



AC	Fund Code	Tick	Gross Expense Ratio	Investment Option	As of 04/30/2012						As of 03/30/2012					
					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
BA	AXBA	RLBFX	.35	AmFds Am Bal R5	0.15	8.76	5.36	15.43	3.00	5.30	N/A	07/25/1975	7.52	17.95	3.56	5.10
BA	AFIA	RIRFX	.37	AmFds Cap Inc Bldr R5	0.59	5.81	1.14	13.47	0.43	6.34	N/A	07/30/1987	4.46	15.31	0.94	6.41
BA	AIDA	RIDFX	.36	AmFds Inc Fd Am R5	0.17	5.41	2.61	16.49	1.25	5.96	N/A	11/30/1973	5.47	18.52	1.86	5.97
BA	FDAF	FDAFX	.95	FidAdv Free 2020 A	-0.10	7.40	-0.90	15.00	0.99	N/A	5.29	07/24/2003	1.97	18.53	1.63	N/A
BA	FATA	FATWX	.99	FidAdv Free 2025 A	-0.27	8.40	-1.90	15.59	0.81	N/A	4.78	11/06/2003	1.35	19.42	1.52	N/A
BA	FFEA	FAFEX	1.01	FidAdv Free 2030 A	-0.34	8.65	-2.32	16.10	-0.18	N/A	5.20	07/24/2003	1.08	20.27	0.60	N/A
BA	FTHA	FATHX	1.04	FidAdv Free 2035 A	-0.53	9.53	-3.48	16.26	-0.34	N/A	4.52	11/06/2003	0.22	20.63	0.49	N/A
BA	FFFA	FAFFX	1.05	FidAdv Free 2040 A	-0.58	9.63	-3.63	16.58	-0.63	N/A	5.30	07/24/2003	0.13	21.09	0.23	N/A
BA	FFZA	FFZFX	1.05	FidAdv Free 2045 A	-0.63	9.85	-3.89	16.67	-0.77	N/A	1.87	06/01/2006	-0.03	21.27	0.13	N/A
BA	FXLA	FFFLX	1.07	FidAdv Free 2050 A	-0.65	10.19	-4.37	17.04	-1.04	N/A	1.65	06/01/2006	-0.47	21.87	-0.14	N/A
BA	DAGA	NDASX	.87	NW Inv Dest Aggr Svc	-1.13	10.32	-3.36	16.13	-0.76	4.61	N/A	03/30/2000	1.41	20.68	0.13	4.48
BA	DCFA	NDCSX	.88	NW Inv Dest Cnsrv Svc	0.27	2.75	2.61	6.32	3.02	3.76	N/A	03/30/2000	3.71	7.07	3.18	3.76
BA	DMAA	NDMSX	.86	NW Inv Dest Mod Aggr Svc	-0.75	8.74	-1.90	14.40	0.38	4.71	N/A	03/30/2000	2.14	18.09	1.12	4.59
BA	DMCA	NSDCX	.87	NW Inv Dest Mod Cnsrv Svc	-0.02	4.94	2.03	9.52	2.63	4.35	N/A	03/30/2000	4.12	11.12	2.97	4.30
BA	DMFA	NSDMX	.86	NW Inv Dest Mod Svc	-0.43	6.86	0.06	12.00	1.58	4.51	N/A	03/30/2000	3.16	14.64	2.16	4.41
BA	VWEA	VWELX	.27	Vngrd Wlngtn Inv	-0.14	7.22	3.55	14.68	3.34	6.12	N/A	07/01/1929	6.54	16.92	4.06	5.90
BA	VWIA	VWINX	.25	Vngrd Wlsly Inc Inv	0.88	4.40	8.19	14.33	5.54	6.16	N/A	07/01/1970	9.96	15.29	5.71	6.13
BA			null	<i>Index: Balanced Benchmark</i>	-0.10	7.23	1.42	14.35	3.34	6.99	N/A	N/A	4.22	17.45	3.83	6.94
				<b>Bonds</b>												
BD	ABIA	AIAVX	.73	AmCent Infl Adj Bd A^^	1.85	2.67	10.75	9.09	7.13	6.43	N/A	02/10/1997	11.44	7.72	6.83	6.51
BD	PCTA	PTTAX	.85	PIMCO Ttl Rtn A	1.42	4.18	5.11	8.65	7.86	6.20	N/A	05/11/1987	5.30	8.63	7.59	6.28
BD	SAHA	SAHIX	1.01	RdgWrth Hi Inc A	0.68	7.37	1.15	19.69	7.25	N/A	8.48	10/27/2003	2.49	23.07	7.44	N/A
BD	VIPA	VIPSX	.22	Vngrd Infl Prtct Sec Inv	1.99	2.52	10.79	9.13	6.84	6.47	N/A	06/29/2000	11.21	7.71	6.57	6.56
BD			null	<i>Index: Lehman Bros Agg Bd</i>	1.11	1.41	7.54	7.06	6.37	5.71	N/A	N/A	7.71	6.83	6.25	5.80
				<b>Cash</b>												
CA	GMZA	GMIXX		NW Mny Mkt Inst	-0.02	-0.08	-0.25	-0.25	0.83	1.42	N/A	03/03/1980	-0.25	-0.25	0.91	1.43
CA			null	<i>Index: 3 Mos. T-Bill</i>	0.01	0.01	0.04	0.11	1.03	1.80	N/A	N/A	0.05	0.11	1.12	1.81
				<b>Short-Term Bonds</b>												
SB	AORA	RBOFX	.35	AmFds Intmd Bd Fd Am R5	0.56	1.03	3.28	4.36	3.09	3.11	N/A	02/19/1988	3.57	4.31	3.06	3.20
SB	VBSA	VBISX	.22	Vngrd ST Bd Indx Inv	0.35	0.62	2.11	2.97	3.85	3.34	N/A	03/01/1994	2.64	3.01	3.84	3.40
SB			null	<i>Index: Citigroup 1-3 Govt/Corp</i>	0.20	0.52	1.44	2.51	3.72	3.57	N/A	N/A	1.74	2.60	3.76	3.66

