

The BEST of AMERICA Retirement Advisor
Group Variable Annuity Contract Series Performance Summary
Period ending 09/30/2011

Performance data represents past performance and does not guarantee future results. Current performance may be lower or higher than the performance figures quoted.

324-00022 SHEET METAL WORKERS LOCAL #83

VRU	AC	Risk	Gross Expense Ratio	Investment Option	Month	QTR	YTD	12 Months	2010	2009	2008	Annualized			Since Fund Incept Ann. %	Date	Separate Account Ann. %	Date
												3 Year	5 Year	10 Year				
1856	MC	VI	1.3	AllBer SmMidCap Val K	-10.56	-22.87	-20.26	-8.87	26.10	41.29	-34.78	1.91	0.42	7.57*	N/A	03/29/2001	0.70	09/22/2006
662	LC	VI	.97	AmFds Gr Fd Am R3	-8.80	-16.34	-12.80	-4.04	11.52	33.60	-39.47	-0.09	-1.64	3.71*	N/A	11/30/1973	2.18	01/07/2004
702	LC	VI	1.18	AmFds New Econ R3	-9.71	-17.21	-12.25	-5.03	12.58	44.17	-42.25	3.62	-0.24	4.31*	N/A	12/01/1983	1.83	08/12/2005
587	SC	VI	1.31	Baron SmCap	-12.10	-21.64	-12.62	-0.68	22.99	34.74	-40.48	3.28	1.02	7.65*	N/A	10/01/1997	1.38	08/12/2005
217	LC	V	.99	Drey App	-6.82	-10.40	-3.90	5.09	14.81	20.54	-32.63	2.55	0.34	2.30	N/A	01/18/1984	N/A	10/01/1997
803	MC	VI	1.33	Eagle Series Tr MdCap Gr A	-11.16	-21.91	-17.26	-2.20	29.46	39.26	-39.15	3.45	3.98	8.00*	N/A	08/20/1998	3.75	08/12/2005
775	MC	VI	1.16	GdmnSec MdCap Val A	-9.40	-20.42	-15.90	-5.29	23.87	32.18	-36.97	1.59	-0.74	6.88*	N/A	08/15/1997	1.91	05/24/2005
668	SB	II	.87	GdmnSec Shrt Dur Govt A	-0.29	-0.19	0.19	0.08	1.57	3.42	7.59	2.82	3.96	3.20*	N/A	05/01/1997	3.70	07/29/2005
304	BA	IV	.78	Invesco VK Eq Inc A	-5.69	-12.98	-9.51	-1.84	11.96	23.03	-25.08	2.74	0.11	4.18*	N/A	08/03/1960	3.59	04/25/2002
306	LC	VI	.75	Invesco VK Gr Inc A	-7.33	-16.56	-12.91	-3.03	12.21	23.78	-32.45	-1.05	-2.36	3.32*	N/A	08/01/1946	2.42	04/25/2002
325	LC	VI	.97	Jns Twnty T	-9.58	-16.12	-15.47	-7.82	6.34	42.42	-42.31	-0.40	1.78	4.38	N/A	04/30/1985	N/A	06/01/1993
439	LC	VI	.98	MFS Val A	-7.35	-15.47	-10.94	-2.71	10.98	20.01	-33.11	-1.47	-1.78	3.68*	N/A	01/02/1996	3.95	10/07/2003
970	BA	VI	.89	NW Inv Dest Aggr Svc	-8.66	-16.93	-12.41	-3.94	14.12	26.78	-37.02	-0.07	-1.98	3.49	N/A	03/30/2000	N/A	05/01/2000
974	BA	III	.9	NW Inv Dest Cnstr Svc	-1.45	-2.08	0.10	1.55	5.45	8.39	-6.55	3.57	2.78	3.40	N/A	03/30/2000	N/A	05/01/2000
971	BA	V	.88	NW Inv Dest Mod Aggr Svc	-7.15	-13.92	-9.63	-2.58	12.35	23.79	-31.58	1.19	-0.68	3.70	N/A	03/30/2000	N/A	05/01/2000
973	BA	III	.89	NW Inv Dest Mod Cnstr Svc	-3.20	-5.80	-2.78	0.66	8.01	13.87	-15.32	3.31	2.00	3.72	N/A	03/30/2000	N/A	05/01/2000
972	BA	IV	.87	NW Inv Dest Mod Svc	-5.18	-9.91	-6.18	-0.70	10.30	18.61	-23.47	2.32	0.70	3.70	N/A	03/30/2000	N/A	05/01/2000
375	SC	VI	1.19	NW NVIT Mult Mgr Sm Co I	-9.53	-20.21	-16.99	-4.21	24.83	34.18	-38.43	1.74	-1.05	5.63	N/A	10/23/1995	N/A	01/02/1996
356	LC	VI	.61	NW S P 500 Indx Svc	-7.04	-14.02	-9.34	0.21	13.95	25.47	-37.70	0.29	-2.15	1.78	N/A	07/24/1998	N/A	11/02/1998
435	IS	VI	1.2	Opp Gbl A^^	-9.77	-20.23	-14.48	-6.96	15.23	38.66	-41.26	2.10	-1.69	5.48	N/A	12/22/1969	N/A	07/02/1990
138	BD	III	.85	PIMCO Th Rtn A	-1.81	-1.27	1.29	0.13	7.94	12.88	3.92	8.93	6.91	5.68	N/A	05/11/1987	N/A	09/29/2000
427	IS	VI	.92	Thrbng Intl Val I	-10.32	-20.92	-16.62	-10.12	13.71	31.47	-41.87	0.14	0.41	8.55*	N/A	03/30/2001	4.89	06/24/2005
521	MC	VI	1.4	WFA Cnstr Sdk Inv	-9.82	-20.96	-15.58	-4.99	24.41	40.73	-35.18	3.11	2.31	7.19	N/A	12/29/1989	N/A	11/02/1998

VRU	Risk	Fixed Investment	Rate of Return	Effective Dates
8001	I	Indexed Fixed Optior^	0.00%	10/01/2011 - 12/31/2011

Risk Category Legend: VI - Very High, V - High, IV - Moderate, III - Low, II - Very Low, I - Lowest

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.

Performance results for the time periods this investment option has been offered in this separate account are reflected in the figures without an 'x' to the right of the number. Results that have an 'x' to the right of the number are for the underlying fund prior to it being offered within this separate account.

*The interest earned in this contract can be changed quarterly if the Treasury Note index changes. The annualized effective interest rate does not include expenses including a contingent deferred sales charge or any plan, plan administration or participant fees, if applicable. 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 reimbursements, 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 management charge of 0.39% for primary plus (+) 0.59% for primary(P). Returns are based on the current charges being applied to all historical time periods and do not include any other fees or expenses including a contingent deferred sales charge, or any plan or participant fees, if applicable. Such fees and charges, if applicable and reflected, would have lowered the performance shown. For information about these expenses, contact your Pension Representative. 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.

Inception Date is the date the underlying fund was established. Performance since Inception Date includes hypothetical performance for periods before the underlying fund was available in the Separate Account, and is derived from applying contract charges to actual fund Net Asset Values to determine the performance the fund would have achieved inside the Separate Account. Adoption Date is the date the underlying fund was included in the Separate Account.

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.

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