



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 and Annuity Insurance Company

NAIC Group Code 0140 0140 NAIC Company Code 92657 Employer's ID Number 31-1000740
(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 02/09/1981 Commenced Business 05/06/1981

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) (Area Code) (Telephone Number)
Columbus, OH, US 43215-2220
(City or Town, State, Country and Zip Code)

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
(Street and Number) 800-882-2822
Columbus, OH, US 43215-2220 (Area Code) (Telephone Number)
(City or Town, State, Country and Zip Code)

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
Terri Lisa Forgy Sr VP - Talent, Div & Org Effect	Timothy Gerard Frommeyer Sr VP - CFO	Mark Anthony Gaetano Sr VP - BTO
David Luther Gierz # 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 Insight & Analyts	Michael Scott Spangler Sr VP - Invest Manag Group	Mark Raymond Thresher Exec VP
Gunuprasad 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 SS:
County of Franklin

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 31 day of JANUARY, 2014

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



Jeffrey W. Cloud
Notary Public, State of Ohio
My Commission Expires 09-29-2016



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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE
DIRECT BUSINESS IN THE STATE OF Alabama
NAIC Group Code 0140

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
DURING THE YEAR 2013
NAIC Company Code 92657

LIFE INSURANCE					
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	8,033,979				8,033,979
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	1,177,269		4,000		1,181,269
5. Totals (Sum of Lines 1 to 4)	9,211,248		4,000		9,215,248
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	14				14
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	14				14
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	14				14
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	615,002		1,250		616,252
10. Matured endowments					
11. Annuity benefits	5,853,726		269,737		6,123,462
12. Surrender values and withdrawals for life contracts	130,396				130,396
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	6,599,123		270,987		6,870,110
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year Settled during current year:	12	565,264				1,250			12	566,514
18.1 By payment in full	9	440,264				1,250			9	441,514
18.2 By payment on compromised claims										
18.3 Totals paid	9	440,264				1,250			9	441,514
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	9	440,264				1,250			9	441,514
19. Unpaid Dec. 31, current year (16+17-18.6)	3	125,000							3	125,000
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	3,327	922,899,914	(a)						3,327	922,899,914
21. Issued during year	1,141	254,517,125							1,141	254,517,125
22. Other changes to in force (Net)	(431)	(100,494,972)							(431)	(100,494,972)
23. In force December 31 of current year	4,037	1,076,922,067	(a)						4,037	1,076,922,067

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	61	61			
25.6 Totals (sum of Lines 25.1 to 25.5)	61	61			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	61	61			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Alaska

DURING THE YEAR 2013

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	742,583				742,583
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	25,825				25,825
5. Totals (Sum of Lines 1 to 4)	768,408				768,408
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,154				1,154
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,154				1,154
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,154				1,154
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	352,600		4,148		356,748
12. Surrender values and withdrawals for life contracts	3,832				3,832
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	356,432		4,148		360,580
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	110	66,016,458	(a)						110	66,016,458
21. Issued during year	13	4,135,174							13	4,135,174
22. Other changes to in force (Net)	4	(1,514,336)							4	(1,514,336)
23. In force December 31 of current year	127	68,637,296	(a)						127	68,637,296

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	9,450,583				9,450,583
2. Annuity considerations	314,490				314,490
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	1,196,804		600		1,197,404
5. Totals (Sum of Lines 1 to 4)	10,961,877		600		10,962,477
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,945				1,945
6.2 Applied to pay renewal premiums	1,307				1,307
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,833				5,833
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	9,086				9,086
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	9,086				9,086
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,991,975				2,991,975
10. Matured endowments					
11. Annuity benefits	19,931,482		451,437		20,382,919
12. Surrender values and withdrawals for life contracts	1,183,281				1,183,281
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	21,670				21,670
15. Totals	24,128,408		451,437		24,579,845
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year		300,000								300,000
17. Incurred during current year	18	2,991,975							18	2,991,975
Settled during current year:										
18.1 By payment in full	18	3,291,975							18	3,291,975
18.2 By payment on compromised claims										
18.3 Totals paid	18	3,291,975							18	3,291,975
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	18	3,291,975							18	3,291,975
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	2,563	1,107,269,142	(a)						2,563	1,107,269,142
21. Issued during year	435	170,769,441							435	170,769,441
22. Other changes to in force (Net)	(254)	(104,153,131)							(254)	(104,153,131)
23. In force December 31 of current year	2,744	1,173,885,452	(a)						2,744	1,173,885,452

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____



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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE
DIRECT BUSINESS IN THE STATE OF Arkansas
NAIC Group Code 0140

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
LIFE INSURANCE
DURING THE YEAR 2013
NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	4,374,433				4,374,433
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	1,684,616				1,684,616
5. Totals (Sum of Lines 1 to 4)	6,059,050				6,059,050
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	26,469				26,469
6.2 Applied to pay renewal premiums	28,705				28,705
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	133,739				133,739
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	188,913				188,913
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	188,913				188,913
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	643,661				643,661
10. Matured endowments					
11. Annuity benefits	3,836,071		294,528		4,130,600
12. Surrender values and withdrawals for life contracts	402,112				402,112
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	9,780				9,780
15. Totals	4,891,623		294,528		5,186,152
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	55,400							1	55,400
17. Incurred during current year Settled during current year:	8	643,661							8	643,661
18.1 By payment in full	7	674,061							7	674,061
18.2 By payment on compromised claims										
18.3 Totals paid	7	674,061							7	674,061
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	7	674,061							7	674,061
19. Unpaid Dec. 31, current year (16+17-18.6)	2	25,000							2	25,000
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	2,611	626,445,167	(a)						2,611	626,445,167
21. Issued during year	715	137,704,827							715	137,704,827
22. Other changes to in force (Net)	(325)	(38,968,079)							(325)	(38,968,079)
23. In force December 31 of current year	3,001	725,181,914	(a)						3,001	725,181,914

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	58	58			
25.6 Totals (sum of Lines 25.1 to 25.5)	58	58			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	58	58			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF California

DURING THE YEAR 2013

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	91,397,839				91,397,839
2. Annuity considerations	619,529				619,529
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	21,544,024		388,174		21,932,198
5. Totals (Sum of Lines 1 to 4)	113,561,392		388,174		113,949,565
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,591				1,591
6.2 Applied to pay renewal premiums	24,613				24,613
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	15,727				15,727
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	41,931				41,931
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	41,931				41,931
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	16,559,334				16,559,334
10. Matured endowments					
11. Annuity benefits	49,706,721		2,909,939		52,616,659
12. Surrender values and withdrawals for life contracts	11,304,296				11,304,296
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	979				979
15. Totals	77,571,330		2,909,939		80,481,268
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	5	4,850,000							5	4,850,000
17. Incurred during current year	29	16,061,234							29	16,061,234
Settled during current year:										
18.1 By payment in full	29	15,843,301							29	15,843,301
18.2 By payment on compromised claims										
18.3 Totals paid	29	15,843,301							29	15,843,301
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	29	15,843,301							29	15,843,301
19. Unpaid Dec. 31, current year (16+17-18.6)	5	5,067,933							5	5,067,933
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	12,032	6,078,403,768	(a)						12,032	6,078,403,768
21. Issued during year	5,729	2,368,992,622							5,729	2,368,992,622
22. Other changes to in force (Net)	(1,285)	(506,174,961)							(1,285)	(506,174,961)
23. In force December 31 of current year	16,476	7,941,221,429	(a)						16,476	7,941,221,429

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____



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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE
DIRECT BUSINESS IN THE STATE OF Colorado
NAIC Group Code 0140

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
DURING THE YEAR 2013
NAIC Company Code 92657

LIFE INSURANCE					
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	8,067,765				8,067,765
2. Annuity considerations	169,244				169,244
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	546,595		1,900		548,495
5. Totals (Sum of Lines 1 to 4)	8,783,603		1,900		8,785,503
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,068				1,068
6.2 Applied to pay renewal premiums	5,074				5,074
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	42,583				42,583
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	48,725				48,725
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	48,725				48,725
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,931,434				4,931,434
10. Matured endowments					
11. Annuity benefits	5,533,260		1,736,720		7,269,979
12. Surrender values and withdrawals for life contracts	1,948,933				1,948,933
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	12,413,627		1,736,720		14,150,346
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year Settled during current year:	16	4,959,434							16	4,959,434
18.1 By payment in full	13	4,828,342							13	4,828,342
18.2 By payment on compromised claims										
18.3 Totals paid	13	4,828,342							13	4,828,342
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	13	4,828,342							13	4,828,342
19. Unpaid Dec. 31, current year (16+17-18.6)	3	131,092							3	131,092
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	3,026	1,088,926,806	(a)						3,026	1,088,926,806
21. Issued during year	633	215,081,198							633	215,081,198
22. Other changes to in force (Net)	(246)	(66,567,014)							(246)	(66,567,014)
23. In force December 31 of current year	3,413	1,237,440,991	(a)						3,413	1,237,440,991

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____



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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE
DIRECT BUSINESS IN THE STATE OF Connecticut
NAIC Group Code 0140

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
LIFE INSURANCE
DURING THE YEAR 2013
NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	19,819,616				19,819,616
2. Annuity considerations	112,833				112,833
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	6,920,610		11,673		6,932,283
5. Totals (Sum of Lines 1 to 4)	26,853,059		11,673		26,864,732
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	314				314
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	314				314
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	314				314
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	594,711				594,711
10. Matured endowments					
11. Annuity benefits	3,083,398		1,510,400		4,593,798
12. Surrender values and withdrawals for life contracts	437,644				437,644
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	4,486				4,486
15. Totals	4,120,238		1,510,400		5,630,639
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year Settled during current year:	5	394,711							5	394,711
18.1 By payment in full	4	344,711							4	344,711
18.2 By payment on compromised claims										
18.3 Totals paid	4	344,711							4	344,711
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	344,711							4	344,711
19. Unpaid Dec. 31, current year (16+17-18.6)	1	50,000							1	50,000
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	4,200	1,376,140,685	(a)						4,200	1,376,140,685
21. Issued during year	1,120	302,164,917							1,120	302,164,917
22. Other changes to in force (Net)	(485)	(60,683,061)							(485)	(60,683,061)
23. In force December 31 of current year	4,835	1,617,622,541	(a)						4,835	1,617,622,541

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____

NONE



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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2013

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	11,261,036				11,261,036
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	17,663,967				17,663,967
5. Totals (Sum of Lines 1 to 4)	28,925,003				28,925,003
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	608,580				608,580
10. Matured endowments					
11. Annuity benefits	5,488,835		30		5,488,865
12. Surrender values and withdrawals for life contracts	19,355				19,355
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	6,116,770		30		6,116,800
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	20,000							1	20,000
17. Incurred during current year Settled during current year:	10	608,580							10	608,580
18.1 By payment in full	10	613,580							10	613,580
18.2 By payment on compromised claims										
18.3 Totals paid	10	613,580							10	613,580
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	10	613,580							10	613,580
19. Unpaid Dec. 31, current year (16+17-18.6)	1	15,000							1	15,000
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	3,149	963,218,695	(a)						3,149	963,218,695
21. Issued during year	1,206	212,251,467							1,206	212,251,467
22. Other changes to in force (Net)	(528)	(46,239,303)							(528)	(46,239,303)
23. In force December 31 of current year	3,827	1,129,230,859	(a)						3,827	1,129,230,859

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2013

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	2,143,028				2,143,028
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	203,259				203,259
5. Totals (Sum of Lines 1 to 4)	2,346,286				2,346,286
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	643				643
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	643				643
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	643				643
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	110,000				110,000
10. Matured endowments					
11. Annuity benefits	154,938		25,992		180,930
12. Surrender values and withdrawals for life contracts	1,727				1,727
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	434				434
15. Totals	267,099		25,992		293,091
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	2	110,000							2	110,000
Settled during current year:										
18.1 By payment in full	2	110,000							2	110,000
18.2 By payment on compromised claims										
18.3 Totals paid	2	110,000							2	110,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	110,000							2	110,000
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	574	205,153,341	(a)						574	205,153,341
21. Issued during year	152	51,838,714							152	51,838,714
22. Other changes to in force (Net)	(57)	(4,138,831)							(57)	(4,138,831)
23. In force December 31 of current year	669	252,853,223	(a)						669	252,853,223

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE
DIRECT BUSINESS IN THE STATE OF Florida
NAIC Group Code 0140

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
LIFE INSURANCE
DURING THE YEAR 2013
NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	37,027,577				37,027,577
2. Annuity considerations	458,274				458,274
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	7,283,760				7,283,760
5. Totals (Sum of Lines 1 to 4)	44,769,612				44,769,612
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	359				359
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	13,886				13,886
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	14,246				14,246
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	14,246				14,246
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	16,173,698		15,500		16,189,198
10. Matured endowments	101				101
11. Annuity benefits	25,255,458		458,898		25,714,356
12. Surrender values and withdrawals for life contracts	2,494,554				2,494,554
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	16,640				16,640
15. Totals	43,940,451		474,398		44,414,849
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	8	4,060,558							8	4,060,558
17. Incurred during current year Settled during current year:	56	16,145,698				15,500			56	16,161,198
18.1 By payment in full	54	15,937,454				15,500			54	15,952,954
18.2 By payment on compromised claims										
18.3 Totals paid	54	15,937,454				15,500			54	15,952,954
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	54	15,937,454				15,500			54	15,952,954
19. Unpaid Dec. 31, current year (16+17-18.6)	10	4,268,802							10	4,268,802
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	6,161	3,128,067,055	(a)						6,161	3,128,067,055
21. Issued during year	1,183	748,405,534							1,183	748,405,534
22. Other changes to in force (Net)	(374)	(186,117,802)							(374)	(186,117,802)
23. In force December 31 of current year	6,970	3,690,354,787	(a)						6,970	3,690,354,787

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	724	724			
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	724	724			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	724	724			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____0 and number of persons
insured under indemnity only products _____0 .



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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE
DIRECT BUSINESS IN THE STATE OF Georgia
NAIC Group Code 0140

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
LIFE INSURANCE
DURING THE YEAR 2013
NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	21,082,254				21,082,254
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	4,104,187				4,104,187
5. Totals (Sum of Lines 1 to 4)	25,186,441				25,186,441
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,710				6,710
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	6,710				6,710
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	6,710				6,710
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,516,787				2,516,787
10. Matured endowments					
11. Annuity benefits	4,274,069		201,069		4,475,138
12. Surrender values and withdrawals for life contracts	556,032				556,032
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	7,346,888		201,069		7,547,957
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	20,000							2	20,000
17. Incurred during current year Settled during current year:	22	2,499,619							22	2,499,619
18.1 By payment in full	21	2,474,619							21	2,474,619
18.2 By payment on compromised claims										
18.3 Totals paid	21	2,474,619							21	2,474,619
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	21	2,474,619							21	2,474,619
19. Unpaid Dec. 31, current year (16+17-18.6)	3	45,000							3	45,000
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	7,296	1,998,978,026	(a)						7,296	1,998,978,026
21. Issued during year	2,433	506,556,204							2,433	506,556,204
22. Other changes to in force (Net)	(1,101)	(152,307,449)							(1,101)	(152,307,449)
23. In force December 31 of current year	8,628	2,353,226,781	(a)						8,628	2,353,226,781

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	89	89			
25.6 Totals (sum of Lines 25.1 to 25.5)	89	89			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	89	89			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



9 2 6 5 7 2 0 1 3 4 3 0 1 2 1 0 0

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	11,824,214				11,824,214
2. Annuity considerations	24,643				24,643
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	20,381,397				20,381,397
5. Totals (Sum of Lines 1 to 4)	32,230,254				32,230,254
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	102				102
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	619				619
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	721				721
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	721				721
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	24,742,643				24,742,643
12. Surrender values and withdrawals for life contracts	235,041				235,041
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	24,977,683				24,977,683
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	330	212,146,849	(a)						330	212,146,849
21. Issued during year	227	101,138,887							227	101,138,887
22. Other changes to in force (Net)	(21)	(1,593,172)							(21)	(1,593,172)
23. In force December 31 of current year	536	311,692,563	(a)						536	311,692,563

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____



9 2 6 5 7 2 0 1 3 4 3 0 1 3 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2013

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,325,984				2,325,984
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	202,528				202,528
5. Totals (Sum of Lines 1 to 4)	2,528,512				2,528,512
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	950				950
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,291				5,291
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	6,241				6,241
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	6,241				6,241
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	200,000				200,000
10. Matured endowments					
11. Annuity benefits	1,343,078		13,120		1,356,198
12. Surrender values and withdrawals for life contracts	162,794				162,794
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	1,705,872		13,120		1,718,992
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year		200,000								200,000
Settled during current year:										
18.1 By payment in full		200,000								200,000
18.2 By payment on compromised claims										
18.3 Totals paid		200,000								200,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements		200,000								200,000
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	613	201,396,788	(a)						613	201,396,788
21. Issued during year	167	64,484,616							167	64,484,616
22. Other changes to in force (Net)	(59)	(14,585,741)							(59)	(14,585,741)
23. In force December 31 of current year	721	251,295,662	(a)						721	251,295,662

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	102	102			
25.6 Totals (sum of Lines 25.1 to 25.5)	102	102			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	102	102			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0 .



9 2 6 5 7 2 0 1 3 4 3 0 1 4 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2013

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	27,242,246				27,242,246
2. Annuity considerations	824,975				824,975
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	11,902,209		84,107		11,986,316
5. Totals (Sum of Lines 1 to 4)	39,969,431		84,107		40,053,537
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	947				947
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,195				3,195
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	4,142				4,142
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	4,142				4,142
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,047,163				4,047,163
10. Matured endowments					
11. Annuity benefits	37,484,157		8,812,378		46,296,535
12. Surrender values and withdrawals for life contracts	668,099				668,099
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	42,199,420		8,812,378		51,011,798
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	342,877							3	342,877
17. Incurred during current year	12	4,025,248							12	4,025,248
Settled during current year:										
18.1 By payment in full	12	3,995,720							12	3,995,720
18.2 By payment on compromised claims										
18.3 Totals paid	12	3,995,720							12	3,995,720
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	12	3,995,720							12	3,995,720
19. Unpaid Dec. 31, current year (16+17-18.6)	3	372,405							3	372,405
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	3,651	1,719,654,335	(a)						3,651	1,719,654,335
21. Issued during year	974	552,937,379							974	552,937,379
22. Other changes to in force (Net)	(299)	(136,662,470)							(299)	(136,662,470)
23. In force December 31 of current year	4,326	2,135,929,245	(a)						4,326	2,135,929,245

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	220	220			
25.6 Totals (sum of Lines 25.1 to 25.5)	220	220			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	220	220			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Indiana

NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2013

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	5,655,184				5,655,184
2. Annuity considerations	173,197				173,197
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	3,636,715		27,004		3,663,718
5. Totals (Sum of Lines 1 to 4)	9,465,095		27,004		9,492,099
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,710				3,710
6.2 Applied to pay renewal premiums	3,084				3,084
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	32,960				32,960
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	39,754				39,754
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	39,754				39,754
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	710,646				710,646
10. Matured endowments					
11. Annuity benefits	11,680,913		1,383,535		13,064,448
12. Surrender values and withdrawals for life contracts	389,995				389,995
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,180				1,180
15. Totals	12,782,735		1,383,535		14,166,270
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	32,619							3	32,619
17. Incurred during current year Settled during current year:	6	674,627							6	674,627
18.1 By payment in full	9	707,246							9	707,246
18.2 By payment on compromised claims										
18.3 Totals paid	9	707,246							9	707,246
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	9	707,246							9	707,246
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	2,627	764,495,271	(a)						2,627	764,495,271
21. Issued during year	433	139,832,946							433	139,832,946
22. Other changes to in force (Net)	(269)	(63,069,892)							(269)	(63,069,892)
23. In force December 31 of current year	2,791	841,258,326	(a)						2,791	841,258,326

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



9 2 6 5 7 2 0 1 3 4 3 0 1 6 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Iowa

DURING THE YEAR 2013

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,679,283				2,679,283
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	301,498		40,263		341,761
5. Totals (Sum of Lines 1 to 4)	2,980,781		40,263		3,021,044
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	49				49
6.2 Applied to pay renewal premiums	675				675
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	7,552				7,552
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	8,276				8,276
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	8,276				8,276
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	111,222				111,222
10. Matured endowments					
11. Annuity benefits	1,829,185		884,905		2,714,090
12. Surrender values and withdrawals for life contracts	316,474				316,474
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	2,256,882		884,905		3,141,786
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	67							1	67
17. Incurred during current year Settled during current year:	7	111,222							7	111,222
18.1 By payment in full	7	111,222							7	111,222
18.2 By payment on compromised claims										
18.3 Totals paid	7	111,222							7	111,222
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	7	111,222							7	111,222
19. Unpaid Dec. 31, current year (16+17-18.6)	1	67							1	67
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,700	499,409,755	(a)						1,700	499,409,755
21. Issued during year	339	140,119,423							339	140,119,423
22. Other changes to in force (Net)	(154)	(43,812,610)							(154)	(43,812,610)
23. In force December 31 of current year	1,885	595,716,568	(a)						1,885	595,716,568

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____



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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2013

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	5,017,546				5,017,546
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	736,891				736,891
5. Totals (Sum of Lines 1 to 4)	5,754,438				5,754,438
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,286				1,286
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,286				1,286
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,286				1,286
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	618,280				618,280
10. Matured endowments					
11. Annuity benefits	9,468,940		60		9,469,000
12. Surrender values and withdrawals for life contracts	107,407				107,407
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	10,194,626		60		10,194,686
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	2	618,280							2	618,280
Settled during current year:										
18.1 By payment in full	2	618,280							2	618,280
18.2 By payment on compromised claims										
18.3 Totals paid	2	618,280							2	618,280
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	618,280							2	618,280
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,054	370,623,965	(a)						1,054	370,623,965
21. Issued during year	224	106,526,777							224	106,526,777
22. Other changes to in force (Net)	(67)	(18,542,987)							(67)	(18,542,987)
23. In force December 31 of current year	1,211	458,607,755	(a)						1,211	458,607,755

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Kentucky

NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2013

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	9,511,675				9,511,675
2. Annuity considerations	46,948				46,948
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	4,110,527				4,110,527
5. Totals (Sum of Lines 1 to 4)	13,669,150				13,669,150
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	736				736
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	481				481
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,217				1,217
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,217				1,217
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,203,566				3,203,566
10. Matured endowments					
11. Annuity benefits	7,582,654		755,974		8,338,628
12. Surrender values and withdrawals for life contracts	472,278				472,278
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	919				919
15. Totals	11,259,416		755,974		12,015,390
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	55,000							3	55,000
17. Incurred during current year	31	3,203,566							31	3,203,566
Settled during current year:										
18.1 By payment in full	28	3,173,566							28	3,173,566
18.2 By payment on compromised claims										
18.3 Totals paid	28	3,173,566							28	3,173,566
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	28	3,173,566							28	3,173,566
19. Unpaid Dec. 31, current year (16+17-18.6)	6	85,000							6	85,000
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	4,107	920,610,074	(a)						4,107	920,610,074
21. Issued during year	1,527	198,270,141							1,527	198,270,141
22. Other changes to in force (Net)	(645)	(50,801,106)							(645)	(50,801,106)
23. In force December 31 of current year	4,989	1,068,079,110	(a)						4,989	1,068,079,110

