

SECURITIES AND EXCHANGE COMMISSION

FORM N-30D

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

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FILER

NATIONWIDE VL SEPARATE ACCOUNT C

CIK: **1044822** | IRS No.: **311000740** | State of Incorp.: **OH** | Fiscal Year End: **1231**
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Mailing Address	Business Address
<i>NATIONWIDE LIFE & ANNUITY INSURANCE CO PO BOX 182008 COLUMBUS OH 43218-2008</i>	<i>NATIONWIDE LIFE & ANNUTY INSURANCE CO PO BOX 182008 COLUMBUS OH 43218-2008 8008603946</i>

Nationwide(R) VL
 Separate Account-C
 June 30, 1999

[Logo] THE BEST OF AMERICA(R)
 America's FUTURE Life Series(SM)

'99

SEMI-ANNUAL REPORT

 [LOGO]
 Nationwide Life and Annuity Insurance Company
 Home Office: Columbus, Ohio

 NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

ONE NATIONWIDE PLAZA, COLUMBUS, OHIO 43215-2220

PRESIDENT'S MESSAGE

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

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

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

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

Joseph J. Gasper, President
 August 19, 1999

 NATIONWIDE VL SEPARATE ACCOUNT-C

STATEMENT OF ASSETS, LIABILITIES AND CONTRACT OWNERS' EQUITY

JUNE 30, 1999
 (UNAUDITED)

<TABLE>
 <CAPTION>
 <S>
 ASSETS:

<C>

Investments at market value:

American Century VP - American Century VP Income & Growth (ACVPIncGr)	
515,801 shares (cost \$3,661,743)	\$ 3,837,559
American Century VP - American Century VP International (ACVPInt)	
220,037 shares (cost \$1,721,564)	1,799,904
American Century VP - American Century VP Value (ACVPValue)	
27,659 shares (cost \$173,664)	187,802
The Dreyfus Socially Responsible Growth Fund, Inc. (DrySRGro)	
6,407 shares (cost \$208,941)	224,560
Dreyfus Stock Index Fund (DryStkIx)	
668,253 shares (cost \$21,861,315)	24,130,598
Dreyfus VIF - Capital Appreciation Portfolio (DryCapAp)	
28,504 shares (cost \$1,071,379)	1,106,543
Fidelity VIP - Equity-Income Portfolio - Service Class (FidVIPEIS)	
10,466 shares (cost \$278,348)	284,782
Fidelity VIP - Growth Portfolio - Service Class (FidVIPGrS)	
146,626 shares (cost \$6,331,048)	6,693,479
Fidelity VIP - High Income Portfolio - Service Class (FidVIPHIS)	
210,603 shares (cost \$2,341,890)	2,371,386
Fidelity VIP - Overseas Portfolio - Service Class (FidVIPOvS)	
41,128 shares (cost \$800,965)	854,225
Fidelity VIP-II - Contrafund Portfolio - Service Class (FidVIPCon)	
106,443 shares (cost \$2,590,725)	2,773,915
Fidelity VIP-III - Growth Opportunities Portfolio - Service Class (FidVIPGrOp)	
63,817 shares (cost \$1,426,217)	1,507,362
Morgan Stanley - Emerging Markets Debt Portfolio (VKMSEmMkt)	
26,839 shares (cost \$181,278)	184,919
Nationwide SAT - Balanced Fund (NSATBal)	
79,080 shares (cost \$860,819)	871,457
Nationwide SAT - Capital Appreciation Fund (NSATCapAp)	
52,089 shares (cost \$1,409,497)	1,545,996
Nationwide SAT - Equity Income Fund (NSATEqInc)	
18,824 shares (cost \$229,067)	236,800
Nationwide SAT - Global Equity Fund (NSATGlobEq)	
29,397 shares (cost \$367,866)	372,750
Nationwide SAT - Government Bond Fund (NSATGvtBd)	
481,406 shares (cost \$5,512,629)	5,358,048
Nationwide SAT - High Income Bond Fund (NSATHIncBd)	
34,465 shares (cost \$351,481)	341,552
Nationwide SAT - Money Market Fund (NSATMyMkt)	
6,737,556 shares (cost \$6,737,556)	6,737,556

(Continued)

