



SAMPLE RETIREMENT PLAN
 123 MAIN STREET
 COLUMBUS OH 43213



Account Number 123-45678

Sample 401(K) Plan

October 1, 2002 - December 31, 2002

This is the sample header message of your statement. The header field allows up to 3 lines with 80 characters per line

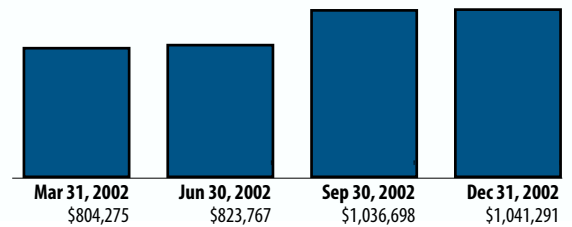
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Plan values at a glance

Opening value on 10/01/2002	\$1,036,698.31
Participant contributions	\$0.00
Employer contributions	\$0.00
Outstanding loan balance	\$2,167.84
Investment Gain/(Loss)	\$2,424.67
Total account value on 12/31/2002	\$1,041,290.82
Plan performance during this period	3.55 %
Plan performance for this year-to-date	1.24 %

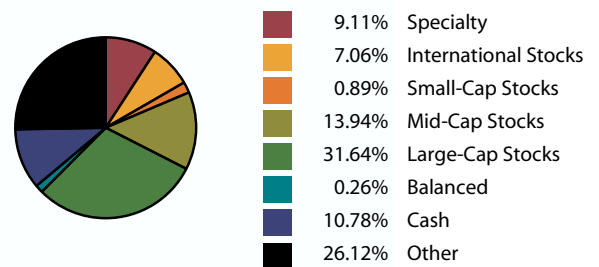
Recent history of the plan



Total values of the plan by investment class

Specialty	
Invesco Tech Fnd Ic	\$94,813.85
International Stocks	
Opp Global Fnd Cls A	\$73,525.47
Small-Cap Stocks	
Drey Em Leaders Fnd	\$9,289.69
Mid-Cap Stocks	
Frank Smlmid Cap Grth Fd A	\$23,940.88
Invesco Dyn Fnd Ic	\$15,625.66
Ptnm Vista Fnd Cls A	\$3,621.13
Strong Adv Common Stk Fd Z	\$101,940.55
Large-Cap Stocks	
Am Cent Income & Grwth Ac	\$44,381.16
Dreyfus Prem Core Val Fd A	\$10,173.06
Invesco Growth Fd Ic	\$120,938.00
Nat S&P 500 Indx Fnd Sc	\$71,082.61
Opp Ms Gth&Inc Fnd Cls A	\$82,863.52
Balanced	
Janus Adv Bal Fnd	\$2,743.96
Cash	
Gartmore Money Mkt Fd Ic	\$112,228.81
Other	
Boa-Fixed	\$271,954.63

Assets of the plan by investment class



Plan information for current reporting period

Eligible employees	50
Number of participants terminating	4
Number of participants new to plan	7
Loan originations	2

Web & Voice Response Unit (VRU) statistics

Participating activity	Web	VRU
System access	23	11
Established login/PIN	1	0
Mix change	5	2
Exchange/Restructure	14	1
Fund evaluator tool	0	n/a

Color key for account activity & investment performance

■ Specialty	■ International Stocks	■ Small-Cap Stocks	■ Mid-Cap Stocks	■ Large-Cap Stocks
■ Balanced	■ Cash	■ Other		

Sample 401(K) Plan
October 1, 2002 - December 31, 2002
Plan account activity summary

