

**There was a change in our expense allocation distribution resulting in a modified exhibit 2.**



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

## ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2013  
OF THE CONDITION AND AFFAIRS OF THE

### Nationwide Life Insurance Company

NAIC Group Code 0140 NAIC Company Code 66869 Employer's ID Number 31-4156830  
(Current) (Prior)

Organized under the Laws of Ohio, State of Domicile or Port of Entry Ohio

Country of Domicile United States of America

Incorporated/Organized 03/21/1929 Commenced Business 01/10/1931

Statutory Home Office One West Nationwide Blvd., Columbus, OH, US 43215-2220  
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office One West Nationwide Blvd., 800-882-2822  
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address One West Nationwide Blvd., 1-04-701, Columbus, OH, US 43215-2220  
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records One West Nationwide Blvd., 1-04-701, 800-882-2822  
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.nationwide.com

Statutory Statement Contact Ronald S. Porter, 614-249-1545  
(Name) (Area Code) (Telephone Number)  
stataacct@nationwide.com, 877-669-5908  
(E-mail Address) (FAX Number)

#### OFFICERS

President & COO	<u>Kirt Alan Walker</u>	Sr VP & Treasurer	<u>David Patrick LaPaul</u>
VP - Corp Governance & Secretary	<u>Robert William Horner III</u>	VP - NF Chief Actuary	<u>Steven Andrew Ginnan</u>

#### OTHER

<u>Anne Louise Arvia</u> Sr VP - NW Retirement Plans	<u>Wesley Kim Austen</u> Sr VP - P&C Comm/Farm Prod	<u>David Alan Bano</u> Sr VP - Chief Claims Officer
<u>James David Benson</u> Sr VP - CAO & Corp Controller	<u>David William Berson</u> Sr VP - Chief Economist	<u>Pamela Ann Biesecker</u> Sr VP - Head of Taxation
<u>William Joseph Burke</u> Sr VP - Corp Marketing	<u>John Laughlin Carter</u> Sr VP - NW Retirement Plans	<u>Thomas Edward Clark</u> # Sr VP - Field Operations IC
<u>Tammy Craig</u> Sr VP - IT Strategic Initiatives	<u>Rae Ann Dankovic</u> # Sr VP - NFS Legal	<u>Steven Michael English</u> Sr VP - Government Relations
<u>Terri Lisa Forgy</u> Sr VP - Talent, Div & Org Effect	<u>Timothy Gerard Frommeyer</u> Sr VP - CFO	<u>Mark Anthony Gaetano</u> Sr VP - BTO
<u>David Luther Giertz</u> # Sr VP - NF Distrib & Sales	<u>Peter Anthony Golato</u> Sr VP - NW Financial Network	<u>Judith Lynn Greenstein</u> Sr VP - Pres Nationwide Bank
<u>Daniel Gerard Gretzman</u> Sr VP - CIO Allied Group	<u>Susan Jean Gueli</u> Sr VP - CIO NF Systems	<u>Melissa Doss Gutierrez</u> Sr VP - PCIO Sales Support
<u>Harry Hansen Hallowell</u> Sr VP	<u>Jennifer Marie Hanley</u> Sr VP, NI Brand Marketing	<u>Patricia Ruth Hatler</u> Exec VP & Chief Legal & Gov Off
<u>Eric Shawn Henderson</u> Sr VP - Ind Products & Sol	<u>Peter Joseph Hersha</u> # Sr VP - Trial Division	<u>Terri Lynn Hill</u> Exec VP
<u>Matthew Eric Jauchius</u> Exec VP - Chief Market	<u>Michael Craig Keller</u> Exec VP - Chief Info Officer	<u>Gale Verdell King</u> Exec VP - Chief Human Res Officer
<u>Michael Patrick Leach</u> Sr VP - CFO - P&C	<u>Katherine Marie Liebel</u> Sr VP - Corp Strategy	<u>Michael William Mahaffey</u> Sr VP, Chief Risk Officer
<u>Kai Vincent Monahan</u> Sr VP - Internal Audit	<u>Gregory Stephen Moran</u> Sr VP - CIO IT Infrastructure	<u>Sandra Lee Neely</u> Sr VP - Deputy Gen Counsel
<u>Mark Angelo Pizzi</u> Exec VP	<u>Steven Charles Power</u> Sr VP - NF	<u>Stephen Scott Rasmussen</u> Chief Executive Officer
<u>Sandra Lynn Rich</u> Sr VP - Chief Compliance Officer	<u>Michael Anthony Richardson</u> Sr VP - CIO Enter Apps	<u>Amy Taylor Shore</u> Sr VP - Field Operations EC
<u>David Gerard Sommers</u> # Sr VP-Cust Insights & Analyts	<u>Michael Scott Spangler</u> Sr VP - Invest Manag Group	<u>Mark Raymond Thresher</u> Exec VP
<u>Guruprasad Chitrapura Vasudeva</u> Sr VP - Ent CTO	<u>Andrew Dawnly Walker</u> Sr VP - IT Finance SMS/PMO	

