%	1,530	1.154304	1,766	6%
	0.20%	79	1.154666	91	6%
	0.10%	10,647	1.155390	12,301	6%
	0.00%	27	1.156115	31	6%
Oppenheimer Global Fund - Class A	0.80%	760,613	1.256002	955,331	14%
	0.70%	150,588	1.256789	189,257	14%
	0.55%	49,985	1.257970	62,880	14%
	0.40%	89,787	1.259153	113,056	14%
	0.35%	21,310	1.259547	26,841	14%
	0.30%	5,366	1.259941	6,761	14%
	0.25%	44,921	1.260336	56,616	14%
	0.20%	237	1.260730	299	14%

Putnam Investors Fund - Class A	0.95%	542,557	26.548840	14,404,259	9%
	0.90%	111,903	26.584131	2,974,844	9%
	0.80%	63,252	26.654855	1,685,973	9%
	0.65%	18,824	26.775085	504,014	9%
	0.60%	4,084	26.712818	109,095	9%
	0.55%	10,643	26.685382	284,013	9%
	0.50%	4,504	26.628675	119,936	9%
	0.40%	2,504,074	26.646449	66,724,680	9%
	0.35%	1,241	26.757415	33,206	10%
Putnam Voyager Fund - Class A	0.95%	25,875,001	5.358891	138,661,310	14%
	0.90%	6,419,835	5.366017	34,448,944	14%
	0.80%	4,412,798	5.380296	23,742,159	14%
	0.65%	3,807,513	5.404574	20,577,986	14%
	0.60%	444,672	5.391996	2,397,670	14%
	0.50%	1,187,652	5.375000	6,383,630	14%
	0.40%	2,800,415	5.378586	15,062,273	14%
	0.35%	249,131	5.400994	1,345,555	14%
	0.30%	224,467	5.401099	1,212,368	14%
SEI Index Funds - S&P 500 Index Portfolio	0.95%	297,744	5.546453	1,651,423	12%
	0.90%	60,113	5.553824	333,857	12%
	0.40%	10,179,061	5.566846	56,665,265	12%

</TABLE>

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	ASSET CHARGE	UNITS	UNIT VALUE	AMOUNT	PERIOD RETURN*
<S>	<C>	<C>	<C>	<C>	<C>
Seligman Growth Fund, Inc - Class A. ...	0.95%	86,242	18.367764	1,584,073	9%
	0.90%	3,331	18.392181	61,264	9%
	0.80%	16,237	18.441113	299,428	9%
	0.65%	1,257	18.524306	23,285	9%
	0.55%	713	18.462238	13,164	10%
	0.50%	687	18.423008	12,657	10%
	0.40%	107,078	18.435306	1,974,016	10%
T. Rowe Price International Funds, Inc. - International Stock Fund(R)	0.95%	7,376,341	2.199454	16,223,923	4%
	0.90%	1,925,419	2.202379	4,240,502	4%
	0.80%	1,381,863	2.208242	3,051,488	4%
	0.65%	1,297,155	2.218209	2,877,361	4%
	0.60%	137,867	2.213048	305,106	4%
	0.55%	89,180	2.210774	197,157	4%
	0.50%	167,605	2.206072	369,749	4%
	0.40%	4,950,410	2.207545	10,928,253	4%
	0.35%	48,552	2.216744	107,627	4%
Templeton Foreign Fund - Class I	0.80%	18,769,477	2.166375	40,661,726	22%
	0.70%	4,549,453	2.172143	9,882,062	22%
	0.55%	3,755,772	2.163521	8,125,692	22%
	0.40%	2,385,339	2.165688	5,165,900	23%
	0.35%	323,251	2.177000	703,717	23%
	0.30%	227,641	2.174764	495,065	23%
	0.25%	598,248	2.167858	1,296,917	23%
	0.20%	82,529	2.179181	179,846	23%
	0.15%	1,837,198	2.169305	3,985,443	23%
Warburg Pincus Emerging Growth Fund	0.80%	139,983	1.112276	155,700	5%
	0.70%	64,428	1.113019	71,710	5%
	0.55%	126,919	1.114134	141,405	5%
	0.40%	9,479	1.115250	10,571	5%
	0.25%	50,302	1.116367	56,155	5%
	0.20%	1,950	1.063543	2,074	6%
Total Contract Owners' Equity				\$3,435,107,336	

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

(5) VARIABLE ACCOUNT FEES

The following is a summary of the variable account fees for the period January 1, 1999 to June 30, 1999.

