

**MONTHLY SUBACCOUNT PERFORMANCE REPORT**

For Period Ending 10 / 31 / 2008



**Survivor Options Elite**

Flexible Premium Adjustable Variable Life Insurance

Nationwide Life Insurance Company of America

**Average Annual Total Return**

	<i>YTD</i>	<i>1-Month</i>	<i>3-Month</i>	<i>1-Year</i>	<i>3-Year</i>	<i>5-Year</i>	<i>10-Year</i>	<i>Inception</i> <sup>1</sup>	<i>Inception</i> <i>Date</i>
<b>AIM Variable Insurance Funds, Inc.</b>									
AIM V.I. Basic Value Fund - Series I	-46.45%	-22.45%	-34.48%	-49.61%	-13.76%	-5.45%	n/a	-1.65%	5/1/2003
AIM V.I. Capital Appreciation Fund - Series I	-39.57%	-17.37%	-28.55%	-43.02%	-9.45%	-3.33%	-1.13%	-0.01%	5/1/2003
AIM V.I. Capital Development Fund - Series I	-42.43%	-21.43%	-31.96%	-45.67%	-7.97%	-0.82%	3.48%	3.09%	5/1/2003
<b>The Alger American Fund</b>									
Alger American Small Capitalization Portfolio - Class O <sup>4</sup>	-43.10%	-22.73%	-31.06%	-46.59%	-6.04%	1.71%	-0.51%	-0.65%	5/1/1996
<b>AllianceBernstein Variable Products Series Fund, Inc.</b>									
AllianceBernstein Growth & Income Portfolio - Class A	-41.29%	-20.65%	-27.87%	-42.96%	-9.54%	-2.51%	1.43%	0.30%	5/1/2003
AllianceBernstein Small / Mid Cap Value - Class A	-32.30%	-22.80%	-27.34%	-37.09%	-6.45%	1.18%	n/a	5.44%	5/1/2003
<b>American Century Variable Portfolios, Inc.</b>									
American Century VP International Fund - Class I	-44.89%	-21.39%	-36.74%	-48.11%	-4.78%	1.82%	0.51%	0.46%	4/30/2002
American Century VP Ultra® Fund - Class I	-37.62%	-15.31%	-25.26%	-38.66%	-9.32%	-3.87%	n/a	-3.33%	4/30/2002
American Century VP Value Fund - Class I	-23.50%	-12.82%	-13.85%	-28.30%	-4.03%	1.69%	4.02%	1.79%	4/30/2002
American Century VP Income & Growth Fund - Class I	-32.16%	-16.36%	-22.28%	-36.73%	-6.78%	-0.54%	-0.08%	1.77%	1/10/2003
American Century VP Inflation Protection Fund - Class II	-7.69%	-7.38%	-10.14%	-4.83%	0.67%	1.51%	n/a	1.69%	5/1/2003
American Century VP International Fund - Class III	-44.89%	-21.39%	-36.74%	-48.11%	-4.78%	1.82%	0.51%	0.40%	5/3/2004
American Century VP Mid Cap Value Fund - Class I	-23.20%	-17.22%	-18.00%	-27.82%	-2.15%	n/a	n/a	0.05%	5/2/2005
American Century VP Vista Fund - Class I	-42.78%	-17.27%	-33.66%	-44.02%	-3.33%	2.04%	n/a	-0.59%	5/2/2005
<b>Dreyfus Investment Portfolios</b>									
Dreyfus VIF Appreciation Portfolio - Initial Shares	-27.40%	-13.89%	-19.03%	-29.33%	-3.12%	0.48%	0.45%	-0.22%	4/30/2002
Dreyfus Inv. Port. Small Cap Stock Index Portfolio - Service Shares	-26.71%	-19.85%	-22.31%	-32.78%	-5.32%	2.17%	n/a	6.09%	1/10/2003
Dreyfus VIF Developing Leaders Portfolio - Initial Shares	-32.34%	-20.13%	-27.21%	-38.40%	-13.40%	-5.65%	0.69%	-1.57%	5/1/2003
Dreyfus Stock Index Fund, Inc. - Initial Shares	-33.39%	-16.37%	-23.30%	-36.72%	-6.14%	-0.72%	-0.61%	1.92%	5/1/2003
<b>Federated Insurance Series</b>									
Federated Quality Bond Fund II - Primary Shares	-11.55%	-5.57%	-11.20%	-10.48%	-1.22%	-0.03%	n/a	0.61%	1/10/2003
Federated American Leaders Fund II - Primary Shares	-30.97%	-14.82%	-20.34%	-36.81%	-9.28%	-2.48%	-1.19%	0.39%	5/1/2003
Federated Capital Appreciation Fund II - Primary Shares	-25.82%	-13.81%	-20.53%	-28.71%	-1.30%	1.31%	n/a	3.47%	5/1/2003
<b>Fidelity Variable Insurance Products</b>									
Fidelity VIP High Income Portfolio - Initial Class <sup>4</sup>	-22.23%	-16.18%	-21.10%	-23.07%	-3.81%	0.09%	-0.21%	2.14%	5/2/1994
Fidelity VIP Equity-Income Portfolio - Initial Class	-38.89%	-18.94%	-27.02%	-42.82%	-8.41%	-1.51%	0.47%	5.68%	7/30/1993
Fidelity VIP Growth Portfolio - Initial Class	-41.46%	-18.64%	-31.43%	-44.19%	-6.45%	-2.66%	-1.26%	4.96%	7/30/1993
Fidelity VIP Overseas Portfolio - Initial Class	-43.56%	-19.93%	-33.67%	-46.35%	-4.88%	2.19%	1.05%	2.81%	5/2/1994
Fidelity VIP II Investment Grade Bond Portfolio - Initial Class	-6.94%	-4.48%	-6.47%	-5.65%	0.35%	1.25%	3.55%	4.69%	5/2/1994
Fidelity VIP II Asset Manager Portfolio - Initial Class <sup>4</sup>	-27.61%	-13.25%	-24.78%	-28.84%	-3.02%	-0.10%	0.91%	4.19%	7/30/1993
Fidelity VIP II Contrafund® Portfolio - Initial Class	-39.31%	-18.33%	-27.66%	-41.69%	-6.09%	1.77%	3.61%	6.20%	5/1/1996
Fidelity VIP III Mid Cap Portfolio - Service Class	-38.02%	-21.38%	-32.34%	-41.32%	-5.18%	4.33%	n/a	9.11%	5/1/2003
Fidelity VIP III Value Strategies Portfolio - Service Class	-47.18%	-28.07%	-36.36%	-51.61%	-11.54%	-5.41%	n/a	1.64%	5/1/2003
Fidelity VIP Overseas Portfolio - Initial Class R	-43.57%	-19.96%	-33.68%	-46.34%	-4.88%	2.19%	1.05%	0.23%	5/3/2004
