



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2014  
OF THE CONDITION AND AFFAIRS OF THE

Nationwide Life Insurance Company

|                                       |  |                 |   |            |                                    |            |
|---------------------------------------|--|-----------------|---|------------|------------------------------------|------------|
| NAIC Group Code                       | 0140<br>(Current)  | 0140<br>(Prior) | NAIC Company Code   | 66869      | Employer's ID Number               | 31-4156830 |
| Organized under the Laws of           | Ohio   |                 |   |            | State of Domicile or Port of Entry | Ohio       |
| Country of Domicile                   | United States of America   |                 |   |            |                                    |            |
| Incorporated/Organized                | 03/21/1929   |                 | Commenced Business  | 01/10/1931 |                                    |            |
| Statutory Home Office                 | One West Nationwide Blvd.<br>(Street and Number)                       |                 | Columbus , OH, US 43215-2220<br>(City or Town, State, Country and Zip Code) |            |                                    |            |
| Main Administrative Office            | One West Nationwide Blvd.<br>(Street and Number)                       |                 | Columbus , OH, US 43215-2220<br>(City or Town, State, Country and Zip Code) |            |                                    |            |
|                                       |  |                 | 800-882-2822<br>(Area Code) (Telephone Number)                              |            |                                    |            |
| Mail Address                          | One West Nationwide Blvd., 1-04-701<br>(Street and Number or P.O. Box) |                 | Columbus , OH, US 43215-2220<br>(City or Town, State, Country and Zip Code) |            |                                    |            |
| Primary Location of Books and Records | One West Nationwide Blvd., 1-04-701<br>(Street and Number)             |                 | Columbus , OH, US 43215-2220<br>(City or Town, State, Country and Zip Code) |            |                                    |            |
|                                       |  |                 | 800-882-2822<br>(Area Code) (Telephone Number)                              |            |                                    |            |
| Internet Website Address              | www.nationwide.com   |                 |   |            |                                    |            |
| Statutory Statement Contact           | Ronald S. Porter<br>(Name)   |                 | 614-249-1545<br>(Area Code) (Telephone Number)                              |            |                                    |            |
|                                       | statacct@nationwide.com<br>(E-mail Address)                            |                 | 877-669-5908<br>(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

|  |   |  |
|--|---|--|
| J. Lynn Anderson Sr VP - Pres Nationwide Bank                      | Pamela Ann Biesecker Sr VP - Head of Taxation       | John Laughlin Carter Sr VP - NW Retirement Plans     |
| Tammy Craig Senior Vice President-CIO CL & Agency                  | Rae Ann Dankovic Sr VP - NFS Legal                  | Timothy Gerard Frommeyer Sr VP - CFO                 |
| David Luther Giertz Sr VP - NF Distrib & Sales                     | Peter Anthony Golato Sr VP - NW Financial Network   | Susan Jean Gueli Sr VP - CIO NF Systems              |
| 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                    | 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 | 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                  | Michael Scott Spangler Sr VP - Invest Manag Group   | Mark Raymond Thresher Exec VP                        |
| Andrew Dawnly Walker Senior Vice President-IT CFO & Ch Procure Off |   |  |

DIRECTORS OR TRUSTEES

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

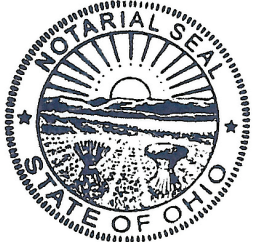
State of Ohio  
County of Franklin SS:

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

|                                     |  |   |
|-------------------------------------|--|---|
|                                     |  |   |
| Kirt Alan Walker<br>President & COO | Robert William Horner, III<br>VP - Corp Governance & Secretary | David Patrick LaPaul<br>Sr VP & Treasurer |

Subscribed and sworn to before me this 19 day of February, 2015

- 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.....



Carol M. Neighborgall  
Notary Public, State of Ohio  
My Commission Expires 08-22-2016



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1          | 2                                     | 3          | 4          | 5           |
|---|------------|---------------------------------------|------------|------------|-------------|
|   | Ordinary   | Credit Life (Group<br>and Individual) | Group      | Industrial | Total       |
| 1. Life insurance .....   | 4,777,181  |                                       | (10,597)   |            | 4,766,584   |
| 2. Annuity considerations .....   | 5,050,566  |                                       |            |            | 5,050,566   |
| 3. Deposit-type contract funds .....  |            | XXX                                   |            | XXX        |             |
| 4. Other considerations .....   | 67,635,314 |                                       | 71,800,679 |            | 139,435,992 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 77,463,060 |                                       | 71,790,082 |            | 149,253,142 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |            |                                       |            |            |             |
| Life insurance:   |            |                                       |            |            |             |
| 6.1 Paid in cash or left on deposit .....   | 106,221    |                                       | 25         |            | 106,247     |
| 6.2 Applied to pay renewal premiums .....   | 70,552     |                                       |            |            | 70,552      |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 212,348    |                                       |            |            | 212,348     |
| 6.4 Other .....   |            |                                       |            |            |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 389,121    |                                       | 25         |            | 389,146     |
| Annuities:  |            |                                       |            |            |             |
| 7.1 Paid in cash or left on deposit .....   |            |                                       |            |            |             |
| 7.2 Applied to provide paid-up annuities .....  |            |                                       |            |            |             |
| 7.3 Other .....   | 3,209      |                                       |            |            | 3,209       |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 3,209      |                                       |            |            | 3,209       |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 392,330    |                                       | 25         |            | 392,355     |
| DIRECT CLAIMS AND BENEFITS PAID   |            |                                       |            |            |             |
| 9. Death benefits .....   | 5,151,347  |                                       | 39,823     |            | 5,191,170   |
| 10. Matured endowments .....  | 2,000      |                                       |            |            | 2,000       |
| 11. Annuity benefits .....  | 8,411,097  |                                       | 6,906,394  |            | 15,317,491  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 41,841,277 |                                       | 88,118,257 |            | 129,959,535 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |            |                                       |            |            |             |
| 14. All other benefits, except accident and health .....  | 115,561    |                                       |            |            | 115,561     |
| 15. Totals .....  | 55,521,283 |                                       | 95,064,474 |            | 150,585,757 |
| 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<br>above) .....                              |            |                                       |            |            |             |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |              | Credit Life<br>(Group and Individual)    |        | Group              |              | Industrial |        | Total |               |
|---|----------|--------------|--|--------|--------------------|--------------|------------|--------|-------|---------------|
|   | 1        | 2            | 3  | 4      | 5                  | 6            | 7          | 8      | 9     | 10            |
|   | No.      | Amount       | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount       | No.        | Amount | No.   | Amount        |
| 16. Unpaid December 31, prior<br>year .....                       | 9        | 160,844      |  |        |                    |              |            |        | 9     | 160,844       |
| 17. Incurred during current year<br>Settled during current year:  | 92       | 5,151,347    |  |        | 3                  | 4,823        |            |        | 95    | 5,156,170     |
| 18.1 By payment in full .....                                     | 91       | 4,989,090    |  |        |                    |              |            |        | 91    | 4,989,090     |
| 18.2 By payment on<br>compromised claims .....                    |          |              |  |        |                    |              |            |        |       |               |
| 18.3 Totals paid .....  | 91       | 4,989,090    |  |        |                    |              |            |        | 91    | 4,989,090     |
| 18.4 Reduction by compromise .....                                |          |              |  |        |                    |              |            |        |       |               |
| 18.5 Amount rejected .....  |          |              |  |        |                    |              |            |        |       |               |
| 18.6 Total settlements .....                                      | 91       | 4,989,090    |  |        |                    |              |            |        | 91    | 4,989,090     |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 10       | 323,101      |  |        | 3                  | 4,823        |            |        | 13    | 327,924       |
| POLICY EXHIBIT  |          |              |  |        | No. of<br>Policies |              |            |        |       |               |
| 20. In force December 31, prior<br>year .....                     | 7,333    | 979,063,602  | (a)                                      |        | 2                  | 26,426,193   |            |        | 7,335 | 1,005,489,795 |
| 21. Issued during year .....                                      | 2        | 3,000        |  |        |                    |              |            |        | 2     | 3,000         |
| 22. Other changes to in force<br>(Net) .....                      | (368)    | (49,244,672) |  |        | (2)                | (24,947,614) |            |        | (370) | (74,192,285)  |
| 23. In force December 31 of<br>current year .....                 | 6,967    | 929,821,930  | (a)                                      |        |                    | 1,478,580    |            |        | 6,967 | 931,300,510   |