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PERCENTAGE	TOTAL	AIMCON	ACINGRO	ACTCGRO	ACTCINTDIS
<S>	<C>	<C>	<C>	<C>	<C>
0.95%	\$ 6,085,919	--	--	386,105	--
0.90%	1,567,342	--	--	127,881	--
0.80%	1,915,643	--	8,894	134,199	1,763
0.70%	213,304	--	1,438	--	684
0.65%	2,328,375	23,140	--	212,378	--
0.60%	72,364	--	--	5,243	--
0.55%	157,081	--	1,506	--	224
0.50%	55,649	--	--	5,217	--
0.45%	2,429	--	--	--	--
0.40%	171,535	1,766	840	13,113	159
0.35%	32,479	--	125	2,006	104
0.30%	17,139	--	20	3,294	--
0.25%	4,983	--	63	--	23
0.20%	1,941	--	17	--	3
0.15%	5,851	--	--	--	1
0.10%	31	--	--	--	--
Total variable account fees	\$12,632,065	24,906	12,903	889,436	2,961

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PERCENTAGE	ACTCSEL	ACTCULTRA	ACVPBAL	ACVPCAPAP	BDFDAM
<S>	<C>	<C>	<C>	<C>	<C>
0.95%	724	1,226,797	84	371	45,491
0.90%	--	339,785	--	--	10,687
0.80%	--	229,621	--	--	7,853
0.70%	--	--	--	--	--
0.65%	11,997	400,584	--	--	11,814
0.60%	--	12,613	--	--	640
0.55%	--	--	--	--	498
0.50%	--	8,620	--	--	265
0.45%	--	--	--	--	--
0.40%	--	20,915	--	--	701
0.35%	--	6,342	--	--	108
0.30%	--	3,889	--	--	--
0.25%	--	--	--	--	--
0.20%	--	--	--	--	--
0.15%	--	--	--	--	--
0.10%	--	--	--	--	--
Total variable account fees	12,721	2,249,166	84	371	78,057

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PERCENTAGE	DNYVENFD	DEDECINC	DRYAPP	DRYCSMGT	DRYPREMCAP
<S>	<C>	<C>	<C>	<C>	<C>
0.95%	\$ --	990	--	--	--
0.90%	1,654	356	--	1,007	--
0.80%	--	21	6,524	--	278
0.70%	--	--	1,133	--	59
0.65%	--	--	--	--	--
0.60%	--	60	--	--	--
0.55%	--	--	1,253	--	95
0.50%	--	--	--	--	--
0.45%	--	--	--	--	--
0.40%	--	--	304	--	36
0.35%	--	--	119	--	19
0.30%	--	--	12	--	3

0.25%	--	--	35	--	10
0.20%	--	--	1	--	--
0.15%	--	--	--	--	--
0.10%	--	--	--	--	--

Total variable account fees	\$ 1,654	1,427	9,381	1,007	500
=====					

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PERCENTAGE	DRY500IX	DRYSRGRO	DRYSTKIX	DRY3DCEN	EVINCGR0

<S>	<C>	<C>	<C>	<C>	<C>
0.95%	212,045	107	762	938	7,755
0.90%	51,999	--	--	633	2,519
0.80%	39,643	--	--	106,794	1,486
0.70%	--	--	--	26,989	--
0.65%	30,304	--	--	40,365	2,947
0.60%	6,661	--	--	--	21
0.55%	754	--	--	15,222	448
0.50%	2,804	--	--	--	20
0.45%	--	--	--	--	--
0.40%	--	--	--	7,325	215
0.35%	1,308	--	--	2,447	46
0.30%	--	--	--	989	--
0.25%	--	--	--	390	--
0.20%	--	--	--	121	--
0.15%	--	--	--	1,144	--
0.10%	--	--	--	--	--

