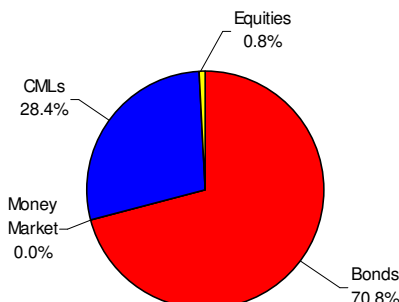


Nationwide Fixed Account for Mississippi

Period Ending 6/30/2008

Top 10 Credit Exposure

Company	% of Pool 013 Assets
US Gov't Credit Tenant Leases	1.13%
Deutsche Bank AG	0.64%
Transurban Finance Company Ltd	0.53%
Cox Enterprises Inc	0.50%
Dr Pepper Snapple Group	0.49%
SABMiller Plc	0.43%
Southern Co	0.42%
Energy Transfer Partners	0.42%
SVG Capital	0.40%
Abbott Laboratories	0.39%



Asset Class

CA-Fixed Account / Cash

Underlying Facts

Inception Date: January 10, 1931
 Issuer: Nationwide Life Insurance Company

Pool 013 Statistics

Total Net Assets: \$7.31 billion
 Total Number of Holdings: 1550
 Average Quality¹: A+
 Average Maturity²: 14.4
 Average Weighted Life³: 6.1

Investment Objective

The investment objective of the Nationwide Fixed Account is to provide a low-risk, reasonably high-yield investment for participants. The Nationwide Fixed Account is managed to earn a high level of return, consistent with, and providing for, preservation of capital, high credit quality, liquidity to pay plan benefits, and reasonable tracking of interest rates. Safety, stability and consistency while providing a competitive return are key attributes.

Maturity Distribution

Year(s)	Bonds	Mortgages	Total
2008	2.78%	0.17%	2.04%
2009	3.02%	0.43%	2.29%
2010	4.07%	2.71%	3.69%
2011	4.27%	4.53%	4.35%
2012	5.10%	3.65%	4.69%
2013	7.56%	6.69%	7.31%
2014	4.06%	9.21%	5.52%
2015	3.14%	16.94%	7.07%
2016	4.00%	15.19%	7.18%
2017	2.36%	7.38%	3.79%
2018-2027	18.05%	30.34%	21.54%
2028+	41.59%	2.74%	30.55%

Types of Holdings

General Account assets are generally identified as Fixed Income, Equity, and Other Investments. Other Investments are predominantly policy loans and investment income due and accrued. Here are examples of Fixed Account assets having the largest concentrations:

Bonds

- Asset Backed Securities
- Collateralized Mortgage Obligations
- Corporate Bonds
- Government Agency Debt
- Government Obligations
- Mortgage Backed Securities
- Private Placement Bonds

Commercial Mortgage Loans

(CMLs)

Equities

- Common Stock
- Limited Partnerships
- Preferred Stock
- Other Equity

Money Market

- Cash
- Money Market Funds

Investment Performance

3rd Quarter 2008 Yield^a 4.20%

2008 Guaranteed Yield^b 4.00%

Annualized Total Returns^c

<u>1 Year</u>	<u>3 Years</u>	<u>5 Years</u>	<u>10 Years</u>
4.24%	4.31%	4.60%	5.21%

(a) Nationwide will declare, prior to the beginning of each calendar quarter, the current interest yield to be credited during the calendar quarter. This yield may exceed the guaranteed minimum yield declared each year.

(b) Nationwide will declare, prior to the beginning of each calendar year, the guaranteed minimum interest yield to be credited during that calendar year. The yield for 2008 will not be less than that set forth above.

(c) Annualized Total Returns are for the time period indicated.

The unregistered group fixed annuity is issued by Nationwide Life Insurance Company, Columbus, OH. Contract number NRC-0106AO, NRC-0106OR, TSP-557-NY.

In Oklahoma only: NRC-0106OK.

The above information is for the Public Sector portion of the Nationwide General Account, however, deposits in this investment option are supported by the entire Nationwide Life General Account.

Guarantees are subject to the claims-paying ability of Nationwide Life Insurance Company.

¹ Principal-weighted average of S&P bond quality rating. (This rating is not available for mortgages and private placement bonds.)

² Based on scheduled maturities (does not reflect prepayments).

³ Reflects projected prepayments.

Exchanges or Transfers may be made based upon one of the following options as chosen by your employer.

The 90 Day Equity Wash provision prohibits direct transfers from the Nationwide Fixed Account to a Competing Investment Option and allows indirect transfers to a Competing Investment Option as long as the amounts transferred out of the Nationwide Fixed Account remain invested in a non-competing investment option for 90 (ninety) days from the date of the transfer. If the 90 Day Equity Wash provision to Competing Investment Options is not enforced by Mississippi's Record Keeper, then the 17% (seventeen percent) fixed account transfer restriction shall still apply.

Exchanges and/or Transfers of money from the Nationwide Fixed Annuity may be made no more than twice per year and may not exceed 17% of your fixed account value. Once the 17% limit has been reached, no further Exchanges/Transfers will be permitted out of your fixed account during the remainder of the calendar year. If your fixed account value is less than or equal to \$1,000, you can Exchange/Transfer out up to your entire account value. Each Exchange/Transfer will count towards the limitation of two Exchanges/Transfers out of the fixed account per year. Additionally, a 5-year Exchange/Transfer provision allows for the systematic movement of 100% of your account value out of the fixed account on a monthly basis over a five-year period. If elected, you cannot defer, Exchange, or Transfer into your fixed account for the 5-year term without canceling the provision.

-OR-

Exchanges and /or Transfers from the Nationwide Fixed Annuity may be made up to 100% of your fixed account value. The aggregate total of all participant Exchanges and/or Transfers shall not exceed 12% of the total amount held in the Deposit Fund for the entity (employer) under the Fixed Annuity as of December 31 of the previous calendar year. Once this aggregate limit is met, no further Exchanges or Transfers will be permitted out of your fixed account for the remainder of the calendar year. You may elect up to four Exchanges/Transfers out of your fixed account within a calendar year. Additionally, a 5-year Exchange/Transfer provision allows for the systematic movement of 100% of your account value out of the fixed account on a monthly basis over a five-year period. If elected, you cannot defer, Exchange, or Transfer into your fixed account for the 5-year term without canceling the provision.

DEFINITIONS

EXCHANGE: An exchange is the movement of money between the Nationwide Fixed Annuity and Variable Annuity options and/or between the funds in the Variable Annuity option.

TRANSFER: A transfer is the movement of money between product providers within the same plan.

AVERAGE QUALITY: Principal-weighted average of the S&P bond quality rating. (This rating is not available for mortgages and private placement bonds.)

AVERAGE MATURITY: The principal-weighted average length of time (in years) to the stated maturity date for fixed-income securities. Since this measure ignores the possibility of prepayment, it generally overstates the average length of time to return of principal.

AVERAGE WEIGHTED LIFE: The weighted-average time (in years) to the expected return of a dollar of principal. It is calculated by multiplying each portion of principal received by the time at which it is received, then summing these totals and dividing by the total amount of principal. This measure is commonly used to track the average investment life of fixed-income securities.