</TABLE>

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Nationwide SAT - Multi Sector Bond Fund (NSATMSecBd)	
42,011 shares (cost \$409,067)	395,745
Nationwide SAT - Select Advisers Mid Cap Fund (NSATMidCap)	
58 shares (cost \$663)	702
Nationwide SAT - Small Cap Growth Fund (NSATSmCapGr)	
100,000 shares (cost \$1,000,000)	1,127,000
Nationwide SAT - Small Cap Value Fund (NSATSmCapV)	
130,141 shares (cost \$1,142,799)	1,443,268
Nationwide SAT - Small Company Fund (NSATSmCo)	
72,577 shares (cost \$1,135,913)	1,250,503
Nationwide SAT - Strategic Growth Fund (NSATStrGro)	
3,244 shares (cost \$42,235)	47,623
Nationwide SAT - Strategic Value Fund (NSATStrVal)	
23,988 shares (cost \$253,480)	258,346
Nationwide SAT - Total Return Fund (NSATTotRe)	
1,584 shares (cost \$30,915)	32,131
Neuberger & Berman AMT - Guardian Portfolio (NBAMTGuard)	
90,780 shares (cost \$1,266,261)	1,467,913
Neuberger & Berman AMT - Mid-Cap Growth Portfolio (NBAMTMCGr)	
96,507 shares (cost \$1,437,408)	1,602,008
Neuberger & Berman AMT - Partners Portfolio (NBAMTPart)	
53,553 shares (cost \$1,028,643)	1,109,626
Oppenheimer VAF - Aggressive Growth Fund (OppAggGr)	
20,402 shares (cost \$905,593)	1,106,782
Oppenheimer VAF - Growth Fund (OppGro)	
21,703 shares (cost \$840,304)	884,402
Oppenheimer VAF - Growth & Income Fund (OppGrInc)	
41,234 shares (cost \$849,335)	956,633
Van Eck WIT - Worldwide Emerging Markets Fund (VEWrldEMkt)	
25,425 shares (cost \$179,105)	264,163
Van Eck WIT - Worldwide Hard Assets Fund (VEWrldHAs)	
16,465 shares (cost \$172,660)	176,341

Van Kampen LIT - Morgan Stanley Real Estate Securities Portfolio (VKMSRESec)	288,604
20,778 shares (cost \$285,768)	
Warburg Pincus Trust - Growth & Income Portfolio (WPGGrInc)	
14,807 shares (cost \$192,811)	195,899
Warburg Pincus Trust - International Equity Portfolio (WPIntEq)	
31,106 shares (cost \$337,477)	365,497
Warburg Pincus Trust - Post Venture Capital Portfolio (WPPVenCap)	
19,529 shares (cost \$225,616)	259,351
Total investments	74,653,730
Accounts receivable	--
Total assets	74,653,730
ACCOUNTS RECEIVABLE	13,087
CONTRACT OWNERS' EQUITY (NOTE 7)	\$74,640,643

</TABLE>

See accompanying notes to financial statements.

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

	Total	ACVPincGr	ACVPInt	ACVPValue	DrySRGro
<S>	<C>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:					
Reinvested dividends	\$ 574,989	165	-	1,471	-
Mortality and expense charges (note 3)	(93,438)	(2,894)	(1,770)	(294)	(183)
Net investment activity	481,551	(2,729)	(1,770)	1,177	(183)
Proceeds from mutual fund shares sold	35,955,196	866,199	476,367	32,451	9,570
Cost of mutual fund shares sold	(34,334,981)	(776,553)	(429,836)	(30,139)	(8,453)
Realized gain (loss) on investments	1,620,215	89,646	46,531	2,312	1,117
Change in unrealized gain (loss) on investments	2,427,206	121,392	47,565	8,933	14,782
Net gain (loss) on investments	4,047,421	211,038	94,096	11,245	15,899
Reinvested capital gains	450,919	-	-	13,940	-
Net increase (decrease) in contract owners' equity resulting from operations	4,979,891	208,309	92,326	26,362	15,716
EQUITY TRANSACTIONS:					
Purchase payments received from contract owners	43,819,797	2,957,314	1,286,823	38,964	185,242
Transfers between funds	-	230,864	137,674	29,313	17,491
Surrenders	-	-	-	-	-
Policy loans (net of repayments) (note 5)	-	-	-	-	-
Redemptions to pay cost of insurance charges and administration charges (notes 2b and 2c)	(1,058,304)	(22,420)	(29,776)	(2,963)	(2,136)
Net equity transactions	42,761,493	3,165,758	1,394,721	65,314	200,597
NET CHANGE IN CONTRACT OWNERS' EQUITY	47,741,384	3,374,067	1,487,047	91,676	216,313
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	26,899,259	459,304	306,135	96,106	8,270
CONTRACT OWNERS' EQUITY END OF PERIOD	\$ 74,640,643	3,833,371	1,793,182	187,782	224,583

