STEWART
T A L E N T

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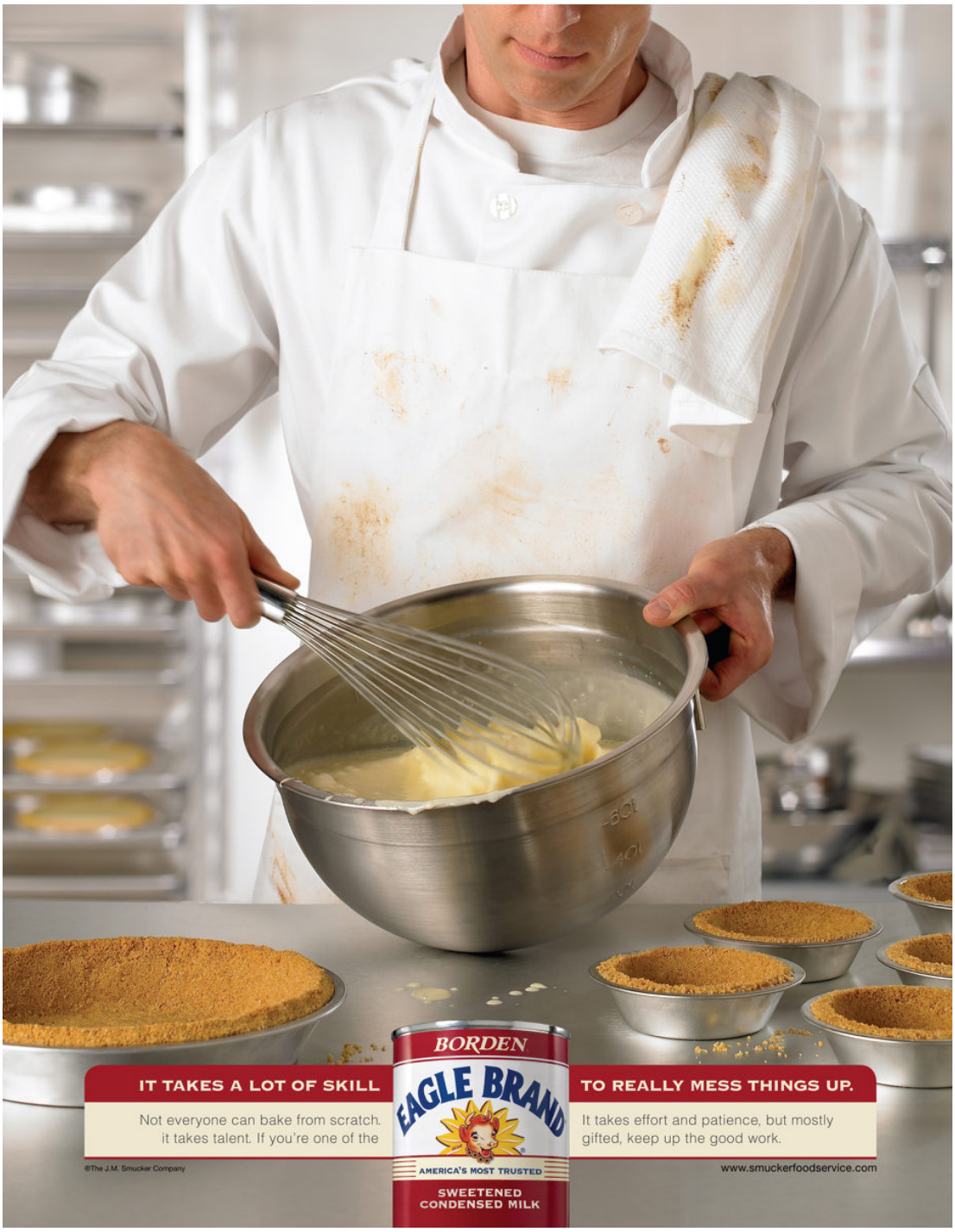