(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<br>Earned | Dividends Paid Or<br>Credited On Direct<br>Business | Direct Losses Paid | Direct Losses<br>Incurred |
| 24. Group Policies (b) .....  | 960,261         | 923,983                   |   | 439,998            | 417,158                   |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                 |                           |   |                    |                           |
| 25.1 Non-cancelable (b) .....   |                 |                           |   |                    |                           |
| 25.2 Guaranteed renewable (b) .....   | 64,958          | 64,958                    |   | 19,686             | 19,686                    |
| 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) .....   | 64,958          | 64,958                    |   | 19,686             | 19,686                    |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 1,025,220       | 988,942                   |   | 459,684            | 436,844                   |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 1,069 and number of persons insured under indemnity only products 8 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Alaska

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance .....   | 225,848       |  | 6,083      |                 | 231,931    |
| 2. Annuity considerations .....   | 2,269,239     |  |            |                 | 2,269,239  |
| 3. Deposit-type contract funds .....  |               | XXX  |            | XXX             |            |
| 4. Other considerations .....   | 7,379,983     |  | 1,519,421  |                 | 8,899,404  |
| 5. Totals (Sum of Lines 1 to 4) .....   | 9,875,070     |  | 1,525,504  |                 | 11,400,574 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |            |                 |            |
| Life insurance:   |               |  |            |                 |            |
| 6.1 Paid in cash or left on deposit .....   | 7,230         |  |            |                 | 7,230      |
| 6.2 Applied to pay renewal premiums .....   | 9,704         |  |            |                 | 9,704      |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 12,869        |  |            |                 | 12,869     |
| 6.4 Other .....   |               |  |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 29,804        |  |            |                 | 29,804     |
| Annuities:  |               |  |            |                 |            |
| 7.1 Paid in cash or left on deposit .....   |               |  |            |                 |            |
| 7.2 Applied to provide paid-up annuities .....  |               |  |            |                 |            |
| 7.3 Other .....   | 961           |  |            |                 | 961        |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 961           |  |            |                 | 961        |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 30,764        |  |            |                 | 30,764     |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |            |                 |            |
| 9. Death benefits .....   | 38,923        |  |            |                 | 38,923     |
| 10. Matured endowments .....  |               |  |            |                 |            |
| 11. Annuity benefits .....  | 745,606       |  | 190,472    |                 | 936,078    |
| 12. Surrender values and withdrawals for life contracts .....                                       | 6,299,115     |  | 5,165,169  |                 | 11,464,285 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |            |                 |            |
| 14. All other benefits, except accident and health .....  | 3             |  |            |                 | 3          |
| 15. Totals .....  | 7,083,648     |  | 5,355,641  |                 | 12,439,289 |
| 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<br>above) .....                              |               |  |            |                 |            |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |             | Credit Life<br>(Group and Individual)    |        | Group              |         | Industrial |        | Total |             |
|---|----------|-------------|--|--------|--------------------|---------|------------|--------|-------|-------------|
|   | 1        | 2           | 3  | 4      | 5                  | 6       | 7          | 8      | 9     | 10          |
|   | No.      | Amount      | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount  | No.        | Amount | No.   | Amount      |
| 16. Unpaid December 31, prior<br>year .....                       | 1        | 2,181       |  |        |                    |         |            |        | 1     | 2,181       |
| 17. Incurred during current year<br>Settled during current year:  | 5        | 38,923      |  |        |                    |         |            |        | 5     | 38,923      |
| 18.1 By payment in full .....                                     | 6        | 41,104      |  |        |                    |         |            |        | 6     | 41,104      |
| 18.2 By payment on<br>compromised claims .....                    |          |             |  |        |                    |         |            |        |       |             |
| 18.3 Totals paid .....  | 6        | 41,104      |  |        |                    |         |            |        | 6     | 41,104      |
| 18.4 Reduction by compromise .....                                |          |             |  |        |                    |         |            |        |       |             |
| 18.5 Amount rejected .....  |          |             |  |        |                    |         |            |        |       |             |
| 18.6 Total settlements .....                                      | 6        | 41,104      |  |        |                    |         |            |        | 6     | 41,104      |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            |          |             |  |        |                    |         |            |        |       |             |
| POLICY EXHIBIT  |          |             |  |        | No. of<br>Policies |         |            |        |       |             |
| 20. In force December 31, prior<br>year .....                     | 429      | 105,186,752 | (a)                                      |        |                    | 381,232 |            |        | 429   | 105,567,985 |
| 21. Issued during year .....                                      |          |             |  |        |                    |         |            |        |       |             |
| 22. Other changes to in force<br>(Net) .....                      | (25)     | (2,660,900) |  |        |                    | 192,765 |            |        | (25)  | (2,468,135) |
| 23. In force December 31 of<br>current year .....                 | 404      | 102,525,853 | (a)                                      |        |                    | 573,997 |            |        | 404   | 103,099,850 |

(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<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  | 1,001,351            | 1,001,212                      |  | 856,168                 | 857,768                        |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                      |                                |  |                         |                                |
| 25.1 Non-cancelable (b) .....   |                      |                                |  |                         |                                |
| 25.2 Guaranteed renewable (b) .....   | 3,274                | 3,274                          |  | 1,258                   | 1,258                          |
| 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) .....   | 3,274                | 3,274                          |  | 1,258                   | 1,258                          |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 1,004,625            | 1,004,486                      |  | 857,425                 | 859,025                        |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 56 and number of persons  
insured under indemnity only products 0 .