</TABLE>

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<CAPTION>

	DryStkix	DryCapAp	FidVIPEIS
<S>	<C>	<C>	<C>
INVESTMENT ACTIVITY:			
Reinvested dividends	103,831	45	148
Mortality and expense charges (note 3).....	(27,737)	(1,486)	(180)
Net investment activity.....	76,094	(1,441)	(32)
Proceeds from mutual fund shares sold.....	709,436	419,714	72,901
Cost of mutual fund shares sold.....	(547,076)	(373,844)	(73,300)
Realized gain (loss) on investments.....	162,360	45,870	(399)
Change in unrealized gain (loss) on investments	1,367,902	11,054	5,582
Net gain (loss) on investments.....	1,530,262	56,924	5,183
Reinvested capital gains.....	62,396	-	327
Net increase (decrease) in contract owners' equity resulting from operations.....	1,668,752	55,483	5,478
EQUITY TRANSACTIONS:			
Purchase payments received from contract owners.....	6,946,038	530,036	8,520
Transfers between funds.....	9,716,946	245,690	263,312
Surrenders.....	-	-	-
Policy loans (net of repayments) (note 5)	-	-	-
Redemptions to pay cost of insurance charges and administration charges (notes 2b and 2c).....	(261,291)	(27,292)	(1,648)
Net equity transactions.....	16,401,693	748,434	270,184
NET CHANGE IN CONTRACT OWNERS' EQUITY.....	18,070,445	803,917	275,662
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	6,042,687	300,742	9,154
CONTRACT OWNERS' EQUITY END OF PERIOD.....	24,113,132	1,104,659	284,816

(Continued)

</TABLE>

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

<TABLE>
<CAPTION>

	FidVIPGrS	FidVIPHIS	FidVIPOvS	FidVIPCon	FidVIPGrOp
<S>	<C>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:					
Reinvested dividends	\$ 2,889	96,332	10,719	6,774	3,879
Mortality and expense charges (note 3).....	(6,047)	(3,765)	(1,521)	(3,431)	(1,998)
Net investment activity.....	(3,158)	92,567	9,198	3,343	1,881
Proceeds from mutual fund shares sold.....	380,415	2,626,664	400,402	862,713	880,110
Cost of mutual fund shares sold.....	(321,246)	(2,554,125)	(359,909)	(685,582)	(827,047)
Realized gain (loss) on investments.....	59,169	72,539	40,493	177,131	53,063
Change in unrealized gain (loss) on investments	183,872	(27,293)	4,463	(21,924)	39,363
Net gain (loss) on investments.....	243,041	45,246	44,956	155,207	92,426
Reinvested capital gains.....	181,621	3,601	17,288	49,679	7,581

Net increase (decrease) in contract owners' equity resulting from operations.....	421,504	141,414	71,442	208,229	101,888
EQUITY TRANSACTIONS:					
Purchase payments received from contract owners.....	3,380,024	2,059,901	201,213	694,756	843,725
Transfers between funds.....	1,362,296	(730,917)	(71,366)	649,502	190,195
Surrenders.....	-	-	-	-	-
Policy loans (net of repayments) (note 5)	-	-	-	-	-
Redemptions to pay cost of insurance charges and administration charges (notes 2b and 2c).....	(47,634)	(106,899)	(15,621)	(48,109)	(43,600)
Net equity transactions.....	4,694,686	1,222,085	114,226	1,296,149	990,320
NET CHANGE IN CONTRACT OWNERS' EQUITY.....	5,116,190	1,363,499	185,668	1,504,378	1,092,208
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	1,576,877	957,639	668,428	1,270,102	393,106
CONTRACT OWNERS' EQUITY END OF PERIOD.....	\$ 6,693,067	2,321,138	854,096	2,774,480	1,485,314

</TABLE>

<TABLE>
<CAPTION>

	VKMSEmMkt	NSATBal	NSATCapAp
<S>	<C>	<C>	<C>
INVESTMENT ACTIVITY:			
Reinvested dividends	-	9,254	3,127
Mortality and expense charges (note 3).....	(230)	(790)	(1,751)
Net investment activity.....	(230)	8,464	1,376
Proceeds from mutual fund shares sold.....	180,915	224,189	311,026
Cost of mutual fund shares sold.....	(171,817)	(215,596)	(270,998)
Realized gain (loss) on investments.....	9,098	8,593	40,028
Change in unrealized gain (loss) on investments	9,575	9,771	104,031
Net gain (loss) on investments.....	18,673	18,364	144,059
Reinvested capital gains.....	-	5	-
Net increase (decrease) in contract owners' equity resulting from operations.....	18,443	26,833	145,435