Total variable account fees	345,518	107	762	203,357	15,457
=====					

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PERCENTAGE	FEDBDFD	FEDUSGVT	FAGROPFA	FAHIYLD	FIDASMGR

<S>	<C>	<C>	<C>	<C>	<C>
0.95%	\$ --	21,887	--	--	29,666
0.90%	--	5,809	--	--	6,004
0.80%	984	2,937	3,258	623	3,889
0.70%	309	--	546	202	--
0.65%	--	1,687	--	--	4,289
0.60%	--	329	--	--	279
0.55%	1,624	407	343	14	151
0.50%	--	98	--	--	512
0.45%	--	--	--	--	--
0.40%	7	--	44	2	--
0.35%	--	3	13	--	176
0.30%	--	--	--	--	--
0.25%	--	--	--	--	--
0.20%	--	--	2	--	--
0.15%	--	--	--	--	--
0.10%	--	--	--	--	--

Total variable account fees	\$ 2,924	33,157	4,206	841	44,966
=====					

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PERCENTAGE	FIDCAPINC	FIDCONTR	FIDEQINC	FIDGRINC	FIDMGIN

<S>	<C>	<C>	<C>	<C>	<C>
0.95%	2,107	1,119,161	646,037	16	803,703
0.90%	649	261,973	213,096	--	188,770
0.80%	1,002	197,281	142,021	--	113,877
0.70%	--	--	--	--	--
0.65%	1,173	181,200	244,579	67,748	274,021
0.60%	--	10,266	3,874	--	7,086
0.55%	--	5,237	2,135	--	2,788
0.50%	35	6,594	10,426	--	7,179
0.45%	--	--	--	--	--
0.40%	67	5,430	12,604	5,196	15,939
0.35%	29	3,114	3,148	--	2,460
0.30%	--	--	--	--	--
0.25%	--	--	--	--	--

0.20%	--	--	--	--	--
0.15%	--	--	--	--	--
0.10%	--	--	--	--	--

Total variable account fees	5,062	1,790,256	1,277,920	72,960	1,415,823
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PERCENTAGE	FIDVIPAM	FIDVIPEI	FIDVIPGR	FIDVIPHI	FIDVIPOV

<S>	<C>	<C>	<C>	<C>	<C>
0.95%	\$ 251	1,070	1,178	197	656
0.90%	--	--	--	--	--
0.80%	--	--	--	--	--
0.70%	--	--	--	--	--
0.65%	--	--	--	--	--
0.60%	--	--	--	--	--
0.55%	--	--	--	--	--
0.50%	--	--	--	--	--
0.45%	--	--	--	--	--
0.40%	--	--	--	--	--
0.35%	--	--	--	--	--
0.30%	--	--	--	--	--
0.25%	--	--	--	--	--
0.20%	--	--	--	--	--
0.15%	--	--	--	--	--
0.10%	--	--	--	--	--

Total variable account fees	\$ 251	1,070	1,178	197	656
=====					

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PERCENTAGE	GROFDAM	INCFDAM	INVDYNAM	INVINDINC	INVTOTRET

<S>	<C>	<C>	<C>	<C>	<C>
0.95%	59,849	59,674	--	89,222	--
0.90%	15,044	14,395	--	18,746	--
0.80%	9,541	10,016	2,967	11,574	1,745
0.70%	--	--	769	--	508
0.65%	5,885	3,467	--	5,544	--
0.60%	2,432	1,383	--	650	--
0.55%	430	377	530	1,023	145
0.50%	628	633	--	381	--
0.45%	--	--	--	--	--
0.40%	--	--	110	--	150
0.35%	109	123	72	213	112
0.30%	--	--	14	--	9
0.25%	--	--	21	--	--
0.20%	--	--	2	--	3
0.15%	--	--	--	--	--
0.10%	--	--	--	--	--

Total variable account fees	93,918	90,068	4,485	127,353	2,672
=====					

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PERCENTAGE	JANFUND	JANWRLDWE	MAFIP	MFSGRSTK	MMSGROPP

<S>	<C>	<C>	<C>	<C>	<C>
0.95%	\$ 473,258	5,849	21,447	18,054	22,942
0.90%	113,903	--	2,300	3,291	14,974
0.80%	109,435	--	2,744	864	7,975
0.70%	--	--	--	--	--
0.65%	52,202	--	1,639	17,608	72,307
0.60%	8,463	--	590	--	--
0.55%	--	--	90	70	535
0.50%	6,474	--	60	5	47
0.45%	--	--	--	--	--
0.40%	--	--	--	1,316	5,004
0.35%	1,372	--	10	--	92
0.30%	3,217	--	--	--	--