Fidelity VIP Energy Portfolio - Service Class 2	-47.59%	-26.75%	-44.08%	-45.59%	-1.97%	n/a	n/a	4.82%	5/2/2005
Fidelity VIP Freedom Fund 2010 Portfolio - Service Class	-24.55%	-11.99%	-18.53%	-26.22%	-2.90%	n/a	n/a	-1.36%	5/2/2005
Fidelity VIP Freedom Fund 2020 Portfolio - Service Class	-31.12%	-15.25%	-23.35%	-33.47%	-4.42%	n/a	n/a	-2.21%	5/2/2005
Fidelity VIP Freedom Fund 2030 Portfolio - Service Class	-35.62%	-17.59%	-26.71%	-38.45%	-5.64%	n/a	n/a	-2.97%	5/2/2005
Fidelity VIP High Income Portfolio - Initial Class R	-22.13%	-16.21%	-21.00%	-23.08%	n/a	n/a	n/a	-16.22%	5/1/2007
<b>Franklin Templeton Variable Insurance Products Trust</b>									
Franklin Small Cap Value Securities Fund - Class 1	-29.99%	-23.76%	-27.54%	-35.26%	-5.98%	2.62%	6.08%	6.33%	5/1/2003
Franklin Rising Dividends Securities Fund - Class 1	-25.01%	-12.82%	-19.01%	-28.91%	-3.73%	-0.09%	4.36%	3.02%	5/1/2003
Templeton Foreign Securities Fund - Class 1	-41.10%	-20.43%	-31.61%	-42.65%	-4.65%	2.57%	1.75%	6.25%	5/1/2003
Developing Markets Securities Fund - Class 3	-50.94%	-25.82%	-39.44%	-55.08%	-3.67%	n/a	n/a	0.45%	5/2/2005
Global Income Securities Fund - Class 3	-0.38%	-1.89%	-2.78%	-1.34%	7.49%	n/a	n/a	5.57%	5/2/2005
<b>Nationwide Funds Group</b>									
NVIT Nationwide® Fund - Class IV <sup>5</sup>	-37.67%	-19.98%	-28.35%	-40.41%	-7.71%	-1.70%	-1.33%	6.42%	12/12/1985
NVIT Money Market Fund - Class IV <sup>5</sup>	1.32%	0.08%	0.26%	1.95%	3.28%	2.30%	2.51%	3.82%	12/12/1985
Money Market annualized 7-day yield as of 10 / 31 / 2008: 0.85% *									
NVIT Government Bond Fund - Class IV <sup>5</sup>	0.24%	-1.54%	-1.20%	2.37%	3.51%	2.94%	3.74%	5.60%	12/12/1985
J. P. Morgan NVIT Balanced Fund - Class IV <sup>4,5</sup>	-25.59%	-12.74%	-18.20%	-27.81%	-3.98%	-0.22%	0.36%	5.26%	12/12/1985
NVIT Mid Cap Growth Fund - Class IV <sup>5</sup>	-42.96%	-21.54%	-31.78%	-46.77%	-10.83%	-2.95%	0.04%	7.82%	5/1/1989
NVIT International Value Fund - Class IV <sup>5</sup>	-46.48%	-22.93%	-37.22%	-50.08%	-10.87%	-0.73%	2.03%	4.40%	11/8/1991
NVIT Growth - Class IV <sup>4,5</sup>	-35.75%	-16.33%	-25.27%	-37.95%	-5.65%	-1.17%	-2.44%	-2.31%	5/5/1998
Van Kampen NVIT Comstock Value Fund - Class IV <sup>5</sup>	-32.51%	-17.93%	-21.71%	-37.12%	-7.60%	-0.33%	0.85%	0.06%	5/5/1998
Multi-Manager NVIT Small Company Fund - Class IV <sup>5</sup>	-35.93%	-20.92%	-27.87%	-41.23%	-8.62%	-0.10%	2.61%	0.52%	5/5/1998
Multi-Manager NVIT Small Cap Value Fund - Class IV <sup>5</sup>	-28.55%	-20.46%	-22.90%	-34.98%	-7.62%	-0.14%	4.39%	1.40%	5/5/1998
NVIT S&P 500 Index Fund - Class IV <sup>4,5</sup>	-33.55%	-16.84%	-23.44%	-36.86%	-6.31%	-0.83%	-0.66%	6.31%	7/29/1993
NVIT Investor Destinations Aggressive Fund - Class II	-35.15%	-18.57%	-26.75%	-38.75%	-6.06%	0.45%	n/a	3.37%	1/10/2003
NVIT Investor Destinations Conservative Fund - Class II	-8.74%	-5.06%	-7.09%	-8.95%	0.67%	1.75%	n/a	2.31%	1/10/2003
NVIT Investor Destinations Moderate Fund - Class II	-23.28%	-12.25%	-17.45%	-25.56%	-2.84%	1.06%	n/a	2.86%	1/10/2003
NVIT Investor Destinations Moderately Aggressive Fund - Class II	-30.46%	-15.90%	-23.05%	-33.52%	-4.63%	0.81%	n/a	3.23%	1/10/2003
NVIT Investor Destinations Moderately Conservative Fund - Class II	-16.42%	-8.74%	-12.54%	-17.66%	-1.11%	1.45%	n/a	2.61%	1/10/2003
Gartmore NVIT Emerging Markets Fund - Class I	-57.28%	-29.75%	-47.73%	-60.91%	-1.81%	7.57%	n/a	14.61%	5/1/2003
NVIT Mid Cap Index Fund - Class I	-33.59%	-21.86%	-29.14%	-37.17%	-6.60%	0.74%	5.31%	4.85%	5/1/2003
Federated NVIT High Income Bond Fund - Class I	-24.63%	-16.49%	-21.54%	-28.84%	-4.82%	-0.61%	3.05%	0.72%	5/1/2003
NVIT Global Financial Services Fund - Class I	-41.38%	-22.76%	-27.98%	-46.36%	-9.61%	-0.29%	n/a	3.67%	5/1/2003
NVIT Global Health Sciences Fund - Class I	-25.95%	-14.04%	-18.58%	-27.27%	-4.64%	1.14%	n/a	3.72%	5/1/2003
NVIT Global Technology and Communications Fund - Class I	-43.85%	-17.56%	-29.13%	-48.34%	-8.03%	-5.89%	n/a	0.85%	5/1/2003
Gartmore NVIT Global Utilities Fund - Class I	-37.54%	-12.60%	-26.33%	-38.44%	0.46%	9.12%	n/a	9.64%	5/1/2003
Multi-Manager NVIT Small Cap Growth Fund - Class I	-43.55%	-20.44%	-27.99%	-48.95%	-12.98%	-5.10%	n/a	-0.82%	5/1/2003
NVIT US Growth Leaders Fund - Class I	-37.15%	-15.13%	-27.24%	-38.89%	-7.18%	-0.87%	n/a	4.14%	5/1/2003
Van Kampen NVIT Multi Sector Bond Fund - Class I	-20.85%	-6.99%	-11.05%	-20.55%	-4.67%	-1.19%	1.92%	-0.55%	5/1/2003

