Nationwide

JOHN DOE
123 MAIN STREET
COLUMBUS OH 43213

Participant ID XXX-XX-4321
Account Number 123-45678

Sample 401(K) Plan

October 1, 2002 - December 31, 2002

Your company contact
Provide your company contact here.
Up to 2 lines, 40 characters per line.

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

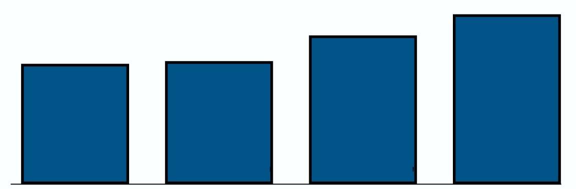
Manage your account anytime, day or night
Call toll free 800-772-2128
Click on www.bestofamerica.com

Your account at a glance

Opening value on 10/01/2002	**$15,509.07**
Your contributions	$0.00
Employer contributions	$0.00
Outstanding loan balance	$2,167.84
Investment Gain/(Loss)	$21.84
Total account value on 12/31/2002	**$17,698.75**
Your personal performance during this period	3.55 %
Your personal performance for this year-to-date	1.24 %

Your account value may be different if you are not 100% vested . Please contact your employer for details.

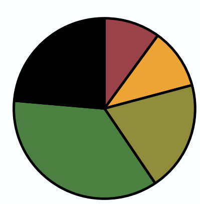
Recent history of your account



Total values of your account by investment class

Specialty	
Invesco Tech Fnd Ic	$1,495.88
International Stocks	
Opp Global Fnd Cls A	$1,596.40
Mid-Cap Stocks	
Frank Smlmid Cap Grth Fd A	$920.68
Strong Adv Common Stk Fd Z	$2,118.80
Large-Cap Stocks	
Nat S&P 500 Indx Fnd Sc	$5,739.49
Other	
Boa-Fixed	$3,659.66

Assets of your account by investment class



8.45%	Specialty
9.02%	International Stocks
17.17%	Mid-Cap Stocks
32.43%	Large-Cap Stocks
20.68%	Other

On asset allocation

Are you diversified? Diversification occurs when you spread assets among many investment options by class, investment style or investment manager. A diversified portfolio lets you pursue optimal performance potential while managing investment risk.

Comments

The comment section allows you to provide comments to participants.
This section allows up to 7 lines each with 60 characters.

The comments above are provided by your Pension Representative. Nationwide Life Insurance Company takes no responsibility for the information contained within the Comments section.

Color key for account activity & investment performance

Specialty | International Stocks | Mid-Cap Stocks | Large-Cap Stocks | Other

Your account activity summary

Details of your 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	$1,495.74	$0.00	$0.00	$0.00	$0.14	$0.00	$1,495.88	1495.5714
Opp Global Fnd Cls A	$1,596.25	$0.00	$0.00	$0.00	$0.15	$0.00	$1,596.40	1596.0800
Frank Smlmid Cap Grth Fd A	$920.60	$0.00	$0.00	$0.00	$0.08	$0.00	$920.68	920.5052
Strong Adv Common Stk Fd Z	$2,118.60	$0.00	$0.00	$0.00	$0.20	$0.00	$2,118.80	2118.3708
Sub Total	$3,039.20	$0.00	$0.00	$0.00	$0.28	$0.00	$3,039.48	
Nat S&P 500 Indx Fnd Sc	$5,757.28	$0.00	$0.00	$0.00	($17.79)	$0.00	$5,739.49	5738.3393
Boa-Fixed	$3,620.60	$0.00	$0.00	$0.00	$39.06	$0.00	$3,659.66	3280.3116
Outstanding Loan Balance							$2,167.84	
Total Value	**$15,509.07**	**$0.00**	**$0.00**	**$0.00**	**$21.84**	**$0.00**	**$17,698.75**	

@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 Current Balance	Percent of Future Contributions	Investment Class / Investment Name	Year-to-Date	12 Months	Annualized Returns 3 Year	5 Year	10 Year	Annualized Returns Since added to Separate Acct	Date Added	Since Fund Inception	Date of Fund Inception
		Specialty									
8.45%	5.00%	+ 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									
9.02%	10.00%	+ 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									
		+ 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									
		+ 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
11.97%	15.00%	+ 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
5.20%	5.00%	+ 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
		+ 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									
		+ 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
		+ 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
32.43%	40.00%	+ 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
		+ 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
		+ 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									
		+ 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									
		+ 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
20.68%	25.00%	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.

The "Percent of Current Balance" may not total 100% if you have a balance in a Self-directed brokerage account.
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

Sample participant level footer message. The user can select a footer that will print only at the participant level. This is a great place to announce changes within the plan.

Your account transaction summary

Details of your activity can be reviewed by visiting www.bestofamerica.com

Effective Date	Transactions	Amount
10/22/2002	Employer Matching Expense	($2.33)
10/24/2002	Employee Pre-Tax Deferral Expense	($2.33)
10/25/2002	Employer Matching Expense	($2.33)
10/28/2002	Employee Pre-Tax Deferral Expense	($2.33)
10/29/2002	Employer Matching Expense	($2.33)
11/21/2002	Employee Pre-Tax Deferral Expense	($3.33)
11/22/2002	Employer Matching Expense	($3.33)