

The BEST of AMERICA Retirement Resource

Investment Performance Summary

Period ending 05/30/2008 for the monthly results and 03/31/2008 for the quarter end results

Performance data represents past performance and does not guarantee future results. Current performance may be lower or higher than the performance figures quoted.

182-82370 UA Local 190 Plumbers/Pipefitters

Fund Expense Code Tick Ratio Investment Option				As of 05/30/2008						As of 03/31/2008					
				1 Month	YTD	12 Months	Annualized			Since Fund Incept		Annualized			
							3 Year	5 Year	10 Year	Ann. %	Date	1 Year	3 Year	5 Year	10 Year
ATAA	ATASX	1.3	Astn TAMRO SmCap N	7.68	-2.41	-9.76	10.45	13.57	N/A	12.62	11/30/2000	-17.23	5.42	14.67	N/A
FFZA	FFZX	0.25	FidAdv Freedom 2045 A	1.44	-4.16	-4.74	N/A	N/A	N/A	6.85	06/01/2006	-4.19	N/A	N/A	N/A
FXLA	FFLX	0.25	FidAdv Freedom 2050 A	1.49	-4.39	-4.95	N/A	N/A	N/A	6.88	06/01/2006	-4.50	N/A	N/A	N/A
FFVA	FFAVX	0.25	Fidelity Adv Freedm 2005 A	0.71	-1.88	-0.90	6.42	N/A	N/A	6.09	11/06/2003	-0.47	5.53	N/A	N/A
FVXA	FFVAX	0.25	Fidelity Adv Freedm 2015 A	0.90	-2.07	-1.44	7.49	N/A	N/A	7.10	11/03/2003	-0.86	6.29	N/A	N/A
FATA	FATWX	0.25	Fidelity Adv Freedm 2025 A	1.11	-3.00	-2.89	8.45	N/A	N/A	8.04	11/06/2003	-2.37	6.67	N/A	N/A
FTHA	FATHX	0.25	Fidelity Adv Freedm 2035 A	1.38	-3.76	-4.11	9.09	N/A	N/A	8.72	11/06/2003	-3.57	6.91	N/A	N/A
FFXA	FAFAX	0.25	Fidelity Adv Freedom Inc A	0.34	-0.52	1.14	4.29	N/A	N/A	4.02	07/24/2003	1.58	4.14	N/A	N/A
FAXA	FACFX	0.25	FidelityAdv Freedom 2010 A	0.73	-1.86	-1.05	6.48	N/A	N/A	6.65	07/24/2003	-0.51	5.53	N/A	N/A
FDAA	FDAFX	0.25	FidelityAdv Freedom 2020 A	1.04	-2.78	-2.55	8.17	N/A	N/A	8.64	07/24/2003	-2.07	6.54	N/A	N/A
FFEA	FAFEX	0.25	FidelityAdv Freedom 2030 A	1.31	-3.68	-3.98	8.98	N/A	N/A	9.59	07/24/2003	-3.45	6.92	N/A	N/A
FFFA	FAFFX	0.25	FidelityAdv Freedom 2040 A	1.30	-4.02	-4.58	9.29	N/A	N/A	10.16	07/24/2003	-4.15	7.00	N/A	N/A

For more information about the funds available, including all charges, expenses, and expense waivers and reimbursement information, please consult a prospectus. The gross expense ratio shown is before fund management expense waivers or reimbursements. The performance shown reflects net operating expenses of the funds. If gross operating expenses were reflected in the performance figures, the performance would be lower. Fund prospectuses and additional information relating to your retirement plan can be obtained by contacting your Pension Representative. Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. The fund prospectus contains this and other important information. Read the prospectus and trust program documents carefully before investing.

Investment return and principal value will fluctuate over time so that the account value may be worth more or less than the amount invested. Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. The prospectus contains this and other important information and can be obtained from your authorized Pension Representative or Nationwide. Read the prospectuses carefully before investing.

Performance figures represent the total change in net assets with capital gains and income dividends reinvested, and reflect the deduction of Nationwide's asset fee of 0.24% for primary plus(+). Returns do not reflect the deduction of any Trust fees, participant charges, plan recordkeeping fees or any termination charges which may be imposed in connection with your plan. Such fees and charges, if applicable and reflected, would have lowered the performance shown. For more information regarding these expenses, contact your Pension Representative. Performance results are based on the current charges being applied to all historical time periods. Nationwide Trust Company, FSB, is not making any recommendations regarding these funds. These funds are not insured by the Federal Deposit Insurance Corporation (FDIC), NCUSIF, or any other Federal government agency, are not deposits or obligations of, guaranteed by, or insured by the institution where offered or any of its affiliates and are subject to investment risks including possible loss of principal. Although gathered from reliable sources, data accuracy and completeness cannot be guaranteed. Unusually high performance may be the result of current favorable market conditions including successful IPOs or strength of a particular market sector—this performance may not be replicated in the future.

The Best of America® is a federally registered service mark of Nationwide Life Insurance Company. (1-888-867-5175).

The Best of America® is a federally registered service mark of Nationwide Life Insurance Company. (1-888-867-5175).

Aston/TAMRO Small Cap N

Overall Morningstar Rating™
★★★

Morningstar Return
Average

Morningstar Risk
High

Out of 529 Small Blend funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for more detail.

Investment Strategy from investment's prospectus

The investment seeks long-term capital appreciation.

The fund normally invests at least 80% of assets in a blended portfolio of growth and value stocks of small-cap companies with market capitalizations below \$2.25 billion. It looks for securities that with unrecognized valuation, high quality management, and solid or improving fundamentals. The fund may also invest in REITs, convertible securities, and securities outside the small-cap range and cash-equivalent securities.

Past name(s): ABN AMRO/TAMRO Small Cap N.

Category Description: Small Blend

Small-blend funds favor firms at the smaller end of the market-capitalization range, and are flexible in the types of small caps they buy. Some aim to own an array of value and growth stocks while others employ a discipline that leads to holdings with valuations and growth rates close to the small-cap averages.

Broad Asset Class: Small Cap Stocks

Shares of ownership in small corporations.

Notes

This material is authorized for client use only when preceded or accompanied by a Disclosure Statement, a product prospectus (variable annuity only), a fund prospectus and/or informational brochure containing more complete information. These can be obtained from your investment professional and should be read carefully before investing or sending money.

NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against a loss in a declining market.

Morningstar Proprietary Statistics

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★★	★★★	—
Fund Rank Percentile	93	74	29	36	—
Out of # of Investments	685	651	529	415	—

Portfolio Analysis as of 02-29-08

Composition as of 02-29-08



Top 15 Holdings as of 02-29-08

Company	% Assets
Hain Celestial Group, Inc.	3.51
Perrigo Company	3.27
Whiting Petroleum Corporation	3.23
Knight Capital Group, Inc.	3.21
Willbros Group, Inc.	3.17
Performance Food Group Company	2.72
Watson Wyatt Worldwide, Inc.	2.71
Bob Evans Farms, Inc.	2.65
ManTech International Corporation A	2.65
United Therapeutics Corporation	2.56
Helmerich & Payne, Inc.	2.48
Washington REIT	2.44
TIBCO Software, Inc.	2.39
Blackrock Liquidity TempCash Instl	2.36
Lexington Realty Trust	2.31
Total Number of Stock Holdings	52
Total Number of Bond Holdings	0
Annual Turnover Ratio %	59
Total Fund Assets (\$mil)	324.2

Risk Classification as of 03-31-08

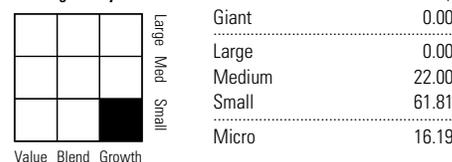
An investment's risk classification corresponds with the following ranges of standard deviation.

I	II	III	IV	V	VI
I	Lowest: Money Market and Stable Value Funds				
II	Very Low: 0.00-3.46				
III	Low: 3.47-5.21				
IV	Moderate: 5.22-9.95				
V	High: 9.96-13.50				
▶ VI	Very High: 13.51 and above				

Standard Deviation is a statistical measurement of dispersion about an average, which depicts how widely the returns varied over a certain period of time. When a fund has a high standard deviation, the predicted range of performance is wide, implying greater volatility.

Morningstar provides standard deviation and Nationwide provides the ranges.

Morningstar Style Box™ as of 02-29-08



Statistics as of 02-29-08

Statistic	Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	15.82	1.18	1.11
P/B Ratio	1.84	0.80	1.01
P/C Ratio	9.93	1.11	1.30
GeoAvgCap (\$mil)	1,129.65	0.02	0.88

Risk Measures as of 03-31-08

Metric	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	15.94	1.15	1.19
3 Yr Beta	1.55	—	1.21
3 Yr Sharpe Ratio	0.16	-1.78	2.29
3 Yr Alpha	-0.28	—	0.21
3 Yr R-squared	70.34	—	1.03

Morningstar Sectors as of 02-29-08

Sector	Fund%	S&P 500%
Information	20.28	20.22
Software	15.19	3.87
Hardware	4.31	9.78
Media	0.78	3.09
Telecommunication	0.00	3.48
Service	51.41	40.24
Healthcare Service	12.29	11.82
Consumer Service	10.26	7.26
Business Service	8.78	4.40
Financial Service	20.08	16.76
Manufacturing	28.30	39.53
Consumer Goods	10.23	8.83
Industrial Materials	9.48	13.67
Energy	8.59	13.47
Utilities	0.00	3.56

Operations

Net Annual Rpt Exp Ratio	1.30% of fund assets
Gross Prospectus Exp Ratio	1.33% of fund assets
Fund Inception Date	11-30-00
Initial Share Class	11-30-00
Inception Date	
Advisor	Aston Asset Management
Subadvisor	TAMRO Capital Partners LLC

Portfolio Manager(s)

Philip D. Tasho, CFA. BA, Grinnell C, 1976. MBA, George Washington U, 1979. Since 2000.

Fidelity Advisor Freedom 2045 A

Overall Morningstar Rating™

Morningstar Return

Morningstar Risk

Investment Strategy from investment's prospectus

The investment seeks high total return with a secondary objective of principal preservation.

The fund primarily invests in a combination of Fidelity equity, fixed-income, and money market, short-term funds using a moderate asset allocation strategy designed for investors expecting to retire around the year 2035. It uses an asset allocation strategy that becomes increasingly conservative until it reaches 20% in domestic equity funds, 35% in investment-grade fixed-income funds, 5% in high yield fixed-income funds, and 40% in short-term funds (approximately 10 to 15 years after the year 2045).

Category Description: Target-Date 2030+

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2030+) for retirement or another goal. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. These portfolios get more conservative as the goal date approaches by investing more in bonds and cash. Investment managers structure these portfolios differently; two funds with the same goal year may have different allocations to equities and therefore different levels of return and risk.

Broad Asset Class: Asset Allocation

Asset Allocation is the apportioning of investment funds among categories of assets such as Domestic Equity, International Equity, Fixed Income and Cash Equivalents.

Notes

This material is authorized for client use only when preceded or accompanied by a Disclosure Statement, a product prospectus (variable annuity only), a fund prospectus and/or informational brochure containing more complete information. These can be obtained from your investment professional and should be read carefully before investing or sending money.

NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against a loss in a declining market.