EQUITY TRANSACTIONS:			
Purchase payments received from contract owners.....	42,135	367,059	771,832
Transfers between funds.....	35,983	407,651	188,299
Surrenders.....	-	-	-
Policy loans (net of repayments) (note 5)	-	-	-
Redemptions to pay cost of insurance charges and administration charges (notes 2b and 2c).....	(2,383)	(11,925)	(29,635)
Net equity transactions.....	75,735	762,785	930,496
NET CHANGE IN CONTRACT OWNERS' EQUITY.....	94,178	789,618	1,075,931
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	90,735	80,927	471,725
CONTRACT OWNERS' EQUITY END OF PERIOD.....	184,913	870,545	1,547,656

</TABLE>

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

<TABLE>

<CAPTION>

	NSATEqinc	NSATGlobEq	NSATGvtBd	NSATHincBd	NSATMyMkt
<S>	<C>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:					
Reinvested dividends	\$ 238	757	120,416	10,915	169,172
Mortality and expense charges (note 3).....	(166)	(109)	(5,236)	(493)	(15,357)
Net investment activity.....	72	648	115,180	10,422	153,815
Proceeds from mutual fund shares sold.....	11,096	34,192	1,313,299	451,949	19,350,999
Cost of mutual fund shares sold.....	(11,232)	(32,405)	(1,344,373)	(447,400)	(19,350,999)
Realized gain (loss) on investments.....	(136)	1,787	(31,074)	4,549	-
Change in unrealized gain (loss) on investments	7,733	4,519	(145,837)	(12,864)	-
Net gain (loss) on investments.....	7,597	6,306	(176,911)	(8,315)	-
Reinvested capital gains.....	44	32	-	112	-
Net increase (decrease) in contract owners' equity resulting from operations.....	7,713	6,986	(61,731)	2,219	153,815
EQUITY TRANSACTIONS:					
Purchase payments received from contract owners.....	29,586	11,597	2,063,830	52,337	16,476,559
Transfers between funds.....	201,347	355,473	2,894,605	150,870	(16,830,516)
Surrenders.....	-	-	-	-	-
Policy loans (net of repayments) (note 5) ...	-	-	-	-	-
Redemptions to pay cost of insurance charges and administration charges (notes 2b and 2c).....	(1,974)	(3,726)	(57,420)	(5,650)	(118,848)
Net equity transactions.....	228,959	363,344	4,901,015	197,557	(472,805)
NET CHANGE IN CONTRACT OWNERS' EQUITY.....	236,672	370,330	4,839,284	199,776	(318,990)
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD ...	-	2,480	504,828	145,175	7,180,241
CONTRACT OWNERS' EQUITY END OF PERIOD.....	\$ 236,672	372,810	5,344,112	344,951	6,861,251

</TABLE>

<TABLE>
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	NSATMSecBd	NSATMidCap	NSATSmCapGr
<S>	<C>	<C>	<C>
INVESTMENT ACTIVITY:			
Reinvested dividends	10,156	1	-
Mortality and expense charges (note 3).....	(695)	(9)	-
Net investment activity.....	9,461	(8)	-
Proceeds from mutual fund shares sold.....	320,311	2,945	-
Cost of mutual fund shares sold.....	(320,864)	(2,600)	-
Realized gain (loss) on investments.....	(553)	345	-
Change in unrealized gain (loss) on investments	(13,968)	(351)	127,000
Net gain (loss) on investments.....	(14,521)	(6)	127,000
Reinvested capital gains.....	-	-	-
Net increase (decrease) in contract owners' equity resulting from operations.....	(5,060)	(14)	127,000
EQUITY TRANSACTIONS:			
Purchase payments received from contract owners.....	227,416	1,113	999,286
Transfers between funds.....	(141,913)	(2,907)	-
Surrenders.....	-	-	-
Policy loans (net of repayments) (note 5) ...	-	-	-
Redemptions to pay cost of insurance charges and administration charges (notes 2b and 2c).....	(10,538)	(9)	-
Net equity transactions.....	74,965	(1,803)	999,286

NET CHANGE IN CONTRACT OWNERS' EQUITY.....	69,905	(1,817)	1,126,286
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD ...	325,786	2,544	-
CONTRACT OWNERS' EQUITY END OF PERIOD.....	395,691	727	1,126,286

(Continued)

