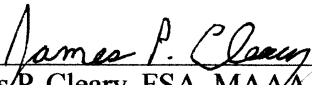


NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

Reasonableness and Consistency of Assumptions Certification For Commissioners Reserve Valuation Method with Updated Market Value

I, James P. Cleary, am the appointed actuary for Nationwide Life and Annuity Insurance Company. I have reviewed the assumptions underlying the values assigned to all equity index options used in the determination of statutory reserves using a Type 2 computational method for all equity indexed universal life insurance policies issued or reinsured by Nationwide Life and Annuity Insurance Company and reported in the statutory financial statement as of March 31, 2014. The assumptions used to determine such option 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 as of the valuation date used to hedge the equity indexed-based obligations embedded in the equity indexed life policies subject to this certification.



James P. Cleary, FSA, MAAA
Vice President and Appointed Actuary
April 24, 2014
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