0.25%	--	--	--	--	--
0.20%	--	--	--	--	--
0.15%	--	--	--	--	--
0.10%	--	--	--	--	--

Total variable account fees	\$ 768,324	5,849	28,880	41,208	123,876
=====					

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PERCENTAGE	MFSHIINC	MSIEQGROB	NAATAGGR	NAATCONS	NAATMOD

<S>	<C>	<C>	<C>	<C>	<C>
0.95%	4,257	--	--	--	--
0.90%	544	--	--	--	--
0.80%	716	1,040	--	--	--
0.70%	--	224	8,503	3,054	6,565
0.65%	11,507	--	--	--	--
0.60%	--	--	1,092	268	782
0.55%	41	73	--	--	--
0.50%	--	--	--	--	--
0.45%	--	--	415	174	325
0.40%	811	42	--	--	--
0.35%	6	--	--	--	--
0.30%	--	8	--	--	--
0.25%	--	15	92	130	38
0.20%	--	--	70	15	28
0.15%	--	--	10	1	12
0.10%	--	--	13	--	--

Total variable account fees	17,882	1,402	10,195	3,642	7,750
=====					

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PERCENTAGE	NAATMODAGG	NAATMODCON	NWBDFD	NWFUND	NWGROFD

<S>	<C>	<C>	<C>	<C>	<C>
0.95%	\$ --	--	823	32,918	21,316
0.90%	--	--	--	1,773	5,289
0.80%	--	--	--	342,332	5,658
0.70%	4,353	2,216	--	78,951	--
0.65%	--	--	288	102,883	20,757
0.60%	1,083	250	--	--	23
0.55%	--	--	--	53,764	428
0.50%	--	--	--	--	123
0.45%	409	605	--	--	--
0.40%	--	--	20	22,908	1,080
0.35%	--	--	--	4,801	137
0.30%	--	--	--	1,972	--
0.25%	53	29	--	1,285	--
0.20%	139	19	--	779	--
0.15%	24	5	--	2,749	--
0.10%	5	--	--	--	--

Total variable account fees	\$ 6,066	3,124	1,131	647,115	54,811
=====					

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PERCENTAGE	NWMMYMKT	NWINDXFDY	NSATGVTBD	NSATMYMKT	NSATSMCO

<S>	<C>	<C>	<C>	<C>	<C>
0.95%	3,677	--	93	412	--
0.90%	--	--	--	--	--
0.80%	118,764	9,477	--	--	6,492
0.70%	38,761	1,130	--	--	3,067
0.65%	54,489	--	--	--	--
0.60%	--	--	--	--	--
0.55%	40,189	638	--	--	1,197
0.50%	--	--	--	--	--
0.45%	--	--	--	--	--
0.40%	15,853	383	--	--	520
0.35%	759	43	--	--	29
0.30%	1,339	10	--	--	18
0.25%	2,105	24	--	--	30
0.20%	576	7	--	--	16
0.15%	1,629	--	--	--	--
0.10%	--	--	--	--	--

Total variable account fees 278,141 11,712 93 412 11,369

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54

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PERCENTAGE	NSATTOTRE	NBAMTGR0	NBAMTLMAT	NBAMTPART	NBGUARD
<S>	<C>	<C>	<C>	<C>	<C>
0.95%	\$ 728	172	55	308	--
0.90%	--	--	--	--	--
0.80%	--	--	--	--	--
0.70%	--	--	--	--	--
0.65%	--	--	--	--	4,080
0.60%	--	--	--	--	--
0.55%	--	--	--	--	--
0.50%	--	--	--	--	--
0.45%	--	--	--	--	--
0.40%	--	--	--	--	312
0.35%	--	--	--	--	--
0.30%	--	--	--	--	--
0.25%	--	--	--	--	--
0.20%	--	--	--	--	--
0.15%	--	--	--	--	--
0.10%	--	--	--	--	--
Total variable account fees	\$ 728	172	55	308	4,392