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

NONE



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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE
DIRECT BUSINESS IN THE STATE OF Louisiana
NAIC Group Code 0140

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
DURING THE YEAR 2013
NAIC Company Code 92657

LIFE INSURANCE					
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	3,570,965				3,570,965
2. Annuity considerations	45,361				45,361
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	1,036,386		20,200		1,056,586
5. Totals (Sum of Lines 1 to 4)	4,652,712		20,200		4,672,912
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	18				18
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,925				3,925
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,943				3,943
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	3,943				3,943
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	10,000				10,000
10. Matured endowments					
11. Annuity benefits	14,327,706		156,246		14,483,952
12. Surrender values and withdrawals for life contracts	311,932				311,932
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	14,649,638		156,246		14,805,884
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	2	10,000							2	10,000
Settled during current year:										
18.1 By payment in full	2	10,000							2	10,000
18.2 By payment on compromised claims										
18.3 Totals paid	2	10,000							2	10,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	10,000							2	10,000
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	635	334,791,332	(a)						635	334,791,332
21. Issued during year	208	94,718,068							208	94,718,068
22. Other changes to in force (Net)	(22)	(17,000,022)							(22)	(17,000,022)
23. In force December 31 of current year	821	412,509,377	(a)						821	412,509,377

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Maine

DURING THE YEAR 2013

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,079,287				1,079,287
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,079,287				1,079,287
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	172				172
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	172				172
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	172				172
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	412,954				412,954
12. Surrender values and withdrawals for life contracts	99,632				99,632
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	512,586				512,586
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1								1	
Settled during current year:										
18.1 By payment in full	1								1	
18.2 By payment on compromised claims										
18.3 Totals paid	1								1	
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1								1	
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	522	160,913,206	(a)						522	160,913,206
21. Issued during year	49	13,234,162							49	13,234,162
22. Other changes to in force (Net)	(36)	(7,391,599)							(36)	(7,391,599)
23. In force December 31 of current year	535	166,755,769	(a)						535	166,755,769

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Maryland

DURING THE YEAR 2013

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	18,492,627				18,492,627
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	6,833,949				6,833,949
5. Totals (Sum of Lines 1 to 4)	25,326,576				25,326,576
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	430				430
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	19				19
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	449				449
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	449				449
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,345,325				1,345,325
10. Matured endowments					
11. Annuity benefits	11,539,406		60		11,539,466
12. Surrender values and withdrawals for life contracts	336,452				336,452
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	2,613				2,613
15. Totals	13,223,797		60		13,223,857
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	7	454,020							7	454,020
17. Incurred during current year	22	1,295,325							22	1,295,325
Settled during current year:										
18.1 By payment in full	24	1,367,161							24	1,367,161
18.2 By payment on compromised claims										
18.3 Totals paid	24	1,367,161							24	1,367,161
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	24	1,367,161							24	1,367,161
19. Unpaid Dec. 31, current year (16+17-18.6)	5	382,185							5	382,185
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	13,534	3,049,172,042	(a)						13,534	3,049,172,042
21. Issued during year	3,712	647,430,014							3,712	647,430,014
22. Other changes to in force (Net)	(1,559)	(218,099,731)							(1,559)	(218,099,731)
23. In force December 31 of current year	15,687	3,478,502,325	(a)						15,687	3,478,502,325

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	77	77			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	54	54			
25.6 Totals (sum of Lines 25.1 to 25.5)	54	54			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	131	131			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE
DIRECT BUSINESS IN THE STATE OF Massachusetts
NAIC Group Code 0140

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
LIFE INSURANCE
DURING THE YEAR 2013
NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	14,864,960				14,864,960
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	4,490,081				4,490,081
5. Totals (Sum of Lines 1 to 4)	19,355,041				19,355,041
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums	387				387
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	138				138
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	525				525
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	525				525
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	77,021				77,021
10. Matured endowments					
11. Annuity benefits	6,196,820		5,863		6,202,683
12. Surrender values and withdrawals for life contracts	2,018,473				2,018,473
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	8,292,314		5,863		8,298,177
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	(3)	82,021							(3)	82,021
Settled during current year:										
18.1 By payment in full	(3)	82,021							(3)	82,021
18.2 By payment on compromised claims										
18.3 Totals paid	(3)	82,021							(3)	82,021
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	(3)	82,021							(3)	82,021
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	918	578,750,344	(a)						918	578,750,344
21. Issued during year	329	274,303,523							329	274,303,523
22. Other changes to in force (Net)	(16)	(10,042,988)							(16)	(10,042,988)
23. In force December 31 of current year	1,231	843,010,879	(a)						1,231	843,010,879

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____



9 2 6 5 7 2 0 1 3 4 3 0 2 3 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE
DIRECT BUSINESS IN THE STATE OF Michigan
NAIC Group Code 0140

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
DURING THE YEAR 2013
NAIC Company Code 92657

LIFE INSURANCE					
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	33,064,743				33,064,743
2. Annuity considerations	123,969				123,969
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	17,765,954		398		17,766,352
5. Totals (Sum of Lines 1 to 4)	50,954,666		398		50,955,064
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	118				118
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,268				4,268
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	4,386				4,386
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	4,386				4,386
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	6,812,807				6,812,807
10. Matured endowments					
11. Annuity benefits	27,859,688		126,909		27,986,598
12. Surrender values and withdrawals for life contracts	2,328,172				2,328,172
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	9,521				9,521
15. Totals	37,010,188		126,909		37,137,097
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	1,002,593							1	1,002,593
17. Incurred during current year Settled during current year:	18	6,661,007							18	6,661,007
18.1 By payment in full	17	7,483,152							17	7,483,152
18.2 By payment on compromised claims										
18.3 Totals paid	17	7,483,152							17	7,483,152
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	17	7,483,152							17	7,483,152
19. Unpaid Dec. 31, current year (16+17-18.6)	2	180,448							2	180,448
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	9,092	3,974,982,465	(a)						9,092	3,974,982,465
21. Issued during year	1,720	883,267,304							1,720	883,267,304
22. Other changes to in force (Net)	(605)	(201,857,165)							(605)	(201,857,165)
23. In force December 31 of current year	10,207	4,656,392,604	(a)						10,207	4,656,392,604

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____



LIFE INSURANCE					
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	10,176,621				10,176,621
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	1,133,902		98,759		1,232,661
5. Totals (Sum of Lines 1 to 4)	11,310,523		98,759		11,409,282
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	794				794
6.2 Applied to pay renewal premiums	3,518				3,518
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	18,594				18,594
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	22,906				22,906
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	22,906				22,906
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	5,346,522				5,346,522
10. Matured endowments					
11. Annuity benefits	3,159,863		3,249,082		6,408,945
12. Surrender values and withdrawals for life contracts	6,900,080				6,900,080
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,200				1,200
15. Totals	15,407,665		3,249,082		18,656,747
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	57,198							1	57,198
17. Incurred during current year Settled during current year:	9	5,346,522							9	5,346,522
18.1 By payment in full	10	5,403,720							10	5,403,720
18.2 By payment on compromised claims										
18.3 Totals paid	10	5,403,720							10	5,403,720
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	10	5,403,720							10	5,403,720
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,572	641,965,479	(a)						1,572	641,965,479
21. Issued during year	588	316,561,865							588	316,561,865
22. Other changes to in force (Net)	(200)	(95,055,087)							(200)	(95,055,087)
23. In force December 31 of current year	1,960	863,472,257	(a)						1,960	863,472,257

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____



9 2 6 5 7 2 0 1 3 4 3 0 2 5 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE
DIRECT BUSINESS IN THE STATE OF Mississippi
NAIC Group Code 0140

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
LIFE INSURANCE
DURING THE YEAR 2013
NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	4,037,169				4,037,169
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	5,492,137				5,492,137
5. Totals (Sum of Lines 1 to 4)	9,529,306				9,529,306
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	26,049				26,049
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	26,049				26,049
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	26,049				26,049
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	280,000				280,000
10. Matured endowments					
11. Annuity benefits	2,445,021		318,309		2,763,330
12. Surrender values and withdrawals for life contracts	47,569				47,569
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	2,772,590		318,309		3,090,899
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	10,000							1	10,000
17. Incurred during current year Settled during current year:	8	280,000							8	280,000
18.1 By payment in full	6	66,882							6	66,882
18.2 By payment on compromised claims										
18.3 Totals paid	6	66,882							6	66,882
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	66,882							6	66,882
19. Unpaid Dec. 31, current year (16+17-18.6)	3	223,118							3	223,118
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	2,944	667,007,010	(a)						2,944	667,007,010
21. Issued during year	1,402	189,315,096							1,402	189,315,096
22. Other changes to in force (Net)	(343)	(49,287,186)							(343)	(49,287,186)
23. In force December 31 of current year	4,003	807,034,920	(a)						4,003	807,034,920

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	60	60			
25.6 Totals (sum of Lines 25.1 to 25.5)	60	60			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	60	60			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2013

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	12,995,496				12,995,496
2. Annuity considerations	118,195				118,195
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	3,299,430		21,291		3,320,721
5. Totals (Sum of Lines 1 to 4)	16,413,122		21,291		16,434,413
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	359				359
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	936				936
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,295				1,295
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,295				1,295
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,114,658				1,114,658
10. Matured endowments					
11. Annuity benefits	4,584,019		1,181,791		5,765,811
12. Surrender values and withdrawals for life contracts	260,272				260,272
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	5,958,949		1,181,791		7,140,740
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	4	1,139,658							4	1,139,658
Settled during current year:										
18.1 By payment in full	4	1,139,658							4	1,139,658
18.2 By payment on compromised claims										
18.3 Totals paid	4	1,139,658							4	1,139,658
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	1,139,658							4	1,139,658
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	2,161	977,524,222	(a)						2,161	977,524,222
21. Issued during year	673	454,781,628							673	454,781,628
22. Other changes to in force (Net)	(208)	(114,248,468)							(208)	(114,248,468)
23. In force December 31 of current year	2,626	1,318,057,381	(a)						2,626	1,318,057,381

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



9 2 6 5 7 2 0 1 3 4 3 0 2 7 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Montana

DURING THE YEAR 2013

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	480,525				480,525
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	206,773		20,000		226,773
5. Totals (Sum of Lines 1 to 4)	687,298		20,000		707,298
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums	1,858				1,858
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,879				5,879
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	7,737				7,737
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	7,737				7,737
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	500,000				500,000
10. Matured endowments					
11. Annuity benefits	991,966		106,902		1,098,867
12. Surrender values and withdrawals for life contracts	84,271				84,271
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	1,576,237		106,902		1,683,139
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	500,000							1	500,000
Settled during current year:										
18.1 By payment in full	1	500,000							1	500,000
18.2 By payment on compromised claims										
18.3 Totals paid	1	500,000							1	500,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	500,000							1	500,000
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	274	76,136,581	(a)						274	76,136,581
21. Issued during year	32	12,880,375							32	12,880,375
22. Other changes to in force (Net)	(3)	(784,879)							(3)	(784,879)
23. In force December 31 of current year	303	88,232,077	(a)						303	88,232,077

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	4,140,360				4,140,360
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	428,056		5,133		433,190
5. Totals (Sum of Lines 1 to 4)	4,568,417		5,133		4,573,550
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,515				2,515
6.2 Applied to pay renewal premiums	5,257				5,257
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	21,993				21,993
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	29,765				29,765
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	29,765				29,765
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	520,397				520,397
10. Matured endowments					
11. Annuity benefits	1,100,715		644,515		1,745,230
12. Surrender values and withdrawals for life contracts	68,181				68,181
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	1,689,294		644,515		2,333,809
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	25,000							1	25,000
17. Incurred during current year Settled during current year:	4	520,397							4	520,397
18.1 By payment in full	5	545,397							5	545,397
18.2 By payment on compromised claims										
18.3 Totals paid	5	545,397							5	545,397
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	545,397							5	545,397
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	779	305,264,509	(a)						779	305,264,509
21. Issued during year	156	107,998,160							156	107,998,160
22. Other changes to in force (Net)	(32)	(20,916,947)							(32)	(20,916,947)
23. In force December 31 of current year	903	392,345,723	(a)						903	392,345,723

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	2,704,913				2,704,913
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	172,553		69,612		242,165
5. Totals (Sum of Lines 1 to 4)	2,877,466		69,612		2,947,078
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	867				867
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,440				3,440
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	4,307				4,307
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	4,307				4,307
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	883,994				883,994
10. Matured endowments					
11. Annuity benefits	3,277,736		286,444		3,564,179
12. Surrender values and withdrawals for life contracts	334,256				334,256
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	4,495,986		286,444		4,782,429
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	5	883,994							5	883,994
Settled during current year:										
18.1 By payment in full	3	620,940							3	620,940
18.2 By payment on compromised claims										
18.3 Totals paid	3	620,940							3	620,940
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	620,940							3	620,940
19. Unpaid Dec. 31, current year (16+17-18.6)	2	263,054							2	263,054
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	868	278,648,809	(a)						868	278,648,809
21. Issued during year	284	92,929,025							284	92,929,025
22. Other changes to in force (Net)	(150)	(23,341,195)							(150)	(23,341,195)
23. In force December 31 of current year	1,002	348,236,639	(a)						1,002	348,236,639

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE
DIRECT BUSINESS IN THE STATE OF
NAIC Group Code 0140

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
LIFE INSURANCE

DURING THE YEAR 2013
NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	929,557				929,557
2. Annuity considerations	94,272				94,272
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	923,042				923,042
5. Totals (Sum of Lines 1 to 4)	1,946,872				1,946,872
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	505,000				505,000
10. Matured endowments					
11. Annuity benefits	1,664,023		42,840		1,706,863
12. Surrender values and withdrawals for life contracts	64,434				64,434
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	388				388
15. Totals	2,233,845		42,840		2,276,685
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year Settled during current year:	2	505,000							2	505,000
18.1 By payment in full	2	505,000							2	505,000
18.2 By payment on compromised claims										
18.3 Totals paid	2	505,000							2	505,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	505,000							2	505,000
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	781	257,056,029	(a)						781	257,056,029
21. Issued during year	98	20,180,913							98	20,180,913
22. Other changes to in force (Net)	(52)	(12,283,569)							(52)	(12,283,569)
23. In force December 31 of current year	827	264,953,373	(a)						827	264,953,373

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____



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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2013

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	33,738,367				33,738,367
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	11,685,046		100		11,685,146
5. Totals (Sum of Lines 1 to 4)	45,423,413		100		45,423,513
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,276				1,276
6.2 Applied to pay renewal premiums	504				504
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,195				1,195
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,975				2,975
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	2,975				2,975
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	531,701		48,000		579,701
10. Matured endowments	4,700				4,700
11. Annuity benefits	7,175,319		382,256		7,557,575
12. Surrender values and withdrawals for life contracts	2,473,245				2,473,245
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	10,184,965		430,256		10,615,221
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	268,844							3	268,844
17. Incurred during current year Settled during current year:	8	481,701				48,000			8	529,701
18.1 By payment in full	6	735,120				48,000			6	783,120
18.2 By payment on compromised claims										
18.3 Totals paid	6	735,120				48,000			6	783,120
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	735,120				48,000			6	783,120
19. Unpaid Dec. 31, current year (16+17-18.6)	5	15,424							5	15,424
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	2,414	1,622,060,900	(a)						2,414	1,622,060,900
21. Issued during year	813	530,589,604							813	530,589,604
22. Other changes to in force (Net)	(134)	(100,852,503)							(134)	(100,852,503)
23. In force December 31 of current year	3,093	2,051,798,001	(a)						3,093	2,051,798,001

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products

NONE



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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2013

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	772,757				772,757
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	142,637				142,637
5. Totals (Sum of Lines 1 to 4)	915,394				915,394
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	271				271
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,737				6,737
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	7,009				7,009
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	7,009				7,009
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	100,000				100,000
10. Matured endowments					
11. Annuity benefits	1,678,675		326,929		2,005,604
12. Surrender values and withdrawals for life contracts	109,103				109,103
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	1,887,778		326,929		2,214,707
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	2	100,000							2	100,000
Settled during current year:										
18.1 By payment in full	2	100,000							2	100,000
18.2 By payment on compromised claims										
18.3 Totals paid	2	100,000							2	100,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	100,000							2	100,000
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	409	110,032,972	(a)						409	110,032,972
21. Issued during year	56	20,989,517							56	20,989,517
22. Other changes to in force (Net)	(38)	(2,875,580)							(38)	(2,875,580)
23. In force December 31 of current year	427	128,146,909	(a)						427	128,146,909

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF New York

DURING THE YEAR 2013

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	743,287				743,287
2. Annuity considerations	122,516				122,516
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	764,265				764,265
5. Totals (Sum of Lines 1 to 4)	1,630,068				1,630,068
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	23				23
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,457				5,457
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	5,480				5,480
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	5,480				5,480
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	11,591				11,591
10. Matured endowments					
11. Annuity benefits	2,030,017		60		2,030,077
12. Surrender values and withdrawals for life contracts	77,823				77,823
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	2,119,430		60		2,119,490
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	4	211,591							4	211,591
Settled during current year:										
18.1 By payment in full	2	180,000							2	180,000
18.2 By payment on compromised claims										
18.3 Totals paid	2	180,000							2	180,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	180,000							2	180,000
19. Unpaid Dec. 31, current year (16+17-18.6)	2	31,591							2	31,591
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	429	342,886,841	(a)						429	342,886,841
21. Issued during year	118	65,117,743							118	65,117,743
22. Other changes to in force (Net)	(13)	7,980,230							(13)	7,980,230
23. In force December 31 of current year	534	415,984,814	(a)						534	415,984,814

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2013

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	41,417,360				41,417,360
2. Annuity considerations	20,174				20,174
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	11,837,563				11,837,563
5. Totals (Sum of Lines 1 to 4)	53,275,096				53,275,096
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	27				27
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	515				515
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	542				542
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	542				542
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	9,756,416				9,756,416
10. Matured endowments					
11. Annuity benefits	10,403,405		31,509		10,434,915
12. Surrender values and withdrawals for life contracts	1,289,073				1,289,073
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	10,762				10,762
15. Totals	21,459,657		31,509		21,491,166
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	9	2,265,000							9	2,265,000
17. Incurred during current year	99	8,756,416							99	8,756,416
Settled during current year:										
18.1 By payment in full	100	10,355,154							100	10,355,154
18.2 By payment on compromised claims										
18.3 Totals paid	100	10,355,154							100	10,355,154
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	100	10,355,154							100	10,355,154
19. Unpaid Dec. 31, current year (16+17-18.6)	8	666,262							8	666,262
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	29,667	6,471,561,733	(a)						29,667	6,471,561,733
21. Issued during year	7,872	1,452,311,865							7,872	1,452,311,865
22. Other changes to in force (Net)	(3,693)	(442,180,980)							(3,693)	(442,180,980)
23. In force December 31 of current year	33,846	7,481,692,619	(a)						33,846	7,481,692,619

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



9 2 6 5 7 2 0 1 3 4 3 0 3 5 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2013

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	913,064				913,064
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	1,200				1,200
5. Totals (Sum of Lines 1 to 4)	914,264				914,264
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	878				878
6.2 Applied to pay renewal premiums	10,625				10,625
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	17,507				17,507
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	29,011				29,011
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	29,011				29,011
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	13,896				13,896
10. Matured endowments	55,114				55,114
11. Annuity benefits	252,218		45,210		297,428
12. Surrender values and withdrawals for life contracts	123,826				123,826
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	445,053		45,210		490,263
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	91,104							2	91,104
17. Incurred during current year Settled during current year:	(1)	13,896							(1)	13,896
18.1 By payment in full	1	105,000							1	105,000
18.2 By payment on compromised claims										
18.3 Totals paid	1	105,000							1	105,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	105,000							1	105,000
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	248	81,879,844	(a)						248	81,879,844
21. Issued during year	40	37,930,512							40	37,930,512
22. Other changes to in force (Net)	(8)	(4,972,004)							(8)	(4,972,004)
23. In force December 31 of current year	280	114,838,352	(a)						280	114,838,352

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



9 2 6 5 7 2 0 1 3 4 3 0 3 6 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Ohio

NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2013

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	48,215,950				48,215,950
2. Annuity considerations	531,064				531,064
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	10,563,391		6,260		10,569,651
5. Totals (Sum of Lines 1 to 4)	59,310,405		6,260		59,316,665
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,709				1,709
6.4 Other	(10,250)				(10,250)
6.5 Totals (Sum of Lines 6.1 to 6.4)	(8,541)				(8,541)
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	(8,541)				(8,541)
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	6,931,116				6,931,116
10. Matured endowments	9				9
11. Annuity benefits	29,611,663		97,808		29,709,471
12. Surrender values and withdrawals for life contracts	2,630,645				2,630,645
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	22,790				22,790
15. Totals	39,196,223		97,808		39,294,031
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	5	3,945,911							5	3,945,911
17. Incurred during current year Settled during current year:	84	7,888,822							84	7,888,822
18.1 By payment in full	83	7,679,074							83	7,679,074
18.2 By payment on compromised claims										
18.3 Totals paid	83	7,679,074							83	7,679,074
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	83	7,679,074							83	7,679,074
19. Unpaid Dec. 31, current year (16+17-18.6)	6	4,155,659							6	4,155,659
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	25,243	5,952,960,581	(a)						25,243	5,952,960,581
21. Issued during year	5,951	1,273,522,772							5,951	1,273,522,772
22. Other changes to in force (Net)	(2,283)	(350,945,766)							(2,283)	(350,945,766)
23. In force December 31 of current year	28,911	6,875,537,587	(a)						28,911	6,875,537,587

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	60	60			
25.6 Totals (sum of Lines 25.1 to 25.5)	60	60			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	60	60			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Oklahoma

NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2013

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	3,918,055				3,918,055
2. Annuity considerations	144,319				144,319
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	3,681,483		28,190		3,709,673
5. Totals (Sum of Lines 1 to 4)	7,743,856		28,190		7,772,046
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	267				267
6.2 Applied to pay renewal premiums	3,504				3,504
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	8,466				8,466
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	12,236				12,236
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	12,236				12,236
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	242,817				242,817
10. Matured endowments					
11. Annuity benefits	8,169,357		1,102,421		9,271,778
12. Surrender values and withdrawals for life contracts	208,243				208,243
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	9,108				9,108
15. Totals	8,629,526		1,102,421		9,731,947
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	5	242,817							5	242,817
Settled during current year:										
18.1 By payment in full	5	242,817							5	242,817
18.2 By payment on compromised claims										
18.3 Totals paid	5	242,817							5	242,817
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	242,817							5	242,817
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	668	238,605,883	(a)						668	238,605,883
21. Issued during year	50	78,337,593							50	78,337,593
22. Other changes to in force (Net)	(23)	(3,873,915)							(23)	(3,873,915)
23. In force December 31 of current year	695	313,069,561	(a)						695	313,069,561

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2013

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	6,108,962				6,108,962
2. Annuity considerations	255,110				255,110
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	669,807		3,805		673,612
5. Totals (Sum of Lines 1 to 4)	7,033,878		3,805		7,037,683
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,809				3,809
6.2 Applied to pay renewal premiums	47,905				47,905
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	13,470				13,470
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	65,184				65,184
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	65,184				65,184
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	50,000				50,000
10. Matured endowments					
11. Annuity benefits	5,122,507		30		5,122,537
12. Surrender values and withdrawals for life contracts	4,233,591				4,233,591
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	9,406,098		30		9,406,128
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year Settled during current year:	2	50,000							2	50,000
18.1 By payment in full	1								1	
18.2 By payment on compromised claims										
18.3 Totals paid	1								1	
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1								1	
19. Unpaid Dec. 31, current year (16+17-18.6)	1	50,000							1	50,000
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,627	661,524,748	(a)						1,627	661,524,748
21. Issued during year	183	75,476,146							183	75,476,146
22. Other changes to in force (Net)	(92)	(39,404,090)							(92)	(39,404,090)
23. In force December 31 of current year	1,718	697,596,805	(a)						1,718	697,596,805

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2013

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	51,551,816				51,551,816
2. Annuity considerations	201,581				201,581
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	30,582,193		5,770		30,587,963
5. Totals (Sum of Lines 1 to 4)	82,335,591		5,770		82,341,361
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	401				401
6.2 Applied to pay renewal premiums	1,029				1,029
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,834				1,834
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,264				3,264
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	3,264				3,264
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	18,345,937		10,000		18,355,937
10. Matured endowments					
11. Annuity benefits	45,058,106		41,827		45,099,933
12. Surrender values and withdrawals for life contracts	2,112,384				2,112,384
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	22,749				22,749
15. Totals	65,539,176		51,827		65,591,003
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	22	1,473,201							22	1,473,201
17. Incurred during current year	165	18,255,912				10,000			165	18,265,912
Settled during current year:										
18.1 By payment in full	166	17,616,652				10,000			166	17,626,652
18.2 By payment on compromised claims										
18.3 Totals paid	166	17,616,652				10,000			166	17,626,652
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	166	17,616,652				10,000			166	17,626,652
19. Unpaid Dec. 31, current year (16+17-18.6)	21	2,112,461							21	2,112,461
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	32,035	6,456,560,332	(a)		1	173,000			32,036	6,456,733,332
21. Issued during year	8,132	1,535,267,227							8,132	1,535,267,227
22. Other changes to in force (Net)	(3,436)	(377,566,642)				(83,000)			(3,436)	(377,649,642)
23. In force December 31 of current year	36,731	7,614,260,917	(a)		1	90,000			36,732	7,614,350,917

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	195	195		2,700	2,700
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	25	25			
25.6 Totals (sum of Lines 25.1 to 25.5)	220	220		2,700	2,700
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	220	220		2,700	2,700

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons
insured under indemnity only products 0 .



