

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-D

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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-D
June 30, 1999

The Best
of America
America's FUTURE Life Series(SM)

'99
Semi-Annual Report

[Nationwide Logo]

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

[Nationwide Logo]

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

[Photo]

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-D.

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

NATIONWIDE VL SEPARATE ACCOUNT-D
STATEMENT OF ASSETS, LIABILITIES AND CONTRACT OWNERS' EQUITY

June 30, 1999
(UNAUDITED)

<TABLE>
<CAPTION>

Assets:

Investments at market value:

<S>	<C>
Dreyfus Variable Investment Fund - Quality Bond Portfolio 724 shares (cost \$8,011)	\$ 8,025
Fidelity VIP - Overseas Portfolio: Service Class 697 shares (cost \$14,179)	14,468
INVESCO VIF - Dynamics Portfolio 2,692 shares (cost \$37,691)	39,360
INVESCO VIF - Blue Chip Growth Portfolio 2,711 shares (cost \$40,363)	42,394
INVESCO VIF - High Yield Portfolio 1,179 shares (cost \$14,138)	14,168
INVESCO VIF - Industrial Income Portfolio 4,223 shares (cost \$87,000)	89,405
Nationwide SAT - Money Market Fund 4,030 shares (cost \$4,030)	4,030
Total investments	----- 211,850
Accounts receivable	-
Total assets	211,850
Accounts payable	----- 57
Contract owners' equity	\$ 211,793 =====

</TABLE>

See accompanying notes to financial statements.

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

<TABLE>
<CAPTION>

<S>	Total <C>	Dreyfus VIF Quality Bond Portfolio <C>	Fidelity VIP Overseas Portfolio <C>	INVESCO VIF Dynamics Portfolio <C>	INVESCO VIF Blue Chip Growth Portfolio <C>
Investment activity:					
Reinvested dividends	\$ 30	16	--	--	--
Mortality and expense charges (note 3)	(88)	(4)	(7)	(18)	(18)
Net investment income	----- (58)	----- 13	----- (7)	----- (18)	----- (18)
Proceeds from mutual fund shares sold	5,247	201	361	968	986
Cost of mutual fund shares sold	(5,404)	(203)	(365)	(1,006)	(1,034)
Realized gain (loss) on investments	(157)	(2)	(4)	(38)	(48)
Change in unrealized gain (loss) on investments	6,439	15	289	1,669	2,031
Net gain (loss) on investments	----- 6,282	----- 13	----- 285	----- 1,631	----- 1,983
Reinvested capital gains	----- --	----- --	----- --	----- --	----- --
Net increase (decrease) in contract owners' equity resulting from operations	----- 6,224	----- 26	----- 278	----- 1,614	----- 1,965
Equity transactions:					
Purchase payments received from contract owners	226,651	4,349	7,832	21,585	22,215
Transfers between funds	--	4,245	7,429	19,104	21,226
Redemptions to pay cost of insurance charges and administration charges (notes 2b and 2c)	(21,082)	(602)	(1,082)	(2,959)	(3,030)
Net equity transactions	----- 205,569	----- 7,993	----- 14,180	----- 37,730	----- 40,411

Net change in contract owners' equity	211,793	8,019	14,458	39,344	42,376
Contract owners' equity beginning of period	--	--	--	--	--
Contract owners' equity end of period	\$ 211,793	8,019	14,458	39,344	42,376

</TABLE>

See accompanying notes to financial statements.

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

<TABLE>
<CAPTION>

	INVESCO VIF High Yield Portfolio <C>	INVESCO VIF Industrial Income Portfolio <C>	Nationwide SAT Money Market Fund <C>
<S>			
Investment activity:			
Reinvested dividends	--	--	14
Mortality and expense charges (note 3)	--	(40)	(2)
Net investment income	--	(40)	12
Proceeds from mutual fund shares sold	357	2,271	103
Cost of mutual fund shares sold	(361)	(2,332)	(103)
Realized gain (loss) on investments	(4)	(61)	--
Change in unrealized gain (loss) on investments	30	2,405	--
Net gain (loss) on investments	26	2,344	--
Reinvested capital gains	--	--	--
Net increase (decrease) in contract owners' equity resulting from operations	26	2,304	12
Equity transactions:			
Purchase payments received from contract owners	7,786	49,307	113,577
Transfers between funds	7,429	44,575	(104,009)
Redemptions to pay cost of insurance charges and administration charges (notes 2b and 2c)	(1,080)	(6,780)	(5,550)
Net equity transactions	14,135	87,102	4,018
Net change in contract owners' equity	14,161	89,406	4,029
Contract owners' equity beginning of period	--	--	--
Contract owners' equity end of period	14,161	89,406	4,029

</TABLE>

See accompanying notes to financial statements.