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PERCENTAGE	NBMANHFD	NBPARTTR	PRBALY	PRINTY	PRLGCPGRY
<S>	<C>	<C>	<C>	<C>	<C>
0.95%	1,171	--	--	--	--
0.90%	--	--	--	--	--
0.80%	--	233	--	--	--
0.70%	--	121	534	231	975
0.65%	--	--	--	--	--
0.60%	--	--	88	38	113
0.55%	--	18	--	--	--
0.50%	--	--	--	--	--
0.45%	--	--	103	38	253
0.40%	--	4	--	--	--
0.35%	--	--	--	--	--
0.30%	--	--	--	--	--
0.25%	--	2	--	4	30
0.20%	--	--	--	--	5
0.15%	--	--	--	--	--
0.10%	--	--	--	--	6
Total variable account fees	1,171	378	725	311	1,382

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PERCENTAGE	PRLGCPVALY	PRSMCAPY	OPPGLOB	PUTINVFD	PUTVOYFD
<S>	<C>	<C>	<C>	<C>	<C>
0.95%	\$ --	--	--	66,284	606,185
0.90%	--	--	--	11,550	134,362
0.80%	--	--	2,294	6,958	98,133
0.70%	160	750	371	--	--
0.65%	--	--	--	178,820	99,583
0.60%	28	135	--	308	6,706
0.55%	--	--	195	731	--
0.50%	--	--	--	97	5,113
0.45%	11	96	--	--	--
0.40%	--	--	145	13,339	3,024
0.35%	--	--	25	44	1,712
0.30%	--	--	7	--	1,692
0.25%	8	14	21	--	--
0.20%	--	--	--	--	--
0.15%	--	--	--	--	--
0.10%	5	2	--	--	--

Total variable account fees	\$ 212	997	3,058	278,131	956,510
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PERCENTAGE	SEI500IX	SELGROFD	TRINTSTK	TEMFORFD	WPENMGRO
<hr/>					
<S>	<C>	<C>	<C>	<C>	<C>
0.95%	6,820	7,115	75,192	--	--
0.90%	1,644	249	16,456	--	--
0.80%	--	1,126	14,026	148,281	304
0.70%	--	--	--	30,554	147
0.65%	138,445	5,428	37,161	8,056	--
0.60%	--	--	860	--	--
0.55%	--	70	516	23,194	128
0.50%	--	10	308	--	--
0.45%	--	--	--	--	--
0.40%	11,314	398	2,242	7,831	66
0.35%	--	--	146	1,107	--
0.30%	--	--	--	646	--
0.25%	--	--	--	539	22
0.20%	--	--	--	137	1
0.15%	--	--	--	276	--
0.10%	--	--	--	--	--
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Total variable account fees	158,223	14,396	146,907	220,621	668
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(Continued)

55

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(5) VARIABLE ACCOUNT FEES

The following is a summary of the variable account fees for the period May 1, 1998 to June 30, 1998.

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PERCENTAGE	TOTAL	AIMCON	ACINGRO	ACTCGRO	ACTCINTDIS
<hr/>					
<S>	<C>	<C>	<C>	<C>	<C>
0.95%	\$ 1,839,501	--	--	102,794	--
0.90%	385,673	--	--	27,076	--
0.80%	424,086	--	--	31,040	--
0.70%	204,027	--	--	10,177	--
0.65%	495,622	7,603	--	48,354	--
0.60%	--	--	--	--	--
0.55%	--	--	--	--	--
0.50%	--	--	--	--	--
0.45%	--	--	--	--	--
0.40%	--	--	--	--	--
0.35%	--	--	--	--	--
0.30%	--	--	--	--	--
0.25%	--	--	--	--	--
0.20%	--	--	--	--	--
0.15%	--	--	--	--	--
0.10%	--	--	--	--	--
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Total variable account fees	\$ 3,348,909	7,603	--	219,441	--
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PERCENTAGE	ACTCSEL	ACTCULTRA	ACVPBAL	ACVPCAPAP	BDFDAM
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<S>	<C>	<C>	<C>	<C>	<C>
0.95%	158	316,424	15	127	13,457
0.90%	--	66,395	--	--	2,371
0.80%	--	69,576	--	--	2,833
0.70%	3,049	36,062	--	--	457
0.65%	--	70,802	--	--	2,660
0.60%	--	--	--	--	--
0.55%	--	--	--	--	--
0.50%	--	--	--	--	--
0.45%	--	--	--	--	--
0.40%	--	--	--	--	--

0.35%	--	--	--	--	--
0.30%	--	--	--	--	--
0.25%	--	--	--	--	--
0.20%	--	--	--	--	--
0.15%	--	--	--	--	--
0.10%	--	--	--	--	--