9 2 6 5 7 2 0 1 3 4 3 0 4 0 1 0 0 0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2013

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	3,355,608				3,355,608
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	216,616				216,616
5. Totals (Sum of Lines 1 to 4)	3,572,224				3,572,224
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,355,000				1,355,000
10. Matured endowments					
11. Annuity benefits	2,404,404		300,652		2,705,056
12. Surrender values and withdrawals for life contracts	14,995				14,995
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	9				9
15. Totals	3,774,408		300,652		4,075,060
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	7	1,350,000							7	1,350,000
Settled during current year:										
18.1 By payment in full	3	(25,000)							3	(25,000)
18.2 By payment on compromised claims										
18.3 Totals paid	3	(25,000)							3	(25,000)
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	(25,000)							3	(25,000)
19. Unpaid Dec. 31, current year (16+17-18.6)	4	1,375,000							4	1,375,000
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	2,269	520,409,444	(a)						2,269	520,409,444
21. Issued during year	564	116,257,400							564	116,257,400
22. Other changes to in force (Net)	(269)	(40,855,979)							(269)	(40,855,979)
23. In force December 31 of current year	2,564	595,810,865	(a)						2,564	595,810,865

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2013

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	11,596,147				11,596,147
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	909,117		6,000		915,117
5. Totals (Sum of Lines 1 to 4)	12,505,264		6,000		12,511,264
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	494				494
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	494				494
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	494				494
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,447,806				1,447,806
10. Matured endowments					
11. Annuity benefits	5,314,175		243,263		5,557,438
12. Surrender values and withdrawals for life contracts	310,531				310,531
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	474				474
15. Totals	7,072,986		243,263		7,316,248
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	6	125,000							6	125,000
17. Incurred during current year	41	1,492,250							41	1,492,250
Settled during current year:										
18.1 By payment in full	37	673,717							37	673,717
18.2 By payment on compromised claims										
18.3 Totals paid	37	673,717							37	673,717
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	37	673,717							37	673,717
19. Unpaid Dec. 31, current year (16+17-18.6)	10	943,533							10	943,533
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	7,727	1,370,017,405	(a)						7,727	1,370,017,405
21. Issued during year	2,525	340,492,347							2,525	340,492,347
22. Other changes to in force (Net)	(1,305)	(105,345,925)							(1,305)	(105,345,925)
23. In force December 31 of current year	8,947	1,605,163,828	(a)						8,947	1,605,163,828

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____



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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2013

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	4,004,171				4,004,171
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	114,193				114,193
5. Totals (Sum of Lines 1 to 4)	4,118,363				4,118,363
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums	185				185
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,688				1,688
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,873				1,873
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,873				1,873
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	100,000				100,000
10. Matured endowments					
11. Annuity benefits	706,094		19,329		725,423
12. Surrender values and withdrawals for life contracts	73,359				73,359
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	879,453		19,329		898,782
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year Settled during current year:	1	100,000							1	100,000
18.1 By payment in full	1	100,000							1	100,000
18.2 By payment on compromised claims										
18.3 Totals paid	1	100,000							1	100,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	100,000							1	100,000
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	428	207,687,639	(a)						428	207,687,639
21. Issued during year	134	94,304,741							134	94,304,741
22. Other changes to in force (Net)	(20)	(6,625,783)							(20)	(6,625,783)
23. In force December 31 of current year	542	295,366,598	(a)						542	295,366,598

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Tennessee

NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2013

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	9,779,945				9,779,945
2. Annuity considerations	50,490				50,490
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	10,457,502		12,500		10,470,002
5. Totals (Sum of Lines 1 to 4)	20,287,936		12,500		20,300,436
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	34,638				34,638
6.2 Applied to pay renewal premiums	11,253				11,253
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	81,024				81,024
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	126,915				126,915
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	126,915				126,915
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	892,637				892,637
10. Matured endowments					
11. Annuity benefits	19,799,289		650,816		20,450,105
12. Surrender values and withdrawals for life contracts	1,109,339				1,109,339
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	5,672				5,672
15. Totals	21,806,938		650,816		22,457,754
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	85,835							3	85,835
17. Incurred during current year	23	897,637							23	897,637
Settled during current year:										
18.1 By payment in full	24	873,473							24	873,473
18.2 By payment on compromised claims										
18.3 Totals paid	24	873,473							24	873,473
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	24	873,473							24	873,473
19. Unpaid Dec. 31, current year (16+17-18.6)	2	110,000							2	110,000
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	7,501	1,841,934,370	(a)						7,501	1,841,934,370
21. Issued during year	1,920	363,266,526							1,920	363,266,526
22. Other changes to in force (Net)	(1,021)	(147,006,094)							(1,021)	(147,006,094)
23. In force December 31 of current year	8,400	2,058,194,802	(a)						8,400	2,058,194,802

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	2,404	2,404			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,404	2,404			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



9 2 6 5 7 2 0 1 3 4 3 0 4 4 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE
DIRECT BUSINESS IN THE STATE OF Texas
NAIC Group Code 0140

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
LIFE INSURANCE
DURING THE YEAR 2013
NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	47,488,078				47,488,078
2. Annuity considerations	485,502				485,502
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	5,141,013				5,141,013
5. Totals (Sum of Lines 1 to 4)	53,114,593				53,114,593
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	145				145
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	31,586				31,586
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	31,732				31,732
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	31,732				31,732
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,996,033				3,996,033
10. Matured endowments					
11. Annuity benefits	26,378,506		274,675		26,653,181
12. Surrender values and withdrawals for life contracts	897,932				897,932
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	4,877				4,877
15. Totals	31,277,348		274,675		31,552,023
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	4	194,169							4	194,169
17. Incurred during current year Settled during current year:	31	3,911,694							31	3,911,694
18.1 By payment in full	27	3,328,011							27	3,328,011
18.2 By payment on compromised claims										
18.3 Totals paid	27	3,328,011							27	3,328,011
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	27	3,328,011							27	3,328,011
19. Unpaid Dec. 31, current year (16+17-18.6)	8	777,852							8	777,852
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	15,314	5,665,525,708	(a)						15,314	5,665,525,708
21. Issued during year	4,483	1,443,514,018							4,483	1,443,514,018
22. Other changes to in force (Net)	(1,492)	(362,512,996)							(1,492)	(362,512,996)
23. In force December 31 of current year	18,305	6,746,526,731	(a)						18,305	6,746,526,731

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	264	264			
25.6 Totals (sum of Lines 25.1 to 25.5)	264	264			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	264	264			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .



9 2 6 5 7 2 0 1 3 4 3 0 4 5 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Utah

DURING THE YEAR 2013

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	7,955,817				7,955,817
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	771,300				771,300
5. Totals (Sum of Lines 1 to 4)	8,727,118				8,727,118
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums	122				122
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,515				1,515
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,638				1,638
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	1,638				1,638
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	25,000				25,000
10. Matured endowments					
11. Annuity benefits	3,859,160		13,776		3,872,935
12. Surrender values and withdrawals for life contracts	445,826				445,826
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	4,329,985		13,776		4,343,761
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	25,000							1	25,000
Settled during current year:										
18.1 By payment in full	1	25,000							1	25,000
18.2 By payment on compromised claims										
18.3 Totals paid	1	25,000							1	25,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	25,000							1	25,000
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,375	538,504,474	(a)						1,375	538,504,474
21. Issued during year	390	180,096,303							390	180,096,303
22. Other changes to in force (Net)	(176)	(32,268,495)							(176)	(32,268,495)
23. In force December 31 of current year	1,589	686,332,282	(a)						1,589	686,332,282

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,125,260				1,125,260
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	(16,731)				(16,731)
5. Totals (Sum of Lines 1 to 4)	1,108,529				1,108,529
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	200,000				200,000
10. Matured endowments					
11. Annuity benefits	46,709		9,750		56,459
12. Surrender values and withdrawals for life contracts	37,563				37,563
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	284,273		9,750		294,023
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year Settled during current year:	1	200,000							1	200,000
18.1 By payment in full	1	200,000							1	200,000
18.2 By payment on compromised claims										
18.3 Totals paid	1	200,000							1	200,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	200,000							1	200,000
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	785	159,555,252	(a)						785	159,555,252
21. Issued during year	127	27,022,072							127	27,022,072
22. Other changes to in force (Net)	(52)	(6,469,561)							(52)	(6,469,561)
23. In force December 31 of current year	860	180,107,764	(a)						860	180,107,764

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____



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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2013

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	30,636,538				30,636,538
2. Annuity considerations	580,169				580,169
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	3,190,002		70,000		3,260,002
5. Totals (Sum of Lines 1 to 4)	34,406,709		70,000		34,476,709
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums	4,131				4,131
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,374				2,374
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	6,505				6,505
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	6,505				6,505
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,105,700				4,105,700
10. Matured endowments					
11. Annuity benefits	6,706,264		291,975		6,998,239
12. Surrender values and withdrawals for life contracts	1,150,127				1,150,127
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	8,621				8,621
15. Totals	11,970,712		291,975		12,262,687
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	240,000							3	240,000
17. Incurred during current year	38	4,145,700							38	4,145,700
Settled during current year:										
18.1 By payment in full	36	3,675,701							36	3,675,701
18.2 By payment on compromised claims										
18.3 Totals paid	36	3,675,701							36	3,675,701
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	36	3,675,701							36	3,675,701
19. Unpaid Dec. 31, current year (16+17-18.6)	5	709,999							5	709,999
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	15,746	3,896,787,471	(a)						15,746	3,896,787,471
21. Issued during year	4,098	785,320,631							4,098	785,320,631
22. Other changes to in force (Net)	(1,638)	(270,607,003)							(1,638)	(270,607,003)
23. In force December 31 of current year	18,206	4,411,501,099	(a)						18,206	4,411,501,099

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	25	25			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	45	45			
25.6 Totals (sum of Lines 25.1 to 25.5)	45	45			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	70	70			

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products0 and number of persons insured under indemnity only products0 .



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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Washington

DURING THE YEAR 2013

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	11,382,052				11,382,052
2. Annuity considerations	243,777				243,777
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	2,717,398		11,200		2,728,598
5. Totals (Sum of Lines 1 to 4)	14,343,227		11,200		14,354,427
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	5,938				5,938
6.2 Applied to pay renewal premiums	16,039				16,039
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	83,219				83,219
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	105,196				105,196
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	105,196				105,196
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,244,200				3,244,200
10. Matured endowments					
11. Annuity benefits	9,432,580		704,370		10,136,950
12. Surrender values and withdrawals for life contracts	3,616,869				3,616,869
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	5,042				5,042
15. Totals	16,298,692		704,370		17,003,062
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	476,701							3	476,701
17. Incurred during current year	10	3,244,200							10	3,244,200
Settled during current year:										
18.1 By payment in full	13	3,720,902							13	3,720,902
18.2 By payment on compromised claims										
18.3 Totals paid	13	3,720,902							13	3,720,902
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	13	3,720,902							13	3,720,902
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	3,200	1,267,409,348	(a)						3,200	1,267,409,348
21. Issued during year	471	248,742,907							471	248,742,907
22. Other changes to in force (Net)	(233)	(75,201,111)							(233)	(75,201,111)
23. In force December 31 of current year	3,438	1,440,951,144	(a)						3,438	1,440,951,144

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____



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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2013

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	6,286,833				6,286,833
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	4,587,385				4,587,385
5. Totals (Sum of Lines 1 to 4)	10,874,219				10,874,219
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	288				288
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,368				5,368
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	5,656				5,656
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	5,656				5,656
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	446,230				446,230
10. Matured endowments					
11. Annuity benefits	6,811,614		548,042		7,359,655
12. Surrender values and withdrawals for life contracts	227,319				227,319
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	9,034				9,034
15. Totals	7,494,197		548,042		8,042,239
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	4	65,000							4	65,000
17. Incurred during current year	25	396,785							25	396,785
Settled during current year:										
18.1 By payment in full	26	395,785							26	395,785
18.2 By payment on compromised claims										
18.3 Totals paid	26	395,785							26	395,785
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	26	395,785							26	395,785
19. Unpaid Dec. 31, current year (16+17-18.6)	3	66,000							3	66,000
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	5,377	775,285,515	(a)						5,377	775,285,515
21. Issued during year	1,418	138,651,707							1,418	138,651,707
22. Other changes to in force (Net)	(727)	(42,400,815)							(727)	(42,400,815)
23. In force December 31 of current year	6,068	871,536,407	(a)						6,068	871,536,407

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE
DIRECT BUSINESS IN THE STATE OF Wisconsin
NAIC Group Code 0140

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
DURING THE YEAR 2013
NAIC Company Code 92657

LIFE INSURANCE					
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	5,265,203				5,265,203
2. Annuity considerations	604,228				604,228
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	2,670,220		100,000		2,770,220
5. Totals (Sum of Lines 1 to 4)	8,539,651		100,000		8,639,651
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	734				734
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	734				734
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	734				734
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	365,999				365,999
10. Matured endowments					
11. Annuity benefits	9,027,771		366,746		9,394,517
12. Surrender values and withdrawals for life contracts	152,493				152,493
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	9,546,263		366,746		9,913,009
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year Settled during current year:	5	365,999							5	365,999
18.1 By payment in full	3	252,833							3	252,833
18.2 By payment on compromised claims										
18.3 Totals paid	3	252,833							3	252,833
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	252,833							3	252,833
19. Unpaid Dec. 31, current year (16+17-18.6)	2	113,167							2	113,167
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	612	376,641,462	(a)						612	376,641,462
21. Issued during year	152	162,786,468							152	162,786,468
22. Other changes to in force (Net)	(30)	(28,994,405)							(30)	(28,994,405)
23. In force December 31 of current year	734	510,433,525	(a)						734	510,433,525

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____



9 2 6 5 7 2 0 1 3 4 3 0 5 1 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE
DIRECT BUSINESS IN THE STATE OF Wyoming
NAIC Group Code 0140

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
LIFE INSURANCE
DURING THE YEAR 2013
NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,294,972				1,294,972
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	1,200		300		1,500
5. Totals (Sum of Lines 1 to 4)	1,296,172		300		1,296,472
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	8,203				8,203
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,119				1,119
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	9,321				9,321
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	9,321				9,321
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,100,000				1,100,000
10. Matured endowments					
11. Annuity benefits	188,676		525,846		714,521
12. Surrender values and withdrawals for life contracts	238,781				238,781
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	1,527,456		525,846		2,053,302
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	1,100,000							1	1,100,000
Settled during current year:										
18.1 By payment in full	1	1,100,000							1	1,100,000
18.2 By payment on compromised claims										
18.3 Totals paid	1	1,100,000							1	1,100,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	1,100,000							1	1,100,000
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	318	114,350,970	(a)						318	114,350,970
21. Issued during year	119	40,828,230							119	40,828,230
22. Other changes to in force (Net)	(31)	(7,970,686)							(31)	(7,970,686)
23. In force December 31 of current year	406	147,208,514	(a)						406	147,208,514

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____



9 2 6 5 7 2 0 1 3 4 3 0 5 2 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF American Samoa

DURING THE YEAR 2013

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	8,718				8,718
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	8,718				8,718
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....8		7,825,000	(a)						8	7,825,000
21. Issued during year										
22. Other changes to in force (Net) .....1		(40,000)							1	(40,000)
23. In force December 31 of current year .....9		7,785,000	(a)						9	7,785,000

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____



9 2 6 5 7 2 0 1 3 4 3 0 5 3 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Guam

DURING THE YEAR 2013

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	3,424				3,424
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	3,424				3,424
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year			(a)							
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year			(a)							

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____



9 2 6 5 7 2 0 1 3 4 3 0 5 4 1 0 0

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	3,513				3,513
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	6,217,346				6,217,346
5. Totals (Sum of Lines 1 to 4)	6,220,859				6,220,859
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	1,670,762		172,486		1,843,248
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	1,670,762		172,486		1,843,248
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	5	2,318,820	(a)						5	2,318,820
21. Issued during year	3	6,025,000							3	6,025,000
22. Other changes to in force (Net)	(1)	(716,525)							(1)	(716,525)
23. In force December 31 of current year	7	7,627,295	(a)						7	7,627,295

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____



9 2 6 5 7 2 0 1 3 4 3 0 5 5 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF U.S. Virgin Islands

DURING THE YEAR 2013

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	45,117				45,117
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	45,117				45,117
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year										
Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1	15,000,000	(a)						1	15,000,000
21. Issued during year	1	500,000							1	500,000
22. Other changes to in force (Net)	1	25,000							1	25,000
23. In force December 31 of current year	3	15,525,000	(a)						3	15,525,000

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



9 2 6 5 7 2 0 1 3 4 3 0 5 6 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Northern Mariana Islands

DURING THE YEAR 2013

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance					
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)					
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year			(a)							
21. Issued during year										
22. Other changes to in force (Net)										
23. In force December 31 of current year			(a)							

(a) Includes Individual Credit Life Insurance prior year \$ _____, current year \$ _____
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ _____, current year \$ _____
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ _____, current year \$ _____

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products _____ and number of persons
insured under indemnity only products _____



9 2 6 5 7 2 0 1 3 4 3 0 5 7 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Canada

DURING THE YEAR 2013

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	18,859				18,859
2. Annuity considerations	109,346				109,346
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	128,205				128,205
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	7,301				7,301
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	7,301				7,301
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	12	7,029,999	(a)						12	7,029,999
21. Issued during year										
22. Other changes to in force (Net)	3	3,900,000							3	3,900,000
23. In force December 31 of current year	15	10,929,999	(a)						15	10,929,999

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

NONE

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products



9 2 6 5 7 2 0 1 3 4 3 0 5 8 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Other Aliens

DURING THE YEAR 2013

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	215,964				215,964
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	4,200				4,200
5. Totals (Sum of Lines 1 to 4)	220,164				220,164
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums	84				84
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,493				6,493
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	6,578				6,578
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	6,578				6,578
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	337,756				337,756
12. Surrender values and withdrawals for life contracts	2,465				2,465
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	26,870				26,870
15. Totals	367,091				367,091
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	31	24,331,257	(a)						31	24,331,257
21. Issued during year	6	386,000							6	386,000
22. Other changes to in force (Net)	1	(65,002)							1	(65,002)
23. In force December 31 of current year	38	24,652,255	(a)						38	24,652,255

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)					

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons
insured under indemnity only products

NONE



9 2 6 5 7 2 0 1 3 4 3 0 5 9 1 0 0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2013

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	712,039,887				712,039,887
2. Annuity considerations	6,474,204				6,474,204
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	252,313,290		1,037,238		253,350,528
5. Totals (Sum of Lines 1 to 4)	970,827,381		1,037,238		971,864,619
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	99,192				99,192
6.2 Applied to pay renewal premiums	169,860				169,860
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	629,903				629,903
6.4 Other	(10,250)				(10,250)
6.5 Totals (Sum of Lines 6.1 to 6.4)	888,705				888,705
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	888,705				888,705
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	125,293,861		74,750		125,368,611
10. Matured endowments	59,924				59,924
11. Annuity benefits	497,354,372		31,981,604		529,335,977
12. Surrender values and withdrawals for life contracts	55,223,506				55,223,506
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	195,820				195,820
15. Totals	678,127,483		32,056,354		710,183,837
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	102	20,516,097							102	20,516,097
17. Incurred during current year Settled during current year:	861	124,267,465				74,750			861	124,342,215
18.1 By payment in full	836	122,422,511				74,750			836	122,497,261
18.2 By payment on compromised claims										
18.3 Totals paid	836	122,422,511				74,750			836	122,497,261
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	836	122,422,511				74,750			836	122,497,261
19. Unpaid Dec. 31, current year (16+17-18.6)	127	22,361,052							127	22,361,052
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	246,660	72,280,756,093	(a)		1	173,000			246,661	72,280,929,093
21. Issued during year	67,528	18,401,064,855							67,528	18,401,064,855
22. Other changes to in force (Net)	(26,531)	(4,804,582,383)				(83,000)			(26,531)	(4,804,665,383)
23. In force December 31 of current year	287,657	85,877,238,565	(a)		1	90,000			287,658	85,877,328,565

(a) Includes Individual Credit Life Insurance prior year \$, current year \$
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$, current year \$

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	2,506	2,506			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	919	919		2,700	2,700
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	1,037	1,037			
25.6 Totals (sum of Lines 25.1 to 25.5)	1,956	1,956		2,700	2,700
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	4,463	4,463		2,700	2,700

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0 .