MONTHLY SUBACCOUNT PERFORMANCE REPORT

For Period Ending 10 / 31 / 2008



Nationwide®  
On Your Side™

Nationwide Life Insurance Company of America

Survivor Options Elite

Flexible Premium Adjustable Variable Life Insurance

Average Annual Total Return

	YTD	1-Month	3-Month	1-Year	3-Year	5-Year	10-Year	Inception <sup>1</sup>	Inception Date
NVIT International Value Fund - Class III	-46.46%	-22.83%	-37.17%	-50.06%	-10.84%	-0.67%	2.05%	-3.38%	5/3/2004
Gartmore NVIT Emerging Markets Fund - Class III	-57.29%	-29.78%	-47.73%	-60.93%	-1.81%	7.58%	n/a	6.03%	5/3/2004
NVIT Global Financial Services Fund - Class III	-41.24%	-22.73%	-27.90%	-46.27%	-9.56%	-0.22%	n/a	-2.50%	5/3/2004
NVIT Global Health Sciences Fund - Class III	-25.97%	-14.01%	-18.62%	-27.23%	-4.64%	1.14%	n/a	-2.24%	5/3/2004
NVIT Global Technology and Communications Fund - Class III	-43.91%	-17.72%	-29.17%	-48.46%	-7.99%	-5.92%	n/a	-5.00%	5/3/2004
Gartmore NVIT Global Utilities Fund - Class III	-37.49%	-12.56%	-26.32%	-38.40%	0.48%	9.14%	n/a	7.17%	5/3/2004
Federated NVIT High Income Bond - Class III	-24.69%	-16.64%	-21.66%	-25.97%	-4.84%	n/a	n/a	-3.34%	5/2/2005
American Funds NVIT Asset Allocation Fund -Class II	-28.38%	-14.29%	-20.55%	-31.94%	n/a	n/a	n/a	-8.87%	5/1/2006
American Funds NVIT Bond Fund - Class II	-12.83%	-6.38%	-10.70%	-13.15%	n/a	n/a	n/a	-2.68%	5/1/2006
American Funds NVIT Global Growth Fund - Class II	-38.14%	-19.08%	-29.12%	-40.87%	n/a	n/a	n/a	-10.50%	5/1/2006
American Funds NVIT Growth Fund - Class II	-40.42%	-20.68%	-31.48%	-44.18%	n/a	n/a	n/a	-14.15%	5/1/2006
American Funds NVIT Growth & Income Fund - Class II	-34.58%	-17.20%	-25.68%	-38.66%	n/a	n/a	n/a	-25.38%	5/1/2007
<b>Janus Aspen Series</b>									
Janus Aspen Series Forty Portfolio - Service Shares	-39.40%	-17.83%	-36.06%	-40.72%	-2.78%	4.23%	4.71%	3.10%	4/30/2002
Janus Aspen Series International Growth Portfolio - Service Shares	-49.73%	-22.34%	-41.39%	-53.19%	1.60%	8.86%	5.90%	6.29%	4/30/2002
Janus Aspen Series Global Technology Portfolio - Service Shares <sup>4</sup>	-41.63%	-22.89%	-31.66%	-44.62%	-6.24%	-3.32%	n/a	-2.25%	4/30/2002
Janus Aspen Series Balanced Portfolio - Service Shares	-18.99%	-9.35%	-15.10%	-20.93%	0.49%	2.95%	n/a	3.75%	5/1/2003
Janus Aspen Series INTECH Risk-Managed Core Portfolio - Service Shares	-32.98%	-16.69%	-23.18%	-35.05%	-6.72%	0.99%	n/a	3.67%	5/1/2003
Janus Aspen Series International Growth Portfolio - Service Shares II	-49.73%	-22.34%	-41.39%	-53.18%	1.64%	8.89%	5.90%	7.67%	5/3/2004
Janus Aspen Series Global Technology Portfolio - Service Shares II	-41.61%	-22.93%	-31.70%	-44.65%	-6.23%	-3.27%	n/a	-2.81%	5/3/2004
<b>Lehman Brothers Advisers Management Trust</b>									
Lehman Brothers AMT Short Duration Bond Portfolio - I Class	-9.07%	-2.56%	-4.02%	-8.69%	-0.60%	-0.25%	1.93%	2.94%	5/2/1994
<b>MFS® Variable Insurance Trust</b>									
MFS® VIT Investors Growth Stock Series - Initial Class	-32.58%	-17.83%	-24.60%	-34.93%	-6.42%	-1.74%	n/a	0.57%	5/1/2003
MFS® VIT Value Series - Initial Class	-30.67%	-16.31%	-21.00%	-33.21%	-2.94%	3.13%	n/a	5.26%	5/1/2003
<b>Neuberger Berman Advisers Management Trust</b>									
Neuberger Berman AMT Partners Portfolio - Class 1 <sup>4</sup>	-47.43%	-26.11%	-39.85%	-49.16%	-12.52%	-1.40%	-0.30%	-1.54%	5/1/1998
Neuberger Berman AMT Fasciano Portfolio - Class S	-32.72%	-18.11%	-27.47%	-36.69%	-10.21%	-3.19%	n/a	-0.04%	5/1/2003
Neuberger Berman AMT Mid Cap Growth Portfolio - Class I	-38.46%	-18.49%	-28.45%	-42.03%	-2.75%	2.54%	2.84%	5.81%	5/1/2003
Neuberger Berman AMT Socially Responsive Portfolio - Class I	-33.67%	-19.60%	-26.07%	-35.20%	-5.92%	0.26%	n/a	2.96%	5/1/2003
AMT International Portfolio - Class S	-47.21%	-23.05%	-38.27%	-52.03%	-10.89%	n/a	n/a	-7.03%	5/2/2005
AMT Regency Portfolio - Class S	-43.60%	-23.52%	-35.86%	-45.77%	-12.26%	n/a	n/a	-8.35%	5/2/2005
<b>Oppenheimer Variable Accounts Funds</b>									
Oppenheimer Capital Appreciation Fund / VA - Non-Service Shares	-39.49%	-19.28%	-31.16%	-42.64%	-8.59%	-2.99%	0.78%	-2.56%	4/30/2002
Oppenheimer Global Securities Fund / VA - Non-Service Shares	-39.53%	-20.21%	-29.16%	-43.25%	-7.10%	1.65%	5.89%	1.54%	4/30/2002
Oppenheimer Main Street® Fund / VA - Non-Service Shares <sup>5</sup>	-35.58%	-18.06%	-25.46%	-39.69%	-7.50%	-1.69%	-0.51%	-1.70%	4/30/2002
Oppenheimer High Income Fund / VA - Non-Service Shares	-53.18%	-36.59%	-48.24%	-54.83%	-19.97%	-10.58%	-3.57%	-8.42%	5/1/2003
Oppenheimer Main Street® Small Cap Fund / VA - Non-Service Shares	-33.23%	-21.43%	-27.11%	-38.58%	-7.61%	0.31%	4.55%	5.37%	5/1/2003
Oppenheimer Global Securities Fund / VA - Class III	-39.54%	-20.20%	-29.16%	-43.26%	-7.09%	1.64%	n/a	-0.42%	5/3/2004
Oppenheimer High Income Fund / VA - Class 3	-53.10%	-36.57%	-48.18%	-54.75%	n/a	n/a	n/a	-41.12%	5/1/2007
<b>Putnam Variable Trust</b>									
Putnam VT Growth & Income Fund - Class 1B	-35.31%	-16.57%	-21.47%	-40.53%	-10.31%	-3.00%	-1.27%	-0.21%	5/1/2003
Putnam VT International Equity Fund - Class 1B	-44.80%	-20.47%	-36.37%	-49.19%	-7.27%	1.11%	2.23%	3.84%	5/1/2003
Putnam VT Voyager Fund - Class 1B	-35.04%	-17.32%	-25.78%	-37.90%	-9.55%	-4.39%	-1.74%	-1.54%	5/1/2003
<b>T Rowe Price</b>									
Blue Chip Growth Portfolio - Class II	-38.42%	-18.68%	-29.54%	-41.31%	-7.97%	-2.33%	n/a	-4.86%	5/2/2005
Equity Income Portfolio - Class II	-32.31%	-16.74%	-21.36%	-35.56%	-5.52%	0.47%	2.18%	-4.13%	5/2/2005
Limited Term Bond Portfolio - Class II	-1.42%	-1.80%	-2.90%	-0.48%	2.22%	n/a	n/a	1.98%	5/2/2005
<b>Wells Fargo Advantage Variable Trust Funds</b>									
Wells Fargo Advantage Discovery Fund VT	-36.90%	-20.44%	-32.85%	-39.76%	-2.76%	2.15%	2.16%	-6.97%	5/2/2000
Opportunity Fund VT	-35.14%	-22.85%	-29.71%	-38.33%	-7.10%	0.20%	3.28%	-1.22%	5/2/2000
<b>Van Eck Worldwide Insurance Trust</b>									
Van Eck Worldwide Bond Fund <sup>4</sup>	-5.53%	-5.01%	-9.05%	-4.86%	2.87%	3.81%	3.49%	4.59%	5/2/1994
Van Eck Worldwide Hard Assets Fund <sup>4</sup>	-41.98%	-25.18%	-44.01%	-41.98%	5.19%	16.64%	11.56%	7.21%	5/2/1994
Van Eck Emerging Markets Fund <sup>4</sup>	-63.04%	-30.89%	-52.90%	-65.22%	-7.21%	4.64%	7.73%	1.67%	5/1/1996
Van Eck Worldwide Real Estate Fund <sup>4</sup>	-48.92%	-28.11%	-38.70%	-55.38%	-9.55%	3.22%	5.46%	3.25%	5/1/1998
Van Eck Worldwide Bond Fund - Class R	-5.44%	-5.01%	-9.05%	-4.70%	2.91%	n/a	n/a	3.68%	5/3/2004
Van Eck Worldwide Hard Assets Fund - Class R	-41.95%	-25.16%	-43.97%	-41.95%	5.20%	n/a	n/a	16.01%	5/3/2004
Van Eck Emerging Markets Fund - Class R	-63.00%	-30.85%	-52.87%	-65.17%	-7.18%	n/a	n/a	3.35%	5/3/2004
Van Eck Worldwide Real Estate Fund - Class R	-48.94%	-28.11%	-38.71%	-55.38%	-9.56%	n/a	n/a	0.65%	5/3/2004
<b>Van Kampen - The Universal Institutional Funds, Inc.</b>									
Van Kampen UIF Core Plus Fixed Income Portfolio - Class I	-14.91%	-3.63%	-5.58%	-14.05%	-2.44%	-0.08%	2.56%	0.01%	5/1/2003
Van Kampen UIF Emerging Markets Debt Portfolio - Class I	-21.78%	-15.57%	-21.44%	-22.33%	-2.13%	3.01%	9.47%	4.25%	5/1/2003
Van Kampen UIF U.S. Real Estate Portfolio - Class I	-29.71%	-29.21%	-28.38%	-40.56%	-5.71%	5.89%	8.95%	8.94%	5/1/2003