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

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1           | 2                                     | 3           | 4          | 5           |
|---|-------------|---------------------------------------|-------------|------------|-------------|
|   | Ordinary    | Credit Life (Group<br>and Individual) | Group       | Industrial | Total       |
| 1. Life insurance .....   | 10,490,364  |                                       | 13,944,384  |            | 24,434,748  |
| 2. Annuity considerations .....   | 12,868,388  |                                       |             |            | 12,868,388  |
| 3. Deposit-type contract funds .....  |             | XXX                                   |             | XXX        |             |
| 4. Other considerations .....   | 137,724,953 |                                       | 122,064,523 |            | 259,789,475 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 161,083,705 |                                       | 136,008,907 |            | 297,092,612 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |             |                                       |             |            |             |
| Life insurance:   |             |                                       |             |            |             |
| 6.1 Paid in cash or left on deposit .....   | 142,327     |                                       |             |            | 142,327     |
| 6.2 Applied to pay renewal premiums .....   | 148,097     |                                       |             |            | 148,097     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 208,940     |                                       |             |            | 208,940     |
| 6.4 Other .....   |             |                                       |             |            |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 499,363     |                                       |             |            | 499,363     |
| Annuities:  |             |                                       |             |            |             |
| 7.1 Paid in cash or left on deposit .....   |             |                                       |             |            |             |
| 7.2 Applied to provide paid-up annuities .....  |             |                                       |             |            |             |
| 7.3 Other .....   | 4,003       |                                       |             |            | 4,003       |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 4,003       |                                       |             |            | 4,003       |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 503,367     |                                       |             |            | 503,367     |
| DIRECT CLAIMS AND BENEFITS PAID   |             |                                       |             |            |             |
| 9. Death benefits .....   | 3,827,912   |                                       | 698,087     |            | 4,525,999   |
| 10. Matured endowments .....  | 42,545      |                                       |             |            | 42,545      |
| 11. Annuity benefits .....  | 17,769,039  |                                       | 5,309,370   |            | 23,078,409  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 104,322,313 |                                       | 118,709,956 |            | 223,032,269 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |             |                                       |             |            |             |
| 14. All other benefits, except accident and health .....  | 41,756      |                                       |             |            | 41,756      |
| 15. Totals .....  | 126,003,566 |                                       | 124,717,412 |            | 250,720,978 |
| 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<br>above) .....                              |             |                                       |             |            |             |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |              | Credit Life<br>(Group and Individual)    |        | Group              |                    | Industrial |        | Total |               |
|---|----------|--------------|--|--------|--------------------|--------------------|------------|--------|-------|---------------|
|   | 1        | 2            | 3  | 4      | 5                  | 6                  | 7          | 8      | 9     | 10            |
|   | No.      | Amount       | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount             | No.        | Amount | No.   | Amount        |
| 16. Unpaid December 31, prior<br>year .....                       | 15       | 195,872      |  |        | 8                  | 20,819             |            |        | 23    | 216,691       |
| 17. Incurred during current year<br>Settled during current year:  | 97       | 3,806,637    |  |        | 10                 | 21,862             |            |        | 107   | 3,828,499     |
| 18.1 By payment in full .....                                     | 100      | 3,872,927    |  |        | 17                 | 39,681             |            |        | 117   | 3,912,607     |
| 18.2 By payment on<br>compromised claims .....                    |          |              |  |        |                    |                    |            |        |       |               |
| 18.3 Totals paid .....  | 100      | 3,872,927    |  |        | 17                 | 39,681             |            |        | 117   | 3,912,607     |
| 18.4 Reduction by compromise .....                                |          |              |  |        |                    |                    |            |        |       |               |
| 18.5 Amount rejected .....  |          |              |  |        |                    |                    |            |        |       |               |
| 18.6 Total settlements .....                                      | 100      | 3,872,927    |  |        | 17                 | 39,681             |            |        | 117   | 3,912,607     |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 12       | 129,583      |  |        | 1                  | 3,000              |            |        | 13    | 132,583       |
| POLICY EXHIBIT  |          |              |  |        |                    | No. of<br>Policies |            |        |       |               |
| 20. In force December 31, prior<br>year .....                     | 4,894    | 980,505,509  | (a)                                      |        | 180                | 585,540,162        |            |        | 5,074 | 1,566,045,671 |
| 21. Issued during year .....                                      | 30       | 16,891,312   |  |        | 64                 | 96,000,000         |            |        | 94    | 112,891,312   |
| 22. Other changes to in force<br>(Net) .....                      | (189)    | (51,471,720) |  |        |                    | (448,908,952)      |            |        | (189) | (500,380,672) |
| 23. In force December 31 of<br>current year .....                 | 4,735    | 945,925,101  | (a)                                      |        | 244                | 232,631,210        |            |        | 4,979 | 1,178,556,311 |

(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<br>Earned | Dividends Paid Or<br>Credited On Direct<br>Business | Direct Losses Paid | Direct Losses<br>Incurred |
| 24. Group Policies (b) .....  | 4,532,353       | 4,621,164                 |   | 2,041,592          | 1,688,805                 |
| 24.1 Federal Employees Health Benefits Plan<br>premium (b) .....                        |                 |                           |   |                    |                           |
| 24.2 Credit (Group and Individual) .....  |                 |                           |   |                    |                           |
| 24.3 Collectively renewable policies (b) .....  | 421             | 421                       |   |                    |                           |
| 24.4 Medicare Title XVIII exempt from state taxes or fees<br>Other Individual Policies: |                 |                           |   |                    |                           |
| 25.1 Non-cancelable (b) .....   |                 |                           |   |                    |                           |
| 25.2 Guaranteed renewable (b) .....   | 33,305          | 33,305                    |   | 62,593             | 62,593                    |
| 25.3 Non-renewable for stated reasons only (b) .....                                    | 1,076           | 1,076                     |   |                    |                           |
| 25.4 Other accident only .....  |                 |                           |   |                    |                           |
| 25.5 All other (b) .....  |                 |                           |   |                    |                           |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   | 34,381          | 34,381                    |   | 62,593             | 62,593                    |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 4,567,155       | 4,655,966                 |   | 2,104,185          | 1,751,398                 |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 1,265 and number of persons insured under indemnity only products 48 .





ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Arkansas

NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1          | 2                                     | 3          | 4          | 5          |
|---|------------|---------------------------------------|------------|------------|------------|
|   | Ordinary   | Credit Life (Group<br>and Individual) | Group      | Industrial | Total      |
| 1. Life insurance .....   | 2,045,024  |                                       | 15,632     |            | 2,060,655  |
| 2. Annuity considerations .....   | 5,814,968  |                                       |            |            | 5,814,968  |
| 3. Deposit-type contract funds .....  |            | XXX                                   |            | XXX        |            |
| 4. Other considerations .....   | 33,192,389 |                                       | 35,533,933 |            | 68,726,323 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 41,052,381 |                                       | 35,549,565 |            | 76,601,946 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |            |                                       |            |            |            |
| Life insurance:   |            |                                       |            |            |            |
| 6.1 Paid in cash or left on deposit .....   | 43,861     |                                       |            |            | 43,861     |
| 6.2 Applied to pay renewal premiums .....   | 14,343     |                                       |            |            | 14,343     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 79,176     |                                       |            |            | 79,176     |
| 6.4 Other .....   |            |                                       |            |            |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 137,380    |                                       |            |            | 137,380    |
| Annuities:  |            |                                       |            |            |            |
| 7.1 Paid in cash or left on deposit .....   |            |                                       |            |            |            |
| 7.2 Applied to provide paid-up annuities .....  |            |                                       |            |            |            |
| 7.3 Other .....   | 8,277      |                                       |            |            | 8,277      |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 8,277      |                                       |            |            | 8,277      |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 145,657    |                                       |            |            | 145,657    |
| DIRECT CLAIMS AND BENEFITS PAID   |            |                                       |            |            |            |
| 9. Death benefits .....   | 5,025,469  |                                       | 99,355     |            | 5,124,824  |
| 10. Matured endowments .....  | 15,612     |                                       |            |            | 15,612     |
| 11. Annuity benefits .....  | 3,194,920  |                                       | 2,022,219  |            | 5,217,138  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 20,846,261 |                                       | 23,198,063 |            | 44,044,324 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |            |                                       |            |            |            |
| 14. All other benefits, except accident and health .....  | 25,645     |                                       |            |            | 25,645     |
| 15. Totals .....  | 29,107,907 |                                       | 25,319,636 |            | 54,427,543 |
| 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<br>above) .....                              |            |                                       |            |            |            |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |              | Credit Life<br>(Group and Individual)    |        | Group              |                    | Industrial |        | Total |              |
|---|----------|--------------|--|--------|--------------------|--------------------|------------|--------|-------|--------------|
|   | 1        | 2            | 3  | 4      | 5                  | 6                  | 7          | 8      | 9     | 10           |
|   | No.      | Amount       | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount             | No.        | Amount | No.   | Amount       |
| 16. Unpaid December 31, prior<br>year .....                       | 4        | 896,269      |  |        |                    |                    |            |        | 4     | 896,269      |
| 17. Incurred during current year<br>Settled during current year:  | 37       | 5,018,230    |  |        | 4                  | 68,617             |            |        | 41    | 5,086,847    |
| 18.1 By payment in full .....                                     | 37       | 5,005,744    |  |        | 3                  | 65,043             |            |        | 40    | 5,070,787    |
| 18.2 By payment on<br>compromised claims .....                    |          |              |  |        |                    |                    |            |        |       |              |
| 18.3 Totals paid .....  | 37       | 5,005,744    |  |        | 3                  | 65,043             |            |        | 40    | 5,070,787    |
| 18.4 Reduction by compromise .....                                |          |              |  |        |                    |                    |            |        |       |              |
| 18.5 Amount rejected .....  |          |              |  |        |                    |                    |            |        |       |              |
| 18.6 Total settlements .....                                      | 37       | 5,005,744    |  |        | 3                  | 65,043             |            |        | 40    | 5,070,787    |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 4        | 908,755      |  |        | 1                  | 3,574              |            |        | 5     | 912,329      |
| POLICY EXHIBIT  |          |              |  |        |                    | No. of<br>Policies |            |        |       |              |
| 20. In force December 31, prior<br>year .....                     | 2,910    | 372,541,509  | (a)                                      |        | 8                  | 19,064,300         |            |        | 2,918 | 391,605,809  |
| 21. Issued during year .....                                      | 4        | 2,120,000    |  |        |                    |                    |            |        | 4     | 2,120,000    |
| 22. Other changes to in force<br>(Net) .....                      | (164)    | (22,182,845) |  |        | (7)                | (18,776,298)       |            |        | (171) | (40,959,143) |
| 23. In force December 31 of<br>current year .....                 | 2,750    | 352,478,664  | (a)                                      |        | 1                  | 288,002            |            |        | 2,751 | 352,766,666  |

(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<br>Earned | Dividends Paid Or<br>Credited On Direct<br>Business | Direct Losses Paid | Direct Losses<br>Incurred |
| 24. Group Policies (b) .....  | 884,227         | 884,080                   |   | 689,253            | 668,341                   |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                 |                           |   |                    |                           |
| 25.1 Non-cancelable (b) .....   |                 |                           |   |                    |                           |
| 25.2 Guaranteed renewable (b) .....   | 3,902           | 3,902                     |   | 1,259              | 1,259                     |
| 25.3 Non-renewable for stated reasons only (b) .....                                    | 1,672           | 1,672                     |   | 59,281             | 59,281                    |
| 25.4 Other accident only .....  |                 |                           |   |                    |                           |
| 25.5 All other (b) .....  |                 |                           |   |                    |                           |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   | 5,573           | 5,573                     |   | 60,540             | 60,540                    |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 889,801         | 889,654                   |   | 749,793            | 728,880                   |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 173 and number of persons insured under indemnity only products 13 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF California

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1           | 2                                     | 3           | 4          | 5             |
|---|-------------|---------------------------------------|-------------|------------|---------------|
|   | Ordinary    | Credit Life (Group<br>and Individual) | Group       | Industrial | Total         |
| 1. Life insurance .....   | 61,689,643  |                                       | 50,179,311  |            | 111,868,954   |
| 2. Annuity considerations .....   | 56,147,157  |                                       | 1           |            | 56,147,158    |
| 3. Deposit-type contract funds .....  |             | XXX                                   |             | XXX        |               |
| 4. Other considerations .....   | 698,852,117 |                                       | 304,300,362 |            | 1,003,152,479 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 816,688,917 |                                       | 354,479,674 |            | 1,171,168,591 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |             |                                       |             |            |               |
| Life insurance:   |             |                                       |             |            |               |
| 6.1 Paid in cash or left on deposit .....   | 961,389     |                                       | 81          |            | 961,470       |
| 6.2 Applied to pay renewal premiums .....   | 1,095,939   |                                       | 16          |            | 1,095,955     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 1,666,226   |                                       | 105         |            | 1,666,331     |
| 6.4 Other .....   |             |                                       |             |            |               |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 3,723,554   |                                       | 201         |            | 3,723,756     |
| Annuities:  |             |                                       |             |            |               |
| 7.1 Paid in cash or left on deposit .....   | 276         |                                       |             |            | 276           |
| 7.2 Applied to provide paid-up annuities .....  | 442         |                                       |             |            | 442           |
| 7.3 Other .....   | 14,204      |                                       |             |            | 14,204        |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 14,922      |                                       |             |            | 14,922        |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 3,738,476   |                                       | 201         |            | 3,738,678     |
| DIRECT CLAIMS AND BENEFITS PAID   |             |                                       |             |            |               |
| 9. Death benefits .....   | 37,809,234  |                                       | 6,735,861   |            | 44,545,095    |
| 10. Matured endowments .....  | 34,448      |                                       |             |            | 34,448        |
| 11. Annuity benefits .....  | 73,900,758  |                                       | 26,903,129  |            | 100,803,886   |
| 12. Surrender values and withdrawals for life contracts .....                                       | 593,321,575 |                                       | 371,289,862 |            | 964,611,436   |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |             |                                       |             |            |               |
| 14. All other benefits, except accident and health .....  | 132,150     |                                       |             |            | 132,150       |
| 15. Totals .....  | 705,198,164 |                                       | 404,928,851 |            | 1,110,127,015 |
| 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<br>above) .....                              |             |                                       |             |            |               |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |               | Credit Life<br>(Group and Individual)    |        | Group              |                    | Industrial |        | Total   |                |
|---|----------|---------------|--|--------|--------------------|--------------------|------------|--------|---------|----------------|
|   | 1        | 2             | 3  | 4      | 5                  | 6                  | 7          | 8      | 9       | 10             |
|   | No.      | Amount        | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount             | No.        | Amount | No.     | Amount         |
| 16. Unpaid December 31, prior<br>year .....                       | 96       | 1,289,150     |  |        | 31                 | 67,030             |            |        | 127     | 1,356,179      |
| 17. Incurred during current year<br>Settled during current year:  | 337      | 37,793,887    |  |        | 48                 | 6,162,805          |            |        | 385     | 43,956,693     |
| 18.1 By payment in full .....                                     | 372      | 36,753,210    |  |        | 59                 | 6,176,734          |            |        | 431     | 42,929,944     |
| 18.2 By payment on<br>compromised claims .....                    |          |               |  |        |                    |                    |            |        |         |                |
| 18.3 Totals paid .....  | 372      | 36,753,210    |  |        | 59                 | 6,176,734          |            |        | 431     | 42,929,944     |
| 18.4 Reduction by compromise .....                                |          |               |  |        |                    |                    |            |        |         |                |
| 18.5 Amount rejected .....  |          |               |  |        |                    |                    |            |        |         |                |
| 18.6 Total settlements .....                                      | 372      | 36,753,210    |  |        | 59                 | 6,176,734          |            |        | 431     | 42,929,944     |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 61       | 2,329,827     |  |        | 20                 | 53,101             |            |        | 81      | 2,382,928      |
| POLICY EXHIBIT  |          |               |  |        |                    | No. of<br>Policies |            |        |         |                |
| 20. In force December 31, prior<br>year .....                     | 24,602   | 7,644,377,599 | (a)                                      |        | 1,986              | 2,817,608,399      |            |        | 26,588  | 10,461,985,998 |
| 21. Issued during year .....                                      | 47       | 24,842,752    |  |        | 44                 | 111,565,105        |            |        | 91      | 136,407,857    |
| 22. Other changes to in force<br>(Net) .....                      | (1,381)  | (659,176,275) |  |        | (13)               | (338,536,558)      |            |        | (1,394) | (997,712,832)  |
| 23. In force December 31 of<br>current year .....                 | 23,268   | 7,010,044,076 | (a)                                      |        | 2,017              | 2,590,636,946      |            |        | 25,285  | 9,600,681,022  |