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE		1
		Amount
1.	Reserve as of December 31, Prior Year	12,521,825
2.	Current year's realized pre-tax capital gains/(losses) of \$(4,203,594) transferred into the reserve net of taxes of \$(1,471,258)	(2,732,336)
3.	Adjustment for current year's liability gains/(losses) released from the reserve	
4.	Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	9,789,489
5.	Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	1,141,541
6.	Reserve as of December 31, current year (Line 4 minus Line 5)	8,647,948

AMORTIZATION				
	1	2	3	4
Year of Amortization	Reserve as of December 31, Prior Year	Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2013	1,078,247	63,294		1,141,541
2. 2014	990,452	(202,115)		788,337
3. 2015	923,960	(203,638)		720,322
4. 2016	999,185	(205,431)		793,754
5. 2017	900,111	(189,973)		710,138
6. 2018	910,949	(129,835)		781,114
7. 2019	588,657	(131,427)		457,230
8. 2020	485,907	(150,430)		335,477
9. 2021	438,650	(170,147)		268,503
10. 2022	402,260	(168,613)		233,647
11. 2023	400,135	(61,547)		338,588
12. 2024	420,360	(44,461)		375,899
13. 2025	413,042	(44,072)		368,970
14. 2026	439,205	(43,860)		395,345
15. 2027	387,553	(43,699)		343,854
16. 2028	327,801	(53,311)		274,490
17. 2029	239,336	(55,148)		184,188
18. 2030	234,978	(55,869)		179,109
19. 2031	247,567	(56,685)		190,882
20. 2032	224,662	(57,768)		166,894
21. 2033	175,163	(58,624)		116,539
22. 2034	170,408	(59,737)		110,671
23. 2035	173,956	(60,953)		113,003
24. 2036	187,071	(62,940)		124,131
25. 2037	200,320	(67,567)		132,753
26. 2038	194,333	(72,997)		121,336
27. 2039	166,598	(78,990)		87,608
28. 2040	162,069	(85,839)		76,230
29. 2041	47,684	(88,633)		(40,949)
30. 2042	2,000	(83,625)		(81,625)
31. 2043 and Later	(10,794)	(7,696)		(18,490)
32. Total (Lines 1 to 31)	12,521,825	(2,732,336)		9,789,489

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year	21,191,364	5,540,057	26,731,421				26,731,421
2. Realized capital gains/(losses) net of taxes - General Account	(519,400)		(519,400)	109,280		109,280	(410,120)
3. Realized capital gains/(losses) net of taxes - Separate Accounts							
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	3,520,882	871,972	4,392,854	(48,082)	44,655,712	44,607,630	49,000,484
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts							
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves							
7. Basic contribution	7,242,752	1,883,363	9,126,115				9,126,115
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	31,435,599	8,295,392	39,730,991	61,198	44,655,712	44,716,910	84,447,901
9. Maximum reserve	34,853,750	6,995,348	41,849,098		8,411,142	8,411,142	50,260,240
10. Reserve objective	23,699,576	5,381,037	29,080,613		8,411,142	8,411,142	37,491,756
11. 20% of (Line 10 - Line 8)	(1,547,204)	(582,871)	(2,130,075)	(12,240)	(7,248,914)	(7,261,154)	(9,391,229)
12. Balance before transfers (Lines 8 + 11)	29,888,394	7,712,521	37,600,915	48,959	37,406,798	37,455,757	75,056,672
13. Transfers	717,173	(717,173)					XXX
14. Voluntary contribution							
15. Adjustment down to maximum/up to zero				(48,959)	(28,995,656)	(29,044,615)	(29,044,615)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	30,605,567	6,995,348	37,600,915		8,411,142	8,411,142	46,012,057

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Num- ber	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	13,678,485	XXX	XXX	13,678,485	0.0000		0.0000		0.0000	
2.	1	Highest Quality	2,119,372,419	XXX	XXX	2,119,372,419	0.0004	847,749	0.0023	4,874,557	0.0030	6,358,117
3.	2	High Quality	2,326,095,377	XXX	XXX	2,326,095,377	0.0019	4,419,581	0.0058	13,491,353	0.0090	20,934,858
4.	3	Medium Quality	99,760,860	XXX	XXX	99,760,860	0.0093	927,776	0.0230	2,294,500	0.0340	3,391,869
5.	4	Low Quality	42,934,921	XXX	XXX	42,934,921	0.0213	914,514	0.0530	2,275,551	0.0750	3,220,119
6.	5	Lower Quality	3,064,872	XXX	XXX	3,064,872	0.0432	132,402	0.1100	337,136	0.1700	521,028
7.	6	In or Near Default	2,111,417	XXX	XXX	2,111,417	0.0000		0.2000	422,283	0.2000	422,283
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX		XXX		XXX		XXX	
9.		Total Bonds (Sum of Lines 1 through 8)	4,607,018,351	XXX	XXX	4,607,018,351	XXX	7,242,022	XXX	23,695,380	XXX	34,848,276
PREFERRED STOCK												
10.	1	Highest Quality		XXX	XXX		0.0004		0.0023		0.0030	
11.	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
12.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
13.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
14.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
15.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
16.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16)		XXX	XXX		XXX		XXX		XXX	
SHORT - TERM BONDS												
18.		Exempt Obligations	5,670,127	XXX	XXX	5,670,127	0.0000		0.0000		0.0000	
19.	1	Highest Quality	569,574	XXX	XXX	569,574	0.0004	228	0.0023	1,310	0.0030	1,709
20.	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
21.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
22.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
23.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
24.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
25.		Total Short - Term Bonds (Sum of Lines 18 through 24)	6,239,701	XXX	XXX	6,239,701	XXX	228	XXX	1,310	XXX	1,709

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Num- ber	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve		
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)	
DERIVATIVE INSTRUMENTS													
26.	1 2 3 4 5 6	Exchange Traded	1,255,100	XXX	XXX	1,255,100	0.0004	502	0.0023	2,887	0.0030	3,765	
27.		Highest Quality		XXX	XXX		0.0004		0.0023		0.0030		
28.		High Quality		XXX	XXX		0.0019		0.0058		0.0090		
29.		Medium Quality		XXX	XXX		0.0093		0.0230		0.0340		
30.		Low Quality		XXX	XXX		0.0213		0.0530		0.0750		
31.		Lower Quality		XXX	XXX		0.0432		0.1100		0.1700		
32.		In or Near Default		XXX	XXX		0.0000		0.2000		0.2000		
33.		Total Derivative Instruments	1,255,100	XXX	XXX	1,255,100	XXX	502	XXX	2,887	XXX	3,765	
34.		Total (Lines 9 + 17 + 25 + 33)	4,614,513,152	XXX	XXX	4,614,513,152	XXX	7,242,752	XXX	23,699,576	XXX	34,853,750	
MORTGAGE LOANS													
In Good Standing:													
35.		Farm Mortgages			XXX		0.0035		0.0100		0.0130		
36.		Residential Mortgages - Insured or Guaranteed			XXX		0.0003		0.0006		0.0010		
37.		Residential Mortgages - All Other			XXX		0.0013		0.0030		0.0040		
38.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0006		0.0010		
39.		Commercial Mortgages - All Other	537,955,929		XXX	537,955,929	0.0035	1,882,846	0.0100	5,379,559	0.0130	6,993,427	
40.		In Good Standing With Restructured Terms	147,761		XXX	147,761	0.0035	517	0.0100	1,478	0.0130	1,921	
Overdue, Not in Process:													
41.		Farm Mortgages			XXX		0.0420		0.0760		0.1200		
42.		Residential Mortgages - Insured or Guaranteed			XXX		0.0005		0.0012		0.0020		
43.		Residential Mortgages - All Other			XXX		0.0025		0.0058		0.0090		
44.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0005		0.0012		0.0020		
45.		Commercial Mortgages - All Other			XXX		0.0420		0.0760		0.1200		
In Process of Foreclosure:													
46.	Farm Mortgages			XXX		0.0000		0.1700		0.1700			
47.	Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040			
48.	Residential Mortgages - All Other			XXX		0.0000		0.0130		0.0130			
49.	Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040			
50.	Commercial Mortgages - All Other			XXX		0.0000		0.1700		0.1700			
51.		Total Schedule B Mortgages (Sum of Lines 35 through 50)	538,103,690		XXX	538,103,690	XXX	1,883,363	XXX	5,381,037	XXX	6,995,348	
52.		Schedule DA Mortgages			XXX		0.0030		0.0100		0.0130		
53.		Total Mortgage Loans on Real Estate (Lines 51 + 52)	538,103,690		XXX	538,103,690	XXX	1,883,363	XXX	5,381,037	XXX	6,995,348	

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Num- ber	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public		XXX	XXX		0.0000		0.1300 (a)		0.1300 (a)	
2.		Unaffiliated - Private		XXX	XXX		0.0000		0.1600		0.1600	
3.		Federal Home Loan Bank		XXX	XXX		0.0000		0.0050		0.0080	
4.		Affiliated - Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations					XXX		XXX		XXX	
6.		Fixed Income - Highest Quality					XXX		XXX		XXX	
7.		Fixed Income - High Quality					XXX		XXX		XXX	
8.		Fixed Income - Medium Quality					XXX		XXX		XXX	
9.		Fixed Income - Low Quality					XXX		XXX		XXX	
10.		Fixed Income - Lower Quality					XXX		XXX		XXX	
11.		Fixed Income - In/Near Default					XXX		XXX		XXX	
12.		Unaffiliated Common Stock - Public					0.0000		0.1300 (a)		0.1300 (a)	
13.		Unaffiliated Common Stock - Private					0.0000		0.1600		0.1600	
14.		Mortgage Loans					0.0030		0.0100		0.0130	
15.		Real Estate					(b)		(b)		(b)	
16.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)		XXX	XXX		0.0000		0.1300		0.1300	
17.		Affiliated - All Other		XXX	XXX		0.0000		0.1600		0.1600	
18.		Total Common Stock (Sum of Lines 1 through 17)					XXX		XXX		XXX	
REAL ESTATE												
19.		Home Office Property (General Account only)					0.0000		0.0750		0.0750	
20.		Investment Properties					0.0000		0.0750		0.0750	
21.		Properties Acquired in Satisfaction of Debt					0.0000		0.1100		0.1100	
22.		Total Real Estate (Sum of Lines 19 through 21)					XXX		XXX		XXX	
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
23.		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
24.	1	Highest Quality		XXX	XXX		0.0004		0.0023		0.0030	
25.	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
26.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
27.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
28.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
29.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
30.		Total with Bond Characteristics (Sum of Lines 23 through 29)		XXX	XXX		XXX		XXX		XXX	

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Num- ber	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
31.	1	Highest Quality		XXX	XXX		0.0004		0.0023		0.0030	
32.	2	High Quality		XXX	XXX		0.0019		0.0058		0.0090	
33.	3	Medium Quality		XXX	XXX		0.0093		0.0230		0.0340	
34.	4	Low Quality		XXX	XXX		0.0213		0.0530		0.0750	
35.	5	Lower Quality		XXX	XXX		0.0432		0.1100		0.1700	
36.	6	In or Near Default		XXX	XXX		0.0000		0.2000		0.2000	
37.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
38.		Total with Preferred Stock Characteristics (Sum of Lines 31 through 37)		XXX	XXX		XXX		XXX		XXX	
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
		In Good Standing:										
39.		Farm Mortgages			XXX		0.0030		0.0100		0.0130	
40.		Residential Mortgages - Insured or Guaranteed			XXX		0.0003		0.0006		0.0010	
41.		Residential Mortgages - All Other		XXX	XXX		0.0013		0.0030		0.0040	
42.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0003		0.0006		0.0010	
43.		Commercial Mortgages - All Other			XXX		0.0030		0.0100		0.0130	
44.		In Good Standing With Restructured Terms			XXX		0.0030		0.0100		0.0130	
		Overdue, Not in Process:										
45.		Farm Mortgages			XXX		0.0420		0.0760		0.1200	
46.		Residential Mortgages - Insured or Guaranteed			XXX		0.0005		0.0012		0.0020	
47.		Residential Mortgages - All Other			XXX		0.0025		0.0058		0.0090	
48.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0005		0.0012		0.0020	
49.		Commercial Mortgages - All Other			XXX		0.0420		0.0760		0.1200	
		In Process of Foreclosure:										
50.		Farm Mortgages			XXX		0.0000		0.1700		0.1700	
51.		Residential Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
52.		Residential Mortgages - All Other			XXX		0.0000		0.0130		0.0130	
53.		Commercial Mortgages - Insured or Guaranteed			XXX		0.0000		0.0040		0.0040	
54.		Commercial Mortgages - All Other			XXX		0.0000		0.1700		0.1700	
55.		Total with Mortgage Loan Characteristics (Sum of Lines 39 through 54)			XXX		XXX		XXX		XXX	

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Num- ber	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK										
56.		Unaffiliated Public		XXX	XXX		0.0000		0.1300 (a)		0.1300 (a)	
57.		Unaffiliated Private		XXX	XXX		0.0000		0.1600		0.1600	
58.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
59.		Affiliated Certain Other (See SVO Purposes & Procedures Manual)		XXX	XXX		0.0000		0.1300		0.1300	
60.		Affiliated Other - All Other		XXX	XXX		0.0000		0.1600		0.1600	
61.		Total with Common Stock Characteristics (Sum of Lines 56 through 60)		XXX	XXX		XXX		XXX		XXX	
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE										
62.		Home Office Property (General Account only)					0.0000		0.0750		0.0750	
63.		Investment Properties					0.0000		0.0750		0.0750	
64.		Properties Acquired in Satisfaction of Debt					0.0000		0.1100		0.1100	
65.		Total with Real Estate Characteristics (Lines 62 through 64)					XXX		XXX		XXX	
		LOW INCOME HOUSING TAX CREDIT INVESTMENTS										
66.		Guaranteed Federal Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
67.		Non-guaranteed Federal Low Income Housing Tax Credit					0.0063		0.0120		0.0190	
68.		Guaranteed State Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
69.		Non-guaranteed State Low Income Housing Tax Credit					0.0063		0.0120		0.0190	
70.		All Other Low Income Housing Tax Credit					0.0273		0.0600		0.0975	
71.		Total LIHTC					XXX		XXX		XXX	
		ALL OTHER INVESTMENTS										
72.		NAIC 1 Working Capital Finance Investments		XXX			0.0000		0.0037		0.0037	
73.		NAIC 2 Working Capital Finance Investments		XXX			0.0000		0.0120		0.0120	
74.		Other Invested Assets - Schedule BA	64,701,095	XXX		64,701,095	0.0000		0.1300	8,411,142	0.1300	8,411,142
75.		Other Short-Term Invested Assets - Schedule DA		XXX			0.0000		0.1300		0.1300	
76.		Total All Other (Sum of Lines 72 + 73, 74 and 75)	64,701,095	XXX		64,701,095	XXX		XXX	8,411,142	XXX	8,411,142
77.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 30, 38, 55, 61, 65, 71 and 76)	64,701,095			64,701,095	XXX		XXX	8,411,142	XXX	8,411,142

(a) Times the company's weighted average portfolio beta (Minimum .10, Maximum .20).
(b) Determined using the same factors and breakdowns used for directly owned real estate.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

ASSET VALUATION RESERVE (Continued)

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS REPLICATIONS (SYNTHETIC) ASSETS

1 RSAT Number	2 Type	3 CUSIP	4 Description of Asset(s)	5 NAIC Designation or Other Description of Asset	6 Value of Asset	7 AVR Basic Contribution	8 AVR Reserve Objective	9 AVR Maximum Reserve
NONE								
0599999 - Total								

SCHEDULE F

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

					Credit				Other Individual Contracts									
	Total		Group Accident and Health		Accident and Health (Group and Individual)		Collectively Renewable		Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written	4,462	XXX	2,506	XXX		XXX		XXX	919	XXX		XXX		XXX		XXX	1,037	XXX
2. Premiums earned	4,462	XXX	2,506	XXX		XXX		XXX	919	XXX		XXX		XXX		XXX	1,037	XXX
3. Incurred claims	2,700	60.5							2,700	293.8								
4. Cost containment expenses																		
5. Incurred claims and cost containment expenses (Lines 3 and 4)	2,700	60.5							2,700	293.8								
6. Increase in contract reserves																		
7. Commissions (a)	36	0.8	17	0.7					19	2.1								
8. Other general insurance expenses																		
9. Taxes, licenses and fees	41	0.9	41	1.6														
10. Total other expenses incurred	77	1.7	58	2.3					19	2.1								
11. Aggregate write-ins for deductions																		
12. Gain from underwriting before dividends or refunds	1,685	37.8	2,448	97.7					(1,800)	(195.9)							1,037	100.0
13. Dividends or refunds																		
14. Gain from underwriting after dividends or refunds	1,685	37.8	2,448	97.7					(1,800)	(195.9)							1,037	100.0
DETAILS OF WRITE-INS																		
1101.																		
1102.																		
1103.																		
1198. Summary of remaining write-ins for Line 11 from overflow page																		
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)																		

(a) Includes \$ reported as "Contract, membership and other fees retained by agents."

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2. - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums									
2. Advance premiums									
3. Reserve for rate credits									
4. Total premium reserves, current year									
5. Total premium reserves, prior year									
6. Increase in total premium reserves									
B. Contract Reserves:									
1. Additional reserves (a)									
2. Reserve for future contingent benefits									
3. Total contract reserves, current year									
4. Total contract reserves, prior year									
5. Increase in contract reserves									
C. Claim Reserves and Liabilities:									
1. Total current year									
2. Total prior year									
3. Increase									

PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year	2,700				2,700				
1.2 On claims incurred during current year									
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year									
2.2 On claims incurred during current year									
3. Test:									
3.1 Lines 1.1 and 2.1	2,700				2,700				
3.2 Claim reserves and liabilities, December 31, prior year									
3.3 Line 3.1 minus Line 3.2	2,700				2,700				

PART 4. - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written									
2. Premiums earned									
3. Incurred claims									
4. Commissions									
B. Reinsurance Ceded:									
1. Premiums written									
2. Premiums earned									
3. Incurred claims									
4. Commissions									

(a) Includes \$ premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims			2,700	2,700
2. Beginning Claim Reserves and Liabilities				
3. Ending Claim Reserves and Liabilities				
4. Claims Paid			2,700	2,700
B. Assumed Reinsurance:				
5. Incurred Claims.....				
6. Beginning Claim Reserves and Liabilities				
7. Ending Claim Reserves and Liabilities				
8. Claims Paid				
C. Ceded Reinsurance:				
9. Incurred Claims.....				
10. Beginning Claim Reserves and Liabilities				
11. Ending Claim Reserves and Liabilities				
12. Claims Paid				
D. Net:				
13. Incurred Claims.....			2,700	2,700
14. Beginning Claim Reserves and Liabilities				
15. Ending Claim Reserves and Liabilities				
16. Claims Paid			2,700	2,700
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses			2,700	2,700
18. Beginning Reserves and Liabilities				
19. Ending Reserves and Liabilities				
20. Paid Claims and Cost Containment Expenses			2,700	2,700

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE S - PART 1 - SECTION 1

Reinsurance Assumed Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsured Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Amount of In Force at End of Year	8 Reserve	9 Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
0399999. Total General Account - U.S. Affiliates											
0699999. Total General Account - Non-U.S. Affiliates											
0799999. Total General Account - Affiliates											
65676	35-0472300	02/01/1989	Lincoln National Life Insurance Co	IN	YRT/I			22,009			
82627	06-0839705	01/01/1989	Swiss Re Life and Health America Inc	NY	YRT/I	1,110,917	20,518				
0899999. General Account - U.S. Non-Affiliates						1,110,917	20,518	22,009			
1099999. Total General Account - Non-Affiliates						1,110,917	20,518	22,009			
1199999. Total General Account						1,110,917	20,518	22,009			
1499999. Total Separate Accounts - U.S. Affiliates											
1799999. Total Separate Accounts - Non-U.S. Affiliates											
1899999. Total Separate Accounts - Affiliates											
2199999. Total Separate Accounts - Non-Affiliates											
2299999. Total Separate Accounts											
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)						1,110,917	20,518	22,009			
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)											
9999999 - Totals						1,110,917	20,518	22,009			

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE S - PART 1 - SECTION 2

Reinsurance Assumed Accident and Health Insurance Listed by Reinsured Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Premiums	8 Unearned Premiums	9 Reserve Liability Other Than for Unearned Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
NONE											
9999999 - Totals											