Survivor Options Elite is a Flexible Premium Adjustable Variable Life Insurance Policy (Form VL104) issued by Nationwide Life Insurance Company of America. Administrative offices are located at 300 Continental Drive, Newark, DE 19713.

This report must be preceded or accompanied by current Prospectuses for the Policy and underlying insurance funds. Past performance is no guarantee of future returns.

Returns for periods greater than one year are annualized.

n/a means that performance information is not available for part or all of the period indicated.

Shaded account returns are for periods prior to the inception of the subaccount adjusted to reflect policy charges defined below, assuming the policy had been available since the inception of those funds.

The performance of the subaccounts and the shaded account returns are shown as a net rate of return which reflects the underlying fund's investment income and capital gains and losses, realized or unrealized, less investment management fees, and other fund operating expenses, and certain Policy fees and charges assumed to apply to all Policy Owners, including the Mortality and Expense Risk Charge.

However, charges such as the Initial Administrative Charge, Monthly Administrative Charge, Percent of Premium Sales Charge, Surrender Charges, and Cost of Insurance Charges, which are based on certain factors, such as sex, Issue Age or actual age, Premium Class, Policy Year, Face Amount or Net Amount at Risk, and which, therefore, vary with each Policy, are not reflected in the performance of the subaccounts and the shaded account returns, nor are the premium tax charge or any charges assessed on withdrawal, transfer, or increase in Face Amount ("Non-Common Charges"). **If Non-Common Charges were deducted, performance would be significantly lower.** Performance does not reflect the Special Policy Account Value Credit.

Please consult a personalized illustration provided from your Registered Representative tailored for your particular circumstance. The relationship between the performance of the subaccounts and the actual percentage increase or decrease in policy benefits is not directly proportional. Please see a current prospectus for an explanation of the relationships and additional information.