(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<br>Earned | Dividends Paid Or<br>Credited On Direct<br>Business | Direct Losses Paid | Direct Losses<br>Incurred |
| 24. Group Policies (b) .....  | 45,240,513      | 39,726,622                |   | 26,677,330         | 27,953,562                |
| 24.1 Federal Employees Health Benefits Plan<br>premium (b) .....                        |                 |                           |   |                    |                           |
| 24.2 Credit (Group and Individual) .....  |                 |                           |   |                    |                           |
| 24.3 Collectively renewable policies (b) .....  | 425             | 425                       |   | 4,764              | 4,764                     |
| 24.4 Medicare Title XVIII exempt from state taxes or fees<br>Other Individual Policies: |                 |                           |   |                    |                           |
| 25.1 Non-cancelable (b) .....   |                 |                           |   |                    |                           |
| 25.2 Guaranteed renewable (b) .....   | 24,073          | 24,073                    |   | 7,914              | 7,914                     |
| 25.3 Non-renewable for stated reasons only (b) .....                                    | 1,878           | 1,878                     |   |                    |                           |
| 25.4 Other accident only .....  |                 |                           |   |                    |                           |
| 25.5 All other (b) .....  | 175             | 175                       |   |                    |                           |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   | 26,126          | 26,126                    |   | 7,914              | 7,914                     |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 45,267,064      | 39,753,173                |   | 26,690,008         | 27,966,240                |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 35,327 and number of persons insured under indemnity only products 389 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Colorado

NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total  |
|---|---------------|--|------------|-----------------|-------------|
| 1. Life insurance .....   | 6,032,606     |  | 2,551,116  |                 | 8,583,722   |
| 2. Annuity considerations .....   | 15,508,632    |  |            |                 | 15,508,632  |
| 3. Deposit-type contract funds .....  |               | XXX  |            | XXX             |             |
| 4. Other considerations .....   | 87,721,990    |  | 36,566,728 |                 | 124,288,718 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 109,263,229   |  | 39,117,844 |                 | 148,381,073 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |            |                 |             |
| Life insurance:   |               |  |            |                 |             |
| 6.1 Paid in cash or left on deposit .....   | 114,425       |  |            |                 | 114,425     |
| 6.2 Applied to pay renewal premiums .....   | 140,203       |  | 6          |                 | 140,209     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 172,994       |  |            |                 | 172,994     |
| 6.4 Other .....   |               |  |            |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 427,623       |  | 6          |                 | 427,629     |
| Annuities:  |               |  |            |                 |             |
| 7.1 Paid in cash or left on deposit .....   | 97            |  |            |                 | 97          |
| 7.2 Applied to provide paid-up annuities .....  | 62            |  |            |                 | 62          |
| 7.3 Other .....   | 10,322        |  |            |                 | 10,322      |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 10,481        |  |            |                 | 10,481      |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 438,104       |  | 6          |                 | 438,110     |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |            |                 |             |
| 9. Death benefits .....   | 1,587,614     |  | 797,407    |                 | 2,385,021   |
| 10. Matured endowments .....  | 34,547        |  |            |                 | 34,547      |
| 11. Annuity benefits .....  | 13,508,715    |  | 4,196,076  |                 | 17,704,792  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 69,412,669    |  | 43,353,787 |                 | 112,766,455 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |            |                 |             |
| 14. All other benefits, except accident and health .....  | 1,794         |  |            |                 | 1,794       |
| 15. Totals .....  | 84,545,339    |  | 48,347,270 |                 | 132,892,609 |
| 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<br>above) .....                              |               |  |            |                 |             |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |              | Credit Life<br>(Group and Individual)    |        | Group              |               | Industrial |        | Total |               |
|---|----------|--------------|--|--------|--------------------|---------------|------------|--------|-------|---------------|
|   | 1        | 2            | 3  | 4      | 5                  | 6             | 7          | 8      | 9     | 10            |
|   | No.      | Amount       | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount        | No.        | Amount | No.   | Amount        |
| 16. Unpaid December 31, prior<br>year .....                       | 7        | 12,294       |  |        |                    |               |            |        | 7     | 12,294        |
| 17. Incurred during current year<br>Settled during current year:  | 63       | 1,587,614    |  |        | 7                  | 756,957       |            |        | 70    | 2,344,571     |
| 18.1 By payment in full .....                                     | 56       | 1,385,725    |  |        | 6                  | 19,057        |            |        | 62    | 1,404,782     |
| 18.2 By payment on<br>compromised claims .....                    |          |              |  |        |                    |               |            |        |       |               |
| 18.3 Totals paid .....  | 56       | 1,385,725    |  |        | 6                  | 19,057        |            |        | 62    | 1,404,782     |
| 18.4 Reduction by compromise .....                                |          |              |  |        |                    |               |            |        |       |               |
| 18.5 Amount rejected .....  |          |              |  |        |                    |               |            |        |       |               |
| 18.6 Total settlements .....                                      | 56       | 1,385,725    |  |        | 6                  | 19,057        |            |        | 62    | 1,404,782     |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 14       | 214,184      |  |        | 1                  | 737,900       |            |        | 15    | 952,084       |
| POLICY EXHIBIT  |          |              |  |        | No. of<br>Policies |               |            |        |       |               |
| 20. In force December 31, prior<br>year .....                     | 4,546    | 788,868,708  | (a)                                      |        | 64                 | 194,023,716   |            |        | 4,610 | 982,892,425   |
| 21. Issued during year .....                                      | 42       | 21,228,178   |  |        |                    |               |            |        | 42    | 21,228,178    |
| 22. Other changes to in force<br>(Net) .....                      | (214)    | (48,772,480) |  |        | (1)                | (104,452,469) |            |        | (215) | (153,224,949) |
| 23. In force December 31 of<br>current year .....                 | 4,374    | 761,324,406  | (a)                                      |        | 63                 | 89,571,248    |            |        | 4,437 | 850,895,654   |