Morningstar Proprietary Statistics

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	—	—	—
Fund Rank Percentile	87	33	—	—	—
Out of # of Investments	618	470	—	—	—

Portfolio Analysis as of 02-29-08

Composition as of 02-29-08	Net%
U.S. Stocks	61.0
Non U.S. Stocks	23.3
Bonds	9.3
Cash	3.9
Other	2.5
Total	100.0

Top 15 Holdings as of 02-29-08

	% Assets
Fidelity Advisor Equity Income I	11.54
Fidelity Advisor Growth & Income I	10.57
Fidelity Advisor High Income Advantage I	10.07
Fidelity Advisor Large Cap I	10.03
Fidelity Advisor Overseas I	9.62
Fidelity Advisor Diversified Intl I	9.58
Fidelity Advisor Dividend Growth I	9.38
Fidelity Advisor Equity Growth I	7.70
Fidelity Advisor Mid Cap I	5.51
Fidelity 100 Index	5.09
Fidelity Small Cap Opportunities	4.22
Fidelity Advisor Small Cap I	3.16
Fidelity Advisor Strategic Real Return I	1.31
Fidelity Advisor Government Income I	1.02
Fidelity Advisor Total Bond I	0.84
Total Number of Holdings	16
Annual Turnover Ratio %	16
Total Fund Assets (\$mil)	84.9

Risk Classification as of 03-31-08

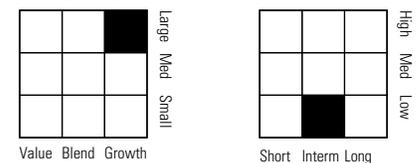
An investment's risk classification corresponds with the following ranges of standard deviation.

I	II	III	IV	V	VI
I	Lowest: Money Market and Stable Value Funds				
II	Very Low: 0.00-3.46				
III	Low: 3.47-5.21				
IV	Moderate: 5.22-9.95				
V	High: 9.96-13.50				
VI	Very High: 13.51 and above				

Standard Deviation is a statistical measurement of dispersion about an average, which depicts how widely the returns varied over a certain period of time. When a fund has a high standard deviation, the predicted range of performance is wide, implying greater volatility.

Morningstar provides standard deviation and Nationwide provides the ranges.

Morningstar Style Box™ as of 02-29-08 (EQ); 12-31-07 (F-I)



Statistics as of 02-29-08

	Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	13.61	1.02	0.96
P/B Ratio	2.21	0.96	1.01
P/C Ratio	9.31	1.04	1.05
GeoAvgCap (\$mil)	25,982.11	0.52	1.09

Risk Measures as of 03-31-08

	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	—	—	—
3 Yr Beta	—	—	—
3 Yr Sharpe Ratio	—	—	—
3 Yr Alpha	—	—	—
3 Yr R-squared	—	—	—

Morningstar Sectors as of 02-29-08

	Fund%	S&P 500%
Information	20.14	20.22
Software	3.47	3.87
Hardware	9.73	9.78
Media	2.65	3.09
Telecommunication	4.29	3.48
Service	43.43	40.24
Healthcare Service	11.97	11.82
Consumer Service	5.98	7.26
Business Service	5.86	4.40
Financial Service	19.62	16.76
Manufacturing	36.43	39.53
Consumer Goods	7.66	8.83
Industrial Materials	13.81	13.67
Energy	12.23	13.47
Utilities	2.73	3.56

Operations

Net Annual Rpt Exp Ratio	0.25% of fund assets
Gross Prospectus Exp Ratio	1.07% of fund assets
Fund Inception Date	06-01-06
Initial Share Class	06-01-06
Inception Date	
Advisor	Strategic Advisers, Inc.
Subadvisor	—

Portfolio Manager(s)

Jonathan Shelon. Since 2006.
Chris Sharpe. Since 2007.

Fidelity Advisor Freedom 2050 A

Overall Morningstar Rating™

Morningstar Return

Morningstar Risk

Investment Strategy from investment's prospectus

The investment seeks high total return with a secondary objective of principal preservation.

The fund uses a moderate asset allocation strategy designed for investors expecting to retire around the year 2050. It normally invests in combination of Fidelity equity, fixed-income, and money market/short-term funds. It uses an asset allocation strategy that becomes increasingly conservative until it reaches 20% in domestic equity funds, 35% in investment-grade fixed-income funds, 5% in high yield fixed-income funds, and 40% in short-term funds, approximately 10 to 15 years after the year 2050.

Category Description: Target-Date 2030+

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2030+) for retirement or another goal. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. These portfolios get more conservative as the goal date approaches by investing more in bonds and cash. Investment managers structure these portfolios differently; two funds with the same goal year may have different allocations to equities and therefore different levels of return and risk.

Broad Asset Class: Asset Allocation

Asset Allocation is the apportioning of investment funds among categories of assets such as Domestic Equity, International Equity, Fixed Income and Cash Equivalents.

Notes

This material is authorized for client use only when preceded or accompanied by a Disclosure Statement, a product prospectus (variable annuity only), a fund prospectus and/or informational brochure containing more complete information. These can be obtained from your investment professional and should be read carefully before investing or sending money.

NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against a loss in a declining market.

Morningstar Proprietary Statistics

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	—	—	—
Fund Rank Percentile	96	41	—	—	—
Out of # of Investments	618	470	—	—	—

Portfolio Analysis as of 02-29-08

Composition as of 02-29-08	Net%
U.S. Stocks	62.7
Non U.S. Stocks	25.1
Bonds	6.6
Cash	3.4
Other	2.3
Total	100.0

Top 15 Holdings as of 02-29-08

	% Assets
Fidelity Advisor Equity Income I	11.64
Fidelity Advisor Growth & Income I	10.72
Fidelity Advisor Overseas I	10.63
Fidelity Advisor Diversified Intl I	10.58
Fidelity Advisor Large Cap I	10.17
Fidelity Advisor Dividend Growth I	10.05
Fidelity Advisor High Income Advantage I	8.96
Fidelity Advisor Equity Growth I	7.67
Fidelity Small Cap Opportunities	5.81
Fidelity Advisor Mid Cap I	5.44
Fidelity 100 Index	4.80
Fidelity Advisor Small Cap I	2.99
Fidelity Advisor Total Bond I	0.18
Fidelity Advisor Intermediate Bond I	0.16
Fidelity Advisor Strategic Real Return I	0.11
Total Number of Holdings	16
Annual Turnover Ratio %	3
Total Fund Assets (\$mil)	85.8

Risk Classification as of 03-31-08

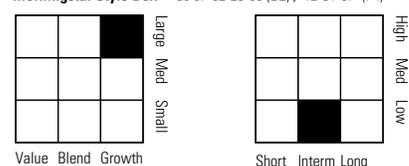
An investment's risk classification corresponds with the following ranges of standard deviation.

I	II	III	IV	V	VI
I	Lowest: Money Market and Stable Value Funds				
II	Very Low: 0.00-3.46				
III	Low: 3.47-5.21				
IV	Moderate: 5.22-9.95				
V	High: 9.96-13.50				
VI	Very High: 13.51 and above				

Standard Deviation is a statistical measurement of dispersion about an average, which depicts how widely the returns varied over a certain period of time. When a fund has a high standard deviation, the predicted range of performance is wide, implying greater volatility.

Morningstar provides standard deviation and Nationwide provides the ranges.

Morningstar Style Box™ as of 02-29-08 (EQ); 12-31-07 (F-I)



Statistics as of 02-29-08	Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	13.62	1.02	0.97
P/B Ratio	2.20	0.95	1.00
P/C Ratio	9.32	1.04	1.05
GeoAvgCap (\$mil)	25,014.87	0.50	1.05

Risk Measures as of 03-31-08	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	—	—	—
3 Yr Beta	—	—	—
3 Yr Sharpe Ratio	—	—	—
3 Yr Alpha	—	—	—
3 Yr R-squared	—	—	—

Morningstar Sectors as of 02-29-08

	Fund%	S&P 500%
Information	20.05	20.22
Software	3.43	3.87
Hardware	9.68	9.78
Media	2.63	3.09
Telecommunication	4.31	3.48
Service	43.51	40.24
Healthcare Service	11.97	11.82
Consumer Service	6.04	7.26
Business Service	5.89	4.40
Financial Service	19.61	16.76
Manufacturing	36.45	39.53
Consumer Goods	7.66	8.83
Industrial Materials	13.94	13.67
Energy	12.08	13.47
Utilities	2.77	3.56

Operations

Net Annual Rpt Exp Ratio	0.25% of fund assets
Gross Prospectus Exp Ratio	1.07% of fund assets
Fund Inception Date	06-01-06
Initial Share Class	06-01-06
Inception Date	
Advisor	Strategic Advisers, Inc.
Subadvisor	—

Portfolio Manager(s)

Jonathan Shelon. Since 2006.
Chris Sharpe. Since 2007.

Fidelity Advisor Freedom 2005 A

Overall Morningstar Rating™

★★

Morningstar Return

Below Average

Morningstar Risk

Above Average

Out of 129 Target-Date 2000-2014 funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for more detail.

Investment Strategy from investment's prospectus

The investment seeks high total return with a secondary objective of principal preservation.

The fund primarily invests in a combination of Fidelity equity, fixed-income, and money market, short-term funds using a moderate asset allocation strategy designed for investors expecting to retire around the year 2005. It uses an asset allocation strategy that becomes increasingly conservative until it reaches 20% in domestic equity funds, 35% in investment-grade fixed-income funds, and 40% in money market/short-term funds, approximately 10 to 15 years after the year 2005.

Past name(s): FA Freedom 2005 A.

Category Description: Target-Date 2000-2014

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2000-2014) for retirement or another goal. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. These portfolios get more conservative as the goal date approaches by investing more in bonds and cash. Investment managers structure these portfolios differently; two funds with the same goal year may have different allocations to equities and therefore different levels of return and risk.

Broad Asset Class: Asset Allocation

Asset Allocation is the apportioning of investment funds among categories of assets such as Domestic Equity, International Equity, Fixed Income and Cash Equivalents.

Notes

This material is authorized for client use only when preceded or accompanied by a Disclosure Statement, a product prospectus (variable annuity only), a fund prospectus and/or informational brochure containing more complete information. These can be obtained from your investment professional and should be read carefully before investing or sending money.

NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against a loss in a declining market.

Morningstar Proprietary Statistics

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★	—	—
Fund Rank Percentile	74	46	24	—	—
Out of # of Investments	314	286	129	—	—

Portfolio Analysis as of 02-29-08

Composition	as of 02-29-08	Net%
U.S. Stocks		34.4
Non U.S. Stocks		11.5
Bonds		33.5
Cash		17.2
Other		3.3
Total		100.0

Top 15 Holdings as of 02-29-08

	% Assets
Fidelity Advisor Total Bond I	12.45
Fidelity Advisor Government Income I	10.01
Fidelity Advisor Equity Income I	7.15
Fidelity Advisor Strategic Real Return I	7.15
Fidelity Advisor Intermediate Bond I	6.54
Fidelity Advisor Short Fixed-Inc I	6.39
Fidelity Advisor Growth & Income I	6.31
Fidelity Instl Money Market Inst	6.26
Fidelity Advisor Large Cap I	6.24
Fidelity Advisor High Income Advantage I	4.89
Fidelity Advisor Dividend Growth I	4.75
Fidelity Advisor Equity Growth I	4.71
Fidelity Advisor Overseas I	4.34
Fidelity Advisor Diversified Intl I	4.33
Fidelity Advisor Mid Cap I	3.21
Total Number of Holdings	18
Annual Turnover Ratio %	30
Total Fund Assets (\$mil)	144.3

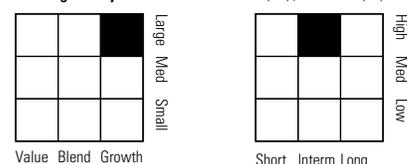
Risk Classification as of 03-31-08

An investment's risk classification corresponds with the following ranges of standard deviation.

I	II	III	IV	V	VI
I	Lowest: Money Market and Stable Value Funds				
II	Very Low: 0.00-3.46				
III	Low: 3.47-5.21				
IV	Moderate: 5.22-9.95				
V	High: 9.96-13.50				
VI	Very High: 13.51 and above				

Standard Deviation is a statistical measurement of dispersion about an average, which depicts how widely the returns varied over a certain period of time. When a fund has a high standard deviation, the predicted range of performance is wide, implying greater volatility.

Morningstar provides standard deviation and Nationwide provides the ranges.