SCHEDULE S - PART 2

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Amount in Force at End of Year	Reserve Credit Taken		10 Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
							8	9		11	12		
							Current Year	Prior Year		Current Year	Prior Year		
66869	31-4156830	12/31/1996	Nationwide Life Insurance Company	OH	AMCO/I				247,213,847			2,757,805,597	
66869	31-4156830	02/26/1999	Nationwide Life Insurance Company	OH	CO/G	119,909,496	149,805,935	146,822,655					
66869	31-4156830	01/01/1994	Nationwide Life Insurance Company	OH	MCO/I	953,845,184			5,562,241			47,020,294	
66869	31-4156830	09/06/1985	Nationwide Life Insurance Company	OH	YRT/I	5,394,762	64,673	62,919					
0299999. General Account - Authorized U.S. Affiliates - Other						1,079,149,442	149,870,608	146,885,574	252,776,088			2,804,825,891	
0399999. Total General Account - Authorized U.S. Affiliates						1,079,149,442	149,870,608	146,885,574	252,776,088			2,804,825,891	
0699999. Total General Account - Authorized Non-U.S. Affiliates													
0799999. Total General Account - Authorized Affiliates						1,079,149,442	149,870,608	146,885,574	252,776,088			2,804,825,891	
60895	35-0145825	01/01/1977	American United Life Ins Co	IN	CO/I		161,103	176,660	17,628				
68365	04-2729166	05/01/1999	AXA Re Life Insurance Compnay	DE	ACO/I			(482)					
86276	48-1024691	04/01/1996	Employers Reassurance Corp	KS	YRT/I	368,899	4,886	28,018	1,989				
86258	13-2572994	10/21/2003	General Re Life Corporation	CT	YRT/I	417,141,236	1,608,624	1,913,984	1,713,708				
88340	59-2859797	10/01/2004	Hannover Life Re	FL	YRT/I	766,956,678	102,131	47,538	753,020				
97071	13-3126819	06/01/2012	Generali USA Life Reassurance	MO	YRT/I	14,582,704	720	86	1,981				
65838	01-0233346	05/01/1997	John Hancock Life Insurance Co	MI	OTH/I		179,582	241,683					
65676	35-0472300	04/01/1998	Lincoln National Life Ins Company	IN	YRT/I	154,823,363	919,219	931,475	1,055,841				
66346	58-0828824	01/15/2000	Munich American Reassurance Co	GA	OTH/I		45,114	74,915					
66346	58-0828824	01/01/1998	Munich American Reassurance Co	GA	YRT/I	53,793,584	185,519	192,840	182,085				
68136	63-0169720	10/01/2001	Protective Life Insurance Co	AL	ACO/I		29,544,519	32,152,264	292,034				
93572	43-1235868	04/01/2004	Reinsurance Group of America	MO	ACO/I		(441)	(83,718)					
93572	43-1235868	10/01/1980	Reinsurance Group of America	MO	CO/I	9,711,921,884	111,300,411	96,875,925	16,993,418				
93572	43-1235868	04/01/1992	Reinsurance Group of America	MO	YRT/I	3,686,991,788	5,742,487	5,458,148	9,939,717				
64688	75-6020048	04/01/2008	Scor Global Life Americas Reinsurance Co	DE	YRT/I	549,021,871	70,527	82,044	633,440				
64688	75-6020048	09/01/1981	SCOR Global Life Americas Reinsurance Company	DE	CO/I				(34,686)				
64688	75-6020048	07/01/1986	SCOR Global Life Americas Reinsurance Company	DE	CO/I	782,467,692	18,762,201	18,371,151	1,679,188				
64688	75-6020048	05/01/1997	SCOR Global Life Americas Reinsurance Company	DE	OTH/I		179,582	241,683					
64688	75-6020048	04/01/1991	SCOR Global Life Americas Reinsurance Company	DE	YRT/I	170,744,416	1,846,267	1,793,035	794,267				
87572	23-2038295	10/01/2002	Scottish Re	NC	ACO/I		133,737,849	152,778,870	18,723				
87572	23-2038295	10/01/2002	Scottish Re	NC	YRT/I	100,033,469	1,509,339	1,346,367	770,851				
68713	84-0499703	06/01/1997	Security Life of Denver Ins Co	CO	YRT/I	727,567,093	158,141,837	152,720,409	9,000,665				
82627	06-0839705	05/01/1987	Swiss Re Life and Health America Inc	NY	CO/G	90,000	79,350	154,016					
82627	06-0839705	01/19/2005	Swiss Re Life and Health America	CT	YRT/I	2,377,082,223	1,536,573	1,302,452	4,607,104				
82627	06-0839705	08/01/2005	Swiss Re Life and Health America Inc	NY	ADB/I				241				
0899999. General Account - Authorized U.S. Non-Affiliates						19,513,586,900	465,657,399	466,799,363	48,421,214				
1099999. Total General Account - Authorized Non-Affiliates						19,513,586,900	465,657,399	466,799,363	48,421,214				
1199999. Total General Account Authorized						20,592,736,342	615,528,007	613,684,937	301,197,302			2,804,825,891	
13999	27-1712056	12/31/2010	Olentangy Reinsurance LLC	VT	CO/I			573,664,789	(524,636,566)				
13999	27-1712056	06/28/2013	Olentangy Reinsurance LLC	VT	YRT/I	6,763,568,213			16,227,720				
13999	27-1712056	06/28/2013	Olentangy Reinsurance LLC	VT	CO/I	28,871,769,287	1,119,751,716		1,098,444,809			622,174,626	
1299999. General Account - Unauthorized U.S. Affiliates - Captive						35,635,337,500	1,119,751,716	573,664,789	590,035,963				622,174,626
1499999. Total General Account - Unauthorized U.S. Affiliates						35,635,337,500	1,119,751,716	573,664,789	590,035,963				622,174,626
1799999. Total General Account - Unauthorized Non-U.S. Affiliates													
1899999. Total General Account - Unauthorized Affiliates						35,635,337,500	1,119,751,716	573,664,789	590,035,963				622,174,626
93580	84-0849721	01/01/2008	M Life Insurance Co	OR	MCO/I	183,617,019			2,077,905			2,837,537	
93580	84-0849721	01/01/2008	M Life Insurance Co	OR	YRT/I	434,052,410			1,098,482				
1999999. General Account - Unauthorized U.S. Non-Affiliates						617,669,429			3,176,387			2,837,537	
00000	AA-3190878	07/01/2002	Wilton Reinsurance Bermuda Ltd	BM	YRT/I	5,574,474	203,896	192,294	29,024				
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates						5,574,474	203,896	192,294	29,024				
2199999. Total General Account - Unauthorized Non-Affiliates						623,243,903	203,896	192,294	3,205,411			2,837,537	
2299999. Total General Account Unauthorized						36,258,581,403	1,119,955,612	573,857,083	593,241,374			2,837,537	622,174,626
2599999. Total General Account - Certified U.S. Affiliates													
2899999. Total General Account - Certified Non-U.S. Affiliates													
2999999. Total General Account - Certified Affiliates													
3299999. Total General Account - Certified Non-Affiliates													
3399999. Total General Account Certified													

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Amount in Force at End of Year	Reserve Credit Taken		10 Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
							8	9		11	12		
							Current Year	Prior Year		Current Year	Prior Year		
3499999. Total General Account Authorized, Unauthorized and Certified						56,851,317,745	1,735,483,619	1,187,542,020	894,438,676			2,807,663,428	622,174,626
.....66869.....	.....31-4156830.....	.....02/26/1999.....	Nationwide Life Insurance Company	OH.....	MC0/I.....							107,568,645	
3699999. Separate Accounts - Authorized U.S. Affiliates - Other												107,568,645	
3799999. Total Separate Accounts - Authorized U.S. Affiliates												107,568,645	
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates													
4199999. Total Separate Accounts - Authorized Affiliates												107,568,645	
4499999. Total Separate Accounts - Authorized Non-Affiliates													
4599999. Total Separate Accounts Authorized												107,568,645	
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates													
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates													
5299999. Total Separate Accounts - Unauthorized Affiliates													
.....93580.....	.....84-0849721.....	.....01/01/2008.....	M Life Insurance Company	OR.....	YRT/I.....							4,768,358	
5399999. Separate Accounts - Unauthorized U.S. Non-Affiliates												4,768,358	
5599999. Total Separate Accounts - Unauthorized Non-Affiliates												4,768,358	
5699999. Total Separate Accounts Unauthorized												4,768,358	
5999999. Total Separate Accounts - Certified U.S. Affiliates													
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates													
6399999. Total Separate Accounts - Certified Affiliates													
6699999. Total Separate Accounts - Certified Non-Affiliates													
6799999. Total Separate Accounts Certified													
6899999. Total Separate Accounts Authorized, Unauthorized and Certified												112,337,003	
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)						56,845,743,271	1,735,279,723	1,187,349,726	894,409,652			2,920,000,431	622,174,626
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)						5,574,474	203,896	192,294	29,024				
9999999 - Totals						56,851,317,745	1,735,483,619	1,187,542,020	894,438,676			2,920,000,431	622,174,626

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE S - PART 3 - SECTION 2

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols.5+6+7)	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
13999	27-1712056	12/31/2010	Oientangy Reinsurance, LLC	1,119,751,716			1,119,751,716			491,709,967	638,028,422		17,031,785	1,119,751,716
0199999			General Account - Life and Annuity U.S. Affiliates - Captive	1,119,751,716			1,119,751,716		XXX	491,709,967	638,028,422		17,031,785	1,119,751,716
0399999			Total General Account - Life and Annuity U.S. Affiliates	1,119,751,716			1,119,751,716		XXX	491,709,967	638,028,422		17,031,785	1,119,751,716
0699999			Total General Account - Life and Annuity Non-U.S. Affiliates						XXX					
0799999			Total General Account - Life and Annuity Affiliates	1,119,751,716			1,119,751,716		XXX	491,709,967	638,028,422		17,031,785	1,119,751,716
00000	AA-3190878	07/01/2002	Wilton Reinsruance Bermuda, Ltd.	203,895			203,895	300,000						203,895
0999999			General Account - Life and Annuity Non-U.S. Non-Affiliates	203,895			203,895	300,000	XXX					203,895
1099999			Total General Account - Life and Annuity Non-Affiliates	203,895			203,895	300,000	XXX					203,895
1199999			Total General Account Life and Annuity	1,119,955,611			1,119,955,611	300,000	XXX	491,709,967	638,028,422		17,031,785	1,119,955,611
1499999			Total General Account - Accident and Health U.S. Affiliates						XXX					
1799999			Total General Account - Accident and Health Non-U.S. Affiliates						XXX					
1899999			Total General Account - Accident and Health Affiliates						XXX					
2199999			Total General Account - Accident and Health Non-Affiliates						XXX					
2299999			Total General Account Accident and Health						XXX					
2399999			Total General Account	1,119,955,611			1,119,955,611	300,000	XXX	491,709,967	638,028,422		17,031,785	1,119,955,611
2699999			Total Separate Accounts - U.S. Affiliates						XXX					
2999999			Total Separate Accounts - Non-U.S. Affiliates						XXX					
3099999			Total Separate Accounts - Affiliates						XXX					
3399999			Total Separate Accounts - Non-Affiliates						XXX					
3499999			Total Separate Accounts						XXX					
3599999			Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)	1,119,751,716			1,119,751,716		XXX	491,709,967	638,028,422		17,031,785	1,119,751,716
3699999			Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)	203,895			203,895	300,000	XXX					203,895
9999999			- Totals	1,119,955,611			1,119,955,611	300,000	XXX	491,709,967	638,028,422		17,031,785	1,119,955,611

(a)	Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
	1.....	111025013	Wachovia Bank N.A.		300,000

Schedule S - Part 5
N O N E

Schedule S - Part 5 - Bank Footnote
N O N E

SCHEDULE S - PART 6
Five Year Exhibit of Reinsurance Ceded Business
(000 OMITTED)

	1 2013	2 2012	3 2011	4 2010	5 2009
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	894,439	861,612	247,600	680,470	316,152
2. Commissions and reinsurance expense allowances	112,287	56,992	31,902	127,317	38,042
3. Contract claims	491,994	405,209	401,615	388,499	483,143
4. Surrender benefits and withdrawals for life contracts	1,017	742	955	201	
5. Dividends to policyholders					
6. Reserve adjustments on reinsurance ceded	(180,664)	389,746	(217,366)	(200,944)	(167,815)
7. Increase in aggregate reserve for life and accident and health contracts	547,942	56,497	45,893	413,174	13,643
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	22,636	15,403	16,219	17,259	12,155
9. Aggregate reserves for life and accident and health contracts	1,735,484	1,187,542	1,131,045	1,085,152	695,975
10. Liability for deposit-type contracts					
11. Contract claims unpaid	3,406	8,121	11,517	6,130	4,273
12. Amounts recoverable on reinsurance	7,336	9,899	1,623	1,613	2,416
13. Experience rating refunds due or unpaid	9,943	28,363	11,258	12,432	3,170
14. Policyholders' dividends (not included in Line 10)					
15. Commissions and reinsurance expense allowances due					
16. Unauthorized reinsurance offset				420	
17. Offset for reinsurance with Certified Reinsurers			XXX	XXX	XXX
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)	638,028	269,759	238,224	195,863	
19. Letters of credit (L)	300	300	300	300	92,300
20. Trust agreements (T)	491,710	299,945	280,133	272,038	
21. Other (O)					
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust			XXX	XXX	XXX
23. Funds deposited by and withheld from (F)			XXX	XXX	XXX
24. Letters of credit (L)			XXX	XXX	XXX
25. Trust agreements (T)			XXX	XXX	XXX
26. Other (O)			XXX	XXX	XXX

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	5,268,314,126		5,268,314,126
2. Reinsurance (Line 16)	17,278,795	(17,278,795)	
3. Premiums and considerations (Line 15)	19,268,812	22,636,073	41,904,885
4. Net credit for ceded reinsurance	XXX	1,733,533,424	1,733,533,424
5. All other admitted assets (balance)	260,878,491		260,878,491
6. Total assets excluding Separate Accounts (Line 26)	5,565,740,224	1,738,890,702	7,304,630,926
7. Separate Account assets (Line 27)	1,335,819,934		1,335,819,934
8. Total assets (Line 28)	6,901,560,158	1,738,890,702	8,640,450,860
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	4,334,191,768	1,735,484,594	6,069,676,362
10. Liability for deposit-type contracts (Line 3)	18,113,272		18,113,272
11. Claim reserves (Line 4)	18,954,943	3,406,108	22,361,051
12. Policyholder dividends/reserves (Lines 5 through 7)	1,027,285		1,027,285
13. Premium & annuity considerations received in advance (Line 8)	1,293,665		1,293,665
14. Other contract liabilities (Line 9)	22,642,693		22,642,693
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)			
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)	622,174,626		622,174,626
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)			
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)			
19. All other liabilities (balance)	13,275,527		13,275,527
20. Total liabilities excluding Separate Accounts (Line 26)	5,031,673,779	1,738,890,702	6,770,564,481
21. Separate Account liabilities (Line 27)	1,335,819,934		1,335,819,934
22. Total liabilities (Line 28)	6,367,493,713	1,738,890,702	8,106,384,415
23. Capital & surplus (Line 38)	534,066,445	XXX	534,066,445
24. Total liabilities, capital & surplus (Line 39)	6,901,560,158	1,738,890,702	8,640,450,860
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	1,735,484,594		
26. Claim reserves	3,406,108		
27. Policyholder dividends/reserves			
28. Premium & annuity considerations received in advance			
29. Liability for deposit-type contracts			
30. Other contract liabilities			
31. Reinsurance ceded assets	17,278,795		
32. Other ceded reinsurance recoverables			
33. Total ceded reinsurance recoverables	1,756,169,497		
34. Premiums and considerations	22,636,073		
35. Reinsurance in unauthorized companies			
36. Funds held under reinsurance treaties with unauthorized reinsurers			
37. Reinsurance with Certified Reinsurers			
38. Funds held under reinsurance treaties with Certified Reinsurers			
39. Other ceded reinsurance payables/offsets			
40. Total ceded reinsurance payable/offsets	22,636,073		
41. Total net credit for ceded reinsurance	1,733,533,424		

SCHEDULE T - PART 2
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

			Direct Business Only					
			1	2	3	4	5	6
States, Etc.			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1.	Alabama	AL	8,033,979			61		8,034,040
2.	Alaska	AK	742,583					742,583
3.	Arizona	AZ	9,450,583	314,490				9,765,073
4.	Arkansas	AR	4,374,433			58		4,374,491
5.	California	CA	91,397,839	619,529				92,017,368
6.	Colorado	CO	8,067,765	169,244				8,237,009
7.	Connecticut	CT	19,819,616	112,833				19,932,449
8.	Delaware	DE	11,261,036					11,261,036
9.	District of Columbia	DC	2,143,028					2,143,028
10.	Florida	FL	37,027,577	458,274		724		37,486,576
11.	Georgia	GA	21,082,254			89		21,082,343
12.	Hawaii	HI	11,824,214	24,643				11,848,857
13.	Idaho	ID	2,325,984			102		2,326,086
14.	Illinois	IL	27,242,246	824,975		220		28,067,441
15.	Indiana	IN	5,655,184	173,197				5,828,381
16.	Iowa	IA	2,679,283					2,679,283
17.	Kansas	KS	5,017,546					5,017,546
18.	Kentucky	KY	9,511,675	46,948				9,558,623
19.	Louisiana	LA	3,570,965	45,361				3,616,325
20.	Maine	ME	1,079,287					1,079,287
21.	Maryland	MD	18,492,627			131		18,492,758
22.	Massachusetts	MA	14,864,960					14,864,960
23.	Michigan	MI	33,064,743	123,969				33,188,712
24.	Minnesota	MN	10,176,621					10,176,621
25.	Mississippi	MS	4,037,169			60		4,037,229
26.	Missouri	MO	12,995,496	118,195				13,113,691
27.	Montana	MT	480,525					480,525
28.	Nebraska	NE	4,140,360					4,140,360
29.	Nevada	NV	2,704,913					2,704,913
30.	New Hampshire	NH	929,557	94,272				1,023,829
31.	New Jersey	NJ	33,738,367					33,738,367
32.	New Mexico	NM	772,757					772,757
33.	New York	NY	743,287	122,516				865,803
34.	North Carolina	NC	41,417,360	20,174				41,437,534
35.	North Dakota	ND	913,064					913,064
36.	Ohio	OH	48,215,950	531,064		60		48,747,074
37.	Oklahoma	OK	3,918,055	144,319				4,062,373
38.	Oregon	OR	6,108,962	255,110				6,364,072
39.	Pennsylvania	PA	51,551,816	201,581		220		51,753,617
40.	Rhode Island	RI	3,355,608					3,355,608
41.	South Carolina	SC	11,596,147					11,596,147
42.	South Dakota	SD	4,004,171					4,004,171
43.	Tennessee	TN	9,779,945	50,490		2,404		9,832,839
44.	Texas	TX	47,488,078	485,502		264		47,973,844
45.	Utah	UT	7,955,817					7,955,817
46.	Vermont	VT	1,125,260					1,125,260
47.	Virginia	VA	30,636,538	580,169		70		31,216,777
48.	Washington	WA	11,382,052	243,777				11,625,829
49.	West Virginia	WV	6,286,833					6,286,833
50.	Wisconsin	WI	5,265,203	604,228				5,869,431
51.	Wyoming	WY	1,294,972					1,294,972
52.	American Samoa	AS	8,718					8,718
53.	Guam	GU	3,424					3,424
54.	Puerto Rico	PR	3,513					3,513
55.	U.S. Virgin Islands	VI	45,117					45,117
56.	Northern Mariana Islands	MP						
57.	Canada	CAN	18,859	109,346				128,205
58.	Aggregate Other Alien	OT	215,964					215,964
59.	Total		712,039,887	6,474,204		4,463		718,518,554

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
...0140	Nationwide		31-1486309				10 W. Nationwide, LLC	OH	NIA	Nationwide Realty Investors, Ltd.	Ownership	.100.000	Nationwide Mutual Insurance Company	
...0140	Nationwide		31-1486309				101 N. Twentieth St, LLC	OH	NIA	Nationwide Realty Investors, Ltd.	Ownership	.100.000	Nationwide Mutual Insurance Company	
...0140	Nationwide		31-1733036				120 Acre Partners, LLC	DE	NIA	Nationwide Realty Investors, Ltd.	Ownership	.95.000	Nationwide Mutual Insurance Company	.1
...0140	Nationwide		26-2451988	4288132			1492 Capital, LLC	OH	NIA	Nationwide Mutual Insurance Company	Ownership	.100.000	Nationwide Mutual Insurance Company	
...0140	Nationwide		20-1347603				180 E. Broad Partners, LLC	OH	NIA	Nationwide Realty Investors, Ltd.	Ownership	.33.330	Nationwide Mutual Insurance Company	.1
...0140	Nationwide		31-1580283				400 West Nationwide Boulevard, LLC	OH	NIA	NWD Investments, LLC	Ownership	.100.000	Nationwide Mutual Insurance Company	
...0140	Nationwide		31-1580283				425 West Nationwide Boulevard, LLC	OH	NIA	NWD Investments, LLC	Ownership	.100.000	Nationwide Mutual Insurance Company	
...0140	Nationwide		31-1486309				44 Chestnut, LLC	OH	NIA	Nationwide Realty Investors, Ltd.	Ownership	.100.000	Nationwide Mutual Insurance Company	
...0140	Nationwide		20-4939866				775 Yard Street Restaurant, LLC	OH	NIA	NRI Equity Land Investments, LLC	Ownership	.100.000	Nationwide Mutual Insurance Company	
...0140	Nationwide		20-4939866				775 Yard Street, LLC	OH	NIA	NRI Equity Land Investments, LLC	Ownership	.100.000	Nationwide Mutual Insurance Company	
...0140	Nationwide		20-4939866				800 Bobcat Avenue, LLC	OH	NIA	NRI Equity Land Investments, LLC	Ownership	.100.000	Nationwide Mutual Insurance Company	
...0140	Nationwide		20-4939866				805 Bobcat Avenue, LLC	OH	NIA	NRI Equity Land Investments, LLC	Ownership	.100.000	Nationwide Mutual Insurance Company	
...0140	Nationwide		20-4939866				845 Yard Street, LLC	OH	NIA	NRI Equity Land Investments, LLC	Ownership	.100.000	Nationwide Mutual Insurance Company	
...0140	Nationwide		20-4939866				850 Goodale Blvd., LLC	OH	NIA	NRI Equity Land Investments, LLC	Ownership	.100.000	Nationwide Mutual Insurance Company	
...0140	Nationwide		20-4939866				895 W. Third Ave., LLC	OH	NIA	NRI Equity Land Investments, LLC	Ownership	.100.000	Nationwide Mutual Insurance Company	
...0140	Nationwide		20-4939866				925 Burrell Avenue Acquisitions, LLC	OH	NIA	NRI Equity Land Investments, LLC	Ownership	.100.000	Nationwide Mutual Insurance Company	
...0140	Nationwide		31-1680808				AD Investments, LLC	OH	NIA	Nationwide Realty Investors, Ltd.	Ownership	.60.000	Nationwide Mutual Insurance Company	.1
...0140	Nationwide		31-1580283				ADTV, LLC	OH	NIA	NWD Investments, LLC	Ownership	.100.000	Nationwide Mutual Insurance Company	
...0140	Nationwide		52-2227314				AGMC Reinsurance, Ltd.	TCA	IA	Nationwide Advantage Mortgage Company	Ownership	.100.000	Nationwide Mutual Insurance Company	
...0140	Nationwide		42-1011300	4287229			ALLIED General Agency Company	IA	IA	AMCO Insurance Company	Ownership	.100.000	Nationwide Mutual Insurance Company	
...0140	Nationwide		42-0958655				ALLIED Group, Inc.	IA	IA	Nationwide Mutual Insurance Company	Ownership	.100.000	Nationwide Mutual Insurance Company	
...0140	Nationwide						Allied Holdings (Delaware), Inc.	DE	IA	Nationwide Mutual Insurance Company	Ownership	.100.000	Nationwide Mutual Insurance Company	
...0140	Nationwide	10127	27-0114983	4288169			ALLIED Insurance Company of America	OH	IA	Nationwide Mutual Insurance Company	Ownership	.100.000	Nationwide Mutual Insurance Company	
							ALLIED Property and Casualty Insurance Company	IA	IA	ALLIED Group, Inc.	Ownership	.100.000	Nationwide Mutual Insurance Company	
...0140	Nationwide	45279	42-1201931	4287144			ALLIED Texas Agency, Inc.	TX	IA	AMCO Insurance Company	Ownership	.100.000	Nationwide Mutual Insurance Company	
...0140	Nationwide		42-1527863	4287238			AMCO Insurance Company	IA	IA	ALLIED Group, Inc.	Ownership	.100.000	Nationwide Mutual Insurance Company	
...0140	Nationwide	19100	42-6054959	4287153			American Marine Underwriters, Inc.	FL	IA	Nationwide Mutual Insurance Company	Ownership	.100.000	Nationwide Mutual Insurance Company	
...0140	Nationwide		59-1031596	4288011			Anderson Meadows, LLC	OH	NIA	Nationwide Realty Investors, Ltd.	Ownership	.100.000	Nationwide Mutual Insurance Company	
...0140	Nationwide		31-1486309				Arena District CA I, LLC	OH	NIA	NWD Investments, LLC	Ownership	.100.000	Nationwide Mutual Insurance Company	
...0140	Nationwide		31-1580283				Arena District Owners Association	OH	OTH	Other non-Nationwide	n/a		Other non-Nationwide	2
...0140	Nationwide		90-0280710				Arena Theatres, LLC	OH	NIA	NWD Investments, LLC	Ownership	.100.000	Nationwide Mutual Insurance Company	
...0140	Nationwide		31-1580283				Artessa at Quarry Village, LLC	TX	OTH	Other non-Nationwide	n/a		Other non-Nationwide	2
...0140	Nationwide						BCCS Investment Fund LLC	DE	OTH	Nationwide Mutual Insurance Company	Ownership	.100.000	Nationwide Mutual Insurance Company	
...0140	Nationwide		31-1184438				Boulevard Inn Limited Liability Company	OH	NIA	Nationwide Realty Investors, Ltd.	Ownership	.94.800	Nationwide Mutual Insurance Company	.1
...0140	Nationwide		31-1555487				Broad Street Retail, LLC	DE	NIA	Nationwide Realty Investors, Ltd.	Ownership	.60.000	Nationwide Mutual Insurance Company	.1
...0140	Nationwide						Brooke School Investment Fund, LLC	DE	OTH	Nationwide Mutual Insurance Company	Ownership	.100.000	Nationwide Mutual Insurance Company	
...0140	Nationwide			3730540			CHP New Markets Investment Fund, LLC	OH	OTH	Nationwide Mutual Insurance Company	Limited partner /no control	.50.000	other non-Nationwide	.1
...0140	Nationwide		20-1618232				CNRI-Cannonsport Condominium, LLC	OH	NIA	CNRI-Cannonsport, LLC	Ownership	.100.000	Nationwide Mutual Insurance Company	
...0140	Nationwide		20-1618232				CNRI-Cannonsport, LLC	OH	NIA	Nationwide Realty Investors, Ltd.	Ownership	.100.000	Nationwide Mutual Insurance Company	
...0140	Nationwide						Co-Investment Fund, L.P.	DE	OTH	Other non-Nationwide	n/a		Other non-Nationwide	2
...0140	Nationwide		31-1579973				COLHOC Limited Partnership	OH	NIA	NRI Limited Partnership	Ownership	.30.760	Other non-Nationwide	.1
...0140	Nationwide	29262	74-1061659	4288057			Colonial County Mutual Insurance Company	TX	OTH	Other non-Nationwide	contract		Other non-Nationwide	
							Continental/NRI North Shore Investments, LLC	OH	NIA	Continental/NRI North Shore Investments, LLC	Ownership	.100.000	Nationwide Mutual Insurance Company	
...0140	Nationwide		04-3750770				Continental/NRI North Shore Investments, LLC	OH	NIA	Continental/NRI North Shore Investments, LLC	Ownership	.100.000	Nationwide Mutual Insurance Company	
...0140	Nationwide		20-0366090				Continental/NRI North Shore Investments, LLC	OH	NIA	Nationwide Realty Investors, Ltd.	Ownership	.50.500	Nationwide Mutual Insurance Company	.1
...0140	Nationwide		20-0142724				Cotton Mill Partners, LLC	VA	OTH	Nationwide Mutual Insurance Company	Limited partner /no control	.2.000	other non-Nationwide	.1
...0140	Nationwide	18961	68-0066866	4288178			Crestbrook Insurance Company	OH	IA	Nationwide Mutual Insurance Company	Ownership	.100.000	Nationwide Mutual Insurance Company	