(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<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  | 4,311,953            | 7,589,408                      |  | 7,986,866               | 7,978,466                      |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                      |                                |  |                         |                                |
| 25.1 Non-cancelable (b) .....   |                      |                                |  | 2,400                   | 2,400                          |
| 25.2 Guaranteed renewable (b) .....   | 15,359               | 15,359                         |  | 20,266                  | 20,266                         |
| 25.3 Non-renewable for stated reasons only (b) .....                                    | 449                  | 449                            |  |                         |                                |
| 25.4 Other accident only .....  |                      |                                |  |                         |                                |
| 25.5 All other (b) .....  |                      |                                |  |                         |                                |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   | 15,807               | 15,807                         |  | 22,666                  | 22,666                         |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 4,327,760            | 7,605,216                      |  | 8,009,533               | 8,001,133                      |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 495 and number of persons insured under indemnity only products 26 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total  |
|---|---------------|--|------------|-----------------|-------------|
| 1. Life insurance .....   | 7,392,342     |  | 85,783     |                 | 7,478,125   |
| 2. Annuity considerations .....   | 27,230,573    |  | 1,672      |                 | 27,232,245  |
| 3. Deposit-type contract funds .....  |               | XXX  |            | XXX             |             |
| 4. Other considerations .....   | 114,818,248   |  | 29,367,966 |                 | 144,186,214 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 149,441,163   |  | 29,455,421 |                 | 178,896,584 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |            |                 |             |
| Life insurance:   |               |  |            |                 |             |
| 6.1 Paid in cash or left on deposit .....   | 272,659       |  |            |                 | 272,659     |
| 6.2 Applied to pay renewal premiums .....   | 218,270       |  |            |                 | 218,270     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 359,166       |  | 25         |                 | 359,190     |
| 6.4 Other .....   |               |  |            |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 850,094       |  | 25         |                 | 850,119     |
| Annuities:  |               |  |            |                 |             |
| 7.1 Paid in cash or left on deposit .....   |               |  |            |                 |             |
| 7.2 Applied to provide paid-up annuities .....  |               |  |            |                 |             |
| 7.3 Other .....   | 2,999         |  |            |                 | 2,999       |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 2,999         |  |            |                 | 2,999       |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 853,093       |  | 25         |                 | 853,118     |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |            |                 |             |
| 9. Death benefits .....   | 5,809,182     |  | 85,369     |                 | 5,894,551   |
| 10. Matured endowments .....  | 73,058        |  |            |                 | 73,058      |
| 11. Annuity benefits .....  | 18,476,134    |  | 4,481,001  |                 | 22,957,136  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 78,841,621    |  | 50,313,721 |                 | 129,155,343 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |            |                 |             |
| 14. All other benefits, except accident and health .....  | 42,091        |  |            |                 | 42,091      |
| 15. Totals .....  | 103,242,086   |  | 54,880,092 |                 | 158,122,178 |
| 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<br>above) .....                              |               |  |            |                 |             |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |               | Credit Life<br>(Group and Individual)    |        | Group              |              | Industrial |        | Total  |               |
|---|----------|---------------|--|--------|--------------------|--------------|------------|--------|--------|---------------|
|   | 1        | 2             | 3  | 4      | 5                  | 6            | 7          | 8      | 9      | 10            |
|   | No.      | Amount        | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount       | No.        | Amount | No.    | Amount        |
| 16. Unpaid December 31, prior<br>year .....                       | 36       | 334,129       |  |        | 4                  | 5,032        |            |        | 40     | 339,161       |
| 17. Incurred during current year<br>Settled during current year:  | 183      | 5,784,182     |  |        | 11                 | 29,172       |            |        | 194    | 5,813,354     |
| 18.1 By payment in full .....                                     | 194      | 5,810,229     |  |        | 11                 | 31,639       |            |        | 205    | 5,841,868     |
| 18.2 By payment on<br>compromised claims .....                    |          |               |  |        |                    |              |            |        |        |               |
| 18.3 Totals paid .....  | 194      | 5,810,229     |  |        | 11                 | 31,639       |            |        | 205    | 5,841,868     |
| 18.4 Reduction by compromise .....                                |          |               |  |        |                    |              |            |        |        |               |
| 18.5 Amount rejected .....  |          |               |  |        |                    |              |            |        |        |               |
| 18.6 Total settlements .....                                      | 194      | 5,810,229     |  |        | 11                 | 31,639       |            |        | 205    | 5,841,868     |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 25       | 308,082       |  |        | 4                  | 2,565        |            |        | 29     | 310,647       |
| POLICY EXHIBIT  |          |               |  |        | No. of<br>Policies |              |            |        |        |               |
| 20. In force December 31, prior<br>year .....                     | 11,819   | 1,406,858,607 | (a)                                      |        | 59                 | 84,677,924   |            |        | 11,878 | 1,491,536,531 |
| 21. Issued during year .....                                      | 17       | 5,418,412     |  |        |                    |              |            |        | 17     | 5,418,412     |
| 22. Other changes to in force<br>(Net) .....                      | (713)    | (75,392,015)  |  |        | (5)                | (44,081,297) |            |        | (718)  | (119,473,312) |
| 23. In force December 31 of<br>current year .....                 | 11,123   | 1,336,885,004 | (a)                                      |        | 54                 | 40,596,627   |            |        | 11,177 | 1,377,481,631 |