Total variable account fees	3,207	559,259	15	127	21,778
=====					

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PERCENTAGE	DNYVENFD	DEDECINC	DRYAPP	DRYCSMGT	DRYPREMCAP

<S>	<C>	<C>	<C>	<C>	<C>
0.95%	\$ --	334	--	--	--
0.90%	703	118	--	366	--
0.80%	--	29	--	--	--
0.70%	--	--	--	--	--
0.65%	--	--	--	--	--
0.60%	--	--	--	--	--
0.55%	--	--	--	--	--
0.50%	--	--	--	--	--
0.45%	--	--	--	--	--
0.40%	--	--	--	--	--
0.35%	--	--	--	--	--
0.30%	--	--	--	--	--
0.25%	--	--	--	--	--
0.20%	--	--	--	--	--
0.15%	--	--	--	--	--
0.10%	--	--	--	--	--

Total variable account fees	\$ 703	481	--	366	--
=====					

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PERCENTAGE	DRY500IX	DRYSRGRO	DRYSTKIX	DRY3DCEN	EVINGCRO

<S>	<C>	<C>	<C>	<C>	<C>
0.95%	37,167	20	130	33,779	3,381
0.90%	7,830	--	--	6,873	1,016
0.80%	13,681	--	--	7,451	753
0.70%	6,221	--	--	3,501	85
0.65%	--	--	--	11,715	1,145
0.60%	--	--	--	--	--
0.55%	--	--	--	--	--
0.50%	--	--	--	--	--
0.45%	--	--	--	--	--
0.40%	--	--	--	--	--
0.35%	--	--	--	--	--
0.30%	--	--	--	--	--
0.25%	--	--	--	--	--
0.20%	--	--	--	--	--
0.15%	--	--	--	--	--
0.10%	--	--	--	--	--

Total variable account fees	64,899	20	130	63,319	6,380
=====					

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PERCENTAGE	FEDBDFD	FEDUSGVT	FAGROPPA	FAHIYLD	FIDASMGR

<S>	<C>	<C>	<C>	<C>	<C>
0.95%	\$ --	3,344	--	--	7,898
0.90%	--	825	--	--	1,568
0.80%	--	838	--	--	1,267
0.70%	--	237	--	--	1,387
0.65%	--	--	--	--	--
0.60%	--	--	--	--	--
0.55%	--	--	--	--	--
0.50%	--	--	--	--	--
0.45%	--	--	--	--	--

0.40%	---	---	---	---	---
0.35%	---	---	---	---	---
0.30%	---	---	---	---	---
0.25%	---	---	---	---	---
0.20%	---	---	---	---	---
0.15%	---	---	---	---	---
0.10%	---	---	---	---	---

Total variable account fees	\$	5,244	---	---	12,120
=====					

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PERCENTAGE	FIDCAPINC	FIDCONTR	FIDEQINC	FIDGRINC	FIDMGIN

<S>	<C>	<C>	<C>	<C>	<C>
0.95%	749	291,842	223,371	---	214,886
0.90%	207	51,933	62,327	---	39,869
0.80%	463	57,065	58,729	---	34,978
0.70%	152	29,861	32,817	---	19,881
0.65%	373	16,450	68,144	18,888	55,397
0.60%	---	---	---	---	---
0.55%	---	---	---	---	---
0.50%	---	---	---	---	---
0.45%	---	---	---	---	---
0.40%	---	---	---	---	---
0.35%	---	---	---	---	---
0.30%	---	---	---	---	---
0.25%	---	---	---	---	---
0.20%	---	---	---	---	---
0.15%	---	---	---	---	---
0.10%	---	---	---	---	---

Total variable account fees	1,944	447,151	445,388	18,888	365,011
=====					

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PERCENTAGE	FIDVIPAM	FIDVIPEI	FIDVIPGR	FIDVIPHI	FIDVIPOV

<S>	<C>	<C>	<C>	<C>	<C>
0.95%	\$ 67	311	257	82	287
0.90%	---	---	---	---	---
0.80%	---	---	---	---	---
0.70%	---	---	---	---	---
0.65%	---	---	---	---	---
0.60%	---	---	---	---	---
0.55%	---	---	---	---	---
0.50%	---	---	---	---	---
0.45%	---	---	---	---	---
0.40%	---	---	---	---	---
0.35%	---	---	---	---	---
0.30%	---	---	---	---	---
0.25%	---	---	---	---	---
0.20%	---	---	---	---	---
0.15%	---	---	---	---	---
0.10%	---	---	---	---	---