</TABLE>

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

<TABLE>
<CAPTION>

	NSATSmCapV	NSATSmCo	NSATStrGro	NSATStrVal	NSATTotRe
<S>	<C>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:					
Reinvested dividends	\$ -	-	-	1,083	75
Mortality and expense charges (note 3)	(1,939)	(1,655)	(49)	(481)	(139)
Net investment activity.....	(1,939)	(1,655)	(49)	602	(64)
Proceeds from mutual fund shares sold..	23,053	652,792	10,464	337,174	162,224
Cost of mutual fund shares sold.....	(20,377)	(604,897)	(9,961)	(295,065)	(149,286)
Realized gain (loss) on investments..	2,676	47,895	503	42,109	12,938
Change in unrealized gain (loss) on investments	252,331	69,355	5,388	(36,733)	(4,684)
Net gain (loss) on investments.....	255,007	117,250	5,891	5,376	8,254
Reinvested capital gains.....	60,891	-	-	3,883	6
Net increase (decrease) in contract owners' equity resulting from operations.	313,959	115,595	5,842	9,861	8,196
EQUITY TRANSACTIONS:					
Purchase payments received from contract owners.....	26,813	756,241	15,613	59,802	43,900
Transfers between funds.....	525,388	(50,555)	26,879	(88,739)	(121,292)
Surrenders.....	-	-	-	-	-
Policy loans (net of repayments) (note 5)	-	-	-	-	-
Redemptions to pay cost of insurance charges and administration charges (notes 2b and 2c).....	(10,943)	(42,971)	(770)	(6,250)	(2,026)
Net equity transactions.....	541,258	662,715	41,722	(35,187)	(79,418)
NET CHANGE IN CONTRACT OWNERS' EQUITY....	855,217	778,310	47,564	(25,326)	(71,222)
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	587,880	457,896	-	283,667	103,390
CONTRACT OWNERS' EQUITY END OF PERIOD....	\$ 1,443,097	1,236,206	47,564	258,341	32,168

</TABLE>

<TABLE>
<CAPTION>

	NBAMTGuard	NBAMTMGr	NBAMTPart
<S>	<C>	<C>	<C>
INVESTMENT ACTIVITY:			
Reinvested dividends	6,081	-	4,324
Mortality and expense charges (note 3)	(2,924)	(2,756)	(1,176)
Net investment activity.....	3,157	(2,756)	3,148

Proceeds from mutual fund shares sold..	951,436	755,623	80,205
Cost of mutual fund shares sold.....	(732,696)	(613,410)	(68,280)
Realized gain (loss) on investments..	218,740	142,213	11,925
Change in unrealized gain (loss) on investments	38,434	(67,406)	60,860
Net gain (loss) on investments.....	257,174	74,807	72,785
Reinvested capital gains.....	-	33,171	7,690
Net increase (decrease) in contract owners' equity resulting from operations.	260,331	105,222	83,623
EQUITY TRANSACTIONS:			
Purchase payments received from contract owners.....	473,592	277,411	428,649
Transfers between funds.....	(437,334)	160,904	370,920
Surrenders.....	-	-	-
Policy loans (net of repayments) (note 5)	-	-	-
Redemptions to pay cost of insurance charges and administration charges (notes 2b and 2c).....	(27,412)	(22,731)	(16,099)
Net equity transactions.....	8,846	415,584	783,470
NET CHANGE IN CONTRACT OWNERS' EQUITY....	269,177	520,806	867,093
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	1,198,660	1,081,173	242,510
CONTRACT OWNERS' EQUITY END OF PERIOD....	1,467,837	1,601,979	1,109,603

</TABLE>

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

<TABLE>
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	OppAggGr	OppGro	OppGrinc	VEWrldeMkt	VEWrlDHAs
<S>	<C>	<C>	<C>	<C>	<C>
INVESTMENT ACTIVITY:					
Reinvested dividends	\$ -	122	4,341	-	1,327
Mortality and expense charges (note 3).	(1,523)	(445)	(1,473)	(402)	(216)
Net investment activity.....	(1,523)	(323)	2,868	(402)	1,111
Proceeds from mutual fund shares sold..	247,577	375,974	254,479	66,249	332,265
Cost of mutual fund shares sold.....	(173,671)	(345,292)	(208,779)	(45,924)	(309,311)
Realized gain (loss) on investments..	73,906	30,682	45,700	20,325	22,954
Change in unrealized gain (loss) on investments	103,252	23,591	81,678	69,765	5,720
Net gain (loss) on investments.....	177,158	54,273	127,378	90,090	28,674
Reinvested capital gains.....	-	1,339	7,313	-	-
Net increase (decrease) in contract owners' equity resulting from operations.	175,635	55,289	137,559	89,688	29,785
EQUITY TRANSACTIONS:					
Purchase payments received from contract owners.....	240,951	412,028	124,684	76,780	26,089
Transfers between funds.....	188,281	298,494	429,376	(30,073)	40,017
Surrenders.....	-	-	-	-	-
Policy loans (net of repayments) (note 5)	-	-	-	-	-
Redemptions to pay cost of insurance charges and administration charges (notes 2b and 2c).....	(13,650)	(5,817)	(11,994)	(5,415)	(2,224)
Net equity transactions.....	415,582	704,705	542,066	41,292	63,882