Morningstar Style Box™ as of 02-29-08 (EQ); 12-31-07 (F-I)

Statistics as of 02-29-08

	Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	13.89	1.04	0.99
P/B Ratio	2.22	0.96	1.01
P/C Ratio	9.33	1.04	1.05
GeoAvgCap (\$mil)	26,378.76	0.53	1.05

Risk Measures as of 03-31-08

	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	4.80	0.35	1.31
3 Yr Beta	0.80	—	1.45
3 Yr Sharpe Ratio	0.31	-3.44	2.21
3 Yr Alpha	-1.28	—	0.96
3 Yr R-squared	93.45	—	1.24

Morningstar Sectors as of 02-29-08

	Fund%	S&P 500%
Information	19.81	20.22
Software	3.57	3.87
Hardware	9.66	9.78
Media	2.52	3.09
Telecommunication	4.06	3.48
Service	44.56	40.24
Healthcare Service	11.73	11.82
Consumer Service	6.23	7.26
Business Service	5.65	4.40
Financial Service	20.95	16.76
Manufacturing	35.63	39.53
Consumer Goods	7.59	8.83
Industrial Materials	13.40	13.67
Energy	12.09	13.47
Utilities	2.55	3.56

Operations

Net Annual Rpt Exp Ratio	0.25% of fund assets
Gross Prospectus Exp Ratio	0.95% of fund assets
Fund Inception Date	11-06-03
Initial Share Class	11-06-03
Inception Date	
Advisor	Strategic Advisers, Inc.
Subadvisor	—

Portfolio Manager(s)

Jonathan Shelon. Since 2003.
Chris Sharpe. Since 2007.

Fidelity Advisor Freedom 2015 A

Overall Morningstar Rating™

★★

Out of 118 Target-Date 2015-2029 funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for more detail.

Morningstar Return

Below Average

Morningstar Risk

Below Average

Investment Strategy from investment's prospectus

The investment seeks high total return with a secondary objective of principal preservation.

The fund primarily invests in a combination of Fidelity equity, fixed-income, and money market, short-term funds using a moderate asset allocation strategy designed for investors expecting to retire around the year 2015. It uses an asset allocation strategy that becomes increasingly conservative until it reaches 20% in domestic equity funds, 35% in investment-grade fixed-income funds, 5% in high yield fixed-income funds, and 40% in short-term funds (approximately 10 to 15 years after the year 2015).

Past name(s): FA Freedom 2015 A.

Category Description: Target-Date 2015-2029

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2015-2029) for retirement or another goal. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. These portfolios get more conservative as the goal date approaches by investing more in bonds and cash. Investment managers structure these portfolios differently; two funds with the same goal year may have different allocations to equities and therefore different levels of return and risk.

Broad Asset Class: Asset Allocation

Asset Allocation is the apportioning of investment funds among categories of assets such as Domestic Equity, International Equity, Fixed Income and Cash Equivalents.

Notes

This material is authorized for client use only when preceded or accompanied by a Disclosure Statement, a product prospectus (variable annuity only), a fund prospectus and/or informational brochure containing more complete information. These can be obtained from your investment professional and should be read carefully before investing or sending money.

NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against a loss in a declining market.

Morningstar Proprietary Statistics

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★	—	—
Fund Rank Percentile	28	18	32	—	—
Out of # of Investments	432	343	118	—	—

Portfolio Analysis as of 02-29-08

Composition as of 02-29-08

Composition	Net%
U.S. Stocks	39.2
Non U.S. Stocks	13.6
Bonds	30.4
Cash	13.5
Other	3.4
Total	100.0

Top 15 Holdings as of 02-29-08

Top 15 Holdings	% Assets
Fidelity Advisor Total Bond I	12.42
Fidelity Advisor Government Income I	8.27
Fidelity Advisor Equity Income I	8.08
Fidelity Advisor Growth & Income I	7.11
Fidelity Advisor Large Cap I	7.05
Fidelity Advisor Strategic Real Return I	6.67
Fidelity Advisor Intermediate Bond I	6.60
Fidelity Advisor High Income Advantage I	5.54
Fidelity Advisor Equity Growth I	5.34
Fidelity Advisor Overseas I	5.23
Fidelity Advisor Diversified Intl I	5.22
Fidelity Advisor Dividend Growth I	5.19
Fidelity Instl Money Market Inst	3.74
Fidelity Advisor Mid Cap I	3.66
Fidelity Advisor Short Fixed-Inc I	3.42
Total Number of Holdings	18
Annual Turnover Ratio %	11
Total Fund Assets (\$mil)	899.1

Risk Classification as of 03-31-08

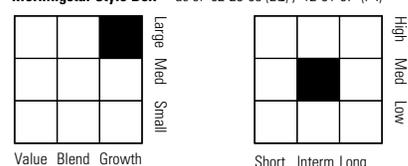
An investment's risk classification corresponds with the following ranges of standard deviation.

I	II	III	IV	V	VI
I	Lowest: Money Market and Stable Value Funds				
II	Very Low: 0.00-3.46				
III	Low: 3.47-5.21				
IV	Moderate: 5.22-9.95				
V	High: 9.96-13.50				
VI	Very High: 13.51 and above				

Standard Deviation is a statistical measurement of dispersion about an average, which depicts how widely the returns varied over a certain period of time. When a fund has a high standard deviation, the predicted range of performance is wide, implying greater volatility.

Morningstar provides standard deviation and Nationwide provides the ranges.

Morningstar Style Box™ as of 02-29-08 (EQ); 12-31-07 (F-I)



Statistics as of 02-29-08

Statistics	Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	13.72	1.02	0.97
P/B Ratio	2.21	0.96	1.00
P/C Ratio	9.28	1.03	1.03
GeoAvgCap (\$mil)	26,567.56	0.54	1.07

Risk Measures as of 03-31-08

Risk Measures	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	5.79	0.42	0.92
3 Yr Beta	0.97	—	0.94
3 Yr Sharpe Ratio	0.40	-4.44	1.67
3 Yr Alpha	-1.07	—	0.52
3 Yr R-squared	93.78	—	1.05

Morningstar Sectors as of 02-29-08

Morningstar Sectors	Fund%	S&P 500%
Information	19.93	20.22
Software	3.53	3.87
Hardware	9.71	9.78
Media	2.60	3.09
Telecommunication	4.09	3.48
Service	43.96	40.24
Healthcare Service	11.82	11.82
Consumer Service	6.09	7.26
Business Service	5.68	4.40
Financial Service	20.37	16.76
Manufacturing	36.11	39.53
Consumer Goods	7.73	8.83
Industrial Materials	13.51	13.67
Energy	12.28	13.47
Utilities	2.59	3.56

Operations

Net Annual Rpt Exp Ratio	0.25% of fund assets
Gross Prospectus Exp Ratio	0.98% of fund assets
Fund Inception Date	11-06-03
Initial Share Class	11-06-03
Inception Date	
Advisor	Strategic Advisers, Inc.
Subadvisor	—

Portfolio Manager(s)

Jonathan Shelon. Since 2003.
Chris Sharpe. Since 2007.

Fidelity Advisor Freedom 2025 A

Overall Morningstar Rating™

★★

Out of 118 Target-Date 2015-2029 funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for more detail.

Morningstar Return

Below Average

Morningstar Risk

Above Average

Investment Strategy from investment's prospectus

The investment seeks high total return with a secondary objective of principal preservation.

The fund primarily invests in a combination of Fidelity equity, fixed-income, and money market, short-term funds using a moderate asset allocation strategy designed for investors expecting to retire around the year 2025. It uses an asset allocation strategy that becomes increasingly conservative until it reaches 20% in domestic equity funds, 35% in investment-grade fixed-income funds, 5% in high yield fixed-income funds, and 40% in short-term funds (approximately 10 to 15 years after the year 2025).

Past name(s): FA Freedom 2025 A.

Category Description: Target-Date 2015-2029

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2015-2029) for retirement or another goal. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. These portfolios get more conservative as the goal date approaches by investing more in bonds and cash. Investment managers structure these portfolios differently; two funds with the same goal year may have different allocations to equities and therefore different levels of return and risk.

Broad Asset Class: Asset Allocation

Asset Allocation is the apportioning of investment funds among categories of assets such as Domestic Equity, International Equity, Fixed Income and Cash Equivalents.

Notes

This material is authorized for client use only when preceded or accompanied by a Disclosure Statement, a product prospectus (variable annuity only), a fund prospectus and/or informational brochure containing more complete information. These can be obtained from your investment professional and should be read carefully before investing or sending money.

NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against a loss in a declining market.

Morningstar Proprietary Statistics

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★	—	—
Fund Rank Percentile	75	36	20	—	—
Out of # of Investments	432	343	118	—	—

Portfolio Analysis as of 02-29-08

Composition as of 02-29-08	Net%
U.S. Stocks	50.8
Non U.S. Stocks	17.7
Bonds	21.3
Cash	7.2
Other	3.0
Total	100.0

Top 15 Holdings as of 02-29-08

	% Assets
Fidelity Advisor Equity Income I	10.54
Fidelity Advisor Growth & Income I	9.39
Fidelity Advisor Large Cap I	9.21
Fidelity Advisor Total Bond I	8.28
Fidelity Advisor High Income Advantage I	7.42
Fidelity Advisor Equity Growth I	7.14
Fidelity Advisor Overseas I	6.91
Fidelity Advisor Diversified Intl I	6.90
Fidelity Advisor Dividend Growth I	6.67
Fidelity Advisor Government Income I	5.72
Fidelity Advisor Mid Cap I	4.81
Fidelity Advisor Strategic Real Return I	4.59
Fidelity Advisor Intermediate Bond I	4.15
Fidelity 100 Index	3.53
Fidelity Advisor Small Cap I	2.44
Total Number of Holdings	16
Annual Turnover Ratio %	3
Total Fund Assets (\$mil)	869.0

Risk Classification as of 03-31-08

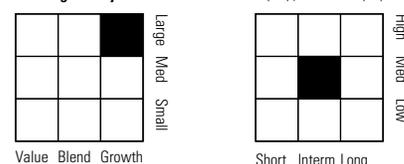
An investment's risk classification corresponds with the following ranges of standard deviation.

I	II	III	IV	V	VI
I	Lowest: Money Market and Stable Value Funds				
II	Very Low: 0.00-3.46				
III	Low: 3.47-5.21				
IV	Moderate: 5.22-9.95				
V	High: 9.96-13.50				
VI	Very High: 13.51 and above				

Standard Deviation is a statistical measurement of dispersion about an average, which depicts how widely the returns varied over a certain period of time. When a fund has a high standard deviation, the predicted range of performance is wide, implying greater volatility.

Morningstar provides standard deviation and Nationwide provides the ranges.

Morningstar Style Box™ as of 02-29-08 (EQ); 12-31-07 (F-I)



Statistics as of 02-29-08

	Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	13.62	1.02	0.96
P/B Ratio	2.22	0.96	1.01
P/C Ratio	9.32	1.04	1.04
GeoAvgCap (\$mil)	26,883.21	0.54	1.08

Risk Measures as of 03-31-08

	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	7.32	0.53	1.16
3 Yr Beta	1.22	—	1.18
3 Yr Sharpe Ratio	0.38	-4.22	1.58
3 Yr Alpha	-1.51	—	0.73
3 Yr R-squared	92.87	—	1.04

Morningstar Sectors as of 02-29-08

	Fund%	S&P 500%
Information	20.01	20.22
Software	3.51	3.87
Hardware	9.81	9.78
Media	2.61	3.09
Telecommunication	4.08	3.48
Service	43.61	40.24
Healthcare Service	11.90	11.82
Consumer Service	6.03	7.26
Business Service	5.68	4.40
Financial Service	20.00	16.76
Manufacturing	36.38	39.53
Consumer Goods	7.61	8.83
Industrial Materials	13.65	13.67
Energy	12.45	13.47
Utilities	2.67	3.56

Operations

Net Annual Rpt Exp Ratio	0.25% of fund assets
Gross Prospectus Exp Ratio	1.03% of fund assets
Fund Inception Date	11-06-03
Initial Share Class	11-06-03
Inception Date	
Advisor	Strategic Advisers, Inc.
Subadvisor	—

Portfolio Manager(s)

Jonathan Shelon. Since 2003.
Chris Sharpe. Since 2007.