#### DIRECTORS OR TRUSTEES

<u>John Laughlin Carter</u> #	<u>Timothy Gerard Frommeyer</u>	<u>Eric Shawn Henderson</u>
<u>Stephen Scott Rasmussen</u>	<u>Mark Raymond Thresher</u>	<u>Kirt Alan Walker</u>

State of Ohio  
County of Franklin SS:

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Kirt Alan Walker  
President & COO

Robert William Horner, III  
VP - Corp Governance & Secretary

David Patrick LaPaul  
Sr VP & Treasurer

Subscribed and sworn to before me this  
day of \_\_\_\_\_

a. Is this an original filing? ..... Yes [ ] No [ X ]  
b. If no,  
1. State the amendment number.....1  
2. Date filed .....04/07/2014  
3. Number of pages attached.....1

**ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE INSURANCE COMPANY**  
**EXHIBIT 2 - GENERAL EXPENSES**

	Insurance				5	6		
	1 Life	Accident and Health		4 All Other Lines of Business				
		2 Cost Containment	3 All Other					
1. Rent .....	14,515,255		695,697		85,307	15,296,259		
2. Salaries and wages .....	291,231,194		10,852,110	796	3,405,995	305,490,095		
3.11 Contributions for benefit plans for employees .....	27,801,304		802,639	183	825,886	29,430,012		
3.12 Contributions for benefit plans for agents .....								
3.21 Payments to employees under non-funded benefit plans .....								
3.22 Payments to agents under non-funded benefit plans .....								
3.31 Other employee welfare .....	3,023,832		(71,324)		33,607	2,986,115		
3.32 Other agent welfare .....								
4.1 Legal fees and expenses .....	27,051,483		2,667,815	36,000		29,755,298		
4.2 Medical examination fees .....	325,150					325,150		
4.3 Inspection report fees .....	1,348,410		23,736			1,372,146		
4.4 Fees of public accountants and consulting actuaries .....	37,006,139		598,566		19,891	37,624,596		
4.5 Expense of investigation and settlement of policy claims .....								
5.1 Traveling expenses .....	17,866,621		685,244		72,147	18,624,012		
5.2 Advertising .....	33,325,452		531,000		58	33,856,510		
5.3 Postage, express, telegraph and telephone .....	11,636,287		273,261		129,412	12,038,960		
5.4 Printing and stationery .....	24,605,440		139,540		2,776	24,747,756		
5.5 Cost or depreciation of furniture and equipment .....	1,715,060		40,867		14,219	1,770,146		
5.6 Rental of equipment .....								
5.7 Cost or depreciation of EDP equipment and software .....	11,770,808		246,057	125,000	27,830	12,169,695		
6.1 Books and periodicals .....	2,449,232		161,000		36,084	2,646,316		
6.2 Bureau and association fees .....	16,424,454		644,224	127,600	47,851	17,244,129		
6.3 Insurance, except on real estate .....	51,899					51,899		
6.4 Miscellaneous losses .....	944,455					944,455		
6.5 Collection and bank service charges .....	393,332					393,332		
6.6 Sundry general expenses .....	73,448,796		409,468		42,632,597	116,490,861		
6.7 Group service and administration fees .....	(235,047,915)		1,117,405		(151,198)	(234,081,708)		
6.8 Reimbursements by uninsured plans .....								
7.1 Agency expense allowance .....	124,363		858			125,221		
7.2 Agents' balances charged off (less \$ recovered) .....	1,710					1,710		
7.3 Agency conferences other than local meetings .....	124					124		
9.1 Real estate expenses .....	140,155					167,220		
9.2 Investment expenses not included elsewhere .....	44,190					307,375		
9.3 Aggregate write-ins for expenses .....						3,362,016		
10. General expenses incurred .....	362,197,230		19,818,163	289,579	50,711,698	(a) 433,016,670		
11. General expenses unpaid December 31, prior year .....	43,773,537		464,600		6,423,301	50,661,438		
12. General expenses unpaid December 31, current year .....	58,191,308		625,945		12,272,463	71,089,716		
13. Amounts receivable relating to uninsured plans, prior year .....								
14. Amounts receivable relating to uninsured plans, current year .....								
15. General expenses paid during year (Lines 10+11-12-13+14)	347,779,459		19,656,818	289,579	44,862,536	412,588,392		
<b>DETAILS OF WRITE-INS</b>								
09.301 .....								
09.302 .....								
09.303 .....								
09.398. Summary of remaining write-ins for Line 9.3 from overflow page								
<b>09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)</b>								