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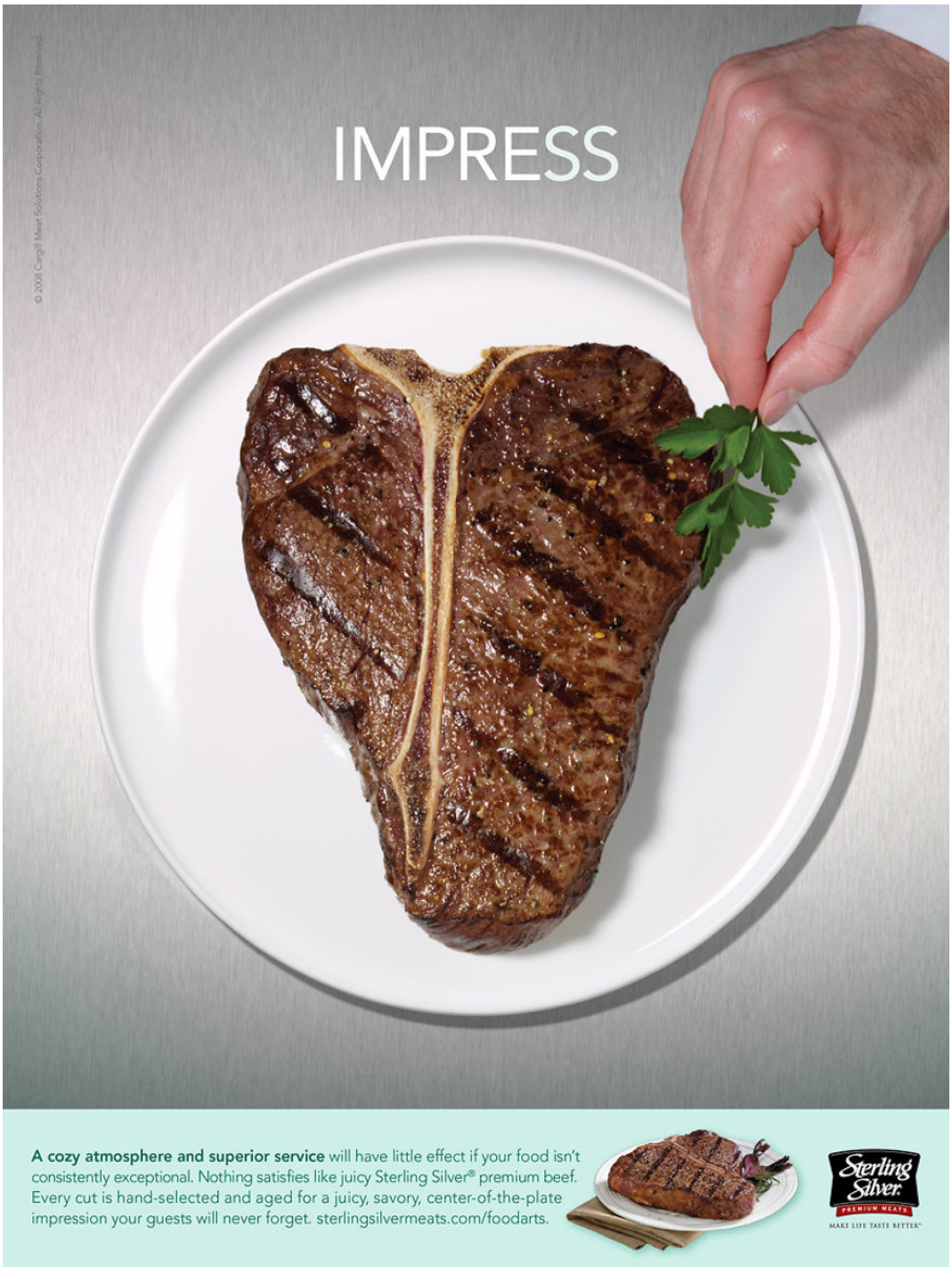

Portfolio choices

A little about diversification and asset allocation

Asset allocation is a time-honored strategy that can help lessen the instability of your investments by spreading them out into different asset classes. Can it work? Yes. Research has shown that asset allocation decisions explain over 90% of the difference in returns within diversified portfolios.[1] Because of this, it's important to make an informed decision about how you distribute the underlying investments in your contract among stocks, bonds and cash. We hope to show you how asset allocation can potentially smooth the peaks and valleys of investing.

We rely on the experts. You should too.

As part of our dedication to helping you achieve your goals through a focus on asset allocation, Nationwide® has harnessed the power and research of Ibbotson Associates Advisors, LLC to provide model allocation portfolios as part of our investment solutions.

For more than 20 years, Ibbotson has collected some of the most comprehensive information in the industry and has produced a tremendous amount of well-respected research on asset allocation and market forecasting. The performance you'll see in this piece goes back 20 years to demonstrate this experience.

How do we compare?

Since there are many underlying investment options available to you as part of a variable contract, we use market indexes, like the Standard & Poor's 500 Index (S&P 500), to compare performance over a longer period of time. The S&P 500, which you cannot invest directly in, is a widely accepted measure of overall stock market performance which we'll use to demonstrate how the market, not a specific variable contract, has performed. The S&P 500 does not incur the fees and expenses a real-world portfolio would incur which if reflected, could significantly reduce performance. The underlying investment options, only available through variable annuity/variable life policies issued by life insurance companies, are not publicly traded mutual funds and are not available directly for purchase.

[1] Brinson, Brown and Beebower: *Determinants of Portfolio Performance*, Financial Analysts Journal (July – August 1986).

Asset Allocation Model Portfolios as of December 31, 2006

Nationwide®
On Your Side

Investments Retirement Insurance

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Inside the 85-seat RL, where "not a single staff member will roll their eyes at anything you ask"

photography by ANNA KNOTT

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