

## Fund changes May 1, 2003

Nationwide® continually works with our fund partners and analysts to evaluate the underlying investment options available in our variable products. As a result, we periodically update our products to ensure that they remain strong, competitive investment choices for you. Below is a listing of changes that become effective May 1, 2003.

### FUND ADDITIONS

American Century VP <sup>3</sup> II, Inc. – Inflation Protection Fund – Class II
Fidelity VIP <sup>4</sup> Fund II – Investment Grade Bond Portfolio – Service Class
Neuberger Berman AMT <sup>5</sup> Limited Maturity Bond Portfolio – Class I

### FUND NAME CHANGES

Previous Name	New Name
Dreyfus Stock Index Fund, Inc.	Dreyfus Stock Index Fund, Inc. – Initial Shares
Gartmore GVIT <sup>1</sup> Total Return Fund – Class I	Gartmore GVIT <sup>1</sup> Nationwide® Fund – Class I
MAS GVIT <sup>1</sup> Multi Sector Bond Fund – Class I	Van Kampen GVIT <sup>1</sup> Multi Sector Bond Fund – Class I
Neuberger Berman AMT <sup>5</sup> Mid-Cap Growth Portfolio	Neuberger Berman AMT <sup>5</sup> Mid Cap Growth Portfolio – Class I
Oppeneheimer Main Street® Growth & Income Fund/VA <sup>2</sup> – Initial Class	Oppeneheimer Main Street® Fund/VA <sup>2</sup> – Initial Class
Strong GVIT <sup>1</sup> Mid Cap Growth Fund – Class I	Gartmore GVIT <sup>1</sup> Mid Cap Growth Fund – Class I
Van Kampen UIF <sup>6</sup> , Inc. – Emerging Markets Debt Portfolio	Van Kampen UIF <sup>6</sup> , Inc. – Emerging Markets Debt Portfolio – Class I
Van Kampen UIF <sup>6</sup> , Inc. – U.S. Real Estate Portfolio	Van Kampen UIF <sup>6</sup> – U.S. Real Estate Portfolio – Class I

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<sup>1</sup> GVIT – Gartmore Variable Insurance Trust

<sup>3</sup> VP – Variable Portfolio

<sup>5</sup> AMT – Advisors Management Trust

<sup>2</sup> VA – Variable Account

<sup>4</sup> VIP – Variable Insurance Products

<sup>6</sup> UIF – The Universal Institutional Funds, Inc.

This insert is authorized for client use only when preceded or accompanied by a prospectus, which describes investment selections, risk factors, fees and charges that may apply. Prospectuses can be obtained by writing to Nationwide Life Insurance Company, P.O. Box 182021, Columbus, OH 43218-2021. Please read prospectus carefully before investing.

Underlying funds are only available as investment options in variable annuity contracts and variable life insurance policies issued by life insurance companies. They are not offered directly to the general public.

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