(a) Includes management fees of \$ ..... to affiliates and \$ ..... to non-affiliates.

**EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)**

	Insurance			4	5
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes .....				39,966	39,966
2. State insurance department licenses and fees .....	3,924,146				3,924,146
3. State taxes on premiums .....	15,225,264	3,120,474			18,345,738
4. Other state taxes, including \$ for employee benefits .....	1,212,942				1,212,942
5. U.S. Social Security taxes .....	11,248,618	466,262			11,714,880
6. All other taxes .....	79,612	1,283,832			1,363,444
7. Taxes, licenses and fees incurred .....	31,690,582	4,870,568		39,966	36,601,116
8. Taxes, licenses and fees unpaid December 31, prior year .....	16,223,195				16,223,195
9. Taxes, licenses and fees unpaid December 31, current year .....	10,108,831				10,108,831
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	37,804,946	4,870,568		39,966	42,715,480

**EXHIBIT 4 - DIVIDENDS OR REFUNDS**

	1 Life	2 Accident and Health
1. Applied to pay renewal premiums .....	14,769,162	15
2. Applied to shorten the endowment or premium-paying period .....		
3. Applied to provide paid-up additions .....	27,213,603	
4. Applied to provide paid-up annuities .....	494	
5. Total Lines 1 through 4 .....	41,983,259	15
6. Paid in cash .....	7,773,011	
7. Left on deposit .....	9,029,908	
8. Aggregate write-ins for dividend or refund options .....	(7,443)	
9. Total Lines 5 through 8 .....	58,778,735	15
10. Amount due and unpaid .....	40,677	
11. Provision for dividends or refunds payable in the following calendar year .....	57,734,895	
12. Terminal dividends .....		
13. Provision for deferred dividend contracts .....		
14. Amount provisionally held for deferred dividend contracts not included in Line 13 .....		
15. Total Lines 10 through 14 .....	57,775,572	
16. Total from prior year .....	61,383,733	
17. Total dividends or refunds (Lines 9 + 15 - 16)	55,170,574	15
<b>DETAILS OF WRITE-INS</b>		
0801. Modco Reinsurance Settlement - WOL .....		(7,443)
0802. .....		
0803. .....		
0898. Summary of remaining write-ins for Line 8 from overflow page .....		
<b>0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)</b>		(7,443)