STEWART
TALENT

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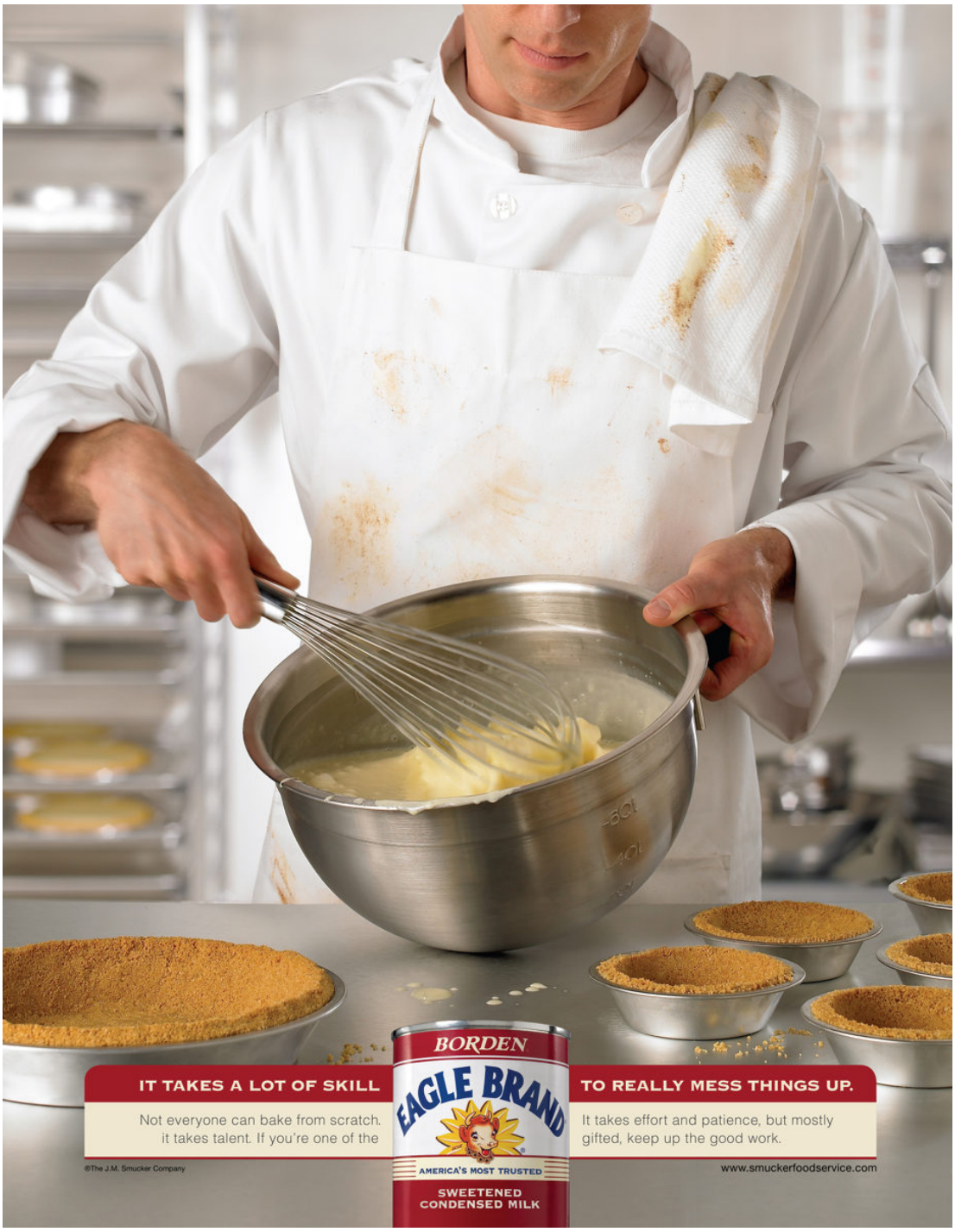