NET CHANGE IN CONTRACT OWNERS' EQUITY....	591,217	759,994	679,625	130,980	93,667
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	515,466	125,183	276,899	133,153	82,749
CONTRACT OWNERS' EQUITY END OF PERIOD....	\$ 1,106,683	885,177	956,524	264,133	176,416

</TABLE>

<TABLE>
<CAPTION>

	VKMSRESec	WPGrinc	WPintEq
<S>	<C>	<C>	<C>
INVESTMENT ACTIVITY:			
Reinvested dividends	7,347	-	-
Mortality and expense charges (note 3).	(313)	(766)	(562)
Net investment activity.....	7,034	(766)	(562)
Proceeds from mutual fund shares sold..	491,084	900,326	158,440
Cost of mutual fund shares sold.....	(463,524)	(811,642)	(145,585)
Realized gain (loss) on investments..	27,560	88,684	12,855
Change in unrealized gain (loss) on investments	2,328	(31,843)	12,371
Net gain (loss) on investments.....	29,888	56,841	25,226
Reinvested capital gains.....	-	-	-
Net increase (decrease) in contract owners' equity resulting from operations.	36,922	56,075	24,664
EQUITY TRANSACTIONS:			
Purchase payments received from contract owners.....	235,712	227,908	119,716
Transfers between funds.....	5,451	(535,326)	2,873
Surrenders.....	-	-	-
Policy loans (net of repayments) (note 5)	-	-	-
Redemptions to pay cost of insurance charges and administration charges (notes 2b and 2c).....	(11,659)	(12,735)	(7,053)
Net equity transactions.....	229,504	(320,153)	115,536
NET CHANGE IN CONTRACT OWNERS' EQUITY....	266,426	(264,078)	140,200
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	14,393	458,232	225,231
CONTRACT OWNERS' EQUITY END OF PERIOD....	280,819	194,154	365,431

(Continued)

</TABLE>

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

<TABLE>
<CAPTION>

	WPPVenCap
<S>	<C>
INVESTMENT ACTIVITY:	
Reinvested dividends	-
Mortality and expense charges (note 3).	(477)
Net investment activity.....	(477)
Proceeds from mutual fund shares sold..	217,968
Cost of mutual fund shares sold.....	(181,887)

Realized gain (loss) on investments..	36,081
Change in unrealized gain (loss) on investments	(2,501)
Net gain (loss) on investments.....	33,580
Reinvested capital gains.....	-
Net increase (decrease) in contract owners' equity resulting from operations.	33,103

EQUITY TRANSACTIONS:

Purchase payments received from contract owners.....	98,602
Transfers between funds.....	(85,156)
Surrenders.....	-
Policy loans (net of repayments) (note 5)	-
Redemptions to pay cost of insurance charges and administration charges (notes 2b and 2c).....	(7,058)
Net equity transactions.....	6,388

NET CHANGE IN CONTRACT OWNERS' EQUITY....	39,491
CONTRACT OWNERS' EQUITY BEGINNING OF PERIOD	219,786
CONTRACT OWNERS' EQUITY END OF PERIOD....	259,277

</TABLE>

See accompanying notes to financial statements.

NATIONWIDE VL SEPARATE ACCOUNT-C

NOTES TO FINANCIAL STATEMENTS

JUNE 30, 1999
(UNAUDITED)

(1) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

(a) Organization and Nature of Operations

The Nationwide VL Separate Account-C (the Account) was established pursuant to a resolution of the Board of Directors of Nationwide Life and Annuity Insurance Company (the Company) on December 3, 1997. The Account has been registered as a unit investment trust under the Investment Company Act of 1940.

The Company offers Corporate Flexible Premium Variable Life Insurance Policies through the Account.

(b) The Contracts

Only contracts without a front-end sales charge, but with a contingent deferred sales charge and certain other fees are offered for purchase. See note 2 for a discussion of policy charges, and note 3 for asset charges.