(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<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  | 22,986,951           | 21,757,475                     |  | 15,513,061              | 14,989,979                     |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                      |                                |  |                         |                                |
| 25.1 Non-cancelable (b) .....   |                      |                                |  |                         |                                |
| 25.2 Guaranteed renewable (b) .....   | 341,846              | 341,846                        |  | 204,183                 | 204,183                        |
| 25.3 Non-renewable for stated reasons only (b) .....                                    | 100                  | 100                            |  |                         |                                |
| 25.4 Other accident only .....  |                      |                                |  |                         |                                |
| 25.5 All other (b) .....  |                      |                                |  |                         |                                |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   | 341,946              | 341,946                        |  | 204,183                 | 204,183                        |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 23,328,897           | 22,099,421                     |  | 15,717,244              | 15,194,162                     |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 7,307 and number of persons insured under indemnity only products 26 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group  | 4<br>Industrial | 5<br>Total  |
|---|---------------|--|-------------|-----------------|-------------|
| 1. Life insurance .....   | 18,617,402    |  | 102,658,527 |                 | 121,275,929 |
| 2. Annuity considerations .....   | 5,104,137     |  |             |                 | 5,104,137   |
| 3. Deposit-type contract funds .....  |               | XXX  |             | XXX             |             |
| 4. Other considerations .....   | 36,987,153    |  | 1,744,805   |                 | 38,731,957  |
| 5. Totals (Sum of Lines 1 to 4)   | 60,708,692    |  | 104,403,332 |                 | 165,112,024 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |             |                 |             |
| Life insurance:   |               |  |             |                 |             |
| 6.1 Paid in cash or left on deposit .....   | 198,453       |  | 13          |                 | 198,466     |
| 6.2 Applied to pay renewal premiums .....   | 192,628       |  |             |                 | 192,628     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 616,743       |  |             |                 | 616,743     |
| 6.4 Other .....   |               |  |             |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 1,007,823     |  | 13          |                 | 1,007,837   |
| Annuities:  |               |  |             |                 |             |
| 7.1 Paid in cash or left on deposit .....   |               |  |             |                 |             |
| 7.2 Applied to provide paid-up annuities .....  |               |  |             |                 |             |
| 7.3 Other .....   | 851           |  |             |                 | 851         |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 851           |  |             |                 | 851         |
| 8. Grand Totals (Lines 6.5 plus 7.4)  | 1,008,675     |  | 13          |                 | 1,008,688   |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |             |                 |             |
| 9. Death benefits .....   | 7,842,368     |  | 28,780,831  |                 | 36,623,199  |
| 10. Matured endowments .....  | 109,217       |  |             |                 | 109,217     |
| 11. Annuity benefits .....  | 2,468,574     |  | 476,379     |                 | 2,944,953   |
| 12. Surrender values and withdrawals for life contracts .....                                       | 28,108,737    |  | 26,307,995  |                 | 54,416,732  |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |             |                 |             |
| 14. All other benefits, except accident and health .....  | 48,223        |  |             |                 | 48,223      |
| 15. Totals .....  | 38,577,118    |  | 55,565,206  |                 | 94,142,324  |
| 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<br>above)                                    |               |  |             |                 |             |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |               | Credit Life<br>(Group and Individual)    |        | Group              |                | Industrial |        | Total  |                |
|---|----------|---------------|--|--------|--------------------|----------------|------------|--------|--------|----------------|
|   | 1        | 2             | 3  | 4      | 5                  | 6              | 7          | 8      | 9      | 10             |
|   | No.      | Amount        | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount         | No.        | Amount | No.    | Amount         |
| 16. Unpaid December 31, prior<br>year .....                       | 22       | 422,230       |  |        | 2                  | 636,486        |            |        | 24     | 1,058,716      |
| 17. Incurred during current year<br>Settled during current year:  | 135      | 7,842,368     |  |        | 23                 | 28,780,831     |            |        | 158    | 36,623,199     |
| 18.1 By payment in full .....                                     | 143      | 8,191,829     |  |        | 23                 | 28,670,371     |            |        | 166    | 36,862,200     |
| 18.2 By payment on<br>compromised claims .....                    |          |               |  |        |                    |                |            |        |        |                |
| 18.3 Totals paid .....  | 143      | 8,191,829     |  |        | 23                 | 28,670,371     |            |        | 166    | 36,862,200     |
| 18.4 Reduction by compromise .....                                |          |               |  |        |                    |                |            |        |        |                |
| 18.5 Amount rejected .....  |          |               |  |        |                    |                |            |        |        |                |
| 18.6 Total settlements .....                                      | 143      | 8,191,829     |  |        | 23                 | 28,670,371     |            |        | 166    | 36,862,200     |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6)                  | 14       | 72,768        |  |        | 2                  | 746,946        |            |        | 16     | 819,715        |
| POLICY EXHIBIT  |          |               |  |        | No. of<br>Policies |                |            |        |        |                |
| 20. In force December 31, prior<br>year .....                     | 12,666   | 2,309,215,137 | (a)                                      |        | 9,856              | 16,813,289,975 |            |        | 22,522 | 19,122,505,112 |
| 21. Issued during year .....                                      | 463      | 183,318,068   |  |        | 307                | 363,697,392    |            |        | 770    | 547,015,460    |
| 22. Other changes to in force<br>(Net) .....                      | (670)    | (131,367,131) |  |        | 43                 | 55,322,661     |            |        | (627)  | (76,044,470)   |
| 23. In force December 31 of<br>current year                       | 12,459   | 2,361,166,075 | (a)                                      |        | 10,206             | 17,232,310,027 |            |        | 22,665 | 19,593,476,102 |

(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<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  | 1,015,637            | 3,807,055                      |  | 2,746,391               | 2,787,677                      |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                      |                                |  |                         |                                |
| 25.1 Non-cancelable (b) .....   |                      |                                |  |                         |                                |
| 25.2 Guaranteed renewable (b) .....   | 13,605               | 13,605                         |  | 10,091                  | 10,091                         |
| 25.3 Non-renewable for stated reasons only (b) .....                                    | 3,681                | 3,681                          |  |                         |                                |
| 25.4 Other accident only .....  |                      |                                |  |                         |                                |
| 25.5 All other (b) .....  |                      |                                |  |                         |                                |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   | 17,285               | 17,285                         |  | 10,091                  | 10,091                         |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)                                | 1,032,922            | 3,824,341                      |  | 2,756,482               | 2,797,768                      |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 66 and number of persons insured under indemnity only products 41 .





ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF District of Columbia  
NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014  
NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance .....   | 896,711       |  | 30,188     |                 | 926,899    |
| 2. Annuity considerations .....   | 911,011       |  |            |                 | 911,011    |
| 3. Deposit-type contract funds .....  |               | XXX  |            | XXX             |            |
| 4. Other considerations .....   | 8,896,656     |  | 377,153    |                 | 9,273,808  |
| 5. Totals (Sum of Lines 1 to 4) .....   | 10,704,378    |  | 407,340    |                 | 11,111,718 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |            |                 |            |
| Life insurance:   |               |  |            |                 |            |
| 6.1 Paid in cash or left on deposit .....   | 41,064        |  |            |                 | 41,064     |
| 6.2 Applied to pay renewal premiums .....   | 36,604        |  |            |                 | 36,604     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 33,519        |  |            |                 | 33,519     |
| 6.4 Other .....   |               |  |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 111,188       |  |            |                 | 111,188    |
| Annuities:  |               |  |            |                 |            |
| 7.1 Paid in cash or left on deposit .....   |               |  |            |                 |            |
| 7.2 Applied to provide paid-up annuities .....  |               |  |            |                 |            |
| 7.3 Other .....   | 185           |  |            |                 | 185        |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 185           |  |            |                 | 185        |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 111,373       |  |            |                 | 111,373    |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |            |                 |            |
| 9. Death benefits .....   | 134,001       |  | 36,018     |                 | 170,019    |
| 10. Matured endowments .....  | 4,350         |  |            |                 | 4,350      |
| 11. Annuity benefits .....  | 1,267,534     |  | 485,678    |                 | 1,753,212  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 10,736,421    |  | 481,467    |                 | 11,217,888 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |            |                 |            |
| 14. All other benefits, except accident and health .....  | 772           |  |            |                 | 772        |
| 15. Totals .....  | 12,143,079    |  | 1,003,163  |                 | 13,146,242 |
| 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<br>above) .....                              |               |  |            |                 |            |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |              | Credit Life<br>(Group and Individual)    |        | Group              |                    | Industrial |        | Total |              |
|---|----------|--------------|--|--------|--------------------|--------------------|------------|--------|-------|--------------|
|   | 1        | 2            | 3  | 4      | 5                  | 6                  | 7          | 8      | 9     | 10           |
|   | No.      | Amount       | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount             | No.        | Amount | No.   | Amount       |
| 16. Unpaid December 31, prior<br>year .....                       | 6        | 19,219       |  |        | 8                  | 76,166             |            |        | 14    | 95,385       |
| 17. Incurred during current year<br>Settled during current year:  | 7        | 134,001      |  |        | 2                  | 1,770              |            |        | 9     | 135,771      |
| 18.1 By payment in full .....                                     | 8        | 62,304       |  |        | (1)                | 72,908             |            |        | 7     | 135,213      |
| 18.2 By payment on<br>compromised claims .....                    |          |              |  |        |                    |                    |            |        |       |              |
| 18.3 Totals paid .....  | 8        | 62,304       |  |        | (1)                | 72,908             |            |        | 7     | 135,213      |
| 18.4 Reduction by compromise .....                                |          |              |  |        |                    |                    |            |        |       |              |
| 18.5 Amount rejected .....  |          |              |  |        |                    |                    |            |        |       |              |
| 18.6 Total settlements .....                                      | 8        | 62,304       |  |        | (1)                | 72,908             |            |        | 7     | 135,213      |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 5        | 90,916       |  |        | 11                 | 5,028              |            |        | 16    | 95,944       |
| POLICY EXHIBIT  |          |              |  |        |                    | No. of<br>Policies |            |        |       |              |
| 20. In force December 31, prior<br>year .....                     | 1,081    | 409,919,805  | (a)                                      |        | 2                  | 4,336,739          |            |        | 1,083 | 414,256,544  |
| 21. Issued during year .....                                      |          |              |  |        |                    |                    |            |        |       |              |
| 22. Other changes to in force<br>(Net) .....                      | (40)     | (66,718,596) |  |        |                    | (1,549,475)        |            |        | (40)  | (68,268,071) |
| 23. In force December 31 of<br>current year .....                 | 1,041    | 343,201,209  | (a)                                      |        | 2                  | 2,787,263          |            |        | 1,043 | 345,988,473  |