Fidelity Advisor Freedom 2035 A

Overall Morningstar Rating™
★★
Out of 152 Target-Date 2030+ funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for more detail.

Morningstar Return
Below Average

Morningstar Risk
Average

Investment Strategy from investment's prospectus

The investment seeks high total return with a secondary objective of principal preservation.

The fund primarily invests in a combination of Fidelity equity, fixed-income, and money market, short-term funds using a moderate asset allocation strategy designed for investors expecting to retire around the year 2035. It uses an asset allocation strategy that becomes increasingly conservative until it reaches 20% in domestic equity funds, 35% in investment-grade fixed-income funds, 5% in high yield fixed-income funds, and 40% in short-term funds (approximately 10 to 15 years after the year 2035).

Category Description: Target-Date 2030+

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2030+) for retirement or another goal. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. These portfolios get more conservative as the goal date approaches by investing more in bonds and cash. Investment managers structure these portfolios differently; two funds with the same goal year may have different allocations to equities and therefore different levels of return and risk.

Broad Asset Class: Asset Allocation

Asset Allocation is the apportioning of investment funds among categories of assets such as Domestic Equity, International Equity, Fixed Income and Cash Equivalents.

Notes

This material is authorized for client use only when preceded or accompanied by a Disclosure Statement, a product prospectus (variable annuity only), a fund prospectus and/or informational brochure containing more complete information. These can be obtained from your investment professional and should be read carefully before investing or sending money.

NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against a loss in a declining market.

Morningstar Proprietary Statistics

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★	—	—
Fund Rank Percentile	68	20	28	—	—
Out of # of Investments	618	470	152	—	—

Portfolio Analysis as of 02-29-08

Composition as of 02-29-08	Net%
U.S. Stocks	59.4
Non U.S. Stocks	20.7
Bonds	12.5
Cash	4.9
Other	2.4
Total	100.0

Top 15 Holdings as of 02-29-08

	% Assets
Fidelity Advisor Equity Income I	12.39
Fidelity Advisor Growth & Income I	10.97
Fidelity Advisor Large Cap I	10.83
Fidelity Advisor Equity Growth I	8.44
Fidelity Advisor Overseas I	8.10
Fidelity Advisor Diversified Intl I	8.07
Fidelity Advisor Dividend Growth I	7.78
Fidelity Advisor High Income Advantage I	7.52
Fidelity Advisor Mid Cap I	5.65
Fidelity 100 Index	4.41
Fidelity Advisor Total Bond I	3.69
Fidelity Advisor Small Cap I	2.83
Fidelity Small Cap Opportunities	2.74
Fidelity Advisor Government Income I	2.71
Fidelity Advisor Strategic Real Return I	2.04
Total Number of Holdings	16
Annual Turnover Ratio %	5
Total Fund Assets (\$mil)	521.7

Risk Classification as of 03-31-08

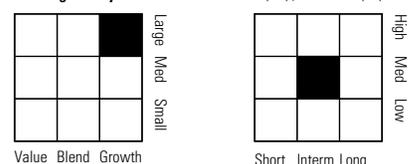
An investment's risk classification corresponds with the following ranges of standard deviation.

I	II	III	IV	V	VI
I	Lowest: Money Market and Stable Value Funds				
II	Very Low: 0.00-3.46				
III	Low: 3.47-5.21				
IV	Moderate: 5.22-9.95				
V	High: 9.96-13.50				
VI	Very High: 13.51 and above				

Standard Deviation is a statistical measurement of dispersion about an average, which depicts how widely the returns varied over a certain period of time. When a fund has a high standard deviation, the predicted range of performance is wide, implying greater volatility.

Morningstar provides standard deviation and Nationwide provides the ranges.

Morningstar Style Box™ as of 02-29-08 (EQ); 12-31-07 (F-I)



Statistics as of 02-29-08

	Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	13.60	1.02	0.96
P/B Ratio	2.22	0.96	1.01
P/C Ratio	9.34	1.04	1.06
GeoAvgCap (\$mil)	27,305.12	0.55	1.14

Risk Measures as of 03-31-08

	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	8.48	0.61	1.00
3 Yr Beta	1.41	—	1.01
3 Yr Sharpe Ratio	0.36	-4.00	1.38
3 Yr Alpha	-1.84	—	0.68
3 Yr R-squared	91.55	—	1.01

Morningstar Sectors as of 02-29-08

	Fund%	S&P 500%
Information	20.09	20.22
Software	3.54	3.87
Hardware	9.85	9.78
Media	2.62	3.09
Telecommunication	4.08	3.48
Service	43.39	40.24
Healthcare Service	11.93	11.82
Consumer Service	6.05	7.26
Business Service	5.63	4.40
Financial Service	19.78	16.76
Manufacturing	36.53	39.53
Consumer Goods	7.65	8.83
Industrial Materials	13.71	13.67
Energy	12.50	13.47
Utilities	2.67	3.56

Operations

Net Annual Rpt Exp Ratio	0.25% of fund assets
Gross Prospectus Exp Ratio	1.05% of fund assets
Fund Inception Date	11-06-03
Initial Share Class	11-06-03
Inception Date	
Advisor	Strategic Advisers, Inc.
Subadvisor	—

Portfolio Manager(s)

Jonathan Shelon. Since 2003.
Chris Sharpe. Since 2007.

Fidelity Advisor Freedom Inc A

Overall Morningstar Rating™
★

Morningstar Return
Low

Morningstar Risk
Low

Out of 129 Target-Date 2000-2014 funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for more detail.

Investment Strategy from investment's prospectus

The investment seeks high total return with a secondary objective of principal preservation.

The fund normally invests in a combination of Fidelity equity, fixed-income, and money market/short-term funds. It uses a moderate asset allocation designed for investors already in retirement.

Category Description: Target-Date 2000-2014

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2000-2014) for retirement or another goal. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. These portfolios get more conservative as the goal date approaches by investing more in bonds and cash. Investment managers structure these portfolios differently; two funds with the same goal year may have different allocations to equities and therefore different levels of return and risk.

Broad Asset Class: Asset Allocation

Asset Allocation is the apportioning of investment funds among categories of assets such as Domestic Equity, International Equity, Fixed Income and Cash Equivalents.

Notes

This material is authorized for client use only when preceded or accompanied by a Disclosure Statement, a product prospectus (variable annuity only), a fund prospectus and/or informational brochure containing more complete information. These can be obtained from your investment professional and should be read carefully before investing or sending money.

NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against a loss in a declining market.

Morningstar Proprietary Statistics

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★	—	—
Fund Rank Percentile	16	22	67	—	—
Out of # of Investments	314	286	129	—	—

Portfolio Analysis as of 02-29-08

Composition as of 02-29-08	Net%
U.S. Stocks	18.5
Non U.S. Stocks	2.0
Bonds	42.1
Cash	34.8
Other	2.7
Total	100.0

Top 15 Holdings as of 02-29-08

	% Assets
Fidelity Instl Money Market Inst	20.28
Fidelity Advisor Short Fixed-Inc I	20.04
Fidelity Advisor Total Bond I	12.31
Fidelity Advisor Government Income I	9.15
Fidelity Advisor Intermediate Bond I	6.94
Fidelity Advisor Strategic Real Return I	6.85
Fidelity Advisor High Income Advantage I	4.81
Fidelity Advisor Equity Income I	3.72
Fidelity Advisor Growth & Income I	3.26
Fidelity Advisor Large Cap I	3.22
Fidelity Advisor Equity Growth I	2.40
Fidelity Advisor Dividend Growth I	2.34
Fidelity Advisor Mid Cap I	1.72
Fidelity 100 Index	1.29
Fidelity Small Cap Opportunities	0.85
Total Number of Holdings	16
Annual Turnover Ratio %	38
Total Fund Assets (\$mil)	161.8

Risk Classification as of 03-31-08

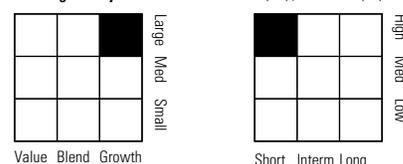
An investment's risk classification corresponds with the following ranges of standard deviation.

I	II	III	IV	V	VI
I	Lowest: Money Market and Stable Value Funds				
▶ II	Very Low: 0.00-3.46				
III	Low: 3.47-5.21				
IV	Moderate: 5.22-9.95				
V	High: 9.96-13.50				
VI	Very High: 13.51 and above				

Standard Deviation is a statistical measurement of dispersion about an average, which depicts how widely the returns varied over a certain period of time. When a fund has a high standard deviation, the predicted range of performance is wide, implying greater volatility.

Morningstar provides standard deviation and Nationwide provides the ranges.

Morningstar Style Box™ as of 02-29-08 (EQ); 12-31-07 (F-I)



Statistics as of 02-29-08	Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	14.09	1.05	1.00
P/B Ratio	2.28	0.99	1.04
P/C Ratio	9.40	1.05	1.06
GeoAvgCap (\$mil)	24,922.66	0.50	0.99

Risk Measures as of 03-31-08	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	2.29	0.16	0.63
3 Yr Beta	0.34	—	0.62
3 Yr Sharpe Ratio	0.03	-0.33	0.21
3 Yr Alpha	-1.10	—	0.83
3 Yr R-squared	76.37	—	1.01

Morningstar Sectors as of 02-29-08	Fund%	S&P 500%
Information	20.60	20.22
Software	3.98	3.87
Hardware	10.44	9.78
Media	2.61	3.09
Telecommunication	3.57	3.48
Service	46.46	40.24
Healthcare Service	12.35	11.82
Consumer Service	6.54	7.26
Business Service	6.24	4.40
Financial Service	21.33	16.76
Manufacturing	32.94	39.53
Consumer Goods	6.41	8.83
Industrial Materials	11.91	13.67
Energy	12.53	13.47
Utilities	2.09	3.56

Operations

Net Annual Rpt Exp Ratio	0.25% of fund assets
Gross Prospectus Exp Ratio	0.85% of fund assets
Fund Inception Date	07-24-03
Initial Share Class	07-24-03
Inception Date	
Advisor	Strategic Advisers, Inc.
Subadvisor	—

Portfolio Manager(s)

Jonathan Shelon. Since 2003.
Chris Sharpe. Since 2007.

Fidelity Advisor Freedom 2010 A

Overall Morningstar Rating™

★★

Out of 129 Target-Date 2000-2014 funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for more detail.

Morningstar Return

Below Average

Morningstar Risk

Above Average

Investment Strategy from investment's prospectus

The investment seeks high total return with a secondary objective of principal preservation as the fund approaches its target date and beyond.

The fund normally invests in combination of Fidelity equity, fixed-income, and money market/short-term funds. It use an asset allocation strategy that becomes increasingly conservative until it reaches 20% in domestic equity funds, 35% in investment-grade fixed-income funds, 5% in high yield fixed-income funds, and 40% in short-term funds (approximately 10 to 15 years after the year 2010).

Category Description: Target-Date 2000-2014

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2000-2014) for retirement or another goal. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. These portfolios get more conservative as the goal date approaches by investing more in bonds and cash. Investment managers structure these portfolios differently; two funds with the same goal year may have different allocations to equities and therefore different levels of return and risk.

Broad Asset Class: Asset Allocation

Asset Allocation is the apportioning of investment funds among categories of assets such as Domestic Equity, International Equity, Fixed Income and Cash Equivalents.

Notes

This material is authorized for client use only when preceded or accompanied by a Disclosure Statement, a product prospectus (variable annuity only), a fund prospectus and/or informational brochure containing more complete information. These can be obtained from your investment professional and should be read carefully before investing or sending money.

NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against a loss in a declining market.

