

Fixed Option

The BEST of AMERICA[®] Retirement Resource SM

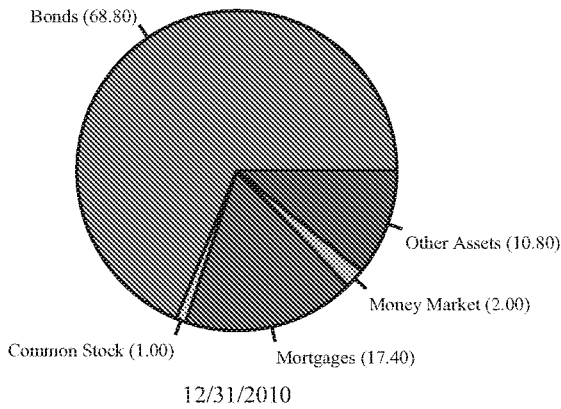
SPECIALTY
INTERNATIONAL
SMALL-CAP
MID-CAP
LARGE-CAP
BALANCED
BONDS
SHORT-TERM BONDS
CASH
FIXED

Description

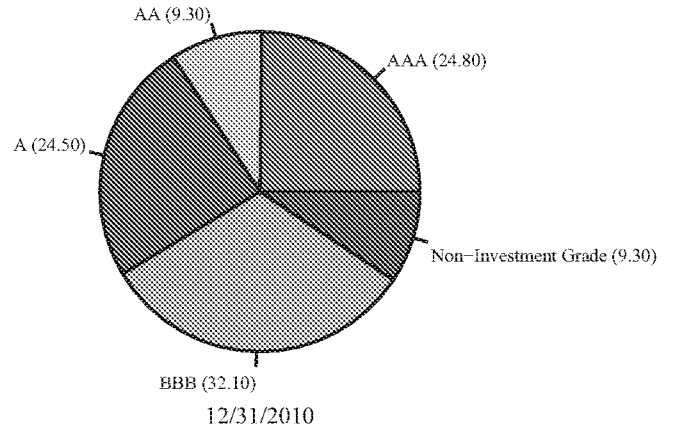
A guaranteed return fixed annuity contract that provides an annual interest guarantee, based on the investment yield realized on Nationwide Life Insurance Company's General Account. The contract guarantees an interest rate for the guarantee period and a minimum rate for the following guarantee period. 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 The market value paid is equal to the amount withdrawn, increased or decreased by the market value adjustment.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. Please contact your pension representative if you have questions or would like additional information.

Investment Profile

As a percentage of cash and invested assets, the general account of Nationwide Life Insurance Company was invested as follows as of the end of each year noted.



Quality Investments



| Nationwide Life Insurance Company | |
|---------------------------------------|-----------------|
| Total Assets (12/31/2010) | \$160.1 Billion |
| Long Term Savings Assets (12/31/2010) | \$154.1 Billion |
| Number of 401(K) Plans (12/31/2010) | 22900 |

* based on direct premium.
Source Nationwide Life Insurance Company

Ratings

Nationwide Life Insurance Company has the following ratings from each of the three major rating services.

| Ratings | | |
|----------------|-------------------|---------------|
| Rating Service | A.M. Best | A+ (Superior) |
| | Moodys | A1 (Good) |
| | Standard & Poor's | A+ (Strong) |

* Nationwide is a federal service mark of Nationwide Mutual Insurance Company.