Contract owners may invest in the following:

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

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

Dreyfus Stock Index Fund (DryStkIx)

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

Federated Insurance Series - Quality Bond Fund II (FedQualBd)

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

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

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

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

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

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

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

Funds of the Oppenheimer Variable Account Funds (Oppenheimer VAF); Oppenheimer VAF - Aggressive Growth Fund (OppAggGr) Oppenheimer VAF - Growth Fund (OppGro) Oppenheimer VAF - Growth & Income Fund (OppGrInc)

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

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

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

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

A contract owner may choose from among a number of different underlying mutual fund options. The underlying mutual fund options are not available to the general public directly. The underlying mutual funds are available as investment options in variable life insurance

policies or variable annuity contracts issued by life insurance companies or, in some cases, through participation in certain qualified pension or retirement plans.

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

(c) Security Valuation, Transactions and Related Investment Income

The market value of the underlying mutual funds is based on the closing net asset value per share at June 30, 1999. The cost of investments sold is determined on the specific identification basis. Investment transactions are accounted for on the trade date (date the order to buy or sell is executed) and dividend income is recorded on the ex-dividend date.

(d) Federal Income Taxes

Operations of the Account form a part of, and are taxed with, operations of the Company which is taxed as a life insurance company under the Internal Revenue Code. The Company does not provide for income taxes within the Account. Taxes are the responsibility of the contract owner upon termination or withdrawal.

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(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) POLICY CHARGES

(a) Deductions from Premium

On corporate flexible premium contracts, the Company deducts a charge for state premium taxes of 3.5% on all premiums received to cover the payment of premium taxes. Additionally, the Company deducts a front-end sales load not to exceed 5.5% from each premium payment received. The Company may at its sole discretion reduce this sales loading.

(b) Cost of Insurance

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

(c) Administrative Charges

For corporate flexible premium contracts, the Company deducts a monthly administrative expense charge to recover policy maintenance, accounting, record keeping and other administrative expenses. On a current basis this charge is \$5.00 per month in all policy years. On a guaranteed basis this charge is \$10.00 per month in all policy years.

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

(3) ASSET CHARGES

For corporate flexible premium contracts, the Company deducts a charge from the contract to cover mortality and expense risk charges related to operations. This charge is guaranteed not to exceed an annual rate of .75%. On a current basis this rate will be .40% during the first through fourth policy years, .25% during the fifth through twentieth policy years, and .10% thereafter. For jumbo tier corporate flexible premium contracts the current rate is .10% for all policy years.

(4) DEATH BENEFITS

Death benefits result in a redemption of the contract value from the Account and payment of the death benefit proceeds, less any outstanding policy loans and policy charges, to the legal beneficiary. The excess of the death benefit proceeds over the contract value on the date of death is paid by the Company's general account. There were no death benefits paid in the current year.

(5) POLICY LOANS (NET OF REPAYMENTS)

Contract provisions allow contract owners to borrow 90% of a policy's cash surrender value. Interest is charged on the outstanding loan and is due and payable in advance on the policy anniversary.

At the time the loan is granted, the amount of the loan is transferred from the Account to the Company's general account as collateral for the outstanding loan. Collateral amounts in the general account are credited with the stated rate of interest in effect at the time the loan is made, subject to a guaranteed minimum rate. Interest credited is paid by the Company's general account to the Account. Loan repayments result in a transfer of collateral including interest back to the Account. There were no policy loans in the current year.