Morningstar Proprietary Statistics

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★	—	—
Fund Rank Percentile	78	47	25	—	—
Out of # of Investments	314	286	129	—	—

Portfolio Analysis as of 02-29-08

Composition	as of 02-29-08	Net%
U.S. Stocks		35.7
Non U.S. Stocks		12.3
Bonds		32.6
Cash		16.0
Other		3.4
Total		100.0

Top 15 Holdings as of 02-29-08

	% Assets
Fidelity Advisor Total Bond I	13.47
Fidelity Advisor Government Income I	8.53
Fidelity Advisor Equity Income I	7.34
Fidelity Advisor Intermediate Bond I	7.23
Fidelity Advisor Strategic Real Return I	7.17
Fidelity Advisor Growth & Income I	6.48
Fidelity Advisor Large Cap I	6.42
Fidelity Instl Money Market Inst	5.31
Fidelity Advisor Short Fixed-Inc I	4.95
Fidelity Advisor Equity Growth I	4.86
Fidelity Advisor High Income Advantage I	4.86
Fidelity Advisor Overseas I	4.78
Fidelity Advisor Dividend Growth I	4.77
Fidelity Advisor Diversified Intl I	4.76
Fidelity Advisor Mid Cap I	3.34
Total Number of Holdings	18
Annual Turnover Ratio %	22
Total Fund Assets (\$mil)	726.2

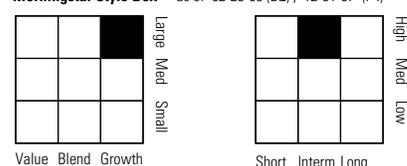
Risk Classification as of 03-31-08

An investment's risk classification corresponds with the following ranges of standard deviation.

I	II	III	IV	V	VI
I	Lowest: Money Market and Stable Value Funds				
II	Very Low: 0.00-3.46				
III	Low: 3.47-5.21				
IV	Moderate: 5.22-9.95				
V	High: 9.96-13.50				
VI	Very High: 13.51 and above				

Standard Deviation is a statistical measurement of dispersion about an average, which depicts how widely the returns varied over a certain period of time. When a fund has a high standard deviation, the predicted range of performance is wide, implying greater volatility.

Morningstar provides standard deviation and Nationwide provides the ranges.

Morningstar Style Box™ as of 02-29-08 (EQ); 12-31-07 (F-I)


Statistics	as of 02-29-08	Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	14.10	1.05	1.00	
P/B Ratio	2.24	0.97	1.02	
P/C Ratio	9.54	1.06	1.08	
GeoAvgCap (\$mil)	26,929.92	0.54	1.07	

Risk Measures	as of 03-31-08	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	4.98	0.36	1.36	
3 Yr Beta	0.83	—	1.51	
3 Yr Sharpe Ratio	0.30	-3.33	2.14	
3 Yr Alpha	-1.38	—	1.04	
3 Yr R-squared	92.70	—	1.23	

Morningstar Sectors	as of 02-29-08	Fund%	S&P 500%
Information		19.55	20.22
Software		3.55	3.87
Hardware		9.40	9.78
Media		2.50	3.09
Telecommunication		4.10	3.48
Service		44.88	40.24
Healthcare Service		11.86	11.82
Consumer Service		6.26	7.26
Business Service		5.79	4.40
Financial Service		20.97	16.76
Manufacturing		35.56	39.53
Consumer Goods		7.67	8.83
Industrial Materials		13.43	13.67
Energy		11.90	13.47
Utilities		2.56	3.56

Operations

Net Annual Rpt Exp Ratio	0.25% of fund assets
Gross Prospectus Exp Ratio	0.96% of fund assets
Fund Inception Date	07-24-03
Initial Share Class	07-24-03
Inception Date	
Advisor	Strategic Advisers, Inc.
Subadvisor	—

Portfolio Manager(s)

Jonathan Shelon. Since 2003.
Chris Sharpe. Since 2007.

Fidelity Advisor Freedom 2020 A

Overall Morningstar Rating™
★★
Out of 118 Target-Date 2015-2029 funds. **An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for more detail.**

Morningstar Return
Below Average

Morningstar Risk
Average

Investment Strategy from investment's prospectus

The investment seeks high total return with a secondary objective of principal preservation.

The fund uses a moderate asset allocation strategy designed for investors expecting to retire around the year 2020. It normally invests in combination of Fidelity equity, fixed-income, and money market/short-term funds. It uses an asset allocation strategy that becomes increasingly conservative until it reaches 20% in domestic equity funds, 35% in investment-grade fixed-income funds, 5% in high yield fixed-income funds, and 40% in short-term funds, approximately 10 to 15 years after the year 2020.

Category Description: Target-Date 2015-2029

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2015-2029) for retirement or another goal. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. These portfolios get more conservative as the goal date approaches by investing more in bonds and cash. Investment managers structure these portfolios differently; two funds with the same goal year may have different allocations to equities and therefore different levels of return and risk.

Broad Asset Class: Asset Allocation

Asset Allocation is the apportioning of investment funds among categories of assets such as Domestic Equity, International Equity, Fixed Income and Cash Equivalents.

Notes

This material is authorized for client use only when preceded or accompanied by a Disclosure Statement, a product prospectus (variable annuity only), a fund prospectus and/or informational brochure containing more complete information. These can be obtained from your investment professional and should be read carefully before investing or sending money.

NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against a loss in a declining market.

Morningstar Proprietary Statistics

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★	—	—
Fund Rank Percentile	61	33	23	—	—
Out of # of Investments	432	343	118	—	—

Portfolio Analysis as of 02-29-08

Composition as of 02-29-08

Composition	Net%
U.S. Stocks	48.1
Non U.S. Stocks	16.8
Bonds	23.9
Cash	8.0
Other	3.2
Total	100.0

Top 15 Holdings as of 02-29-08

Top 15 Holdings	% Assets
Fidelity Advisor Equity Income I	9.91
Fidelity Advisor Total Bond I	9.68
Fidelity Advisor Growth & Income I	8.75
Fidelity Advisor Large Cap I	8.67
Fidelity Advisor High Income Advantage I	7.27
Fidelity Advisor Equity Growth I	6.59
Fidelity Advisor Overseas I	6.47
Fidelity Advisor Diversified Intl I	6.45
Fidelity Advisor Dividend Growth I	6.45
Fidelity Advisor Government Income I	6.19
Fidelity Advisor Intermediate Bond I	5.15
Fidelity Advisor Strategic Real Return I	5.14
Fidelity Advisor Mid Cap I	4.53
Fidelity 100 Index	3.52
Fidelity Small Cap Opportunities	2.27
Total Number of Holdings	18
Annual Turnover Ratio %	13
Total Fund Assets (\$mil)	1,541.8

Risk Classification as of 03-31-08

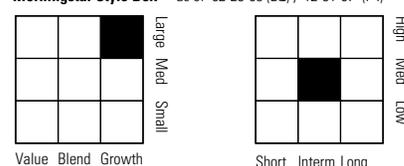
An investment's risk classification corresponds with the following ranges of standard deviation.

I	II	III	IV	V	VI
I	Lowest: Money Market and Stable Value Funds				
II	Very Low: 0.00-3.46				
III	Low: 3.47-5.21				
IV	Moderate: 5.22-9.95				
V	High: 9.96-13.50				
VI	Very High: 13.51 and above				

Standard Deviation is a statistical measurement of dispersion about an average, which depicts how widely the returns varied over a certain period of time. When a fund has a high standard deviation, the predicted range of performance is wide, implying greater volatility.

Morningstar provides standard deviation and Nationwide provides the ranges.

Morningstar Style Box™ as of 02-29-08 (EQ); 12-31-07 (F-I)



Statistics as of 02-29-08

Statistics	Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	13.84	1.03	0.97
P/B Ratio	2.22	0.96	1.01
P/C Ratio	9.32	1.04	1.04
GeoAvgCap (\$mil)	26,953.85	0.54	1.09

Risk Measures as of 03-31-08

Risk Measures	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	6.93	0.50	1.10
3 Yr Beta	1.16	—	1.13
3 Yr Sharpe Ratio	0.37	-4.11	1.54
3 Yr Alpha	-1.44	—	0.70
3 Yr R-squared	93.00	—	1.04

Morningstar Sectors as of 02-29-08

Morningstar Sectors	Fund%	S&P 500%
Information	19.92	20.22
Software	3.57	3.87
Hardware	9.69	9.78
Media	2.52	3.09
Telecommunication	4.14	3.48
Service	44.00	40.24
Healthcare Service	11.71	11.82
Consumer Service	6.20	7.26
Business Service	5.69	4.40
Financial Service	20.40	16.76
Manufacturing	36.08	39.53
Consumer Goods	7.77	8.83
Industrial Materials	13.55	13.67
Energy	12.16	13.47
Utilities	2.60	3.56

Operations

Net Annual Rpt Exp Ratio	0.25% of fund assets
Gross Prospectus Exp Ratio	1.01% of fund assets
Fund Inception Date	07-24-03
Initial Share Class	07-24-03
Inception Date	
Advisor	Strategic Advisers, Inc.
Subadvisor	—

Portfolio Manager(s)

Jonathan Shelon. Since 2003.
Chris Sharpe. Since 2007.

Fidelity Advisor Freedom 2030 A

Overall Morningstar Rating™

★★

Out of 152 Target-Date 2030+ funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for more detail.

Morningstar Return

Below Average

Morningstar Risk

Average

Investment Strategy from investment's prospectus

The investment seeks high total return with a secondary objective of principal preservation.

The fund uses a moderate asset allocation strategy designed for investors expecting to retire around the year 2030. It normally invests in combination of Fidelity equity, fixed-income, and money market/short-term funds. It uses an asset allocation strategy that becomes increasingly conservative until it reaches 20% in domestic equity funds, 35% in investment-grade fixed-income funds, 5% in high yield fixed-income funds, and 40% in short-term funds, approximately 10 to 15 years after the year 2030.

Category Description: Target-Date 2030+

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2030+) for retirement or another goal. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. These portfolios get more conservative as the goal date approaches by investing more in bonds and cash. Investment managers structure these portfolios differently; two funds with the same goal year may have different allocations to equities and therefore different levels of return and risk.

Broad Asset Class: Asset Allocation

Asset Allocation is the apportioning of investment funds among categories of assets such as Domestic Equity, International Equity, Fixed Income and Cash Equivalents.

Notes

This material is authorized for client use only when preceded or accompanied by a Disclosure Statement, a product prospectus (variable annuity only), a fund prospectus and/or informational brochure containing more complete information. These can be obtained from your investment professional and should be read carefully before investing or sending money.

NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against a loss in a declining market.

Morningstar Proprietary Statistics

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★	—	—
Fund Rank Percentile	60	18	28	—	—
Out of # of Investments	618	470	152	—	—

Portfolio Analysis as of 02-29-08

Composition as of 02-29-08	Net%
U.S. Stocks	58.4
Non U.S. Stocks	20.5
Bonds	13.7
Cash	5.0
Other	2.5
Total	100.0

Top 15 Holdings as of 02-29-08

	% Assets
Fidelity Advisor Equity Income I	12.05
Fidelity Advisor Growth & Income I	10.65
Fidelity Advisor Large Cap I	10.54
Fidelity Advisor Equity Growth I	8.07
Fidelity Advisor Overseas I	7.93
Fidelity Advisor Diversified Intl I	7.91
Fidelity Advisor Dividend Growth I	7.88
Fidelity Advisor High Income Advantage I	7.47
Fidelity Advisor Mid Cap I	5.51
Fidelity 100 Index	4.61
Fidelity Advisor Total Bond I	4.36
Fidelity Advisor Government Income I	3.02
Fidelity Small Cap Opportunities	2.75
Fidelity Advisor Small Cap I	2.71
Fidelity Advisor Strategic Real Return I	2.35
Total Number of Holdings	16
Annual Turnover Ratio %	8
Total Fund Assets (\$mil)	1,113.0

Risk Classification as of 03-31-08

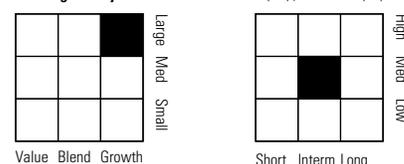
An investment's risk classification corresponds with the following ranges of standard deviation.