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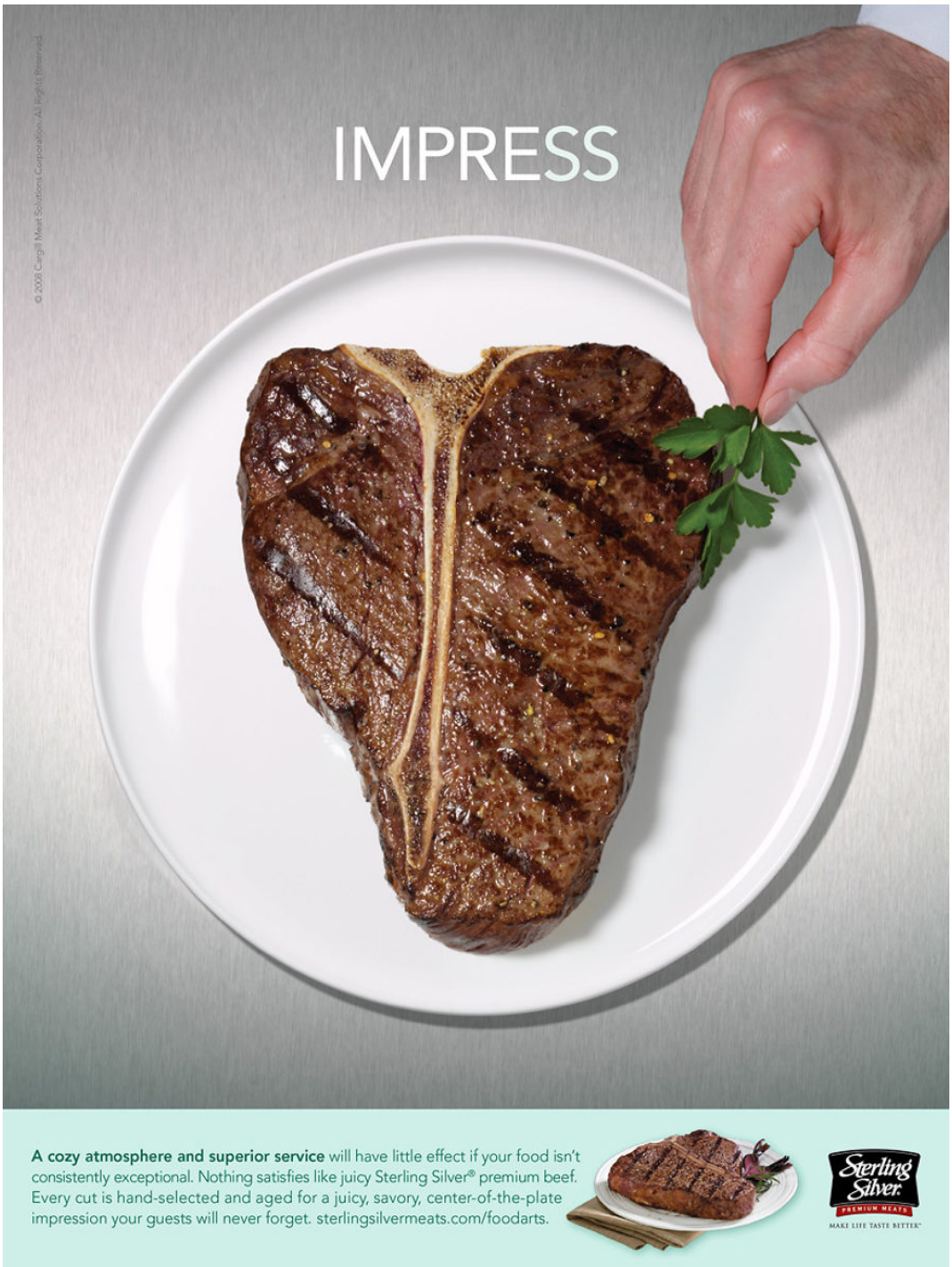

Portfolio choices

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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Have your nails seen
BETTER DAYS?
Prescription PENLAC™ safely targets new and recurring nail fungus without taking pills.
Over 34 million people are affected by nail fungus, a recurring infection that can spread and lead to serious consequences. So it's important to begin treatment at the first sign of symptoms. Overexposure to moisture—tight shoes, continually wet hands, or the health club shower—can increase your chances of developing nail fungus.
PENLAC™ is a prescription brush-on solution that safely targets the infection where the fungus lives.
PENLAC™ is well-tolerated. With PENLAC™ there have been no reported drug interactions. Ask your health care professional if PENLAC™ is right for you.
PENLAC™ is a topical prescription treatment for mild to moderate fungus infections of the fingernails and toenails. In addition to daily application of PENLAC™, you will also need to trim your nails as directed and visit your health care professional at regular intervals for removal of the unattached infected nails.
It is particularly important if you have diabetes to see your health care professional prior to starting treatment, and determine whether you or your health care professional should trim your nails. The most common side effects are redness around the nails and nail disorders including shape change, irritation, ingrown toenail, and discoloration.
To find out more about PENLAC™, be sure to visit our website at www.penlac.com or call toll-free 1-877-7FUNGUS (1-877-738-6487).
Penlac™
nail lacquer
(ciclopirox) Topical Solution, 8%
A Clear Solution
Penlac™ 6.6 mL
How do I know if I need PENLAC™?
If you answer "Yes" to any of these questions, please take this page with you when you see your physician for treatment. Are any of your fingernails or toenails:
Discolored?
Thicker than normal?
Starting to split?
Not normally shaped?
DERMIK®

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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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