 Details of the plan's activity can be reviewed by visiting www.bestofamerica.com

Investment Name	Balance on 10/01/2002	Contributions	Exchanges	Withdrawals	Gain/Loss	Loan Adjustments	Balance on 12/31/2002	Total Number of Units Held @
■ Invesco Tech Fnd Ic	\$94,860.14	\$0.00	\$0.00	\$0.00	(\$46.29)	\$0.00	\$94,813.85	94794.8878
■ Opp Global Fnd Cls A	\$73,533.04	\$0.00	\$0.00	\$0.00	(\$7.57)	\$0.00	\$73,525.47	73510.7349
■ Drey Em Leaders Fnd	\$9,288.84	\$0.00	\$0.00	\$0.00	\$0.85	\$0.00	\$9,289.69	9287.8287
■ Frank Smlmid Cap Grth Fd A	\$23,938.70	\$0.00	\$0.00	\$0.00	\$2.18	\$0.00	\$23,940.88	23936.1051
■ Invesco Dyn Fnd Ic	\$15,624.22	\$0.00	\$0.00	\$0.00	\$1.44	\$0.00	\$15,625.66	15622.5261
■ Ptnm Vista Fnd Cls A	\$3,620.79	\$0.00	\$0.00	\$0.00	\$0.34	\$0.00	\$3,621.13	3620.3910
■ Strong Adv Common Stk Fd Z	\$101,934.60	\$0.00	\$0.00	\$0.00	\$5.95	\$0.00	\$101,940.55	101920.1711
Sub Total	\$145,118.31	\$0.00	\$0.00	\$0.00	\$9.91	\$0.00	\$145,128.22	
■ Am Cent Income & Grwth Ac	\$44,383.46	\$0.00	\$0.00	\$0.00	(\$2.30)	\$0.00	\$44,381.16	44372.2901
■ Dreyfus Prem Core Val Fd A	\$10,172.13	\$0.00	\$0.00	\$0.00	\$0.93	\$0.00	\$10,173.06	10171.0270
■ Invesco Growth Fd Ic	\$121,009.23	\$0.00	\$0.00	\$0.00	(\$71.23)	\$0.00	\$120,938.00	120913.8198
■ Nat S&P 500 Indx Fnd Sc	\$71,131.04	\$0.00	\$0.00	\$0.00	(\$48.43)	\$0.00	\$71,082.61	71068.4053
■ Opp Ms Gth&Inc Fnd Cls A	\$82,876.61	\$0.00	\$0.00	\$0.00	(\$13.09)	\$0.00	\$82,863.52	82846.9642
Sub Total	\$329,572.47	\$0.00	\$0.00	\$0.00	(\$134.12)	\$0.00	\$329,438.35	
■ Janus Adv Bal Fnd	\$2,758.69	\$0.00	\$0.00	\$0.00	(\$14.73)	\$0.00	\$2,743.96	2743.4203
■ Gartmore Money Mkt Fd Ic	\$112,310.16	\$0.00	\$0.00	\$0.00	(\$81.35)	\$0.00	\$112,228.81	112205.8285
■ Boa-Fixed	\$269,256.66	\$0.00	\$0.00	\$0.00	\$2,697.97	\$0.00	\$271,954.63	243764.3513
Outstanding Loan Balance							\$2,167.84	
Total Value	\$1,036,698.31	\$0.00	\$0.00	\$0.00	\$2,424.67	\$0.00	\$1,041,290.82	

@Deposits for this fiscal year made after the close of the period may be included in the ending value of your statement. However, the "Total Number of Units Held" will not include the units for such deposits.

Investment performance as of 12/31/2002

Percent of Plan Assets	Number of Participants Invested	Investment Class	Investment Name	Year-to-Date	Annualized Returns			Annualized Returns				
					12 Months	3 Year	5 Year	10 Year	Since added to Separate Acct	Date Added	Since Fund Inception	Date of Fund Inception
Specialty												
9.11%	10	■ +	Invesco Tech Fnd Ic	(48.14%)	(48.14%)	(40.49%)	(8.30%)	3.36%	N/A	N/A	8.64%	01/03/1984
International Stocks												
7.06%	18	■ +	Opp Global Fnd Cls A	(23.41%)	(23.41%)	(11.82%)	3.62%	9.98%	1.27%	01/04/1999	10.60%	12/22/1969
Small-Cap Stocks												
.89%	1	■ +	Drey Em Leaders Fnd	(21.32%)	(21.32%)	(8.99%)	1.90%	N/A	0.82%	01/04/1999	13.06%	09/29/1995
Mid-Cap Stocks												
.35%	2	■ +	Ptnm Vista Fnd Cls A	(31.64%)	(31.64%)	(24.90%)	(5.48%)	5.28%	(31.01%)	05/01/2000	7.53%	06/03/1968
9.79%	18	■ +	Strong Adv Common Stk Fd Z	(20.43%)	(20.43%)	(9.13%)	1.75%	9.59%	1.05%	01/04/1999	12.42%	12/29/1989
2.30%	6	■ +	Frank Smlmid Cap Grth Fd A	(30.73%)	(30.73%)	(21.68%)	(1.74%)	8.92%	(25.25%)	05/01/2000	9.08%	02/14/1992
1.50%	4	■ +	Invesco Dyn Fnd Ic	(34.18%)	(34.18%)	(26.68%)	(4.18%)	5.54%	(9.46%)	01/04/1999	6.51%	09/01/1967
Large-Cap Stocks												
4.26%	6	■ +	Am Cent Income & Grwth Ac	(20.92%)	(20.92%)	(14.56%)	(1.99%)	7.69%	(7.84%)	01/04/1999	9.95%	12/17/1990
.98%	4	■ +	Dreyfus Prem Core Val Fd A	(25.04%)	(25.04%)	(7.73%)	(0.63%)	8.37%	(2.33%)	01/04/1999	9.09%	02/06/1947
6.83%	11	■ +	Nat S&P 500 Indx Fnd Sc	(23.94%)	(23.94%)	(16.48%)	N/A	N/A	(9.00%)	01/04/1999	(6.59%)	07/24/1998
7.96%	12	■ +	Opp Ms Gth&Inc Fnd Cls A	(20.26%)	(20.26%)	(13.66%)	(1.57%)	8.39%	(6.99%)	01/04/1999	12.63%	02/03/1988
11.61%	14	■ +	Invesco Growth Fd Ic	(41.59%)	(41.59%)	(39.37%)	(15.49%)	(1.15%)	(25.60%)	01/04/1999	7.33%	11/25/1935
Balanced												
.26%	2	■ +	Janus Adv Bal Fnd	(7.78%)	(7.78%)	(5.78%)	6.56%	N/A	(6.48%)	05/01/2000	8.11%	04/30/1997
Cash												
10.78%	6	■ +	Gartmore Money Mkt Fd Ic	(0.18%)	(0.18%)	2.08%	2.61%	2.78%	(0.07%)	10/08/2002	5.20%	03/03/1980
		■ +	Gartmore Money Mkt Fd Sc	(0.01%)	(0.01%)	2.35%	2.91%	3.13%	2.63%	01/04/1999	5.60%	03/03/1980
26.12%	17	Fixed Rate - Annualized effective Interest Rate for the Period 01/01/2002 to 12/01/2002 : 4.35%***										