I	II	III	IV	V	VI
I	Lowest: Money Market and Stable Value Funds				
II	Very Low: 0.00-3.46				
III	Low: 3.47-5.21				
IV	Moderate: 5.22-9.95				
V	High: 9.96-13.50				
VI	Very High: 13.51 and above				

Standard Deviation is a statistical measurement of dispersion about an average, which depicts how widely the returns varied over a certain period of time. When a fund has a high standard deviation, the predicted range of performance is wide, implying greater volatility.

Morningstar provides standard deviation and Nationwide provides the ranges.

Morningstar Style Box™ as of 02-29-08 (EQ); 12-31-07 (F-I)



Statistics as of 02-29-08

	Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	13.80	1.03	0.98
P/B Ratio	2.22	0.96	1.01
P/C Ratio	9.33	1.04	1.06
GeoAvgCap (\$mil)	27,505.42	0.55	1.15

Risk Measures as of 03-31-08

	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	8.33	0.60	0.98
3 Yr Beta	1.38	—	0.99
3 Yr Sharpe Ratio	0.37	-4.11	1.42
3 Yr Alpha	-1.75	—	0.65
3 Yr R-squared	91.37	—	1.01

Morningstar Sectors as of 02-29-08

	Fund%	S&P 500%
Information	20.01	20.22
Software	3.60	3.87
Hardware	9.73	9.78
Media	2.54	3.09
Telecommunication	4.14	3.48
Service	43.74	40.24
Healthcare Service	11.75	11.82
Consumer Service	6.22	7.26
Business Service	5.63	4.40
Financial Service	20.14	16.76
Manufacturing	36.26	39.53
Consumer Goods	7.82	8.83
Industrial Materials	13.63	13.67
Energy	12.21	13.47
Utilities	2.60	3.56

Operations

Net Annual Rpt Exp Ratio	0.25% of fund assets
Gross Prospectus Exp Ratio	1.05% of fund assets
Fund Inception Date	07-24-03
Initial Share Class	07-24-03
Inception Date	
Advisor	Strategic Advisers, Inc.
Subadvisor	—

Portfolio Manager(s)

Jonathan Shelon. Since 2003.
Chris Sharpe. Since 2007.

Fidelity Advisor Freedom 2040 A

Overall Morningstar Rating™
★★
Out of 152 Target-Date 2030+ funds. An investment's overall Morningstar Rating, based on its risk-adjusted return, is a weighted average of its applicable 3-, 5-, and 10-year Ratings. See disclosure for more detail.

Morningstar Return
Below Average

Morningstar Risk
Above Average

Investment Strategy from investment's prospectus

The investment seeks high total return with a secondary objective of principal preservation.

The fund uses a moderate asset allocation strategy designed for investors expecting to retire around the year 2040. It normally invests in combination of Fidelity equity, fixed-income, and money market/short-term funds. It uses an asset allocation strategy that becomes increasingly conservative until it reaches 20% in domestic equity funds, 35% in investment-grade fixed-income funds, 5% in high yield fixed-income funds, and 40% in short-term funds (approximately 10 to 15 years after the year 2040).

Category Description: Target-Date 2030+

Target-date portfolios provide diversified exposure to stocks, bonds, and cash for those investors who have a specific date in mind (in this case, the years 2030+) for retirement or another goal. These portfolios aim to provide investors with an optimal level of return and risk, based solely on the target date. These portfolios get more conservative as the goal date approaches by investing more in bonds and cash. Investment managers structure these portfolios differently; two funds with the same goal year may have different allocations to equities and therefore different levels of return and risk.

Broad Asset Class: Asset Allocation

Asset Allocation is the apportioning of investment funds among categories of assets such as Domestic Equity, International Equity, Fixed Income and Cash Equivalents.

Notes

This material is authorized for client use only when preceded or accompanied by a Disclosure Statement, a product prospectus (variable annuity only), a fund prospectus and/or informational brochure containing more complete information. These can be obtained from your investment professional and should be read carefully before investing or sending money.

NOT A DEPOSIT – NOT FDIC INSURED – NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY – NOT GUARANTEED BY THE INSTITUTION – MAY GO DOWN IN VALUE

The Broad Asset Class identifies a fund's investment style. The Broad Asset Class was developed by Nationwide in conjunction with Ibbotson Associates for asset allocation. Asset Allocation does not assure a profit or guarantee against a loss in a declining market.

Morningstar Proprietary Statistics

	YTD	1-Year	3-Year	5-Year	10-Year
Morningstar Rating	—	—	★★	—	—
Fund Rank Percentile	80	32	23	—	—
Out of # of Investments	618	470	152	—	—

Portfolio Analysis as of 02-29-08

Composition as of 02-29-08

	Net%
U.S. Stocks	61.5
Non U.S. Stocks	21.3
Bonds	10.9
Cash	4.0
Other	2.3
Total	100.0

Top 15 Holdings

as of 02-29-08

	% Assets
Fidelity Advisor Equity Income I	12.57
Fidelity Advisor Growth & Income I	11.08
Fidelity Advisor Large Cap I	10.97
Fidelity Advisor High Income Advantage I	9.72
Fidelity Advisor Equity Growth I	8.37
Fidelity Advisor Dividend Growth I	8.30
Fidelity Advisor Overseas I	8.24
Fidelity Advisor Diversified Intl I	8.22
Fidelity Advisor Mid Cap I	5.77
Fidelity 100 Index	5.20
Fidelity Small Cap Opportunities	2.90
Fidelity Advisor Small Cap I	2.78
Fidelity Advisor Total Bond I	2.17
Fidelity Advisor Government Income I	1.46
Fidelity Advisor Strategic Real Return I	1.14
Total Number of Holdings	16
Annual Turnover Ratio %	7
Total Fund Assets (\$mil)	819.0

Risk Classification as of 03-31-08

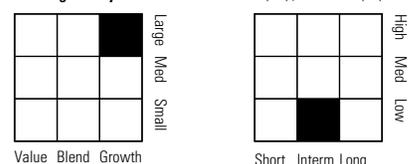
An investment's risk classification corresponds with the following ranges of standard deviation.

I	II	III	IV	V	VI
I	Lowest: Money Market and Stable Value Funds				
II	Very Low: 0.00-3.46				
III	Low: 3.47-5.21				
▶ IV	Moderate: 5.22-9.95				
V	High: 9.96-13.50				
VI	Very High: 13.51 and above				

Standard Deviation is a statistical measurement of dispersion about an average, which depicts how widely the returns varied over a certain period of time. When a fund has a high standard deviation, the predicted range of performance is wide, implying greater volatility.

Morningstar provides standard deviation and Nationwide provides the ranges.

Morningstar Style Box™ as of 02-29-08 (EQ); 12-31-07 (F-I)



Statistics as of 02-29-08

	Port Avg	Rel S&P 500	Rel Cat
P/E Ratio	13.80	1.03	0.98
P/B Ratio	2.22	0.96	1.01
P/C Ratio	9.31	1.04	1.05
GeoAvgCap (\$mil)	27,535.27	0.56	1.15

Risk Measures as of 03-31-08

	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	8.82	0.63	1.04
3 Yr Beta	1.46	—	1.04
3 Yr Sharpe Ratio	0.36	-4.00	1.38
3 Yr Alpha	-1.92	—	0.71
3 Yr R-squared	91.22	—	1.01

Morningstar Sectors as of 02-29-08

	Fund%	S&P 500%
Information	20.07	20.22
Software	3.59	3.87
Hardware	9.76	9.78
Media	2.54	3.09
Telecommunication	4.18	3.48
Service	43.63	40.24
Healthcare Service	11.76	11.82
Consumer Service	6.20	7.26
Business Service	5.73	4.40
Financial Service	19.94	16.76
Manufacturing	36.29	39.53
Consumer Goods	7.84	8.83
Industrial Materials	13.60	13.67
Energy	12.23	13.47
Utilities	2.62	3.56

Operations

Net Annual Rpt Exp Ratio	0.25% of fund assets
Gross Prospectus Exp Ratio	1.06% of fund assets
Fund Inception Date	07-24-03
Initial Share Class	07-24-03
Inception Date	
Advisor	Strategic Advisers, Inc.
Subadvisor	—

Portfolio Manager(s)

Jonathan Shelon. Since 2003.
Chris Sharpe. Since 2007.

The Investment Profile Page User's Guide

This guide will help you use the Morningstar Investment Profile to your advantage. For more information about each investment, we recommend you read the prospectus before investing.

1
Overall Morningstar Rating

2
Investment Strategy

3
Category Description

4
Broad Asset Class

5
Composition

6
Morningstar Style Box

7
Top 15 Holdings

8
Annual Turnover

9
Morningstar Sectors

10
Risk Classification

11
Operations

Planner Date: 03-30-2008

XYZ Fund

Overall Morningstar Rating™
★★★★★

Out of 220 fund category investments. 8 funds overall Morningstar Rating based on risk adjusted returns, in a weighted average of its applicable 1-, 3-, and 5-year ratings. See disclosure for details.

Morningstar Return
Above Average

Morningstar Risk
Average

Investment Strategy (from prospectus)

The investment seeks capital appreciation and current income.

The fund normally invests at least 65% of assets in securities designed to achieve growth and/or income. It invests primarily in common stocks, preferred stocks, and convertibles. The Fund may also invest in nonconvertible debt securities rated B or higher; it may invest no more than 70% of assets in securities rated below BBB. The fund may invest up to 20% of assets in foreign securities in the form of American and European Depository Receipts. The fund may also invest in nonconvertible debt securities rated B or higher; it may invest no more than 12% of assets securities rated below BBB.

Fund names: XYZ Equity Fund A.

Morningstar Proprietary Statistics

	YTD	1 Year	3 Year	5 Year	10 Year
Morningstar Rating	---	---	★★★★	★★★★★	---
Fund Risk Scorecard	800	800	800	800	---
Out of # of Investments	800	800	800	800	---

Portfolio Analysis

Composition as of 03-30-08

	% of Assets
U.S. Stocks	80.0
Non-U.S. Stocks	0.0
Bonds	0.0
Cash	0.0
Other	0.0

Category Description: Large-cap Growth

Large-cap growth funds invest in big companies that are projected to grow faster than the overall stock market. Most of these funds focus on companies in rapidly expanding industries, such as technology and health care, or multinational companies with a high percentage of earnings coming from sales in foreign markets.

Morningstar Equity Style Box as of 03-30-08

	Value	Weight
Guard	0.0	0.0
Large	0.0	0.0
Medium	0.0	0.0
Small	0.0	0.0
Micro	0.0	0.0

Top 10 Holdings as of 03-30-08

	% of Assets
Halliburton	0.00
Spall	0.00
Comcast Cl A	0.00
BP PLC ADR	0.00
Infoblox	0.00
Rolland Energy	0.00
Schlumberger	0.00
International Paper	0.00
Sara Lee	0.00
Federated Dept. Stores	0.00
Rolland Energy	0.00
Schlumberger	0.00
International Paper	0.00
Sara Lee	0.00
Federated Dept. Stores	0.00

Broad Asset Class: Small Cap Stocks

Shares of ownership in small corporations.

Statistics as of 03-31-08

	Port. Avg.	Rel. SP-500	Rel. Cat.
P/E Ratio	0.00	0.00	0.00
P/B Ratio	0.00	0.00	0.00
P/C Ratio	0.00	0.00	0.00
Div/Yield (Divid)	0.00	0.00	0.00

Top 15 Holdings as of 03-31-08

	Port. Avg.	Rel. SP-500	Rel. Cat.
3-1 Std Dev	0.00	0.00	0.00
3-1 Beta	0.00	0.00	0.00
3-1 Sharpe Ratio	0.00	0.00	0.00
3-1 Alpha	0.00	0.00	0.00
3-1 R-Squared	0.00	0.00	0.00

Notes

This material is authorized for client use only when provided or accompanied by a Disclosure Statement, a current plan performance summary, and fund prospectus, and/or informational brochures containing more complete information. These can be obtained from your registered representative and should be read carefully before investing or sending money.