Total variable account fees	\$ 67	311	257	82	287
=====					

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PERCENTAGE	GROFDAM	INCFDAM	INVDYNAM	INVINDINC	INVTOTRET

<S>	<C>	<C>	<C>	<C>	<C>
0.95%	15,743	20,915	---	28,365	---
0.90%	2,737	3,604	---	5,323	---
0.80%	3,420	4,348	---	4,643	---
0.70%	1,608	1,325	---	1,589	---
0.65%	---	---	---	---	---
0.60%	---	---	---	---	---
0.55%	---	---	---	---	---
0.50%	---	---	---	---	---
0.45%	---	---	---	---	---
0.40%	---	---	---	---	---
0.35%	---	---	---	---	---
0.30%	---	---	---	---	---
0.25%	---	---	---	---	---
0.20%	---	---	---	---	---

0.15%	--	--	--	--	--
0.10%	--	--	--	--	--

Total variable account fees	23,508	30,192	--	39,920	--
=====					

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(Continued)

57

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PERCENTAGE	JANFUND	JANWRDLWDE	MASFIP	MFSGRSTK	MFSGROPP
<S>	<C>	<C>	<C>	<C>	<C>
0.95%	\$ 85,997	187	3,638	4,176	7,370
0.90%	15,507	--	285	871	4,556
0.80%	17,573	--	1,134	372	2,640
0.70%	9,443	--	403	10	1,205
0.65%	--	--	--	5,529	24,204
0.60%	--	--	--	--	--
0.55%	--	--	--	--	--
0.50%	--	--	--	--	--
0.45%	--	--	--	--	--
0.40%	--	--	--	--	--
0.35%	--	--	--	--	--
0.30%	--	--	--	--	--
0.25%	--	--	--	--	--
0.20%	--	--	--	--	--
0.15%	--	--	--	--	--
0.10%	--	--	--	--	--

Total variable account fees	\$ 128,520	187	5,460	10,958	39,975
=====					

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PERCENTAGE	MFSHIINC	MSIEQGROB	NAATAGGR	NAATCONS	NAATMOD
<S>	<C>	<C>	<C>	<C>	<C>
0.95%	786	--	2,391	193	364
0.90%	150	--	312	21	71
0.80%	269	--	167	198	98
0.70%	16	--	27	10	35
0.65%	5,359	--	--	--	--
0.60%	--	--	--	--	--
0.55%	--	--	--	--	--
0.50%	--	--	--	--	--
0.45%	--	--	--	--	--
0.40%	--	--	--	--	--
0.35%	--	--	--	--	--
0.30%	--	--	--	--	--
0.25%	--	--	--	--	--
0.20%	--	--	--	--	--
0.15%	--	--	--	--	--
0.10%	--	--	--	--	--

Total variable account fees	6,580	--	2,897	422	568
=====					

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PERCENTAGE	NAATMODAGG	NAATMODCON	NWBDFD	NWFUND	NWGFROFD
<S>	<C>	<C>	<C>	<C>	<C>
0.95%	\$ 810	157	--	94,201	7,078
0.90%	134	1	--	19,411	1,358
0.80%	223	205	--	24,366	1,950
0.70%	46	3	--	9,661	2,046
0.65%	--	--	112	31,244	4,740
0.60%	--	--	--	--	--
0.55%	--	--	--	--	--
0.50%	--	--	--	--	--
0.45%	--	--	--	--	--
0.40%	--	--	--	--	--
0.35%	--	--	--	--	--

0.30%	--	--	--	--	--
0.25%	--	--	--	--	--
0.20%	--	--	--	--	--
0.15%	--	--	--	--	--
0.10%	--	--	--	--	--
Total variable account fees	\$ 1,213	366	112	178,883	17,172

