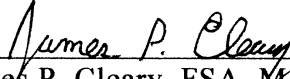


NATIONWIDE LIFE INSURANCE COMPANY

I, James P. Cleary, am the appointed actuary for Nationwide Life Insurance Company. I have reviewed the assumptions underlying the values assigned to all equity options used in the determination of statutory reserves for all equity indexed annuity products issued or reinsured by Nationwide Life Insurance Company and reported in the statutory financial statement as of March 31, 2014. The assumptions used to determine such option market values are:

1. reasonable in light of current relevant economic conditions as of the date of valuation, and
2. consistent with the comparable assumptions used to determine the statement value of any derivative instruments used to hedge the equity indexed based obligations embedded in the equity indexed annuities subject to this certification.



James P. Cleary, FSA, MAAA
Vice President and Appointed Actuary
April 22, 2014
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