NOT A DEPOSIT. NOT FDIC INSURED. NOT GUARANTEED BY ANY FEDERAL GOVERNMENT AGENCY. NOT SUMMARIZED BY THE INSTITUTION. MAY GO DOWN IN VALUE.

Risk Classification as of 03-31-07

This material is authorized for client use only when provided or accompanied by a Disclosure Statement, a current.

	I	II	III	IV	V	VI
I	Lowest: Money Market and Stable Value Funds					
II	Very Low: 0.00-1.40					
III	Low: 1.47-5.21					
IV	Moderate: 5.22-8.95					
V	High: 8.96-13.50					
VI	Very High: 13.51 and above					

Morningstar Sectors as of 03-30-08

	% Fund	% SP-500
Information	0.0	0.0
Software	0.0	0.0
Hardware	0.0	0.0
Media	0.0	0.0
Telecommunications	0.0	0.0
Service	0.0	0.0
Healthcare Services	0.0	0.0
Consumer Services	0.0	0.0
Business Services	0.0	0.0
Financial Services	0.0	0.0
Manufacturing	0.0	0.0
Consumer Goods	0.0	0.0
Industrial Goods	0.0	0.0
Energy	0.0	0.0
Utilities	0.0	0.0

Operations

Net Annual Rpt Exp Ratio: 0.88% of fund assets

Direct Prospectus Exp Ratio: 0.88% of fund assets

Fund Inception Date: 12-31-84

Initial Share Class: 12-31-84

Inception Date: ---

Advisor: ---

Subadvisor: ---

Portfolio Manager(s)

John Doe, CFA, Since 05-08, BS, DePaul University 1997, MBA, Northwestern University 1971

Jim Doe, CFA, Since 02-00, BS, Creighton University 1997, MEd, Northwestern University 1971

©2008 Morningstar, Inc. "Morningstar" Investment Profiles™, "Morningstar Rating" and "Morningstar Return" are trademarks of Morningstar, Inc. All other trademarks are the property of their respective owners. Performance is based on historical performance. Morningstar is not a financial advisor. See prospectus for details.

1 Morningstar Rating™ See “How to Use the Morningstar Rating.”

2 Investment Strategy For mutual funds and variable annuity/life products, this is a summary of the Investment Objectives and Policy section found in every prospectus. It states the objective of the fund and how the manager(s) intend to invest to achieve this objective. It includes any limitations to the fund’s investment policies, as well as any share class structure differences, previous names, mergers, liquidation, and opening and closing information. For separate accounts, the investment strategy is typically written by the asset manager.

3 Category Description Morningstar assigns each investment option to one category, based on the stocks and bonds that have found their way into the portfolio over the past three years. Here, we describe that category.

4 Broad Asset Class The Broad Asset Class categories listed correspond to the diversification approaches shown on the investment guides and were identified by Nationwide in conjunction with Ibbotson Associates. Diversification does not assure a profit or guarantee against loss in a declining market.

5 Composition We break down the fund’s holdings into general investment classes. The pie chart shows how much emphasis is placed on stocks, bonds, or cash. We also show how much is held in foreign stocks. Funds that hold more than 10% in cash usually carry less risk because not all of their holdings are exposed to a market.

For funds that invest in shorts and derivatives, we use a bar chart to show the long and short positions of each investment class. We also display the overall net percentage value of each investment class.

6 Morningstar Style Box™ See “How to Use the Morningstar Style Box.”

7 Top 15 Holdings The top holdings are the stocks or bonds with the most influence on a portfolio’s returns. Conservative portfolios typically devote no more than 3% to 4% of their assets to any one stock or bond. More daring portfolios may devote 7% or more to one stock. Add up the weighting of the top five holdings for another measure of risk. A conservative option generally bets 15% or less on the top five holdings, while a portfolio with more than 25% in the top five may be considered aggressive.

8 Annual Turnover A proxy for how frequently a manager has traded his or her portfolio in the last year.

9 Morningstar Sectors Morningstar determines how much of each stock portfolio is held in each of Morningstar’s 12 major industrial sectors, which roll up into three broader categories. A portfolio with 25% or more of assets in any one sector is almost certainly taking on more risk than a portfolio that spreads itself more evenly among sectors.

Credit Analysis (Fixed Income only)

For corporate-bond and municipal-bond funds, the credit analysis depicts the quality of US and non-US bonds in the fund’s portfolio. The analysis reveals the percentage of fixed-income securities that fall within each credit-quality rating as assigned by Standard & Poor’s or Moody’s. At the top of the ratings are AAA bonds. Bonds with a BBB rating are the lowest bonds that are still considered to be of investment grade.

Bonds that are rated at or lower than BB (often called junk bonds or high-yield bonds) are considered to be quite speculative. (For municipal bonds, ratings BBB and below are considered speculative). Any bonds that appear in the NR/NA category are either

not rated by Standard & Poor’s or Moody’s, or did not have a rating available.

Morningstar World Regions (International only)

This data set provides a breakdown of the geographical exposure of a fund’s stock assets. Regional exposure summarizes a portfolio’s exposure to geopolitical risk, and it also provides a reference point for understanding fund returns. Morningstar Categories are assigned based on three years of regional exposure.

10 Risk Classification Investments are classified using specific ranges of standard deviation. Morningstar provides the standard deviation while Nationwide provides the ranges. Investments with wider ranges of returns are labeled higher risk than those that have had smaller ranges of returns.

11 Operations Find out where to write or call for more information, along with the name of the person who determines which stocks or bonds belong in the investment portfolio (the “portfolio manager”) and how long that manager has been working on the portfolio.

Expense Ratio: The amount of money taken out of your account each year to pay for the operation and management of an investment portfolio, expressed as a percentage. How much is too much? The average stock fund charges 1.4%, while the average bond fund charges 0.75%. In general, the lower the expense ratio the better.

How to Use the Morningstar Style Box™

The Morningstar Style Box is a visual tool that helps investors see past confusing fund names and descriptions to better understand the “investment style” of stocks and mutual funds.

We assign each investment into one of our nine Style Box squares by analyzing its portfolio and determining the best fit.

Things to Remember About the Morningstar Style Box

Risk increases as you move down and to the right of the Morningstar Style Box. Don't put all your eggs in one basket. The returns of investments from different parts of the Morningstar Style Box probably

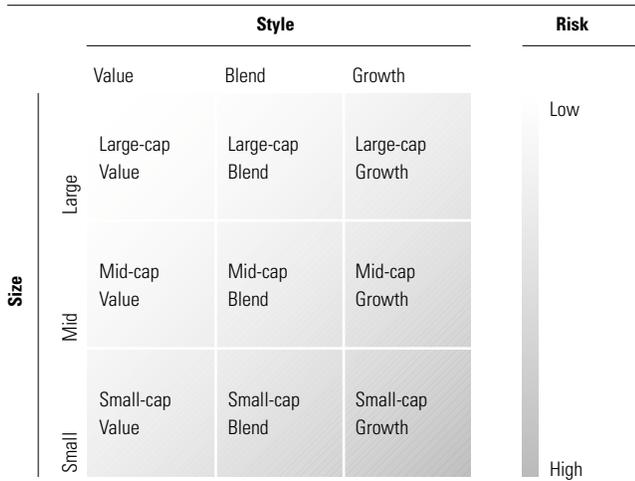
won't move in the same direction at the same time. By combining investments from different parts of the Morningstar Style Box, your portfolio's overall returns will likely be more stable.

What the Morningstar Style Box Does

It paints a picture of what's in an investment's portfolio. Are the companies large or small? Are the stocks cheap or expensive? Do the bonds have long or short maturities? Are they of high or low quality?

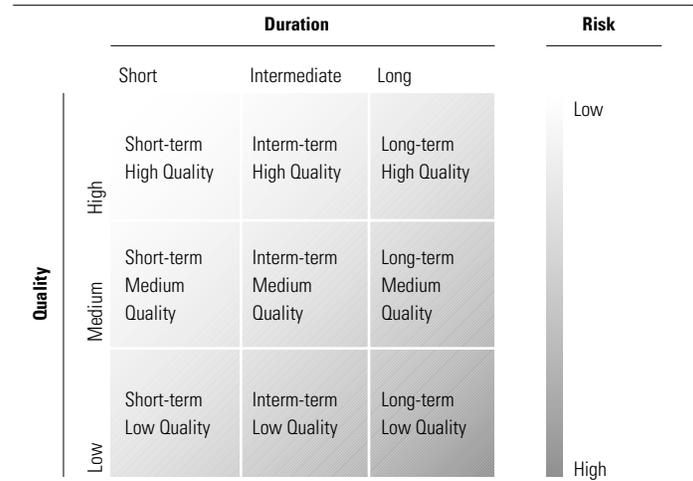
The Morningstar Style Box also provides a basis for our domestic stock fund categories. Similar investments are categorized together, then rated on their ability to balance risk and reward relative to other investments in that same, fairly narrow category. a

Morningstar Equity Style Box



Within the stock grid, nine possible combinations exist, ranging from large-cap value for the safest investments to small-cap growth for the riskiest.

Morningstar Fixed-Income Style Box



Within the bond grid, nine possible combinations exist, ranging from short duration or maturity/high quality for the safest investments to long duration or maturity/low quality for the riskiest.

How to Use the Morningstar Rating™

The Morningstar Rating is a useful tool for identifying investments worthy of further research, but it's not the only thing to consider.

The Morningstar Rating, commonly called the "star rating," tells you how well an investment has performed relative to similar offerings after adjusting for all costs and risk. It rates investments from one to five stars, with the best performers receiving five stars and the worst performers receiving a single star.

The star rating is best used as an initial screen to identify investments worthy of further research, those that have performed well relative to their peers. It's a strictly quantitative measure—a high rating doesn't imply the

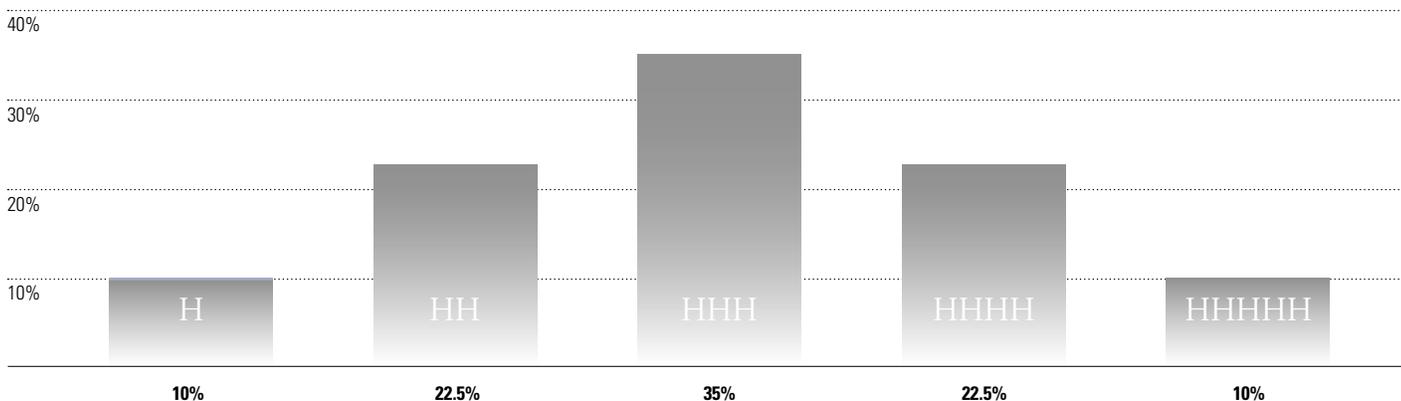
approval or endorsement of a Morningstar analyst. Keep in mind that the rating is based solely on historical performance, and a highly rated offering may no longer have the portfolio manager responsible for that performance. Or—conversely—a lower-rated or non-rated offering might now employ a manager who produced excellent results with other managed investment products.