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PERCENTAGE	NWMMYMKT	NWINDXFDY	NSATGVTBD	NSATMYMKT	NSATSMCO
<S>	<C>	<C>	<C>	<C>	<C>
0.95%	34,494	--	26	30	1,379
0.90%	10,421	--	--	--	584
0.80%	26,022	--	--	--	520
0.70%	5,569	--	--	--	168
0.65%	13,930	--	--	--	--
0.60%	--	--	--	--	--
0.55%	--	--	--	--	--
0.50%	--	--	--	--	--
0.45%	--	--	--	--	--
0.40%	--	--	--	--	--
0.35%	--	--	--	--	--
0.30%	--	--	--	--	--
0.25%	--	--	--	--	--
0.20%	--	--	--	--	--
0.15%	--	--	--	--	--
0.10%	--	--	--	--	--
Total variable account fees	90,436	--	26	30	2,651

</TABLE>

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<TABLE>

<CAPTION>

PERCENTAGE	NSATTOTRE	NBAMTGRO	NBAMTLMAT	NBAMTPART	NBGUARD
<S>	<C>	<C>	<C>	<C>	<C>
0.95%	\$ 230	43	15	75	--
0.90%	--	--	--	--	--
0.80%	--	--	--	--	--
0.70%	--	--	--	--	--
0.65%	--	--	--	--	1,896
0.60%	--	--	--	--	--
0.55%	--	--	--	--	--
0.50%	--	--	--	--	--
0.45%	--	--	--	--	--
0.40%	--	--	--	--	--
0.35%	--	--	--	--	--
0.30%	--	--	--	--	--
0.25%	--	--	--	--	--
0.20%	--	--	--	--	--
0.15%	--	--	--	--	--
0.10%	--	--	--	--	--
Total variable account fees	\$ 230	43	15	75	1,896

</TABLE>

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<CAPTION>

PERCENTAGE	NBMANHFD	NBPARTTR	PRBALY	PRINTY	PRLGCAPGRY
<S>	<C>	<C>	<C>	<C>	<C>
0.95%	219	--	--	--	--
0.90%	--	--	--	--	--
0.80%	--	--	--	--	--
0.70%	--	--	--	--	--
0.65%	--	--	--	--	--
0.60%	--	--	--	--	--
0.55%	--	--	--	--	--
0.50%	--	--	--	--	--
0.45%	--	--	--	--	--
0.40%	--	--	--	--	--
0.35%	--	--	--	--	--
0.30%	--	--	--	--	--

0.25%	--	--	--	--	--
0.20%	--	--	--	--	--
0.15%	--	--	--	--	--
0.10%	--	--	--	--	--

Total variable account fees	219	--	--	--	--
=====					

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<CAPTION>

PERCENTAGE	PRLGCPVALY	PRSMCAPY	OPPGLOB	PUTINVFD	PUTVOYFD

<S>	<C>	<C>	<C>	<C>	<C>
0.95%	\$ --	--	--	16,804	160,827
0.90%	--	--	--	3,257	28,469
0.80%	--	--	--	2,342	32,755
0.70%	--	--	--	304	18,992
0.65%	--	--	--	48,818	10,345
0.60%	--	--	--	--	--
0.55%	--	--	--	--	--
0.50%	--	--	--	--	--
0.45%	--	--	--	--	--
0.40%	--	--	--	--	--
0.35%	--	--	--	--	--
0.30%	--	--	--	--	--
0.25%	--	--	--	--	--
0.20%	--	--	--	--	--
0.15%	--	--	--	--	--
0.10%	--	--	--	--	--

Total variable account fees	\$ --	--	--	71,525	251,388
=====					

</TABLE>

<TABLE>

<CAPTION>

PERCENTAGE	SEI500IX	SELGROFD	TRINTSTK	TEMFORFD	WPEMGRO

<S>	<C>	<C>	<C>	<C>	<C>
0.95%	1,069	2,075	22,506	76,458	--
0.90%	391	100	4,695	13,938	--
0.80%	--	316	5,046	16,776	--
0.70%	--	32	2,094	5,554	--
0.65%	32,070	1,775	11,029	3,040	--
0.60%	--	--	--	--	--
0.55%	--	--	--	--	--
0.50%	--	--	--	--	--
0.45%	--	--	--	--	--
0.40%	--	--	--	--	--
0.35%	--	--	--	--	--
0.30%	--	--	--	--	--
0.25%	--	--	--	--	--
0.20%	--	--	--	--	--
0.15%	--	--	--	--	--
0.10%	--	--	--	--	--

Total variable account fees	33,530	4,298	45,370	115,766	--
=====					

</TABLE>

NATIONWIDE LIFE INSURANCE COMPANY
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