NATIONWIDE VL SEPARATE ACCOUNT-D
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-D (the Account) was established pursuant to a resolution of the Board of Directors of Nationwide Life and Annuity Insurance Company (the Company) on May 22, 1998. The Account has been registered as a unit investment trust under the Investment Company Act of 1940.

The Company offers 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:

Dreyfus Variable Investment Fund - Quality Bond Portfolio

Fidelity VIP - Overseas Portfolio:Service Class

Goldman Sachs VIT - Global Income Fund

Portfolio of the INVESCO Variable Investment Fund (INVESCO VIF);

INVESCO VIF - Dynamics Portfolio
INVESCO VIF - Blue Chip Growth Portfolio
INVESCO VIF - Health Sciences Portfolio
INVESCO VIF - High Yield Portfolio
INVESCO VIF - Industrial Income Portfolio
INVESCO VIF - Realty Portfolio
INVESCO VIF - Small Company Growth Portfolio
INVESCO VIF - Technology Portfolio
INVESCO VIF - Total Return Portfolio
INVESCO VIF - Utilities Portfolio

Funds of the Nationwide Separate Account Trust (Nationwide SAT)

(managed for a fee by an affiliated investment advisor);

Nationwide SAT Capital Appreciation Fund
Nationwide SAT Government Bond Fund
Nationwide SAT Money Market Fund
Nationwide SAT Total Return Fund
Nationwide SAT Nationwide Balanced Fund
Nationwide SAT Nationwide Equity Income Fund
Nationwide SAT Nationwide Global Equity Fund
Nationwide SAT Nationwide High Income Bond Fund
Nationwide SAT Nationwide Multi-Sector Bond Fund
Nationwide SAT Nationwide Select Advisers Mid Cap Fund
Nationwide SAT Nationwide Select Advisers Small Cap Growth Fund
Nationwide SAT Nationwide Small Cap Value Fund
Nationwide SAT Nationwide Small Company Fund
Nationwide SAT Nationwide Strategic Growth Fund
Nationwide SAT Nationwide Strategic Value Fund

Salomon Brothers Investors Fund

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At June 30, 1999, contract owners have invested in all of the above funds. The contract owners' equity is affected by the investment results of each fund, equity transactions by contract owners and certain contract expenses (see note 2).

The accompanying financial statements include only contract owners' purchase payments pertaining to the variable portions of their contracts and exclude any purchase payments for fixed dollar benefits, the latter being included in the accounts of the Company.

(c) Security Valuation, Transactions and Related Investment Income

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

(d) Federal Income Taxes

Operations of the Account form a part of, and are taxed with, operations of the Company which is taxed as a life insurance company under the Internal Revenue Code.

The Company does not provide for income taxes within the Account. Taxes are the responsibility of the contract owner upon termination or withdrawal.

(e) Use of Estimates in the Preparation of Financial Statements

The preparation of financial statements in conformity with generally accepted accounting principles may require management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities, if any, at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

(2) POLICY CHARGES

(a) Deductions from Premium

On corporate flexible premium life insurance contracts, the Company deducts a charge for state premium taxes not to exceed 3.5% of all premiums received to cover the payment of these premium taxes. Additionally, the Company deducts a front-end sales load of up to 5.5% from each premium payment received.

(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 charge of \$5 on a current basis and \$10 on a guaranteed basis in all policy years.

(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, and to recover policy maintenance charges. This charge is guaranteed not to exceed an annual effective rate of .75%. On a current basis, the annual rate will be .60% during the first through fourth policy years, .40% during the fifth through twentieth policy years, and .25% thereafter.

(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.

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(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.

(6) RELATED PARTY TRANSACTIONS

The Company performs various services on behalf of the Mutual Fund Companies in which the Account invests and may receive fees for the services

performed. These services include, among other things, shareholder communications, preparation, postage, fund transfer agency and various other record keeping and customer service functions. These fees are paid to an affiliate of the Company.

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(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	Unit Value		Period Return(*)
	-----	-----		-----
<S>	<C>	<C>	<C>	<C>
Dreyfus Variable Investment Fund -				
Quality Bond Portfolio	814	\$ 9.850744	8,019	(1)%
Fidelity VIP -				
Overseas Service Class Shares	1,394	10.371806	14,458	4%
INVESCO VIF - Dynamics Portfolio	3,325	11.832674	39,344	18%
INVESCO VIF - Blue Chip Growth Portfolio	3,970	10.674111	42,376	7%
INVESCO VIF - High Yield Portfolio	1,341	10.559719	14,161	6%
INVESCO VIF - Industrial Income Portfolio	7,933	11.270116	89,406	13%
Nationwide SAT - Money Market Fund	395	10.199244	4,029	2%
	=====	=====	=====	
			\$ (211,793)	

</TABLE>

(*) 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

Bulk Rate
U.S. Postage
PAID
Columbus, Ohio
Permit No. 521

Nationwide((R)) is a registered federal service mark of Nationwide Mutual Insurance Company