

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

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.

Columbus , OH, US 43215-2220

(Street and Number)

(City or Town, State, Country and Zip Code)

800-882-2822

(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

Columbus , OH, US 43215-2220

(Street and Number)

(City or Town, State, Country and Zip Code)

800-882-2822

(Area Code) (Telephone Number)

Internet Website Address

www.nationwide.com

Statutory Statement Contact

Ronald S. Porter

614-249-1545

(Name)

(Area Code) (Telephone Number)

statacct@nationwide.com

877-669-5908

(E-mail Address)

(FAX Number)

OFFICERS

President & COO

Kirt Alan Walker

Sr VP & Treasurer

David Patrick LaPaul

VP - Corp Governance & Secretary

Robert William Horner III

VP - NF Chief Actuary

Steven Andrew Ginnan

OTHER

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

DIRECTORS OR TRUSTEES

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

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

Robert William Horner, III

David Patrick LaPaul

President & COO

VP - Corp Governance & Secretary

Sr VP & Treasurer

Subscribed and sworn to before me this

day of

a. Is this an original filing?

b. If no,

1. State the amendment number.....1

2. Date filed04/07/2014

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	Accident and Health		4 All Other Lines of Business		
		2	3			
	Life	Cost Containment	All Other		Investment	Total
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	307,375
9.2 Investment expenses not included elsewhere	44,190				3,362,016	3,406,206
9.3 Aggregate write-ins for expenses						
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
DETAILS OF WRITE-INS						
09.301.						
09.302.						
09.303.						
09.398. Summary of remaining write-ins for Line 9.3 from overflow page						
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)						

(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	2	3		
		Life	Accident and Health	All Other Lines of Business	Investment	Total
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	2
	Life	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
DETAILS OF WRITE-INS		
0801. Modco Reinsurance Settlement - WCL	(7,443)	
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)	(7,443)	