***The annualized effective interest rate does not include expenses including a contingent deferred sales charge, market value adjustment or any plan or participant fees, if applicable. Such fees and charges, if applicable and reflected, would lower the performance described above.

Color key for account activity & investment performance

■ Specialty
 ■ International Stocks
 ■ Small-Cap Stocks
 ■ Mid-Cap Stocks
 ■ Large-Cap Stocks
■ Balanced
 ■ Cash
 ■ Other

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October 1, 2002 - December 31, 2002

The "Percent of Current Balance" may not total 100% if you have an outstanding loan balance.

Fund performance is calculated by Nationwide Financial Services, Inc. This fund performance calculates changes in net assets assuming the reinvestment of capital gains and income dividends, and reflects the underlying fund expenses and the deduction of Nationwide's asset fee of 1.80 % for optional (O), 1.60 % for primary (P), 1.40 % for primary plus (+). Performance for the funds is based on the current charges being applied to all historical time periods and does not include any other fees or expenses including termination charges, plan or participant fees, or trust fees, if applicable. Any such fees and charges, if applicable and reflected, would lower the performance described above. PAST PERFORMANCE IS NOT A GUARANTEE OF FUTURE RESULTS. Investment returns and principal are not guaranteed and the value at the time of redemption may be worth more or less than its original cost. Nationwide is not making any recommendations regarding these funds. Although data is gathered from reliable sources, Nationwide cannot guarantee its completeness and accuracy. Performance results for the time periods this investment option has been offered in the program are reflected in the figures without '*' to the right of the number. Results that have an '*' to the right of the number are for the underlying fund prior to it being offered within this program. When there is market volatility, current returns may be less than the performance shown. **Before investing, understand that mutual funds, collective investment funds and annuities are not insured by the FDIC, NCUSIF, or any other Federal government agency and are not deposits or obligations of, guaranteed by, or insured by, the depository institution where offered or any of its affiliates. Mutual funds, collective investment funds and annuities involve investment risk and may lose value.** Investing involves market risk, including possible loss of principal, and there is no guarantee that investment objectives will be achieved. The use of an asset allocation model does not guarantee returns or insulate you from potential losses. For more complete information, including fees, charges and expenses, please refer to additional information, investment profiles and underlying fund prospectuses, if applicable, from your pension representative. Please note your plan may include Collective Investment Funds for which prospectuses are not applicable. Please read the information carefully before investing any money. Certain of the funds are only available as investment options in variable life insurance or variable annuity contracts issued by life insurance companies. They are NOT offered or made available to the general public directly. Trust programs and trust services are offered by Nationwide Trust Company, FSB. Nationwide Investment Services Corporation, member NASD. In MI only: Nationwide Investment Svcs. Corporation.

Sample plan level footer message. The user can choose to have the same footer message for both plan and participant statements, or choose to customize the message to the Plan Sponsor.

Plan account transaction summary

Details of the plan's activity can be reviewed by visiting www.bestofamerica.com

Effective Date	Transactions	Amount
10/22/2002	Employee Pre-Tax Deferral Expense	(\$27.96)
	Employer Matching Expense	(\$41.94)
10/24/2002	Employee Pre-Tax Deferral Expense	(\$43.94)
	Employer Matching Expense	(\$25.96)
10/25/2002	Employee Pre-Tax Deferral Expense	(\$27.96)
	Employer Matching Expense	(\$41.94)
10/28/2002	Employee Pre-Tax Deferral Expense	(\$42.27)
	Employer Matching Expense	(\$27.63)
10/29/2002	Employee Pre-Tax Deferral Expense	(\$30.29)
	Employer Matching Expense	(\$39.61)
11/21/2002	Employee Pre-Tax Deferral Expense	(\$43.95)
	Employer Matching Expense	(\$55.95)
11/22/2002	Employee Pre-Tax Deferral Expense	(\$59.27)
	Employer Matching Expense	(\$40.63)