The results shown represent past performance and should not be considered a representation of future performance or experience. Past performance does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's units/shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. Please consider the fund's investment objectives, risks, and charges and expenses carefully before investing. Both the underlying fund prospectus and contract prospectus contain this and other information about the investment company. Prospectuses are available at [www.nationwideprovident.com](http://www.nationwideprovident.com) or may be obtained through your Registered Representative. Read the prospectuses carefully before investing.

Investments in international stocks are subject to additional risks, including currency fluctuations, foreign taxation, political risks, lower liquidity, differences in auditing and other financial reporting standards. Fund investments in higher - yielding, lower - rated debt instruments are subject to more credit risks. There is greater volatility inherent in investments that concentrate their investments in one economic sector.

Funds investing in stocks of small 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.

The Nationwide Investor Destinations Funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the Investor Destination Funds, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

Funds that focus on real estate investing are sensitive to economic and business cycles, changing demographic patterns and government actions.

<sup>1</sup> Based upon subaccount inception dates.

<sup>2</sup> This Portfolio may assess a 1% short-Term Trading Fee on transfers from the Subaccount with in 60 days of allocation to the Subaccount. Please refer to the prospectus for details.

<sup>3</sup> This Portfolio is not available to receive transfers or new premium.

<sup>4</sup> Not available on all policies. Please refer to the product prospectus for more detail.

<sup>5</sup> This fund has experienced a name, advisor, or class change during the period reported. Please refer to the fund prospectus for details.

\*The 7- day subaccount yield shown more closely reflects the current earnings of the Gartmore GVIT Money Market Fund - Class IV Subaccount than the total returns shown. An investment in the Gartmore GVIT Money Market Fund - Class IV Subaccount is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Subaccount seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in this Subaccount.



Variable products are issued by Nationwide Life Insurance Company of America, and Nationwide Life and Annuity Company of America which is not licensed in New York, and distributed by 1717 Capital Management Company, P.O. Box 15626, Wilmington, DE 19850, (302) 453- 3800, a Registered Investment Adviser. Member NASD. A Nationwide Financial company.