Also, because ratings are based on performance within specific categories, it's important to note that not all five-star offerings are equal or even interchangeable.

A five-star sector fund, for example, might have the best risk-adjusted return within its specific category, but it's probably far riskier than a highly rated diversified offering. Rather than choosing investments according to their ratings, investors should first decide on an overall portfolio strategy and then seek the best investments for each portion of their portfolio. The Morningstar Rating can then be used to identify possible candidates, but you should never make a buy or sell decision based solely on the rating.

Morningstar Rating

■ Percent of all rated investments



The Morningstar Rating is based on risk-adjusted return, which is calculated by subtracting a risk penalty from total return, after accounting for all sales charges, loads, and redemption fees. The penalty is determined by the amount of variation in monthly returns, with an emphasis on downward variation. The greater the variation, the larger the penalty. Investments are ranked within their Morningstar Categories by their risk-adjusted return and assigned stars using the following distribution: the top 10% receive five stars, the next 22.5% four stars, the middle 35% three stars, the next 22.5% two stars, and the bottom 10% receive one star. Ratings are calculated for up to three time periods—three-, five-, and 10 years—and combined to produce an overall rating. Investments with less than three years of performance history are not rated.

SUPPLEMENT TO MORNINGSTAR INVESTMENT PROFILE PAGE USER'S GUIDE

Morningstar Style Box

The style box reveals a fund's investment strategy. For equity funds, the vertical axis shows the market capitalization of the stocks owned and the horizontal axis shows investment style (value, blend or growth). For fixed-income funds, the vertical axis shows the average credit quality of the bonds owned, and the horizontal axis shows interest rate sensitivity as measured by a bond's duration (short, intermediate or long).

Morningstar Rating™

For each fund with at least a three-year history, Morningstar calculates a Morningstar Rating based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a fund's monthly performance (including the effects of sales charges, loans, and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. The top 10% of funds in each category receive five stars, the next 22.5% receive four stars, the next 35% receive three stars, the next 22.5% receive two stars, and the bottom 10% receive one star. (Each share class is counted as a fraction of one fund within this scale and rated separately, which may cause slight variation in the distribution percentages).

The Morningstar Rating™ shown is for the share class displayed in the fund name. The Overall Morningstar Rating for a fund is derived from a weighted average of the performance figures associated with its three, five and ten-year (if applicable) Morningstar Rating metrics.

Morningstar Percentile Ranking

This is the fund's total return percentile rank relative to funds that have the same Morningstar Category in Morningstar's Mutual Fund universe. The highest (or most favorable) percentile rank is 1 and the lowest or least favorable percentile rank is 100. The top-performing fund in a category will always receive a rank of 1.

Morningstar Return

This statistic is a measurement of a fund's excess return over a risk-free rate (the return of the 90-day Treasury bill), after adjusting for all applicable loads and sales charges. In each Morningstar Category, the top 10% of funds earn a High Morningstar Return, the next 22.5% Above Average, the middle 35% Average, the next 22.5% Below Average and the bottom 10% Low. Morningstar Return is measured for up to three time periods (three, five and ten years). These separate measures are then weighted and not averaged to produce an overall measure for the fund. Funds with less than three years of performance history are not rated.

Morningstar Risk

This statistic evaluates the variations in a fund's monthly return, with an emphasis on downside variations. In each Morningstar Category, the 10% of the funds with the lowest measured risk are described as Low Risk, the next 22.5% Below Average, the middle 35% Average, the next 22.5% Above Average and the top 10% High. Morningstar Risk is measured for up to three time periods (three, five and ten years). These separate measures are then weighted and averaged to produce an overall measure for the fund. Funds with less than three years of performance history are not rated.

Ibbotson Broad Asset Class Definitions:

International Stocks: Shares of ownership in corporations headquartered outside of the U.S.

Large-cap Stocks: Shares of ownership in large corporations.

Mid-cap Stocks: Shares of ownership in mid-sized corporations.

Small-cap Stocks: Shares of ownership in small corporations.

Bonds: IOU's issued by governments or corporations.

Short-term Bonds: Investment-grade IOU's with an average duration of more than 1 but less than 3.5 years or an average effective maturity of more than 1 but less than 4 years.

Cash: Short-term IOU's issued by governments, corporations or financial institutions.

Nationwide Broad Asset Class Definitions

Specialty: Securities from narrow sub-sectors of the broader market or uncommon asset classes.

Balanced: A combination of stocks, bonds and cash.

Asset Allocation: Asset allocation is the apportioning of investment funds among categories of assets such as Domestic Equity, International Equity, Fixed Income, and Cash Equivalent.

Portfolio Analysis and Operations

- Expense Ratio: represents the percentage of fund assets paid for by operating expenses and management fees, including 12b-1 fees, administrative fees and all other asset-based costs incurred by the fund, except brokerage costs. Sales charges and other product fees are not included in the expense ratio.
- Net Annual Report Expense Ratio: Morningstar pulls the net annual report expense ratio from the fund's audited annual report. Annual-report expense ratios reflect the actual fees charged during a particular fiscal year. The net expense ratio reflects fee waivers in effect during the time period.
- Gross Prospectus Expense Ratio: Morningstar pulls the gross prospectus expense ratio from the fund's most recent prospectus. Prospectus expense ratios reflect material changes to the expense structure for the current period. The gross expense ratio does not reflect fee waivers in effect during the time period.

Portfolio Analysis and Operations (continued)

- Annual Turnover Ratio: a measure of the trading activity in a fund's investment portfolio; in essence, how often securities are bought and sold by a fund. A turnover ratio of 100% means that, on average, all of a fund's portfolio holdings are bought and sold once a year.
- Sectors: As another tool for evaluating risk, Morningstar tracks the holdings of funds based on a standard set of sector categories. This chart lists the percentage of assets in key sectors as of a stated date.
- Price/Earnings Ratio: The price of a share of stock divided by earnings per share.
- Price/Book Ratio: The price of a share of stock divided by book value per share.
- Price/Cash-Flow Ratio: The price of a share of stock divided by cash flow per share.
- Average Effective Maturity: A weighted average of all the maturities of the bonds in the portfolio, computed by weighting each maturity date by the market value of the security.
- Average Effective Duration: A measure of the fund's interest rate sensitivity. The longer a fund's duration, the more sensitive the fund is to shifts in interest rates.
- Average Credit Quality: An average of each bond's credit rating, adjusted for its relative weighting in the portfolio.
- Average Weighted Coupon: A weighted average of the coupon rates of all bonds in a portfolio, calculated by weighting each bond's coupon by its relative size in the portfolio.
- Average Weighted Price: A weighted average of the prices of all bonds in a portfolio, calculated by weighting the price of each bond by its relative size in the portfolio. This statistic is expressed as a percentage of par (face) value.
- Geometric Average Cap: Indicates the overall "size" of a stock fund's portfolio by averaging the geometric mean of the market capitalization for all of the stocks it owns. Calculated by raising the market capitalization of each stock to a power equal to that stock's stake in the portfolio. The resulting numbers are multiplied together to produce the geometric mean of the market caps of the stocks in the portfolio, which is reported as average market capitalization.
- Three-year Standard Deviation: A statistical measure of the volatility of the fund's returns.
- Beta: A measure of the fund's sensitivity to market movements. A portfolio with a beta greater than one is more volatile than the market, and a portfolio with a beta less than one is less volatile than the market.
- Sharpe Ratio: Uses standard deviation and excess return to determine reward per unit of risk.
- Alpha: A measure of the difference between a fund's actual returns and its expected performance, given its level of risk as measured by beta. A positive alpha figure indicates the fund has performed better than its beta would predict, and a negative alpha indicates the fund's underperformance, given the expectations established by the fund's beta.
- R-squared: A measure that indicates the percentage of a fund's movements that can be explained by movements in its benchmark index. An R-squared of 100 indicates that all movements of a fund can be explained by movements in the index, and a low R-squared indicates that very few of the fund's movements can be explained by movements in its benchmark index.

Investment Risk

Government Bond Funds: While these funds invest primarily in securities of the U.S. Government and its agencies, the fund's value is not guaranteed by these entities.

High-yield Bond Funds: Portfolios that invest in high-yield securities are subject to greater credit risk and price fluctuations than portfolios that invest in higher quality securities.

International/Emerging Markets Funds: Investing internationally involves risks not associated with investing solely in the U.S., such as currency fluctuation, political instability, foreign regulations, differences in accounting, and the limited availability of information.

Money Market Funds: An investment in a money market fund is not insured or guaranteed by the FDIC or any other federal government agency. Although the money market fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.

Non-Diversified Funds: Funds that concentrate in a specific sector or focus on a relatively small number of securities may be subject to greater volatility than a more diversified investment.

Real Estate Funds: Investing in real estate funds entails the risks of the real estate business generally, including sensitivity to economic and business cycles, changing demographic patterns and government actions.

Small/Mid-cap funds: Funds investing in stocks of small-cap, mid-cap, or emerging companies may have less liquidity than those investing in larger, established companies and may be subject to greater price volatility and risk than the overall stock market.

Bond funds: These funds have the same interest rate, inflation and credit risks associated with the underlying bonds owned by the fund.

Disclosure Statement

This material is authorized for distribution to prospective investors only when preceded or accompanied by a current plan performance summary and fund prospectus (es) and/or informational brochures containing more complete information.

Investment returns and principal value may fluctuate; redeemed units may be worth more or less than their original cost. Before investing, one should carefully consider the investment objectives, risks, fees and expenses. This and other information is contained in the fund prospectuses. Prospectus can be obtained by writing to Nationwide Life Insurance Company, P.O. Box 182021, Columbus, Ohio, 43218-2021. Please read the prospectuses carefully before investing or sending money.

This material is designed to provide you information about the investment options available in your employer sponsored retirement plan. The returns shown on the plan performance summary that is required to accompany this fund profile reflect applicable asset management fees charged by Nationwide Life Insurance Company or Nationwide Trust Company, FSB a division of Nationwide Bank. The performance summary does not reflect Trust fees, termination charges, plan recordkeeping fees or participant fees specific to your employer's plan. Had these fees been applied, the returns reflected on your plan performance would have been lower.

Before investing, understand that mutual 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. Annuities that involve investment risk may lose value.

The BEST of AMERICA® Group Retirement Series includes unregistered group fixed and variable annuities and trust programs. The unregistered group fixed and variable annuities are issued by Nationwide Life Insurance Company, Columbus, Ohio. Retail mutual funds are made available for purchase in the Retirement Resource program.

Trust programs and trust services are offered by Nationwide Trust Company, FSB. Nationwide Investment Services Corporation, member FINRA. In MI only: Nationwide Investment Svcs. Corporation.

Potential purchasers seeking to use an annuity to fund a qualified plan or other tax-advantaged retirement plan should understand that the use of an annuity for such purposes is not necessary to defer taxation of investment earnings. Certain funds in the Group Retirement Series (excluding Retirement Resource) are NOT publicly traded mutual funds and are not available directly for purchase by the general public. They are only available through variable annuity/variable life insurance policies issued by life insurance companies or in some cases, through participation in certain qualified pension or retirement plans. These portfolios contain different investments than similarly named mutual funds offered by the money manager. Investment results may result in higher or lower returns.

Federal income tax laws are complex and subject to change. The information in this brochure is based on current interpretations of the law and is not guaranteed. Neither the company nor its agents/representatives give legal or tax advice. Please consult your tax or legal advisor for answers to your specific questions.

Products may not be available in all states.

(Contract Numbers: APO-2241, APO-2241-OR, APO-2957, APO-2242, APO-2242-OR, APO-2243, APO-2243-OR, APO-2957, APO-4235, APO-4235-37, APO-4235-43, APO-4353, APO-4353-37, APO-4353-43)

©2000-2008, Nationwide Mutual Insurance Company. All rights reserved.