

BEST of AMERICA America's FUTURE

Oppenheimer Global Securi

Overall Morningstar Rtg™
 ☆☆☆☆
 434 World Stock Subaccounts

Incept 05-1990
 Type VA
 AUV 9.17
 Total Assets —

Morningstar Cat
 World Stock

Performance 04-30-2004

Quarterly Returns	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Total %
2000	14.18	-3.49	-1.86	-3.72	4.11
2001	-15.16	7.48	-18.06	16.60	-12.87
2002	1.69	-9.15	-18.54	2.48	-22.87
2003	-7.77	20.56	9.28	16.58	41.66
2004	4.13	—	—	—	1.04

Trailing Returns	1 Yr	3 Yr	5 Yr	10 Yr	Incept
Std Monthly	36.95	-0.19	7.32	9.21	-2.94
Std Quarterly	52.96	3.80	9.00	9.81	-2.49
Total Return	43.96	1.45	7.77	9.21	-1.87
+/- MSCI EAFE	3.73	1.08	8.50	5.33	—
+/- MSCI Worl	14.51	3.05	9.89	2.40	—
Rank Cat	12	23	3	1	—
No. in Cat	651	434	—	—	—
7-day Yield	—	—	—	—	—

Performance Disclosure

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost.

Current performance may be lower or higher than return data quoted herein. For more current information please call 800-848-6331 or visit www.bestofamerica.com.

Fees and Expenses

Policy Charges and Fees

Contract Charge \$	0
Maximum Surrender Charge %	7.00
Years Applied	1
Rolling	Yes
Front-End Load %	0.00

Policy Insurance Expenses

M&E Risk %	0.95
Administration Charge %	0.00
Distribution Charge %	0.00

Fund Expenses

Management Fees %	0.65
Expense Ratio %	0.67

Risk and Return Profile

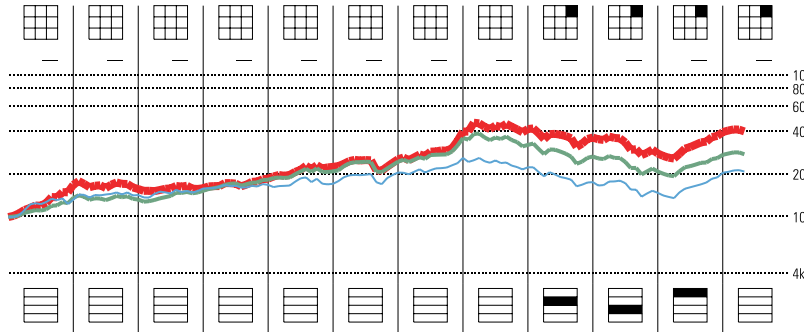
	3 Yr	5 Yr	10 Yr
MorningstarRating™	4★	5★	5★
Morningstar Risk	+Avg	+Avg	Avg
Morningstar Return	+Avg	High	High

	3 Yr	5 Yr	10 Yr
Standard Deviation	18.94	22.79	19.26
Mean	1.45	7.77	9.21
Sharpe Ratio	-0.01	0.20	0.27

MPT Statistics	Standard Index MSCI EAFE NDT	Best Fit Index Dow Jones 60%
Alpha	4.37	-6.04
Beta	1.03	1.81
R-Squared	84.43	94.68

Fund Operations

Name	Oppenheimer Global Securi
Manager:	William L. Wilby
Advisor	OppenheimerFunds, Inc.
Sub Advisor	—
Fund Inception	05-1990
Fund Net Assets (\$mil)	2389.26



Year	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	04-04
AUV	3.86	3.60	3.65	4.26	5.16	5.84	9.16	9.54	8.31	6.41	9.08	9.17
Total Return %	-7.98	-6.62	1.29	16.69	21.24	13.02	56.95	4.11	-12.87	-22.87	41.66	1.04
+/- MSCI EAFE	—	-14.39	-9.91	10.65	19.47	-6.97	29.99	18.27	8.57	-6.93	3.08	-0.94
+/- MSCI Worl	—	-11.69	-19.43	3.22	5.48	-11.31	32.02	17.28	3.95	-2.99	8.56	0.52
% Rank Cat	—	—	—	—	—	—	—	—	26	53	13	—
No. of Funds in Cat	—	—	—	—	—	—	—	—	408	496	592	—

Investment Style

Equity
 Stock %

Growth of \$10,000

BestAmer Future Opp \$40,110
 Cat Avg: \$27,694
 Index: MSCI EAFE ND \$20,924

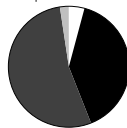
Performance Quartile

(within category)

History

Portfolio Analysis 12-31-2003

Composition %



○ Cash	4.17
● U.S. Stocks	39.85
● Non-U.S. Stocks	53.59
● Bonds	0.02
● Other	2.34

Equity Style

Value Blend Growth	Portfolio Statistics	Port Avg	Rel Index	Rel Cat
Large Mid Small	P/E Ratio	33.3	1.33	1.11
	P/C Ratio	20.0	1.60	1.19
	P/B Ratio	5.3	1.21	1.10
	Geo Avg Mkt	16242	0.75	0.82
	Cap \$mil	—	—	—

Fixed-Income Style

Short Int Long	Avg Eff Duration	—
	Avg Eff Maturity	—
	Avg Credit Quality	—
	Avg Wtd Coupon	—
	Avg Wtd Price	—

Credit Analysis

	Bond %
US Government	—
AAA	—
AA	—
A	—
BBB	—
BB	—
B	—
Below B	—
NR/NA	—

Regional Exposure

	Stocks %	Rel MSCI EAFE
Americas	48.5	110.11
Greater Europe	33.2	0.51
Greater Asia	18.3	0.54

Share Chg since 11-2003	Share Amount	139 Total Stocks	1 Total Fixed-Income	34% Turnover Ratio	% Net Assets
⊖	26 mil	Sirius Satellite Radio			3.20
	4 mil	Cadence Design Systems			2.52
	11,210	KDDI			2.47
	1 mil	Qualcomm			2.32
	645,659	Sanofi-Synthelabo			1.87
	2 mil	Reckitt Benckiser			1.85
	1 mil	Bank One			1.76
	428,820	Soc Generale			1.46
	1 mil	France Telecom			1.38
	2 mil	Abn-Amro Hldgs Nv			1.36
	331,076	Roche Hldg AG			1.28
	2 mil	ICICI Bank			1.23
	2 mil	Advanced Micro Devices			1.17
⊖	861,434	Empresa Brasileira ADR			1.16
	237,130	Allianz			1.15

Sector Weightings

	Stocks %	Rel MSCI EAFE
Information Economy	35.2	1.99
Software	8.1	10.62
Hardware	10.1	2.19
Media	9.3	3.91
Telecommunication	7.8	0.78
Service Economy	44.1	0.99
Healthcare Services	16.4	2.11
Consumer Services	6.7	1.30
Business Services	2.2	0.38
Financial Services	18.8	0.73
Manufacturing Economy	20.6	0.55
Consumer Goods	11.4	0.79
Industrial Goods	3.9	0.34
Energy	4.8	0.71
Utilities	0.5	0.11

Policy Operations

Policy Operations

Sub Acct Inception	05-2000	Number of Subaccounts	79
Insurance Company	Nationwide Life Insurance Co	Premium Type	MP
Fitch Rating	AA+	Death Benefit	PR,SU,PR,SU
AM Rating	A+		
Min Initial Purch (Q)	—		
Min Initial Purch (NQ)	\$15,000		
Sub Acct Name	BestAmer Future Oppenhmr Gb		
	ISc		