**MONTHLY SUBACCOUNT PERFORMANCE REPORT**

For Period Ending 10 / 31 / 2008



**Nationwide**  
On Your Side™

**Survivor Options Elite**

Flexible Premium Adjustable Variable Life Insurance

**CALENDAR YEAR PERFORMANCE**

Nationwide Life Insurance Company of America

	Annual Total Return									
	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997
<b>AIM Variable Insurance Funds, Inc.</b>										
AIM V.I. Basic Value Fund - Series I	12.36%	4.95%	10.24%	32.63%	-22.73%	n/a	n/a	n/a	n/a	n/a
AIM V.I. Capital Appreciation Fund - Series I	5.51%	8.02%	5.83%	28.55%	-24.92%	-23.86%	-11.57%	43.53%	18.41%	12.67%
AIM V.I. Capital Development Fund - Series I	15.65%	8.79%	14.64%	34.35%	-21.94%	-8.78%	8.44%	28.15%	n/a	n/a
<b>The Alger American Fund</b>										
Alger American Small Capitalization Portfolio - Class O <sup>4</sup>	19.12%	16.01%	15.70%	41.28%	-26.78%	-30.04%	-27.74%	42.35%	14.67%	10.56%
<b>AllianceBernstein Variable Products Series Fund, Inc.</b>										
AllianceBernstein Growth & Income Portfolio - Class A	16.41%	4.09%	10.63%	31.51%	-22.63%	-0.39%	13.04%	10.57%	20.02%	27.85%
AllianceBernstein Small / Mid Cap Value - Class A	13.57%	6.12%	18.41%	40.21%	-6.90%	n/a	n/a	n/a	n/a	n/a
<b>American Century Variable Portfolios, Inc.</b>										
American Century VP International Fund - Class I	24.09%	12.41%	14.07%	23.58%	-20.97%	-29.71%	-17.45%	62.82%	17.87%	17.75%
American Century VP Ultra® Fund - Class I	-4.00%	1.40%	9.85%	23.97%	-23.29%	n/a	n/a	n/a	n/a	n/a
American Century VP Value Fund - Class I	17.77%	4.25%	13.48%	28.00%	-13.27%	11.97%	17.26%	-1.59%	4.03%	25.14%
American Century VP Income & Growth Fund - Class I	16.21%	3.85%	12.15%	28.39%	-19.97%	-9.04%	-11.28%	17.14%	25.92%	n/a
American Century VP Inflation Protection Fund - Class II	0.83%	0.80%	5.02%	4.82%	n/a	n/a	n/a	n/a	n/a	n/a
American Century VP International Fund - Class III	24.09%	12.26%	14.22%	23.58%	-20.97%	-29.72%	-17.46%	62.86%	17.88%	17.76%
American Century VP Mid Cap Value Fund - Class I	19.40%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Century VP Vista Fund - Class I	8.20%	7.33%	14.75%	41.15%	-20.31%	n/a	n/a	n/a	n/a	n/a
<b>Dreyfus Investment Portfolios</b>										
Dreyfus VIF Appreciation Portfolio - Initial Shares	15.61%	3.60%	4.26%	20.26%	-17.34%	-9.99%	-1.39%	10.62%	29.24%	27.11%
Dreyfus Inv. Port. Small Cap Stock Index Portfolio - Service Shares	13.56%	6.43%	20.97%	36.75%	n/a	n/a	n/a	n/a	n/a	n/a
Dreyfus VIF Developing Leaders Portfolio - Initial Shares	3.00%	5.01%	10.51%	25.77%	-19.73%	-6.82%	12.46%	22.23%	-4.16%	15.88%
Dreyfus Stock Index Fund, Inc. - Initial Shares	14.64%	3.91%	9.81%	27.41%	-22.94%	-12.84%	-9.96%	19.70%	27.25%	31.96%
<b>Federated Insurance Series</b>										
Federated Quality Bond Fund II - Primary Shares	3.38%	0.54%	2.85%	3.86%	8.49%	7.20%	9.63%	n/a	n/a	n/a
Federated American Leaders Fund II - Primary Shares	15.94%	4.24%	8.96%	26.74%	-20.81%	-4.93%	1.62%	5.87%	16.74%	31.35%
Federated Capital Appreciation Fund II - Primary Shares	15.35%	1.15%	6.59%	22.99%	-23.54%	-25.61%	n/a	n/a	n/a	n/a
<b>Fidelity Variable Insurance Products</b>										
Fidelity VIP High Income Portfolio - Initial Class <sup>4</sup>	10.41%	1.94%	8.77%	26.31%	2.67%	-12.39%	-23.05%	7.35%	-5.04%	16.79%
Fidelity VIP Equity-Income Portfolio - Initial Class	19.30%	5.08%	10.70%	29.36%	-17.57%	-5.67%	7.61%	5.54%	10.79%	27.15%
Fidelity VIP Growth Portfolio - Initial Class	6.05%	5.01%	2.61%	31.86%	-30.63%	-18.27%	-11.64%	36.41%	38.45%	22.56%
Fidelity VIP Overseas Portfolio - Initial Class	17.20%	18.16%	12.79%	42.30%	-20.88%	-21.76%	-19.71%	41.56%	11.91%	10.72%
Fidelity VIP II Investment Grade Bond Portfolio - Initial Class	3.57%	1.43%	3.67%	4.42%	9.52%	7.65%	10.39%	-1.79%	8.03%	8.25%
Fidelity VIP II Asset Manager Portfolio - Initial Class <sup>4</sup>	6.52%	3.27%	4.68%	17.09%	-9.41%	-4.81%	-4.64%	10.26%	14.19%	19.75%
Fidelity VIP II Contrafund® Portfolio - Initial Class	10.88%	16.07%	14.61%	27.50%	-10.03%	-12.90%	-7.32%	23.33%	29.01%	23.21%
Fidelity VIP III Mid Cap Portfolio - Service Class	11.75%	17.32%	23.84%	37.49%	-10.57%	-4.09%	32.54%	47.69%	n/a	n/a
Fidelity VIP III Value Strategies Portfolio - Service Class	15.33%	1.79%	13.14%	56.61%	n/a	n/a	n/a	n/a	n/a	n/a
Fidelity VIP Overseas Portfolio - Initial Class R	17.14%	18.23%	12.74%	42.25%	-20.88%	-21.81%	-19.71%	41.52%	11.97%	10.73%
Fidelity VIP Energy Portfolio - Service Class 2	15.75%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Fidelity VIP Freedom Fund 2010 Portfolio - Service Class	8.96%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Fidelity VIP Freedom Fund 2020 Portfolio - Service Class	10.98%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Fidelity VIP Freedom Fund 2030 Portfolio - Service Class	12.31%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Fidelity VIP High Income Portfolio - Initial Class R	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<b>Franklin Templeton Variable Insurance Products Trust</b>										
Franklin Small Cap Value Securities Fund - Class 1	16.43%	8.18%	23.16%	31.48%	-9.74%	13.36%	24.31%	0.89%	n/a	n/a
Franklin Rising Dividends Securities Fund - Class 1	16.55%	2.91%	10.42%	23.95%	-2.05%	13.05%	20.15%	-10.38%	6.13%	32.06%
Templeton Foreign Securities Fund - Class 1	20.79%	9.65%	17.98%	31.56%	-19.02%	-16.38%	-2.92%	22.69%	8.51%	13.10%
Developing Markets Securities Fund - Class 3	27.21%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Global Income Securities Fund - Class 3	12.00%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<b>Nationwide Funds Group</b>										
NVIT Nationwide® Fund - Class IV <sup>5</sup>	12.78%	6.64%	8.93%	26.51%	-23.78%	-13.53%	8.90%	2.22%	12.84%	23.40%
NVIT Money Market Fund - Class IV <sup>5</sup>	3.89%	2.05%	0.18%	-0.01%	0.60%	2.88%	5.35%	4.13%	4.52%	4.55%
							Money Market annualized 7-day yield as of 10 / 31 / 2008:	0.85% *		
NVIT Government Bond Fund - Class IV <sup>5</sup>	2.57%	2.41%	2.49%	2.41%	8.25%	6.62%	8.80%	-4.04%	7.42%	8.68%
J. P. Morgan NVIT Balanced Fund - Class IV <sup>4,5</sup>	11.46%	1.86%	7.73%	17.48%	-10.94%	-7.73%	8.01%	0.00%	11.69%	20.32%
NVIT Mid Cap Growth Fund - Class IV <sup>5</sup>	9.11%	9.00%	14.47%	37.77%	-22.96%	-4.61%	37.32%	15.09%	7.18%	20.30%
NVIT International Value Fund - Class IV <sup>5</sup>	21.82%	11.14%	19.14%	37.48%	-11.76%	-12.79%	-3.53%	28.37%	9.31%	8.84%
NVIT Growth - Class IV <sup>4,5</sup>	5.38%	5.71%	7.35%	30.73%	-28.65%	-22.29%	-19.55%	24.58%	17.11%	n/a
Van Kampen NVIT Comstock Value Fund - Class IV <sup>5</sup>	15.07%	3.58%	16.54%	30.48%	-15.08%	-1.49%	1.00%	0.73%	-1.50%	n/a
Multi-Manager NVIT Small Company Fund - Class IV <sup>5</sup>	11.21%	11.48%	18.13%	43.96%	-36.87%	-16.56%	-21.69%	90.71%	-2.49%	n/a
Multi-Manager NVIT Small Cap Value Fund - Class IV <sup>5</sup>	16.53%	2.30%	16.42%	49.63%	-16.11%	11.94%	19.99%	-8.73%	-17.91%	n/a
NVIT S&P 500 Index Fund - Class IV <sup>4,5</sup>	14.46%	3.97%	9.76%	27.37%	-22.90%	-12.91%	-9.89%	19.61%	27.37%	31.71%
NVIT Investor Destinations Aggressive Fund - Class II	16.00%	7.13%	13.17%	30.88%	-19.11%	n/a	n/a	n/a	n/a	n/a
NVIT Investor Destinations Conservative Fund - Class II	5.37%	2.54%	3.87%	7.10%	-0.35%	n/a	n/a	n/a	n/a	n/a
NVIT Investor Destinations Moderate Fund - Class II	10.52%	4.56%	8.72%	19.15%	-10.27%	n/a	n/a	n/a	n/a	n/a
NVIT Investor Destinations Moderately Aggressive Fund - Class II	13.69%	6.27%	11.26%	25.70%	-15.23%	n/a	n/a	n/a	n/a	n/a
NVIT Investor Destinations Moderately Conservative Fund - Class II	7.61%	3.71%	6.36%	12.85%	-4.87%	n/a	n/a	n/a	n/a	n/a
Gartmore NVIT Emerging Markets Fund - Class I	35.70%	31.65%	19.84%	64.03%	-15.86%	-5.90%	n/a	n/a	n/a	n/a
NVIT Mid Cap Index Fund - Class I	9.07%	11.26%	14.87%	33.65%	-15.94%	-2.05%	14.35%	20.02%	9.98%	n/a
Federated NVIT High Income Bond Fund - Class I	9.78%	1.62%	9.27%	12.63%	-15.85%	-1.95%	14.46%	20.14%	10.09%	n/a
NVIT Global Financial Services Fund - Class I	19.42%	10.32%	20.09%	40.40%	-12.06%	n/a	n/a	n/a	n/a	n/a
NVIT Global Health Sciences Fund - Class I	1.94%	7.63%	7.05%	35.67%	-19.84%	0.84%	n/a	n/a	n/a	n/a
NVIT Global Technology and Communications Fund - Class I	10.34%	-1.26%	3.53%	54.07%	-43.21%	-43.15%	n/a	n/a	n/a	n/a
Gartmore NVIT Global Utilities Fund - Class I	36.54%	5.60%	29.00%	23.12%	-25.46%	n/a	n/a	n/a	n/a	n/a
Multi-Manager NVIT Small Cap Growth Fund - Class I	2.44%	7.29%	12.57%	33.26%	-33.79%	-11.51%	-16.80%	n/a	n/a	n/a
NVIT US Growth Leaders Fund - Class I	-1.03%	11.13%	11.57%	51.00%	-24.36%	n/a	n/a	n/a	n/a	n/a
Van Kampen NVIT Multi Sector Bond Fund - Class I	4.06%	1.42%	5.74%	11.28%	6.41%	3.41%	4.87%	0.80%	1.83%	n/a
NVIT International Value Fund - Class III	21.83%	11.22%	19.36%	37.17%	-11.78%	-12.85%	-3.40%	28.39%	9.31%	8.85%