Fund Code	Fixed Investment	Rate of Return	Effective Dates
BOA2	Fixed Option^	2.35%	01/01/2012 – 12/31/2012

**Asset Class Legend:** SP – Specialty, IS – International Stocks, SC – Small-cap Stocks, MC – Mid-cap Stocks, LC – Large-cap Stocks, BA – Balanced, BD – Bonds, CA – Cash, AA – Asset Allocation, SB – Short-Term Bonds

\* The gross prospectus expense shown is before fund management expense waivers or reimbursements. The performance shown represents net operating expenses of the funds. If gross operating expenses were reflected in the performance figures, the performance would be lower. For more information about management expense waivers or reimbursements, please read the fund's prospectus.

**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.**

^A market value adjustment may apply if Fixed Contract transfer payments are in excess of 20% of the annual book value installment limit. Book value is the current balance in your contract including principal and interest. The contract value, when withdrawn, may be increased or decreased by the market value adjustment. The market value adjustment is determined by Nationwide Life Insurance Company in accordance with uniform procedures applicable to all contracts in this class. The annualized effective interest rate does not include expenses including a contingent deferred sales charge, any plan or participant fees, if applicable, or the asset based plan administration fee of 0.00%. Such fees and charges, if applicable and reflected, would lower the performance described above.

**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.**

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 0.23% for primary plus(+), 0.63% for optional(O). Performance results also include an asset based plan administration fee of 0.02%. Returns do not reflect the deduction of any Trust fees, participant charges, other 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 described above. 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.

#### Understanding Risks

Stock markets are volatile and can decline in response to adverse developments. Particular funds can react differently to these developments. Here is a list of some of the risk associated with the funds. For specific risks related to each fund, see the fund's prospectus.

1. Portfolios that invest in high yield securities are subject to greater credit risk and price fluctuations than portfolios that invest in higher quality securities.
2. Investing internationally involves risks not associated with investing solely in the U.S., such as currency fluctuation, political risk, differences in accounting and the limited availability of information.
3. Non-diversified funds, those concentrating in a relatively small number of securities or a specific sector, may be subject to greater volatility than a more diversified investment and should be considered a vehicle for diversification and not a balanced investment program.
4. Stocks of small or emerging companies may have less liquidity than those of larger, established companies and may be subject to greater price volatility and risk than the overall stock market.
5. An investment in a money market fund is not insured or guaranteed by the FDIC or any other 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.
6. While this fund invests primarily in the securities of the US Government and its agencies, the fund's value is not guaranteed by these entities.
7. 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 expense of the Investor Destinations Funds, you are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.
8. Real Estate investing entails the risks of the real estate business generally, including sensitivity to economic and business cycles, changing demographic patterns and government actions.
9. The American Funds require that all plans selecting any of their funds with R5 shares class have \$1 million or more in total plan assets.
10. Indexes are unmanaged, and one cannot invest directly in an index.

Market indices have been provided for comparison purposes only; they are unmanaged and do not reflect the deduction of any fees or expenses. Index performance does not provide an indicator of how individual investments performed in the past or how they will perform in the future. Individuals cannot purchase or invest directly in an index.

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? Denotes funds selected by plan participant(s) through the Fund Window

^^These funds are neither insured nor guaranteed by the U.S. Government.

^^^International investing involves additional risks including: political instability, differences in accounting standards, currency fluctuations, and foreign regulations.