(6) RELATED PARTY TRANSACTIONS

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

(7) COMPONENTS OF CONTRACT OWNERS' EQUITY

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

<TABLE>
<CAPTION>

Contract owners' equity represented by:	UNITS ----- <C>	UNIT VALUE ----- <C>	<C>	PERIOD RETURN (b) ----- <C>
The BEST of AMERICA(R) America's FUTURE Life SeriesSM:				
American Century VP - American Century VP Income & Growth	196,203	\$ 11.930918	\$ 2,340,882	10%
American Century VP - American Century VP International	156,839	10.465323	1,641,371	7%
American Century VP - American Century VP Value	17,739	10.585835	187,782	13%
The Dreyfus Socially Responsible Growth Fund, Inc.	17,904	12.543738	224,583	13%
Dreyfus Stock Index Fund	1,715,617	12.344504	21,178,441	12%
Dreyfus VIF - Capital Appreciation Portfolio	93,377	11.830098	1,104,659	7%
Fidelity VIP - Equity-Income Portfolio - Service Class	25,566	11.140410	284,816	12%
Fidelity VIP - Growth Portfolio - Service Class	361,035	13.751919	4,964,924	14%
Fidelity VIP - High Income Portfolio - Service Class	239,446	9.693786	2,321,138	8%
Fidelity VIP - Overseas Portfolio - Service Class	83,286	10.254973	854,096	8%
Fidelity VIP-II - Contrafund Portfolio - Service Class	220,534	12.580736	2,774,480	11%
Fidelity VIP-III - Growth Opportunities Portfolio - Service Class	124,317	11.947796	1,485,314	6%
Morgan Stanley - Emerging Markets Debt Portfolio	24,247	7.626214	184,913	13%
Nationwide SAT - Balanced Fund	82,244	10.584906	870,545	6%
Nationwide SAT - Capital Appreciation Fund	123,800	12.501259	1,547,656	12%
Nationwide SAT - Equity Income Fund	20,366	11.620929	236,672	10%
Nationwide SAT - Global Equity Fund	33,140	11.249540	372,810	8%
Nationwide SAT - Government Bond Fund	451,382	10.411381	4,699,510	(2)%
Nationwide SAT - High Income Bond Fund	33,475	10.304749	344,951	3%
Nationwide SAT - Money Market Fund	651,223	10.535947	6,861,251	2%
Nationwide SAT - Multi Sector Bond Fund	36,005	9.862919	355,114	(1)%

Nationwide SAT -				
Select Advisers Mid Cap Fund	67	10.856013	727	11%
Nationwide SAT - Small Cap Growth Fund	100,000	11.262862	1,126,286	13% (a)
Nationwide SAT - Small Cap Value Fund	136,263	10.590528	1,443,097	23%
Nationwide SAT - Small Company Fund	127,081	9.727700	1,236,206	7%
Nationwide SAT - Strategic Growth Fund	3,610	13.175713	47,564	25%
Nationwide SAT - Strategic Value Fund	26,211	9.856191	258,341	8%

</TABLE>

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<TABLE>

<S>	<C>	<C>	<C>	<C>
Nationwide SAT - Total Return Fund	2,869	11.212270	32,168	11%
Neuberger & Berman AMT -				
Guardian Portfolio	127,307	10.928637	1,391,292	17%
Neuberger & Berman AMT -				
Mid-Cap Growth Portfolio	135,164	11.852112	1,601,979	5%
Neuberger & Berman AMT -				
Partners Portfolio	105,121	10.555488	1,109,603	13%
Oppenheimer VAF -				
Aggressive Growth Fund	91,474	11.698025	1,070,065	21%
Oppenheimer VAF - Growth Fund	22,876	12.321204	281,860	16%
Oppenheimer VAF -				
Growth & Income Fund	93,526	10.227355	956,524	14%
Van Eck WIT -				
Worldwide Emerging Markets Fund	28,682	9.209003	264,133	46%
Van Eck WIT -				
Worldwide Hard Assets Fund	21,849	8.074329	176,416	18%
Van Kampen LIT - Morgan Stanley				
Real Estate Securities Portfolio	29,045	9.668428	280,819	8%
Warburg Pincus Trust -				
Growth & Income Portfolio	16,980	11.434266	194,154	15%
Warburg Pincus Trust -				
International Equity Portfolio	38,500	9.491713	365,431	7%
Warburg Pincus Trust -				
Post Venture Capital Portfolio	25,421	10.199319	259,277	13%
The BEST of AMERICA (R)				
America's FUTURE Life Series SM Jumbo Tier:				
American Century VP - American				
Century VP Income & Growth	139,253	10.717821	1,492,489	7% (a)
American Century VP - American				
Century VP International	14,498	10.471172	151,811	5% (a)
Dreyfus Stock Index Fund	276,031	10.631744	2,934,691	6% (a)
Fidelity VIP - Growth Portfolio -				
Service Class	165,208	10.460406	1,728,143	5% (a)
Nationwide SAT - Government Bond Fund	65,024	9.913287	644,602	(1)% (a)
Nationwide SAT - Multi Sector Bond Fund	4,095	9.908985	40,577	(1)% (a)
Neuberger & Berman AMT -				
Guardian Portfolio	6,842	11.187560	76,545	12% (a)
Oppenheimer VAF -				
Aggressive Growth Fund	3,344	10.950258	36,618	10% (a)
Oppenheimer VAF - Growth Fund	55,741	10.823581	603,317	8% (a)
	=====	=====	=====	
			\$ 74,640,643	
			=====	

</TABLE>

- (a) This investment option was not being utilized for the entire period. Accordingly, the period return was computed for such period as the investment option was utilized.
- (b) The period return does not include contract charges satisfied by surrendering units.

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

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