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE Y
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
...0140	Nationwide		31-1486309				Crewville, Ltd.	..OH	..NIA	Nationwide Realty Investors, Ltd.	Ownership	..100.000	Nationwide Mutual Insurance Company	.....
...0140	Nationwide	..42587	42-1207150	4287162			Depositors Insurance Company	..IA	..IA	ALLIED Group, Inc.	Ownership	..100.000	Nationwide Mutual Insurance Company	.....
...0140	Nationwide		33-0096671	4287694			DVM Insurance Agency, Inc.	..CA	..NIA	Veterinary Pet Insurance Company	Ownership	..100.000	Nationwide Mutual Insurance Company	.....
...0140	Nationwide		20-1945276				East of Madison, LLC	..DE	..NIA	120 Acre Partners, Ltd.	Ownership	..24.910	Nationwide Mutual Insurance Company	.....1
...0140	Nationwide		20-1945276				East of Madison, LLC	..DE	..NIA	ND La Quinta Partners, LLC	Ownership	..76.090	Nationwide Mutual Insurance Company	.....1
...0140	Nationwide						ELH Investment LLC	..DE	..OTH	Nationwide Mutual Insurance Company	Other		Nationwide Mutual Insurance Company	.....2
...0140	Nationwide	..13838	42-0618271				Farmland Mutual Insurance Company	..IA	..OTH	Other non-Nationwide	debt		Other non-Nationwide	.....2
...0140	Nationwide						Freedom Specialty Insurance Company (fka Atlantic Insurance Company)	..OH	..IA	Scottsdale Insurance Company	Ownership	..100.000	Nationwide Mutual Insurance Company	.....
...0140	Nationwide	..22209	75-6013587	4287676			Grandview Yard Hotel Holdings, LLC	..OH	..NIA	NRI Equity Land Investments, LLC	Ownership	..100.000	Nationwide Mutual Insurance Company	.....
...0140	Nationwide		20-4939866				Grandview Yard Hotel, LLC	..OH	..NIA	Grandview Yard Hotel Holdings, LLC	Ownership	..100.000	Nationwide Mutual Insurance Company	.....
...0140	Nationwide		51-0241172				Harleysville Group, Inc.	..DE	..NIA	Nationwide Mutual Insurance Company	Ownership	..100.000	Nationwide Mutual Insurance Company	.....
...0140	Nationwide	..23582	41-0417250	4442260			Harleysville Insurance Company	..PA	..IA	Harleysville Group, Inc.	Ownership	..100.000	Nationwide Mutual Insurance Company	.....
...0140	Nationwide						Harleysville Insurance Company of New Jersey	..NJ	..IA	Harleysville Group, Inc.	Ownership	..100.000	Nationwide Mutual Insurance Company	.....
...0140	Nationwide						Harleysville Insurance Company of New York							.....
...0140	Nationwide	..10674	23-2864924	4442242			Harleysville Lake States Insurance Company	..PA	..IA	Harleysville Group, Inc.	Ownership	..100.000	Nationwide Mutual Insurance Company	.....
...0140	Nationwide		38-3198542	4442251			Harleysville Life Insurance Company	..MI	..IA	Harleysville Group, Inc.	Ownership	..100.000	Nationwide Mutual Insurance Company	.....
...0140	Nationwide	..64327	23-1580983	4440659			Harleysville Pennland Insurance Company	..PA	..IA	Nationwide Mutual Insurance Company	Ownership	..100.000	Nationwide Mutual Insurance Company	.....
...0140	Nationwide	..40983	23-2612951	4442149			Harleysville Preferred Insurance Company	..PA	..IA	Nationwide Mutual Insurance Company	Ownership	..100.000	Nationwide Mutual Insurance Company	.....
...0140	Nationwide	..35896	23-2384978	4442288			Harleysville Worcester Insurance Company	..PA	..IA	Harleysville Group, Inc.	Ownership	..100.000	Nationwide Mutual Insurance Company	.....
...0140	Nationwide	..26182	04-1989660	4442372			Harleysville Worcester Insurance Company	..PA	..IA	Harleysville Group, Inc.	Ownership	..100.000	Nationwide Mutual Insurance Company	.....
...0140	Nationwide		23-2403000	4442327			Harleysville, Ltd.	..PA	..NIA	Harleysville Preferred Insurance Company	Ownership	..49.500	Nationwide Mutual Insurance Company	.....
...0140	Nationwide		23-2403000	4442327			Harleysville, Ltd.	..PA	..NIA	Harleysville Worcester Insurance Company	Ownership	..49.500	Nationwide Mutual Insurance Company	.....
...0140	Nationwide		23-2403000	4442327			Harleysville, Ltd.	..PA	..NIA	Harleysville Group, Inc.	Ownership	..1.000	Nationwide Mutual Insurance Company	.....
...0140	Nationwide		32-0051216				Hideaway Properties Corp.	..CA	..OTH	Nationwide Realty Investors, Ltd.	Ownership	..50.000	Nationwide Mutual Insurance Company	.....1
...0140	Nationwide		31-0871532	4288020			Insurance Intermediaries, Inc.	..OH	..IA	Nationwide Mutual Insurance Company	Ownership	..100.000	Nationwide Mutual Insurance Company	.....
...0140	Nationwide		23-2882311				Insurance Management Resources, L.P.	..PA	..NIA	Harleysville Insurance Company	Ownership	..1.000	Nationwide Mutual Insurance Company	.....
...0140	Nationwide		23-2882311				Insurance Management Resources, L.P.	..PA	..NIA	Harleysville Preferred Insurance Company	Ownership	..99.000	Nationwide Mutual Insurance Company	.....
...0140	Nationwide		31-1486309				Jerome Village Company, LLC	..OH	..NIA	Nationwide Realty Investors, Ltd.	Ownership	..100.000	Nationwide Mutual Insurance Company	.....
...0140	Nationwide						Jerome Village Master Property Owners Association	..OH	..OTH	Other non-Nationwide	Ownership		Other non-Nationwide	.....2
...0140	Nationwide		31-1486309				JV Developers, LLC	..OH	..OTH	Nationwide Realty Investors, Ltd.	Ownership	..100.000	Nationwide Mutual Insurance Company	.....
...0140	Nationwide		46-2956640				Jerome Village Residential Property Owners Association, Inc.	..OH	..NIA	Other non-Nationwide	Ownership		Other non-Nationwide	.....2
...0140	Nationwide						Leaguers Investment Fund LLC	..DE	..OTH	Other non-Nationwide	Ownership		Other non-Nationwide	.....2
...0140	Nationwide		56-3789187	4286969			Life REO Holdings, LLC	..OH	..NIA	Nationwide Mutual Insurance Company	Other		Nationwide Mutual Insurance Company	.....2
...0140	Nationwide		74-1395229				Lone Star General Agency, Inc.	..TX	..IA	Nationwide Life Insurance Company	Ownership	..100.000	Nationwide Mutual Insurance Company	.....
...0140	Nationwide						Match School Investment Fund, LLC	..DE	..OTH	Nationwide Mutual Insurance Company	Ownership	..100.000	Nationwide Mutual Insurance Company	.....
...0140	Nationwide	..11991	38-0865250	4288187			National Casualty Company	..WI	..IA	Nationwide Mutual Insurance Company	Ownership	..100.000	Nationwide Mutual Insurance Company	.....
...0140	Nationwide						National Casualty Company of America, Ltd.	..GBR	..IA	Nationwide Mutual Insurance Company	Ownership	..100.000	Nationwide Mutual Insurance Company	.....
...0140	Nationwide		42-1154244				Nationwide Advantage Mortgage Company	..IA	..NIA	Nationwide Mutual Insurance Company	Ownership	..87.300	Nationwide Mutual Insurance Company	.....
...0140	Nationwide		42-1154244				Nationwide Advantage Mortgage Company	..IA	..NIA	AMCO Insurance Company	Ownership		Nationwide Mutual Insurance Company	.....
...0140	Nationwide		42-1154244				Nationwide Advantage Mortgage Company	..IA	..NIA	ALLIED Property & Casualty Insurance Company	Ownership	..8.470	Nationwide Mutual Insurance Company	.....
...0140	Nationwide		42-1154244				Nationwide Advantage Mortgage Company	..IA	..NIA	Depositors Insurance Company	Ownership	..4.230	Nationwide Mutual Insurance Company	.....

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
...0140 ...	Nationwide .....	..26093	48-0470690	4288196 .....	.....	.....	Nationwide Affinity Insurance Company of America .....	..OH.....	...IA.....	Nationwide Mutual Insurance Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	..28223	42-1015537	4288208 .....	.....	.....	Nationwide Agribusiness Insurance Company .....	..IA.....	...IA.....	Nationwide Mutual Insurance Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	20-5976272 .....	.....	.....	.....	Nationwide Alternative Investments, LLC .....	..OH.....	...NIA.....	Nationwide Mutual Insurance Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	31-1578869	4288075 .....	.....	.....	Nationwide Arena, LLC .....	..OH.....	...NIA.....	NRI Arena, Ltd.	Ownership.....	..90.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	20-8670712	4288114 .....	.....	.....	Nationwide Asset Management, LLC .....	..OH.....	...NIA.....	Nationwide Mutual Insurance Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	..10723	95-0639970	4288217 .....	.....	.....	Nationwide Assurance Company .....	..WI.....	...IA.....	Nationwide Mutual Insurance Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	31-1592130	2729677 .....	.....	.....	Nationwide Bank .....	.....	..OTH.....	Nationwide Financial Services, Inc.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	52-1776258	4286875 .....	.....	.....	Nationwide Better Health (Ohio), LLC .....	..OH.....	...NIA.....	Nationwide Better Health Holding Company, LLC	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	11-3766032	4286428 .....	.....	.....	Nationwide Better Health Holding Company, LLC .....	..OH.....	...NIA.....	Nationwide Corporation	Ownership.....	..75.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	11-3766032	4286428 .....	.....	.....	Nationwide Better Health Holding Company, LLC .....	..OH.....	...NIA.....	Nationwide Mutual Fire Insurance Company	Ownership.....	..25.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	31-1036287	4288123 .....	.....	.....	Nationwide Cash Management Company .....	..OH.....	...NIA.....	Nationwide Mutual Insurance Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	31-4416546	3828081 .....	.....	.....	Nationwide Corporation .....	..OH.....	...NIA.....	Nationwide Mutual Insurance Company	Ownership.....	..95.200	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	31-4416546	3828081 .....	.....	.....	Nationwide Corporation .....	..OH.....	...NIA.....	Nationwide Mutual Fire Insurance Company	Ownership.....	..4.800	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	04-3679407	4286839 .....	.....	.....	Nationwide Emerging Managers, LLC .....	..DE.....	...NIA.....	NWD Investment Management, Inc.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	05-0630007	4288048 .....	.....	.....	Nationwide Exclusive Agent Risk Purchasing Group, LLC .....	..OH.....	...NIA.....	Insurance Intermediaries, Inc.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	31-1667326	4286932 .....	.....	.....	Nationwide Financial Assignment Company .....	..OH.....	...NIA.....	Nationwide Life Insurance Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	23-2412039	4287087 .....	.....	.....	Nationwide Financial General Agency, Inc. ....	..PA.....	...NIA.....	NFS Distributors, Inc.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	31-1316276	4287069 .....	.....	.....	Nationwide Financial Institution Distributors Agency, Inc. ....	..DE.....	...NIA.....	NFS Distributors, Inc.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	31-6554353	4286978 .....	.....	.....	Nationwide Financial Services Capital Trust .....	..DE.....	...NIA.....	Nationwide Financial Services, Inc.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	31-1486870	3828063 .....	.....	.....	Nationwide Financial Services, Inc. ....	..DE.....	...NIA.....	Nationwide Corporation	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	52-6969857	4286996 .....	.....	.....	Nationwide Fund Advisors .....	..DE.....	...NIA.....	Nationwide Financial Services, Inc.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	31-1748721	42877050 .....	.....	.....	Nationwide Fund Distributors LLC .....	..DE.....	...NIA.....	NFS Distributors, Inc.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	31-0900518	4287041 .....	.....	.....	Nationwide Fund Management LLC .....	..DE.....	...NIA.....	NFS Distributors, Inc.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	..23760	31-4425763	4287957 .....	.....	.....	Nationwide General Insurance Company .....	..OH.....	...IA.....	Nationwide Mutual Insurance Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	31-1570938	4286398 .....	.....	.....	Nationwide Global Holdings, Inc. ....	..OH.....	...NIA.....	Nationwide Corporation	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	04-3732385	4286857 .....	.....	.....	Nationwide Global Ventures, Inc. ....	..DE.....	...NIA.....	Nationwide Asset Management Holdings, Inc.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	31-1399201 .....	.....	.....	.....	Nationwide Indemnity Company .....	..OH.....	...IA.....	Nationwide Mutual Insurance Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	..25453	95-2130882	4287180 .....	.....	.....	Nationwide Insurance Company of America .....	..WI.....	...IA.....	ALLIED Group, Inc.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	..10948	31-1613686	4287966 .....	.....	.....	Nationwide Insurance Company of Florida .....	..OH.....	...IA.....	Nationwide Mutual Insurance Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	31-6022301 .....	.....	.....	.....	Nationwide Insurance Foundation .....	..OH.....	..OTH.....	Other non-Nationwide	n/a .....	.....	Other non-Nationwide .....	..2
...0140 ...	Nationwide .....	.....	41-2206199	4286950 .....	.....	.....	Nationwide Investment Advisors, LLC .....	..OH.....	...NIA.....	Nationwide Life Insurance Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	73-0988442	4286923 .....	.....	.....	Nationwide Investment Services Corporation .....	..OK.....	...NIA.....	Nationwide Life Insurance Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	..92657	31-1000740 .....	.....	.....	.....	Nationwide Life and Annuity Insurance Company .....	..OH.....	...RE.....	Nationwide Life Insurance Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	..66869	31-4156830 .....	.....	.....	.....	Nationwide Life Insurance Company .....	..OH.....	...UDP.....	Nationwide Financial Services, Inc.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	13-4212969 .....	.....	.....	.....	Nationwide Life Tax Credit Partners 2002-A, LLC .....	..OH.....	...NIA.....	Nationwide Life Insurance Company	Other.....	.....	Nationwide Mutual Insurance Company .....	..2
...0140 ...	Nationwide .....	.....	01-0749754 .....	.....	.....	.....	Nationwide Life Tax Credit Partners 2002-B, LLC .....	..OH.....	...NIA.....	Nationwide Life Insurance Company	Other.....	.....	Nationwide Mutual Insurance Company .....	..2
...0140 ...	Nationwide .....	.....	03-0498148	3262573 .....	.....	.....	Nationwide Life Tax Credit Partners 2002-C, LLC .....	..OH.....	...NIA.....	Nationwide Life Insurance Company	Other.....	.....	Nationwide Mutual Insurance Company .....	..2

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Owner- ship Provide Percen- tage	14 Ultimate Controlling Entity(ies)/Person(s)	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi- ciliary Loca- tion	Relation- ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)				*
...0140 ...	Nationwide		54-2113175				Nationwide Life Tax Credit Partners 2003-A, LLC .....	..OH.....	..NIA.....	Nationwide Life Insurance Company	Other.....		Nationwide Mutual Insurance Company .....	..2
...0140 ...	Nationwide		58-2672725				Nationwide Life Tax Credit Partners 2003-B, LLC .....	..OH.....	..NIA.....	Nationwide Life Insurance Company	Other.....		Nationwide Mutual Insurance Company .....	..2
...0140 ...	Nationwide		20-0357951	3811001			Nationwide Life Tax Credit Partners 2003-C, LLC .....	..OH.....	..NIA.....	Nationwide Life Insurance Company	Other.....		Nationwide Mutual Insurance Company .....	..2
...0140 ...	Nationwide		20-0382144				Nationwide Life Tax Credit Partners 2004-A, LLC .....	..OH.....	..NIA.....	Nationwide Life Insurance Company	Other.....		Nationwide Mutual Insurance Company .....	..2
...0140 ...	Nationwide		20-0745944				Nationwide Life Tax Credit Partners 2004-B, LLC .....	..OH.....	..NIA.....	Nationwide Life Insurance Company	Other.....		Nationwide Mutual Insurance Company .....	..2
...0140 ...	Nationwide		20-0745965				Nationwide Life Tax Credit Partners 2004-C, LLC .....	..OH.....	..NIA.....	Nationwide Life Insurance Company	Other.....		Nationwide Mutual Insurance Company .....	..2
...0140 ...	Nationwide		20-1128408				Nationwide Life Tax Credit Partners 2004-D, LLC .....	..OH.....	..NIA.....	Nationwide Life Insurance Company	Other.....		Nationwide Mutual Insurance Company .....	..2
...0140 ...	Nationwide		20-1128472				Nationwide Life Tax Credit Partners 2004-E, LLC .....	..OH.....	..NIA.....	Nationwide Life Insurance Company	Other.....		Nationwide Mutual Insurance Company .....	..2
...0140 ...	Nationwide		20-1918935	3318117			Nationwide Life Tax Credit Partners 2004-F, LLC .....	..OH.....	..NIA.....	Nationwide Life Insurance Company	Other.....		Nationwide Mutual Insurance Company .....	..2
...0140 ...	Nationwide		20-2303694				Nationwide Life Tax Credit Partners 2005-A, LLC .....	..OH.....	..NIA.....	Nationwide Life Insurance Company	Other.....		Nationwide Mutual Insurance Company .....	..2
...0140 ...	Nationwide		20-2303602				Nationwide Life Tax Credit Partners 2005-B, LLC .....	..OH.....	..NIA.....	Nationwide Life Insurance Company	Other.....		Nationwide Mutual Insurance Company .....	..2
...0140 ...	Nationwide		20-2450960				Nationwide Life Tax Credit Partners 2005-C, LLC .....	..OH.....	..NIA.....	Nationwide Life Insurance Company	Other.....		Nationwide Mutual Insurance Company .....	..2
...0140 ...	Nationwide		20-2451052				Nationwide Life Tax Credit Partners 2005-D, LLC .....	..OH.....	..NIA.....	Nationwide Life Insurance Company	Other.....		Nationwide Mutual Insurance Company .....	..2
...0140 ...	Nationwide		20-2774223				Nationwide Life Tax Credit Partners 2005-E, LLC .....	..OH.....	..NIA.....	Nationwide Life Insurance Company	Other.....		Nationwide Mutual Insurance Company .....	..2
...0140 ...	Nationwide		21-1288836				Nationwide Life Tax Credit Partners 2007-A, LLC .....	..OH.....	..NIA.....	Nationwide Life Insurance Company	Other.....		Nationwide Mutual Insurance Company .....	..2
...0140 ...	Nationwide		26-3427373				Nationwide Life Tax Credit Partners 2009-A, LLC .....	..OH.....	..NIA.....	Nationwide Life Insurance Company	Other.....		Nationwide Mutual Insurance Company .....	..2
...0140 ...	Nationwide		26-3427435				Nationwide Life Tax Credit Partners 2009-B, LLC .....	..OH.....	..NIA.....	Nationwide Life Insurance Company	Other.....		Nationwide Mutual Insurance Company .....	..2
...0140 ...	Nationwide		26-3427479				Nationwide Life Tax Credit Partners 2009-C, LLC .....	..OH.....	..NIA.....	Nationwide Life Insurance Company	Other.....		Nationwide Mutual Insurance Company .....	..2
...0140 ...	Nationwide		26-3427525				Nationwide Life Tax Credit Partners 2009-D, LLC .....	..OH.....	..NIA.....	Nationwide Life Insurance Company	Other.....		Nationwide Mutual Insurance Company .....	..2
...0140 ...	Nationwide		26-4737055				Nationwide Life Tax Credit Partners 2009-E, LLC .....	..OH.....	..NIA.....	Nationwide Life Insurance Company	Other.....		Nationwide Mutual Insurance Company .....	..2
...0140 ...	Nationwide		26-4737157				Nationwide Life Tax Credit Partners 2009-F, LLC .....	..OH.....	..NIA.....	Nationwide Life Insurance Company	Other.....		Nationwide Mutual Insurance Company .....	..2
...0140 ...	Nationwide		46-1952215				Nationwide Life Tax Credit Partners 2013-A, LLC .....	..OH.....	..NIA.....	Nationwide Life Insurance Company	Other.....		Nationwide Mutual Insurance Company .....	..2
...0140 ...	Nationwide		46-1971926				Nationwide Life Tax Credit Partners 2013-B, LLC .....	..OH.....	..NIA.....	Nationwide Life Insurance Company	Other.....		Nationwide Mutual Insurance Company .....	..2
...0140 ...	Nationwide		27-1362364				Nationwide Life Tax Credit Partners 2009-I, LLC .....	..OH.....	..NIA.....	Nationwide Life Insurance Company	Other.....		Nationwide Mutual Insurance Company .....	..2
...0140 ...	Nationwide			3779811			Nationwide Life Tax Credit Partners No. 1, LLC .....	..OH.....	..NIA.....	Nationwide Life Insurance Company	Other.....		Nationwide Mutual Insurance Company .....	..2
...0140 ...	Nationwide .....	..42110	75-1780981	4287984			Nationwide Lloyds .....	..TX.....	..IA.....	n/a	contract		Nationwide Mutual Insurance Company .....	..2

