



State of Florida Deferred Compensation Plan – 3rd Quarter 2002 Performance Results



Performance Results of Mutual Funds that will be added to the plan January 1, 2003

The following are the approximate percentage changes in Net Assets (with capital gains and income dividends reinvested) for the investment options under the Plan for the respective period ending September 30, 2002.

MUTUAL FUNDS	TICKER SYMBOL	CATEGORY	TOTAL RETURN 1 YEAR	AVERAGE ANNUAL RETURN 3 YEAR	5 YEAR	10 YEAR
Asset Allocation**						
Gartmore Investor Destinations Aggressive Fund (Svc Class) <i>Inception date March 2000</i>	NDASX	Large Growth	-13.57	-17.29*	-	-
Gartmore Investor Destinations Moderately Aggressive Fund (Svc Class) <i>Inception date March 2001</i>	NDMSX	Large Growth	-10.67	-8.96*	-	-
Gartmore Investor Destinations Moderate Fund (Svc Class) <i>Inception date March 2000</i>	NSDMX	Domestic Hybrid	-6.65	-8.07*	-	-
Gartmore Investor Destinations Moderately Conservative Fund (Svc Class) <i>Inception date March 2000</i>	NSDCX	Domestic Hybrid	-2.57	-3.40*	-	-
Gartmore Investor Destinations Conservative Fund (Svc Class) <i>Inception date March 2000</i>	NDCSX	Domestic Hybrid	0.77	1.02*	-	-
International***						
Templeton Foreign Fund (Class A)	TEMTX	Foreign Stock	-3.09	-4.19	-1.27	6.80
Small Cap Stocks****						
Brown Capital Mgt., Small Company Fund (Instl Class)	BCSIX	Small Growth	-24.09	-1.60	3.13	10.39
Neuberger Berman Genesis Fund (Trust Class) <i>Inception date August 1993</i>	NBGEX	Small Blend	7.91	14.56	5.24	13.29*
Mid Cap Stocks						
One Group Mid Cap Growth Fund (Class A)	OSGIX	Mid-Cap Growth	-8.11	-2.79	3.72	12.02
Federated Mid-Cap Index Fund <i>Inception date November 1992</i>	FMDCX	Mid-Cap Blend	-5.32	2.63	4.60	11.16*
American Century Equity Income Fund (Inv Class) <i>Inception date August 1994</i>	TWEIX	Mid-Cap Value	-3.72	5.53	6.74	13.33*
Large Cap Stocks						
American Century Ultra Fund (Inv Class)	TWCUX	Large Growth	-16.00	-12.45	-1.29	10.07
Vanguard Institutional Index Fund	VINIX	Large Blend	-20.42	-12.80	-1.53	9.05
Waddell & Reed Advisors Accumulative Fund (Class A)	UNACX	Large Blend	-19.01	-1.53	3.73	10.77
Van Kampen Growth and Income Fund (Class A)	ACGIX	Large Value	-15.47	-1.03	3.15	10.98
Bonds						
Dodge & Cox Income Fund	DODIX	Intermediate-term Bond	8.76	9.73	7.85	7.69

The above returns do not reflect the deduction of any Plan charges. The plan charges a monthly fee ranging from \$0.00-\$6.00 depending on the account balance. If these fees had been reflected, the performance shown would be lower.

*Return since inception date if less than period indicated.

**The Gartmore Investor Destinations Funds can be selected based on your personal objectives and risk tolerance and are designed to provide diversification, ranging from conservative to aggressive, across several types of investments and asset classes by investing in multiple underlying funds. By investing in the Gartmore Investor Destinations Funds you receive asset allocation services that you would not receive if you invested in the underlying funds directly. However, because you are investing indirectly in other mutual funds through an Investor Destinations Fund, you are paying a proportionate share of the applicable expenses of the underlying funds (including management fees), as well as the expenses of the Investor Destinations Funds.

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

****Small company funds involve increased risk and volatility.

Category is determined by Nationwide Financial.

Past performance is no guarantee of future performance. Investment return and principal value will fluctuate and the investors' shares, when redeemed, may be worth more or less than their original cost.

For more complete information about the investment options in your plan, including all charges, expenses and limitations, please consult the mutual fund prospectus(es). These are available from Nationwide Retirement Solutions at 1-800-949-4457. Please read the information carefully before investing any money.

Securities offered through Nationwide Investment Services Corporation, member NASD.