MONTHLY SUBACCOUNT PERFORMANCE REPORT

For Period Ending 10 / 31 / 2008



Survivor Options Elite

Flexible Premium Adjustable Variable Life Insurance

CALENDAR YEAR PERFORMANCE

Nationwide Life Insurance Company of America

	Annual Total Return									
	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997
Gartmore NVIT Emerging Markets Fund - Class III	35.63%	31.67%	19.85%	63.99%	-15.82%	-5.90%	n/a	n/a	n/a	n/a
NVIT Global Financial Services Fund - Class III	19.44%	10.34%	20.22%	40.40%	-12.07%	n/a	n/a	n/a	n/a	n/a
NVIT Global Health Sciences Fund - Class III	1.94%	7.62%	7.04%	35.75%	-19.74%	0.84%	n/a	n/a	n/a	n/a
NVIT Global Technology and Communications Fund - Class III	10.25%	-1.25%	3.50%	54.03%	-42.72%	-43.17%	n/a	n/a	n/a	n/a
Gartmore NVIT Global Utilities Fund - Class III	36.57%	5.69%	28.98%	23.24%	-25.42%	n/a	n/a	n/a	n/a	n/a
Federated NVIT High Income Bond - Class III	9.77%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Funds NVIT Asset Allocation Fund - Cl. II	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Funds NVIT Bond Fund - Cl. II	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Funds NVIT Global Growth Fund - Cl. II	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Funds NVIT Growth Fund - Cl. II	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
American Funds NVIT Growth & Income Fund - Class II	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<b>Janus Aspen Series</b>										
Janus Aspen Series Forty Portfolio - Service Shares	8.30%	11.72%	17.09%	19.34%	-16.56%	-22.42%	-18.98%	63.75%	56.97%	n/a
Janus Aspen Series International Growth Portfolio - Service Shares	45.54%	30.96%	17.80%	33.53%	-26.31%	-24.01%	-16.77%	78.64%	16.02%	17.49%
Janus Aspen Series Global Technology Portfolio - Service Shares <sup>4</sup>	7.02%	10.72%	-0.19%	45.38%	-41.37%	-37.79%	n/a	n/a	n/a	n/a
Janus Aspen Series Balanced Portfolio - Service Shares	9.59%	6.86%	7.48%	12.87%	-7.37%	-5.62%	-2.11%	n/a	n/a	n/a
Janus Aspen Series INTECH Risk-Managed Core Portfolio - Service Shares	9.94%	10.09%	16.59%	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Janus Aspen Series International Growth Portfolio - Service Shares II	45.60%	31.03%	17.82%	33.54%	-26.07%	-24.21%	-16.78%	78.24%	16.02%	17.49%
Janus Aspen Series Global Technology Portfolio - Service Shares II	7.14%	10.50%	0.08%	46.03%	-41.37%	n/a	n/a	n/a	n/a	n/a
<b>Lehman Brothers Advisers Management Trust</b>										
Lehman Brothers AMT Short Duration Bond Portfolio - I Class	3.43%	0.69%	0.03%	1.66%	4.55%	7.97%	5.99%	0.72%	3.61%	5.94%
<b>MFS® Variable Insurance Trust</b>										
MFS® VIT Investors Growth Stock Series - Initial Class	6.77%	3.71%	8.37%	22.10%	-28.09%	-24.73%	-6.87%	n/a	n/a	n/a
MFS® VIT Value Series - Initial Class	19.94%	5.87%	14.32%	24.03%	n/a	n/a	n/a	n/a	n/a	n/a
<b>Neuberger Berman Advisers Management Trust</b>										
Neuberger Berman AMT Partners Portfolio - Class I <sup>4</sup>	11.40%	17.17%	18.09%	34.08%	-24.71%	-3.56%	-0.05%	6.57%	3.43%	30.27%
Neuberger Berman AMT Fasciano Portfolio - Class S	4.47%	2.13%	11.04%	24.13%	n/a	n/a	n/a	n/a	n/a	n/a
Neuberger Berman AMT Mid Cap Growth Portfolio - Class I	13.84%	12.89%	15.44%	27.11%	-29.87%	-25.21%	-8.15%	52.74%	38.24%	n/a
Neuberger Berman AMT Socially Responsive Portfolio - Class I	12.86%	6.06%	12.43%	33.38%	-15.40%	-4.30%	-2.34%	n/a	n/a	n/a
AMT International Portfolio - Class S	22.53%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
AMT Regency Portfolio - Class S	10.11%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<b>Oppenheimer Variable Accounts Funds</b>										
Oppenheimer Capital Appreciation Fund / VA - Non-Service Shares	7.14%	4.32%	6.14%	29.97%	-27.41%	-13.23%	-0.97%	40.60%	23.07%	25.76%
Oppenheimer Global Securities Fund / VA - Non-Service Shares	16.81%	13.46%	18.27%	41.95%	-22.72%	-12.70%	4.31%	57.30%	13.25%	21.51%
Oppenheimer Main Street® Fund / VA - Non-Service Shares <sup>5</sup>	14.17%	5.19%	8.64%	25.77%	-19.40%	-10.84%	-9.46%	20.80%	3.92%	31.51%
Oppenheimer High Income Fund / VA - Non-Service Shares	8.61%	1.55%	8.15%	23.03%	-3.12%	1.21%	-4.46%	3.51%	-0.45%	11.38%
Oppenheimer Main Street® Small Cap Fund / VA - Non-Service Shares	14.14%	9.10%	18.53%	43.28%	-16.38%	-1.11%	-18.96%	45.50%	n/a	n/a
Oppenheimer Global Securities Fund / VA - Class III	16.81%	13.49%	18.30%	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Oppenheimer High Income Fund / VA - Class 3	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<b>Putnam Variable Trust</b>										
Putnam VT Growth & Income Fund - Class 1B	15.05%	4.44%	10.28%	26.43%	-19.60%	-7.10%	7.12%	0.71%	14.44%	23.03%
Putnam VT International Equity Fund - Class 1B	26.77%	11.36%	15.33%	27.57%	-18.29%	-21.22%	-10.29%	58.95%	17.55%	n/a
Putnam VT Voyager Fund - Class 1B	4.65%	4.91%	4.25%	23.98%	-27.08%	-23.00%	-17.17%	56.88%	23.27%	25.42%
<b>T Rowe Price</b>										
Blue Chip Growth Portfolio - Class II	8.51%	4.85%	7.55%	27.55%	-24.62%	-14.45%	n/a	n/a	n/a	n/a
Equity Income Portfolio - Class II	17.76%	2.92%	13.76%	24.24%	-13.94%	0.70%	12.21%	2.95%	8.26%	27.91%
Limited Term Bond Portfolio - Class II	3.25%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<b>Wells Fargo Advantage Variable Trust Funds</b>										
Wells Fargo Advantage Discovery Fund VT	13.79%	8.79%	18.27%	33.21%	-38.01%	-31.29%	-15.47%	88.46%	27.71%	28.78%
Opportunity Fund VT	11.38%	7.08%	17.34%	35.98%	-27.11%	-4.77%	5.80%	33.90%	12.69%	24.52%
<b>Van Eck Worldwide Insurance Trust</b>										
Van Eck Worldwide Bond Fund <sup>4</sup>	5.69%	-3.75%	8.34%	17.28%	20.75%	-5.82%	1.12%	-8.51%	11.91%	1.62%
Van Eck Worldwide Hard Assets Fund <sup>4</sup>	23.56%	50.54%	23.05%	44.00%	-3.57%	-11.12%	10.58%	20.09%	-31.44%	-2.41%
Van Eck Emerging Markets Fund <sup>4</sup>	38.45%	31.01%	24.95%	53.04%	-3.63%	-2.55%	-42.30%	98.79%	-34.64%	-12.27%
Van Eck Worldwide Real Estate Fund <sup>4</sup>	29.94%	20.11%	35.19%	33.50%	-5.20%	4.55%	17.83%	-2.74%	-12.01%	n/a
Van Eck Worldwide Bond Fund - Class R	5.60%	-3.83%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Van Eck Worldwide Hard Assets Fund - Class R	23.61%	50.49%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Van Eck Emerging Markets Fund - Class R	38.49%	30.88%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Van Eck Worldwide Real Estate Fund - Class R	29.83%	20.11%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<b>Van Kampen - The Universal Institutional Funds, Inc.</b>										
Van Kampen UIF Core Plus Fixed Income Portfolio - Class I	2.96%	3.44%	3.59%	3.86%	6.52%	8.50%	10.26%	-2.36%	7.10%	n/a
Van Kampen UIF Emerging Markets Debt Portfolio - Class I	9.98%	11.41%	9.24%	26.91%	8.41%	9.27%	10.56%	28.41%	-28.91%	n/a
Van Kampen UIF U.S. Real Estate Portfolio - Class I	37.02%	16.18%	35.38%	36.48%	-1.53%	9.02%	28.30%	-2.21%	-11.53%	n/a