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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...0140 ...	Nationwide						Nationwide Mutual Capital I, LLC	DE	NIA.....	Nationwide Mutual Capital, LLC	Ownership.....	..100.000	Nationwide Mutual Insurance Company
...0140 ...	Nationwide		75-3191025				Nationwide Mutual Capital, LLC	OH	NIA.....	Nationwide Mutual Insurance Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	..23779	82-0549218	3828090			Nationwide Mutual Fire Insurance Company	OH	OTH.....	Other non-Nationwide	n/a .....	.....	Other non-Nationwide .....	.....
...0140 ...	Nationwide .....	..23787	31-4177100	3828072			Nationwide Mutual Insurance Company	OH	UIP.....	Other non-Nationwide	n/a .....	.....	Other non-Nationwide .....	.....
...0140 ...	Nationwide		34-2012765	4288084			Nationwide Private Equity Fund, LLC	OH	NIA.....	Nationwide Mutual Insurance Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	..37877	31-0970750	4287993			Nationwide Property and Casualty Insurance Company	OH	IA.....	Nationwide Mutual Insurance Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide		31-1486309	4288105			Nationwide Realty Investors, Ltd.	OH	NIA.....	Nationwide Mutual Insurance Company	Ownership.....	..96.700	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide		31-1486309	4288105			Nationwide Realty Investors, Ltd.	OH	NIA.....	Nationwide Indemnity Company	Ownership.....	..3.300	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide		31-1486309				Nationwide Realty Management, LLC	OH	NIA.....	Nationwide Realty Investors, Ltd.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide			4288066			Nationwide Realty Services, Ltd.	OH	NIA.....	Nationwide Mutual Insurance Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide		06-0987812	4287117			Nationwide Retirement Solutions Insurance Agency, Inc.	MA	IA.....	Nationwide Retirement Solutions, Inc.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide		73-0948330	4287096			Nationwide Retirement Solutions, Inc.	DE	NIA.....	NFS Distributors, Inc.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide		86-0924069	4287108			Nationwide Retirement Solutions, Inc. of Arizona	AZ	NIA.....	Nationwide Retirement Solutions, Inc.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide		31-1331479	4287126			Nationwide Retirement Solutions, Inc. of Ohio	OH	NIA.....	Nationwide Retirement Solutions, Inc.	contract .....	.....	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide		74-2200854	4287135			Nationwide Retirement Solutions, Inc. of Texas	TX	NIA.....	Nationwide Retirement Solutions, Inc.	contract .....	.....	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide		42-1373380	4287210			Nationwide Sales Solutions, Inc.	IA	NIA.....	ALLIED Group, Inc.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide		36-2434406	4287078			Nationwide Securities, LLC	OH	NIA.....	NFS Distributors, Inc.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide		31-4177100	4288093			Nationwide Services Company, LLC	OH	NIA.....	Nationwide Mutual Insurance Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide		27-0743545				Nationwide Tax Credit Partners 2009-G, LLC	OH	NIA.....	Nationwide Mutual Insurance Company	Other.....	.....	Nationwide Mutual Insurance Company .....	..2
...0140 ...	Nationwide		27-0768791				Nationwide Tax Credit Partners 2009-H, LLC	OH	NIA.....	Nationwide Mutual Insurance Company	Other.....	.....	Nationwide Mutual Insurance Company .....	..2
...0140 ...	Nationwide		27-1362364				Nationwide Tax Credit Partners 2009-I, LLC	OH	NIA.....	Nationwide Life Insurance Company	Other.....	.....	Other non-Nationwide .....	..2
...0140 ...	Nationwide		46-1952215				Nationwide Tax Credit Partners 2013-A, LLC	OH	NIA.....	Nationwide Life Insurance Company	Other.....	.....	Other non-Nationwide .....	..2
...0140 ...	Nationwide		11-3651828				ND La Quinta Partners, LLC	DE	NIA.....	Nationwide Life Insurance Company	Other.....	.....	Other non-Nationwide .....	..2
...0140 ...	Nationwide			4286866			Nationwide Realty Investors, Ltd.	DE	NIA.....	Nationwide Realty Investors, Ltd.	Ownership.....	..95.000	Nationwide Mutual Insurance Company .....	..1
...0140 ...	Nationwide			4286866			Newhouse Capital Partners II, LLC	DE	NIA.....	Nationwide Global Ventures, Inc.	Ownership.....	..80.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide			4286679			Newhouse Capital Partners II, LLC	DE	NIA.....	Nationwide Global Ventures, Inc.	Ownership.....	..99.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide			4286679			Newhouse Capital Partners, LLC	DE	NIA.....	NWD Investment Management, Inc.	Ownership.....	..19.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide			4286679			Newhouse Capital Partners, LLC	DE	NIA.....	Nationwide Mutual Insurance Company	Ownership.....	..70.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide			4286679			Nationwide Mutual Fire Insurance Company	DE	NIA.....	Nationwide Mutual Fire Insurance Company	Ownership.....	..10.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide		31-1630871	4287032			Newhouse Capital Partners, LLC	DE	NIA.....	Nationwide Financial Services, Inc.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide		14-1892640				NFS Distributors, Inc.	DE	NIA.....	Nationwide Financial Services, Inc.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide		14-1892640				NHT XII Tax Credit Fund, LLC	DC	NIA.....	Nationwide Life Insurance Company	Ownership.....	..49.990	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide		14-1892640				NHT XII Tax Credit Fund, LLC	DC	NIA.....	Nationwide Life Insurance Company	Ownership.....	..49.990	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide		14-1892640				NHT XII Tax Credit Fund, LLC	DC	NIA.....	Nationwide Assurance Company	Ownership.....	..25.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide		14-1892640				NHT XII Tax Credit Fund, LLC	DC	NIA.....	Nationwide Assurance Company	Ownership.....	..25.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide						NHT XII Tax Credit Fund, LLC	DC	NIA.....	Nationwide Mutual Insurance Company	Ownership.....	..25.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide						NNOV8, LLC	OH	NIA.....	Nationwide Mutual Insurance Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide		26-0351004				North Bank Condominium Home Owners Association	OH	OTH.....	Other non-Nationwide	n/a .....	.....	Other non-Nationwide .....	..2
...0140 ...	Nationwide		20-4939866				North of Third, LLC	OH	NIA.....	Other non-Nationwide	n/a .....	.....	Other non-Nationwide .....	..2
...0140 ...	Nationwide		26-4083207				NRI Equity Land Investments, LLC	OH	NIA.....	NRI Equity Land Investments, LLC	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide		26-4083354				Nationwide Realty Investors, Ltd.	OH	NIA.....	Nationwide Realty Investors, Ltd.	Ownership.....	..50.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide		31-1486309				Nationwide Realty Investors, Ltd.	OH	NIA.....	Nationwide Realty Investors, Ltd.	Ownership.....	..50.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide		31-1486309				Northstar Commercial Development, LLC	OH	NIA.....	Nationwide Realty Investors, Ltd.	Ownership.....	..50.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide		31-1486309				Northstar Residential Development, LLC	OH	NIA.....	Nationwide Realty Investors, Ltd.	Ownership.....	..50.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide		31-1486309				NRI 12325 Copper Way, LLC	OH	NIA.....	Nationwide Realty Investors, Ltd.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide		31-1486309				NRI 220 Schrock, LLC	OH	NIA.....	Nationwide Realty Investors, Ltd.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide		31-1486309				NRI Arena, LLC	OH	NIA.....	Nationwide Realty Investors, Ltd.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0140	Nationwide		31-1486309				NRI Brooksedge, LLC	OH	NIA	Nationwide Realty Investors, Ltd.	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-1486309				NRI Builders, LLC	OH	NIA	Nationwide Realty Investors, Ltd.	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-1486309				NRI Communities/Charlotte, LLC	OH	NIA	Nationwide Realty Investors, Ltd.	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-1486309				NRI Communities/Harris Blvd., LLC	OH	NIA	Nationwide Realty Investors, Ltd.	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-1486309				NRI Cramer Creek, LLC	OH	NIA	Nationwide Realty Investors, Ltd.	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		20-4939866				NRI Equity Land Investments, LLC	OH	NIA	Nationwide Realty Investors, Ltd.	Ownership	80.000	Nationwide Mutual Insurance Company	
0140	Nationwide		26-0212217				NRI Equity Tampa, LLC	OH	OTH	Nationwide Realty Investors, Ltd.	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-1486309				NRI Maxtown, LLC	OH	OTH	Nationwide Realty Investors, Ltd.	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		30-4939866				NRI Office Ventures, Ltd	OH	NIA	Nationwide Realty Investors, Ltd.	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-1486309				NRI-Rivulon, LLC	OH	NIA	Nationwide Realty Investors, Ltd.	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-1486309				NRI Telecom, LLC	OH	NIA	NWD Investments, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
							Nationwide Property and Casualty Company							
0140	Nationwide		45-3123274				NTCIF-2011 Georgia State Investor, LLC	OH	NIA		Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		90-0729552				NTCIF-2011, LLC	OH	NIA	Nationwide Life Insurance Company	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		27-4700627				NTCP 2011-A, LLC	OH	NIA	Nationwide Life Insurance Company	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		46-0747898				NTCP 2011-B, LLC	OH	NIA	Nationwide Life Insurance Company	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		46-0741029	4464703			NTCP 2012-A, LLC	OH	NIA	Nationwide Life Insurance Company	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		46-3309896				NTCP 2013-C, LLC	OH	NIA	Nationwide Life Insurance Company	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		46-4104813				NTCP 2013-D, LLC	OH	NIA	Nationwide Life Insurance Company	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		46-4111078				NTCP 2014-A, LLC	OH	NIA	Nationwide Life Insurance Company	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		46-3654078				NW-Amesbury, LLC	OH	NIA	NW-REI, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		36-4702264				NW-Arvada, LLC	OH	NIA	NW-REI, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		46-2943666				NW-Bandera, LLC	OH	NIA	NW-REI, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		45-5159092				NW-Bayshore, LLC	OH	NIA	NW-REI, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		46-2451156				NW-Bee Cave, LLC	OH	NIA	NW-REI, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		46-0999932				NW-Bencap, LLC	OH	NIA	NW-REI, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		46-3707480				NW-Brooklyn, LLC	OH	NIA	NW-REI, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		46-3968244				NW-Camelback, LLC	OH	NIA	NW-REI, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		45-2724980				NW-Cameron, LLC	OH	NIA	NW-REI, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		46-3674167				NW-Cedar Springs, LLC	OH	NIA	NW-REI, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		46-3994437				NW-Central Station, LLC	OH	NIA	NW-REI, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		26-0901660				NW-ONC Coppell, LLC	DE	NIA	Nationwide Mutual Insurance Company	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		27-2764819				NW-Commerce Center, LLC	DE	NIA	NW-REI, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		32-0359208				NW-Corvallis, LLC	OH	NIA	NW-REI, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-1580283				NWD 205 Vine, LLC	OH	NIA	NWD Investments, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-1580283				NWD 225 Nationwide, LLC	OH	NIA	NWD Investments, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-1580283				NWD 230 West, LLC	OH	NIA	NWD Investments, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-1580283				NWD 240 Nationwide, LLC	OH	NIA	NWD Investments, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-1580283				NWD 250 Brodbelt, LLC	OH	NIA	NWD Investments, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-1580283				NWD 265 Neil, LLC	OH	NIA	NWD Investments, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-1580283				NWD 275 Marconi, LLC	OH	NIA	NWD Investments, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-1580283				NWD 295 McConnell, LLC	OH	NIA	NWD Investments, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-1580283				NWD 300 Neil, LLC	OH	NIA	NWD Investments, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-1580283				NWD 300 Spring, LLC	OH	NIA	NWD Investments, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-1580283				NWD 355 McConnell, LLC	OH	NIA	NWD Investments, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-1580283				NWD 425 Nationwide, LLC	OH	NIA	NWD Investments, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-1580283				NWD 500 Nationwide, LLC	OH	NIA	NWD Investments, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-1580283				NWD Arena Crossing, LLC	OH	NIA	NWD Investments, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-1580283				NWD Arena District I, LLC	OH	NIA	NWD Investments, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-1580283				NWD Arena District II, LLC	OH	NIA	NWD Investments, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-1580283				NWD Arena District MM, LLC	OH	NIA	NWD Investments, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Rela-tion-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0140	Nationwide		31-1580283				NWD Arena District PW, LLC	OH	NIA	NWD Investments, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-1580283				NWD Arena District V, LLC	OH	NIA	NWD Investments, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		04-3679396	4286848			NWD Asset Management Holdings, Inc.	DE	NIA	NWD Investment Management, Inc.	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-1580283				NWD Athletic Club, LLC	OH	NIA	NWD Investments, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-1636299	4286594			NWD Investment Management, Inc.	DE	NIA	Nationwide Corporation	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-1580283				NWD Investments, LLC	OH	NIA	Nationwide Realty Investors, Ltd.	Ownership	80.000	Nationwide Mutual Insurance Company	
0140	Nationwide		90-0732898				NW-Dulles, LLC	OH	NIA	NW-REI, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		46-3267884				NW-Franklin Mills, LLC	OH	NIA	Life Reo Holdings, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		45-2647960				NW-Grapevine, LLC	OH	NIA	NW-REI, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		46-2997049				NW-Howell Mill, LLC	OH	NIA	NW-REI, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		46-4330384				NW-Hudnall, LLC	OH	NIA	NW-REI, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		45-5408178				NW-Kentwood Towne Center, LLC	OH	NIA	NW-REI, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		45-5314607				NW-Lovers Lane, LLC	OH	NIA	NW-REI, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		46-2457568				NW-Montrose, LLC	OH	NIA	NW-REI, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		45-4630497				NW-Mueller II, LLC	OH	NIA	NW-REI, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		27-4749848				NW-Northridge, LLC	OH	NIA	NW-REI, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		46-1089165				NW-Oakley Station, LLC	OH	NIA	NW-REI, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		46-3888719				NW-Park 288, LLC	OH	NIA	NW-REI, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		45-5388656				NW-Park Memorial, LLC	OH	NIA	NW-REI, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		27-4749937				NW-Park Village, LLC	OH	NIA	NW-REI, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		46-2469044				NW-Portales, LLC	OH	NIA	NW-REI, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		26-1903919				NW-REI, LLC	DE	NIA	Nationwide Mutual Insurance Company	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		45-5159117				NW-South Park, LLC	OH	NIA	NW-REI, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		35-2427470				NW-Southline, LLC	OH	NIA	NW-REI, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		27-4749587				NW-Taylor Farmer Jack, LLC	OH	NIA	NW-REI, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		46-1100378				NW-Triangle, LLC	OH	NIA	NW-REI, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		46-1077615				NW-West Ave., LLC	OH	NIA	NW-REI, LLC	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-0947092				OCH Company, LLC	OH	NIA	Nationwide Realty Investors, Ltd.	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-0947092				Ohio Center Hotel Company, Ltd.	OH	NIA	Nationwide Realty Investors, Ltd.	Ownership	56.250	Nationwide Mutual Insurance Company	
0140	Nationwide		26-0263012				Old Track Street Owners Association	OH	OTH	Other non-Nationwide	n/a		Other non-Nationwide	2
0140	Nationwide	13999	27-1712056	4286914			Olentangy Reinsurance, LLC	VT	IA	Nationwide Life and Annuity Insurance Company	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide						OYS Fund, LLC	DE	OTH	Nationwide Mutual Insurance Company	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide						Park 288 Industrial, LLC	TX	OTH	Nationwide Mutual Insurance Company	Investor member / no control	95.000	other non-Nationwide	2
0140	Nationwide		31-1486309				Perimeter A, Ltd	OH	NIA	Nationwide Realty Investors, Ltd.	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-1677602				Pizzuti Properties, LLC	OH	NIA	Nationwide Realty Investors, Ltd.	Ownership	65.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-1486309				Polaris A, Ltd.	OH	NIA	Nationwide Realty Investors, Ltd.	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		39-1907217	4287201			Premier Agency, Inc.	IA	NIA	ALLIED Group, Inc.	Ownership	100.000	Nationwide Mutual Insurance Company	
4664	Pure	12873	20-8287105				Privilege Underwriters Reciprocal Exchange	FL	IA	Other non-Nationwide	n/a		Other non-Nationwide	2
0140	Pure			4288150			Privilege Underwriters, Inc.	FL	IA	Other non-Nationwide	n/a		Other non-Nationwide	2
4664	Pure	13204	26-3109178	4288226			Pure Insurance Company	FL	IA	Other non-Nationwide	n/a		Other non-Nationwide	2
4664	Pure			4288235			Pure Risk Management, LLC	FL	IA	Other non-Nationwide	n/a		Other non-Nationwide	2
4664	Nationwide		75-2938844	4287005			Registered Investment Advisors Services, Inc.	TX	NIA	Nationwide Financial Services, Inc.	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		82-0549218				Retention Alternatives, Ltd.	BMJ	IA	Nationwide Mutual Fire Insurance Company	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide						Riverview Diversified Opportunities Fund, LLC	DE	OTH	Nationwide Mutual Insurance Company	Ownership		Nationwide Mutual Insurance Company	1
0140	Nationwide						Riverview Diversified Opportunities Fund, LLC	DE	OTH	Nationwide Mutual Fire Insurance Company	Ownership		Nationwide Mutual Insurance Company	1

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	Federal ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Rela-tion-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Per-cent-age	Ultimate Controlling Entity(ies)/Person(s)	*
...0140 ...	Nationwide .....	.....	.....	.....	.....	.....	Riverview Diversified Opportunities Fund, LLC	..DE .....	..OTH.....	Nationwide Life Insurance Company	Ownership.....	.....	Nationwide Mutual Insurance Company .....	.....1
...0140 ...	Nationwide .....	.....	22-3655264	4286530	.....	.....	Riverview International Group, Inc.	..DE .....	..NIA.....	NWD Investment Management, Inc.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	.....	.....	.....	.....	Riverview Multi Series Fund, LL - Class Event	..DE .....	..OTH.....	Nationwide Mutual Insurance Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	.....	.....	.....	.....	Riverview Multi Series Fund, LL - Class N	..DE .....	..OTH.....	Nationwide Mutual Insurance Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	.....	.....	.....	.....	Riverview Polyphony Fund, LLC	..DE .....	..OTH.....	Nationwide Mutual Insurance Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	..15580	31-1117969	4288002	.....	.....	Scottsdale Indemnity Company	..OH .....	..IA.....	Nationwide Mutual Insurance Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	..41297	31-1024978	.....	.....	.....	Scottsdale Insurance Company	..OH .....	..IA.....	Nationwide Mutual Insurance Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	.....	.....	.....	.....	Scottsdale Surplus Lines Insurance Company	.....	.....	.....	.....	.....	.....	.....
...0140 ...	Nationwide .....	..10672	86-0835870	4287649	.....	.....	Streets of Toringdon, LLC	..AZ .....	..IA.....	Scottsdale Insurance Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	31-1486309	.....	.....	.....	The Hideaway Club	..CA .....	..OTH.....	Nationwide Realty Investors, Ltd.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	91-2158214	.....	.....	.....	The Hideaway Owners Association	..CA .....	..OTH.....	Other non-Nationwide	n/a .....	.....	Other non-Nationwide .....	.....2
...0140 ...	Nationwide .....	.....	86-1094799	.....	.....	.....	The Madison Club	..CA .....	..OTH.....	Other non-Nationwide	n/a .....	.....	Other non-Nationwide .....	.....2
...0140 ...	Nationwide .....	.....	20-3541511	.....	.....	.....	The Madison Club Owners Association	..CA .....	..OTH.....	Other non-Nationwide	n/a .....	.....	Other non-Nationwide .....	.....2
...0140 ...	Nationwide .....	.....	20-3541507	.....	.....	.....	The Waterfront Partners, LLC	..OH .....	..NIA.....	Nationwide Realty Investors, Ltd.	Ownership.....	..50.000	Nationwide Mutual Insurance Company .....	.....1
...0140 ...	Nationwide .....	.....	52-2031677	.....	.....	.....	THI Holdings (Delaware), Inc.	..DE .....	..NIA.....	Nationwide Mutual Insurance Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	74-2825853	4287863	.....	.....	Titan Auto Insurance of New Mexico, Inc.	..NM .....	..IA.....	Whitehall Holdings, Inc.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	..13242	74-2286759	4287797	.....	.....	Titan Indemnity Company	..TX .....	..IA.....	THI Holdings (Delaware), Inc.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	..36269	86-0619597	4287845	.....	.....	Titan Insurance Company	..MI .....	..IA.....	Titan Indemnity Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	75-1284530	4287890	.....	.....	Titan Insurance Services, Inc.	..TX .....	..NIA.....	Whitehall Holdings, Inc.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	33-0160222	.....	.....	.....	V.P.I. Services, Inc.	..CA .....	..NIA.....	Veterinary Pet Insurance Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	..42285	95-3750113	4287685	.....	.....	Veterinary Pet Insurance Company	..CA .....	..IA.....	Scottsdale Insurance Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	.....	.....	.....	.....	Victoria Fire & Casualty Insurance	.....	.....	.....	.....	.....	.....	.....
...0140 ...	Nationwide .....	..10644	34-1785903	4287911	.....	.....	Victoria Automobile Insurance Company	..OH .....	..IA.....	Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	..42889	34-1394913	4287827	.....	.....	Victoria Fire & Casualty Company	..OH .....	..IA.....	THI Holdings (Delaware), Inc.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	.....	.....	.....	.....	Victoria National Insurance Company	..OH .....	..IA.....	Victoria Fire & Casualty Insurance	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	..10778	34-1842604	4287920	.....	.....	Victoria Select Insurance Company	..OH .....	..IA.....	Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	34-1777972	4287939	.....	.....	Victoria Specialty Insurance Company	..OH .....	..IA.....	Victoria Fire & Casualty Insurance	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	..10777	34-1842602	4287948	.....	.....	Western Heritage Insurance Company	..AZ .....	..IA.....	Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	..37150	86-0561941	4287667	.....	.....	Westport Capital Partners II	..CT .....	..OTH.....	Nationwide Defined Benefit Master Trust	Investor member / no control .....	..71.000	other non-Nationwide .....	.....2
...0140 ...	Nationwide .....	.....	74-2767942	4287818	.....	.....	Whitehall Holdings, Inc.	..TX .....	..NIA.....	THI Holdings (Delaware), Inc.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	59-3471667	4287872	.....	.....	WI of Florida, Inc.	..FL .....	..NIA.....	Whitehall Holdings, Inc.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	31-1486309	.....	.....	.....	Wilson Road Developers, LLC	..OH .....	..NIA.....	Nationwide Realty Investors, Ltd.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
...0140 ...	Nationwide .....	.....	.....	.....	.....	.....	Zais Zephyr A-4, LLC	..DE .....	..OTH.....	Nationwide Life Insurance Company	limited member / no control .....	..60.000	other non-Nationwide .....	.....2

