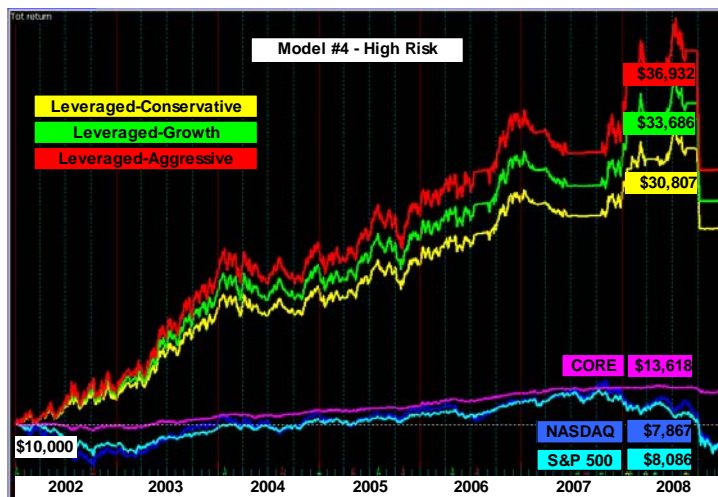


Model 4 - Rydex: Variable (Nationwide MarketFlex) - Core-Plus™

High Risk - Annual Details:

Investment Objective: Maximum Capital Gains, while accepting greater than market risk and volatility.
(Long: Leveraged / Short: Leveraged-Inverse)



RETURN (1)						
YEAR	CONSERV	GROWTH	AGGRSV	S&P 500	NASDAQ	# OF TRADES
2002	+25.86	+29.37	+32.87	-23.37	-31.53	4
2003	+75.80	+85.53	+95.65	+26.38	+50.01	4
2004	+11.00	+11.57	+12.13	+8.99	+8.59	2
2005	+8.49	+9.03	+9.55	+3.00	+1.37	4
2006	+26.81	+28.59	+30.72	+13.68	+9.56	3
2007	-0.32	-0.98	-1.63	+3.54	+9.85	5
2008	-8.42	-9.27	-9.93	-38.37	-40.42	7
7-Year*	+17.45	+18.96	+20.53	-3.37	-2.99	Avg. 4.14

STANDARD DEVIATION (2)						
YEAR	CONSERV	GROWTH	AGGRSV	S&P 500	NASDAQ	# OF TRADES
2002	8.77	9.90	11.02	7.51	9.95	4
2003	7.42	8.20	8.97	4.93	6.43	4
2004	4.79	5.35	5.90	3.20	4.89	2
2005	4.67	5.19	5.71	2.97	3.61	4
2006	4.45	4.90	5.33	2.90	4.10	3
2007	2.84	3.26	3.68	4.61	5.03	5
2008	6.11	6.79	7.44	11.83	11.83	7
7-Year*	5.88	6.57	7.24	6.21	7.17	Avg. 4.14

MAXIMUM DRAWDOWN (3)						
YEAR	CONSERV	GROWTH	AGGRSV	S&P 500	NASDAQ	# OF TRADES
2002	-13.93	-15.86	-17.71	-33.75	-45.90	4
2003	-9.33	-10.40	-11.46	-14.05	-12.97	4
2004	-10.83	-12.08	-13.30	-8.16	-18.63	2
2005	-11.63	-12.88	-14.11	-7.17	-12.47	4
2006	-5.96	-6.60	-7.14	-7.70	-14.78	3
2007	-8.36	-9.90	-11.39	-10.09	-11.13	5
2008	-26.17	-28.34	-30.37	-48.76	-50.38	7
7-Year*	-26.17	-28.34	-30.37	-51.93	-53.97	Avg. 4.14

ULCER INDEX (4)						
YEAR	CONSERV	GROWTH	AGGRSV	S&P 500	NASDAQ	# OF TRADES
2002	5.96	6.77	7.57	18.05	28.01	4
2003	3.05	3.36	3.66	4.61	4.63	4
2004	6.31	7.05	7.78	3.35	8.96	2
2005	4.27	4.75	5.23	2.78	5.46	4
2006	2.04	2.23	2.43	2.68	6.29	3
2007	6.17	7.29	8.34	3.77	4.20	5
2008	13.40	14.62	15.74	21.34	22.58	7
7-Year*	6.84	7.61	8.34	13.99	17.83	Avg. 4.14

High Risk = Maximum Capital Gains, while accepting greater than market risk and volatility.

CONSERV = Conservative

GROWTH = Growth

AGGRSV = Aggressive

S&P 500 = S&P 500 Index

NASDAQ = NASDAQ Composite Index

TRADES = Average number of times the Active portion of the portfolio changed from Long, Short, or Cash per year.

(1) Annualized Return. Hypothetical Returns prior to November, 2005; thereafter Live Returns Version I; Version II beginning 10/17/2007. See Service Explanation page under "Backtesting" <http://activeportfoliocoach.com/service.aspx> for explanation and history of Backtesting, Version I and II.

(2) Standard Deviation (SD):

Within Core-Plus™, Standard Deviation is measured monthly.

For example, when you see SD = 4.0%, this means that most of the time (8 out of 12 months) the portfolio has gains or losses of no more than 4.0% in a month. This monthly SD can be converted (approximately) to Morningstar's annual SD by multiplying the SD= value by 3.4 (the square root of 12).

(3) Maximum Drawdown (MD):

The maximum percentage loss from the highest point to the lowest point shows the worst case drawdown during the given period of time.

(4) Ulcer Index (UI):

Ulcer Index measures the ability of a portfolio to regain its value from a previous high. It is calculated as the root-mean-square of the areas between highs and the time it takes for the portfolio to reach those highs again. It provides a measure of the magnitude of all of a portfolio's losses. Ulcer Index shown represents the worst case event for the given period of time.