Survivor Options Elite is a Flexible Premium Adjustable Variable Life Insurance Policy (Form VL104) issued by Nationwide Life Insurance Company of America. Administrative offices are located at 300 Continental Drive, Newark, DE 19713.

This report must be preceded or accompanied by current Prospectuses for the Policy and underlying insurance funds. Past performance is no guarantee of future returns.

Returns for periods greater than one year are annualized.

n/a means that performance information is not available for part or all of the period indicated.

Shaded account returns are for periods prior to the inception of the subaccount adjusted to reflect policy charges defined below, assuming the policy had been available since the inception of those funds.

The performance of the subaccounts and the shaded account returns are shown as a net rate of return which reflects the underlying fund's investment income and capital gains and losses, realized or unrealized, less investment management fees, and other fund operating expenses, and certain Policy fees and charges assumed to apply to all Policy Owners, including the Mortality and Expense Risk Charge.

However, charges such as the Initial Administrative Charge, Monthly Administrative Charge, Percent of Premium Sales Charge, Surrender Charges, and Cost of Insurance Charges, which are based on certain factors, such as sex, Issue Age or actual age, Premium Class, Policy Year, Face Amount or Net Amount at Risk, and which, therefore, vary with each Policy, are not reflected in the performance of the subaccounts and the shaded account returns, nor are the premium tax charge or any charges assessed on withdrawal, transfer, or increase in Face Amount ("Non-Common Charges"). **If Non-Common Charges were deducted, performance would be significantly lower.** Performance does not reflect the Special Policy Account Value Credit.

Please consult a personalized illustration provided from your Registered Representative tailored for your particular circumstance. The relationship between the performance of the subaccounts and the actual percentage increase or decrease in policy benefits is not directly proportional. Please see a current prospectus for an explanation of the relationships and additional information.

The results shown represent past performance and should not be considered a representation of future performance or experience. Past performance does not guarantee future results. Investment return and principal value of an investment will fluctuate so that an investor's units/shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. Please consider the fund's investment objectives, risks, and charges and expenses carefully before investing. Both the underlying fund prospectus and contract prospectus contain this and other information about the investment company. Prospectuses are available at [www.nationwideprovident.com](http://www.nationwideprovident.com) or may be obtained through your Registered Representative. Read the prospectuses carefully before investing.

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Funds investing in stocks of small 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.

The Nationwide Investor Destinations Funds are designed to provide diversification and asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Therefore, in addition to the expenses of the Investor Destination Funds, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.

Funds that focus on real estate investing are sensitive to economic and business cycles, changing demographic patterns and government actions.

<sup>1</sup> Based upon subaccount inception dates.

<sup>2</sup> This Portfolio may assess a 1% short-Term Trading Fee on transfers from the Subaccount with in 60 days of allocation to the Subaccount. Please refer to the prospectus for details.

<sup>3</sup> This Portfolio is not available to receive transfers or new premium.

<sup>4</sup> Not available on all policies. Please refer to the product prospectus for more detail.

<sup>5</sup> This fund has experienced a name, advisor, or class change during the period reported. Please refer to the fund prospectus for details.

\*The 7-day subaccount yield shown more closely reflects the current earnings of the Gartmore GVIT Money Market Fund - Class IV Subaccount than the total returns shown. An investment in the Gartmore GVIT Money Market Fund - Class IV Subaccount is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the Subaccount seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in this Subaccount.



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