Asterisk	Explanation
1	For the purposes of this schedule, Nationwide presumed control of these entities because they are owned by at least 10% and are not wholly-owned by a Nationwide entity.
2	Other ownership indicates a non-ownership circumstance by a Nationwide entity.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	26-2451988	1492 Capital, LLC	(980,193)	23,583,996							22,603,803	
00000	42-0958655	Allied Group, Inc	67,000,000	(37,000,000)							30,000,000	
		Allied Holding (Delaware) Inc.		(103,247,901)							(103,247,901)	
10127	27-0114983	Allied Insurance Company Of America		2,000,000					*		2,000,000	
42579	42-1201931	Allied Prop & Cas Ins Co							*			945,609,309
19100	42-6054959	Amco Insurance Company	(72,500,000)					(301,150,768)	*		(373,650,768)	1,559,649,420
		BCCS Investment Fund LLC		514,480							514,480	
29262	74-1061659	Colonial County Mutual Insurance Co										192,190,291
18961	68-0066866	Crestbrook Insurance Company	(10,000,000)	400,000					*		(9,600,000)	3,561,831
42587	42-1207150	Depositors Insurance Company							*			635,331,478
		ELH Investment LLC		653,750							653,750	
13838	42-0618271	Farmland Mutual Insurance Company							*			(2,401,322)
22209	75-6013587	Freedom Specialty Insurance Company										103,145,408
23582	41-0417250	Harleysville Insurance Company	(2,500,000)						*		(2,500,000)	246,482,041
10674	23-2864924	Haleysville Insurance Company Of New York										
			(2,500,000)						*		(2,500,000)	331,292,132
00000	51-0241172	Harleysville Group Inc.	59,011,757	103,247,901							162,259,658	
42900	23-2253669	Harleysville Insurance Company Of New Jersey	(14,000,000)						*		(14,000,000)	294,437,636
14516	38-3198542	Harleysville Lake States Insurance Company		(5,500,000)					*		(5,500,000)	189,176,653
00000	23-2403000	Harleysville Limited	(1,175,667)						*		(1,175,667)	
40983	23-2612951	Harleysville Pennland Insurance Company	(15,374,634)	(381,001,741)					*		(396,376,375)	
35696	23-2384978	Harleysville Preferred Insurance Company	(14,918,045)						*		(14,918,045)	447,153,716
00000	51-0259283	Harleysville Services Inc.		(575,427)					*		(575,427)	
26182	04-1989660	Harleysville Worcester Insurance Company	(18,418,045)						*		(18,418,045)	546,451,763
	31-0871532	Insurance Intermediaries Inc	(10,000,000)								(10,000,000)	
		Leaguers Investment Fund LLC		932,400							932,400	
		Match School Investment Fund, LLC		750							750	
	20-5976272	Nationwide Alternative Investments, LLC	(52,760,044)	8,805,378							(43,954,666)	
11991	38-0865250	National Casualty Company										1,164,012,822
26093	48-0470690	Nationwide Affinity Insurance Company Of America							*			747,169,189
28223	42-1015537	Nationwide Agribusiness Insurance Company							*			876,266,904
									*			25,002,237
10723	95-0639970	Nationwide Assurance Company										
00000	11-3766032	Nationwide Better Health, Inc	(14,000,000)								(14,000,000)	
00000	31-4416546	Nationwide Corporation	(64,294,948)								(64,294,948)	
23760	31-4425763	Nationwide General Insurance Company							*			378,356,885
10070	31-1399201	Nationwide Indemnity Company	(70,000,000)								(70,000,000)	(460,143,592)
25453	95-2130882	Nationwide Insurance Company Of America						(169,177,223)			(169,177,223)	882,998,408
10948	31-1613686	Nationwide Insurance Company Of Florida										266,183
92657	31-1000740	Nationwide Life And Annuity Insurance Company	4,000,000	150,000,000							154,000,000	1,275,867,363

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
66869	31-4156830	Nationwide Life Insurance Company	5,375	(150,000,000)							(149,994,625)	(149,805,935)
	26-3427373	Nationwide Life Tax Credit Partners 2009-A, LLC		1,000							1,000	
	46-1971926	Nationwide Life Tax Credit Partners 2013-B, LLC		1,000							1,000	
42110	75-1780981	Nationwide Lloyds										47,058,583
		Nationwide Mutual Capital, LLC	(12,646)	225,900							213,254	
23779	31-4177110	Nationwide Mutual Fire Ins Company	5,338,238						*		5,338,238	(467,204,846)
23787	31-4177100	Nationwide Mutual Ins Company	624,604,811	171,971,724				807,410,051	*		1,603,986,586	(12,538,953,804)
	34-2012765	Nationwide Private Equity Fund, LLC	(303,764,246)	27,709,358							(276,054,888)	
37877	31-0970750	Nationwide Property And Casualty Ins Company						(337,082,060)	*		(337,082,060)	1,334,683,028
00000	31-1486309	Nationwide Realty Investors, Ltd		20,111,172							20,111,172	
	42-1373380	Nationwide Sales Solutions Inc		37,000,000							37,000,000	
	31-4177100	Nationwide Services Co, LLC	(15,646,624)								(15,646,624)	
	46-1952215	Nationwide Tax Credit Partners 2013-A, LLC		1,000							1,000	
	14-1892640	Nht Xii Tax Credit Fund, LLC		5,375							5,375	
		NNOV8 LLC		15,000,000							15,000,000	
	46-3309896	NTCP 2013-C, LLC		1,000							1,000	
	26-1903919	NW-Rei, LLC	(39,615,632)	74,158,885							34,543,253	
13999	27-1712056	Olentangy Reinsurance,LLC	(4,000,000)								(4,000,000)	(1,126,061,428)
		Oys Fund, LLC		35,500,000							35,500,000	
		Riverview Diversified Opportunities Fund, LLC	(287,329)								(287,329)	
		Riverview Multi Series Fund, LI - Class Event	(206,753)								(206,753)	
15580	31-1117969	Scottsdale Indemnity Company										389,401,228
41297	31-1024978	Scottsdale Insurance Company							*			1,267,120,553
10672	86-0835870	Scottsdale Surplus Lines Insurance Company										16,437,159
00000	52-2031677	THI Holdings Inc	(27,500,000)	23,500,000							(4,000,000)	
13242	74-2286759	Titan Indemnity Insurance Company		(17,500,000)							(17,500,000)	159,693,636
36269	86-0619597	Titan Insurance Company										32,860,866
10778	34-1842604	Victoria National Insurance Company							*			9,039
10644	34-1785903	Victoria Auto Insurance Company							*			36,090,392
42889	34-1394913	Victoria Fire & Casualty Insurance Company		(6,000,000)					*		(6,000,000)	187,192,045
10108	34-1777972	Victoria Select Insurance Company							*			70,344,331
10777	34-1842602	Victoria Specialty Insurance Company							*			41,444,764
42285	95-3750113	Veterinary Pet Ins Co		(3,500,000)							(3,500,000)	
	33-0160222	V.P.I Services,Inc.		3,500,000							3,500,000	
37150	86-0561941	Western Heritage Insurance Company										317,813,634

SCHEDULE Y

PART 2 - SUMMARY OF INSURER’S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer’s Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
		Zais Zephyr A-4, LLC	(5,375)								(5,375)	
9999999	Control Totals								XXX			

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a “NONE” report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

		Responses
MARCH FILING		
1.	Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2.	Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3.	Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4.	Will an actuarial opinion be filed by March 1?	YES
APRIL FILING		
5.	Will Management’s Discussion and Analysis be filed by April 1?	YES
6.	Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
7.	Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1?	YES
8.	Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
JUNE FILING		
9.	Will an audited financial report be filed by June 1?	YES
10.	Will Accountant’s Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
AUGUST FILING		
11.	Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1?	YES

The following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a “NONE” report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING		
12.	Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
13.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
14.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
15.	Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
16.	Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
17.	Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	YES
18.	Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19.	Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
20.	Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
21.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
22.	Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	NO
23.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
24.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	YES
25.	Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	YES
26.	Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	YES

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

27.	Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
28.	Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?	NO
29.	Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
30.	Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
31.	Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	YES
32.	Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	YES
33.	Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
34.	Will the Worker's Compensation Carve-Out Supplement be filed by March 1?	NO
35.	Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?	YES
36.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
37.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
38.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
39.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?.....	NO

APRIL FILING

40.	Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	YES
41.	Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?	YES
42.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
43.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	YES
44.	Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1?	YES
45.	Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1?	YES
46.	Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	YES
47.	Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	YES

AUGUST FILING

48.	Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES
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Explanations:

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Bar Codes:

12. SIS Stockholder Information Supplement [Document Identifier 420]



13. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]



14. Trusteed Surplus Statement [Document Identifier 490]



18. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]



19. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]



20. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]



21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]



22. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]



23. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]



27. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]



28. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]

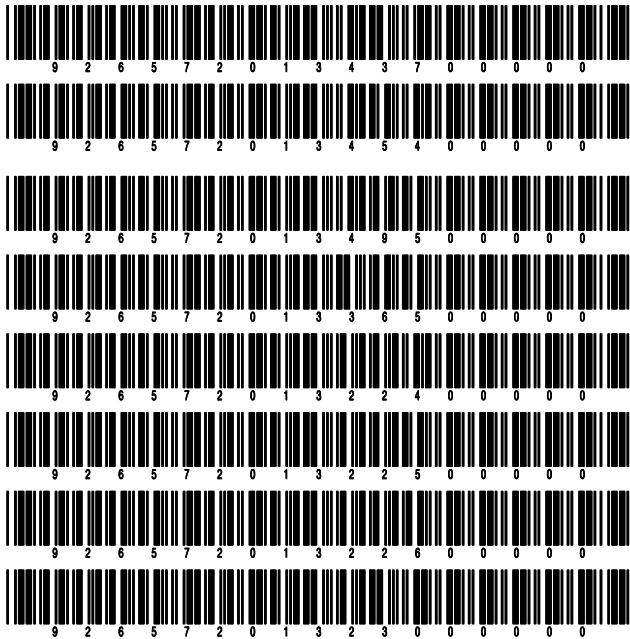


29. Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII [Document Identifier 436]



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

30. Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII [Document Identifier 437]
33. Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]
34. Workers' Compensation Carve-Out Supplement [Document Identifier 495]
36. Medicare Part D Coverage Supplement [Document Identifier 365]
37. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]
38. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]
39. Relief from the Requirements for Audit Committees [Document Identifier 226]
42. Credit Insurance Experience Exhibit [Document Identifier 230]





SUPPLEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE O SUPPLEMENT

For The Year Ended December 31, 2013
(To Be Filed by March 1)

Of The Nationwide Life and Annuity Insurance Company
ADDRESS (City, State and Zip Code) Columbus , OH 43215-2220
NAIC Group Code 0140 NAIC Company Code 92657 Employer's Identification Number (FEIN) 31-1000740

SUPPLEMENTAL SCHEDULE O - PART 1

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Net Amount Paid Policyholders				
	1 2009	2 2010	3 2011	4 2012	5 2013(a)
1. Prior		1			
2. 2009					
3. 2010	XXX				
4. 2011	XXX	XXX			
5. 2012	XXX	XXX	XXX		
6. 2013	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. Prior	1				2
2. 2009	1				
3. 2010	XXX	1			
4. 2011	XXX	XXX	1		
5. 2012	XXX	XXX	XXX	1	
6. 2013	XXX	XXX	XXX	XXX	1

Section C - Credit Accident and Health

1. Prior					
2. 2009					
3. 2010	XXX				
4. 2011	XXX	XX			
5. 2012	XXX	XXX	XXX		
6. 2013	XXX	XXX	XXX	XXX	

Section D -

1. Prior					
2. 2009					
3. 2010	XXX				
4. 2011	XXX	XX			
5. 2012	XXX	XXX	XXX		
6. 2013	XXX	XXX	XXX	XXX	

Section E -

1. Prior					
2. 2009					
3. 2010	XXX				
4. 2011	XXX	XX			
5. 2012	XXX	XXX	XXX		
6. 2013	XXX	XXX	XXX	XXX	

Section F -

1. Prior					
2. 2009					
3. 2010	XXX				
4. 2011	XXX	XX			
5. 2012	XXX	XXX	XXX		
6. 2013	XXX	XXX	XXX	XXX	

Section G -

1. Prior					
2. 2009					
3. 2010	XXX				
4. 2011	XXX	XX			
5. 2012	XXX	XXX	XXX		
6. 2013	XXX	XXX	XXX	XXX	

(a) See paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

Supplement Schedule O - Part 2 Section A
N O N E

Supplement Schedule O - Part 2 Section B
N O N E

Supplement Schedule O - Part 2 Section C
N O N E

Supplement Schedule O - Part 2 Section D
N O N E

Supplement Schedule O - Part 2 Section E
N O N E

Supplement Schedule O - Part 2 Section F
N O N E

Supplement Schedule O - Part 2 Section G
N O N E

SUPPLEMENT FOR THE YEAR 2013 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 3

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Years in Which Losses Were Incurred		Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
		1 2009	2 2010	3 2011	4 2012	5 2013
1.	2009	NONE				
2.	2010					
3.	2011					
4.	2012					
5.	2013					

Section B - Other Accident and Health

1.	2009	1			XXX	XXX
2.	2010	XXX	1			XXX
3.	2011	XXX	XXX	1		
4.	2012	XXX	XXX	XXX	1	
5.	2013	XXX	XXX	XXX	XXX	1

Section C - Credit Accident and Health

1.	2009				XXX	XXX
2.	2010	XXX				XXX
3.	2011	XXX	XXX			
4.	2012	XXX	XXX	XXX		
5.	2013	XXX	XXX	XXX	XXX	

Section D -

1.	2009				XXX	XXX
2.	2010	XXX				XXX
3.	2011	XXX	XXX			
4.	2012	XXX	XXX	XXX		
5.	2013	XXX	XXX	XXX	XXX	

Section E -

1.	2009				XXX	XXX
2.	2010	XXX				XXX
3.	2011	XXX	XXX			
4.	2012	XXX	XXX	XXX		
5.	2013	XXX	XXX	XXX	XXX	

Section F -

1.	2009				XXX	XXX
2.	2010	XXX				XXX
3.	2011	XXX	XXX			
4.	2012	XXX	XXX	XXX		
5.	2013	XXX	XXX	XXX	XXX	

Section G -

1.	2009				XXX	XXX
2.	2010	XXX				XXX
3.	2011	XXX	XXX			
4.	2012	XXX	XXX	XXX		
5.	2013	XXX	XXX	XXX	XXX	

SCHEDULE O SUPPLEMENT
SUPPLEMENTAL SCHEDULE O - PART 4

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Years in Which Losses Were Incurred		Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
		1 2009	2 2010	3 2011	4 2012	5 2013
1.	2009					
2.	2010	XXX				
3.	2011	XXX	XXX			
4.	2012	XXX	XXX	XXX		
5.	2013	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1.	2009	1				
2.	2010	XXX	1			
3.	2011	XXX	XXX	1		
4.	2012	XXX	XXX	XXX	1	
5.	2013	XXX	XXX	XXX	XXX	1

Section C - Credit Accident and Health

1.	2009					
2.	2010	XXX				
3.	2011	XXX	XXX			
4.	2012	XXX	XXX	XXX		
5.	2013	XXX	XXX	XXX	XXX	

Section D -

1.	2009					
2.	2010	XXX				
3.	2011	XXX	XXX			
4.	2012	XXX	XXX	XXX		
5.	2013	XXX	XXX	XXX	XXX	

Section E -

1.	2009					
2.	2010	XXX				
3.	2011	XXX	XXX			
4.	2012	XXX	XXX	XXX		
5.	2013	XXX	XXX	XXX	XXX	

Section F -

1.	2009					
2.	2010	XXX				
3.	2011	XXX	XXX			
4.	2012	XXX	XXX	XXX		
5.	2013	XXX	XXX	XXX	XXX	

Section G -

1.	2009					
2.	2010	XXX				
3.	2011	XXX	XXX			
4.	2012	XXX	XXX	XXX		
5.	2013	XXX	XXX	XXX	XXX	

SUPPLEMENTAL SCHEDULE O - PART 5

(\$000 OMITTED)

Reserve and Liability Methodology - Exhibits 6 and 8

Line of Business		1 Methodology	2 Amount
1.	Industrial Life		
2.	Ordinary Life	Other	18,955
3.	Individual Annuity		
4.	Supplementary Contracts		
5.	Credit Life		
6.	Group Life		
7.	Group Annuities		
8.	Group Accident and Health		
9.	Credit Accident and Health		
10.	Other Accident and Health		
11.	Total		18,955

ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK

Analysis of Increase in Reserves During The Year 7

Analysis of Operations By Lines of Business 6

Asset Valuation Reserve Default Component 30

Asset Valuation Reserve Equity 32

Asset Valuation Reserve Replications (Synthetic) Assets 35

Asset Valuation Reserve 29

Assets 2

Cash Flow 5

Exhibit 1 - Part 1 - Premiums and Annuity Considerations for Life and Accident and Health Contracts 9

Exhibit 1 - Part 2 - Dividends and Coupons Applied, Reinsurance Commissions and Expense 10

Exhibit 2 - General Expenses 11

Exhibit 3 - Taxes, Licenses and Fees (Excluding Federal Income Taxes) 11

Exhibit 4 - Dividends or Refunds 11

Exhibit 5 - Aggregate Reserve for Life Contracts 12

Exhibit 5 - Interrogatories 13

Exhibit 5A - Changes in Bases of Valuation During The Year 13

Exhibit 6 - Aggregate Reserves for Accident and Health Contracts 14

Exhibit 7 - Deposit-Type Contracts 15

Exhibit 8 - Claims for Life and Accident and Health Contracts - Part 1 16

Exhibit 8 - Claims for Life and Accident and Health Contracts - Part 2 17

Exhibit of Capital Gains (Losses) 8

Exhibit of Life Insurance 25

Exhibit of Net Investment Income 8

Exhibit of Nonadmitted Assets 18

Exhibit of Number of Policies, Contracts, Certificates, Income Payable and Account Values 27

Five-Year Historical Data 22

Form for Calculating the Interest Maintenance Reserve (IMR) 28

General Interrogatories 20

Jurat Page 1

Liabilities, Surplus and Other Funds 3

Life Insurance (State Page) 24

Notes To Financial Statements 19

Overflow Page For Write-ins 55

Schedule A - Part 1 E01

Schedule A - Part 2 E02

Schedule A - Part 3 E03

Schedule A - Verification Between Years SI02

Schedule B - Part 1 E04

Schedule B - Part 2 E05

Schedule B - Part 3..... E06

Schedule B - Verification Between Years SI02

Schedule BA - Part 1 E07

Schedule BA - Part 2 E08

Schedule BA - Part 3..... E09

Schedule BA - Verification Between Years SI03

Schedule D - Part 1 E10

Schedule D - Part 1A - Section 1 SI05

Schedule D - Part 1A - Section 2 SI08

Schedule D - Part 2 - Section 1 E11

Schedule D - Part 2 - Section 2 E12

Schedule D - Part 3 E13

Schedule D - Part 4 E14

Schedule D - Part 5 E15

Schedule D - Part 6 - Section 1 E16

Schedule D - Part 6 - Section 2 E16

Schedule D - Summary By Country SI04

Schedule D - Verification Between Years SI03

Schedule DA - Part 1 E17

Schedule DA - Verification Between Years SI10

ANNUAL STATEMENT BLANK (Continued)

Schedule DB - Part A - Section 1	E18
Schedule DB - Part A - Section 2	E19
Schedule DB - Part A - Verification Between Years	SI11
Schedule DB - Part B - Section 1	E20
Schedule DB - Part B - Section 2	E21
Schedule DB - Part B - Verification Between Years	SI11
Schedule DB - Part C - Section 1	SI12
Schedule DB - Part C - Section 2	SI13
Schedule DB - Part D - Section 1.....	E22
Schedule DB - Part D - Section 2.....	E23
Schedule DB - Verification	SI14
Schedule DL - Part 1	E24
Schedule DL - Part 2	E25
Schedule E - Part 1 - Cash	E26
Schedule E - Part 2 - Cash Equivalents	E27
Schedule E - Part 3 - Special Deposits	E28
Schedule E - Verification Between Years	SI15
Schedule F	36
Schedule H - Accident and Health Exhibit - Part 1	37
Schedule H - Part 2, Part 3 and Part 4	38
Schedule H - Part 5 - Health Claims	39
Schedule S - Part 1 - Section 1	40
Schedule S - Part 1 - Section 2	41
Schedule S - Part 2	42
Schedule S - Part 3 - Section 1	43
Schedule S - Part 3 - Section 2	44
Schedule S - Part 4	45
Schedule S - Part 5	46
Schedule S - Part 6.....	47
Schedule S - Part 7.....	48
Schedule T - Part 2 Interstate Compact	50
Schedule T - Premiums and Annuity Considerations	49
Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group	51
Schedule Y - Part 1A - Detail of Insurance Holding Company System	52
Schedule Y - Part 2 - Summary of Insurer's Transactions With Any Affiliates	53
Summary Investment Schedule	SI01
Summary of Operations	4
Supplemental Exhibits and Schedules Interrogatories	54