(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<br>Earned | Dividends Paid Or<br>Credited On Direct<br>Business | Direct Losses Paid | Direct Losses<br>Incurred |
| 24. Group Policies (b) .....  | 247,991         | 247,881                   |   | 156,990            | 159,127                   |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                 |                           |   |                    |                           |
| 25.1 Non-cancelable (b) .....   |                 |                           |   |                    |                           |
| 25.2 Guaranteed renewable (b) .....   | 4,360           | 4,360                     |   | 12,648             | 12,648                    |
| 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) .....   | 4,360           | 4,360                     |   | 12,648             | 12,648                    |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 252,351         | 252,241                   |   | 169,638            | 171,775                   |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 56 and number of persons insured under indemnity only products 23 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Florida

NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group  | 4<br>Industrial | 5<br>Total    |
|---|---------------|--|-------------|-----------------|---------------|
| 1. Life insurance .....   | 25,200,385    |  | 44,537,595  |                 | 69,737,980    |
| 2. Annuity considerations .....   | 49,163,674    |  |             |                 | 49,163,674    |
| 3. Deposit-type contract funds .....  |               | XXX  |             | XXX             |               |
| 4. Other considerations .....   | 505,840,193   |  | 575,688,526 |                 | 1,081,528,719 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 580,204,252   |  | 620,226,121 |                 | 1,200,430,373 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |             |                 |               |
| Life insurance:   |               |  |             |                 |               |
| 6.1 Paid in cash or left on deposit .....   | 973,897       |  | 52          |                 | 973,949       |
| 6.2 Applied to pay renewal premiums .....   | 810,007       |  |             |                 | 810,007       |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 1,392,418     |  | 26          |                 | 1,392,444     |
| 6.4 Other .....   |               |  |             |                 |               |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 3,176,323     |  | 77          |                 | 3,176,400     |
| Annuities:  |               |  |             |                 |               |
| 7.1 Paid in cash or left on deposit .....   |               |  |             |                 |               |
| 7.2 Applied to provide paid-up annuities .....  | 41            |  |             |                 | 41            |
| 7.3 Other .....   | 12,391        |  |             |                 | 12,391        |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 12,431        |  |             |                 | 12,431        |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 3,188,754     |  | 77          |                 | 3,188,831     |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |             |                 |               |
| 9. Death benefits .....   | 23,667,186    |  | 1,477,442   |                 | 25,144,627    |
| 10. Matured endowments .....  | 202,625       |  |             |                 | 202,625       |
| 11. Annuity benefits .....  | 68,676,587    |  | 47,373,120  |                 | 116,049,706   |
| 12. Surrender values and withdrawals for life contracts .....                                       | 368,463,953   |  | 421,555,396 |                 | 790,019,349   |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |             |                 |               |
| 14. All other benefits, except accident and health .....  | 307,294       |  |             |                 | 307,294       |
| 15. Totals .....  | 461,317,644   |  | 470,405,957 |                 | 931,723,602   |
| 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<br>above) .....                              |               |  |             |                 |               |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |               | Credit Life<br>(Group and Individual)    |        | Group              |               | Industrial |        | Total   |               |
|---|----------|---------------|--|--------|--------------------|---------------|------------|--------|---------|---------------|
|   | 1        | 2             | 3  | 4      | 5                  | 6             | 7          | 8      | 9       | 10            |
|   | No.      | Amount        | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount        | No.        | Amount | No.     | Amount        |
| 16. Unpaid December 31, prior<br>year .....                       | 104      | 3,187,131     |  |        | 19                 | 85,219        |            |        | 123     | 3,272,350     |
| 17. Incurred during current year<br>Settled during current year:  | 554      | 29,571,898    |  |        | 28                 | 1,121,527     |            |        | 582     | 30,693,425    |
| 18.1 By payment in full .....                                     | 591      | 31,976,822    |  |        | 37                 | 1,178,334     |            |        | 628     | 33,155,156    |
| 18.2 By payment on<br>compromised claims .....                    |          |               |  |        |                    |               |            |        |         |               |
| 18.3 Totals paid .....  | 591      | 31,976,822    |  |        | 37                 | 1,178,334     |            |        | 628     | 33,155,156    |
| 18.4 Reduction by compromise .....                                |          |               |  |        |                    |               |            |        |         |               |
| 18.5 Amount rejected .....  |          |               |  |        |                    |               |            |        |         |               |
| 18.6 Total settlements .....                                      | 591      | 31,976,822    |  |        | 37                 | 1,178,334     |            |        | 628     | 33,155,156    |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 67       | 782,207       |  |        | 10                 | 28,413        |            |        | 77      | 810,620       |
| POLICY EXHIBIT  |          |               |  |        | No. of<br>Policies |               |            |        |         |               |
| 20. In force December 31, prior<br>year .....                     | 33,409   | 4,486,239,098 | (a)                                      |        | 1,529              | 1,327,790,076 |            |        | 34,938  | 5,814,029,174 |
| 21. Issued during year .....                                      | 19       | 9,068,129     |  |        | 45                 | 21,775,500    |            |        | 64      | 30,843,629    |
| 22. Other changes to in force<br>(Net) .....                      | (1,690)  | (339,882,481) |  |        | (14)               | (273,965,386) |            |        | (1,704) | (613,847,867) |
| 23. In force December 31 of<br>current year .....                 | 31,738   | 4,155,424,746 | (a)                                      |        | 1,560              | 1,075,600,191 |            |        | 33,298  | 5,231,024,937 |

(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<br>Earned | Dividends Paid Or<br>Credited On Direct<br>Business | Direct Losses Paid | Direct Losses<br>Incurred |
| 24. Group Policies (b) .....  | 6,764,428       | 6,658,502                 |   | 3,661,309          | 3,698,509                 |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                 |                           |   |                    |                           |
| 25.1 Non-cancelable (b) .....   | 1,414           | 1,414                     |   |                    |                           |
| 25.2 Guaranteed renewable (b) .....   | 1,117,447       | 1,117,447                 |   | 1,128,262          | 1,132,702                 |
| 25.3 Non-renewable for stated reasons only (b) .....                                    | 45,796          | 45,796                    |   |                    |                           |
| 25.4 Other accident only .....  |                 |                           |   |                    |                           |
| 25.5 All other (b) .....  | 46              | 46                        |   |                    |                           |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   | 1,164,704       | 1,164,704                 |   | 1,128,262          | 1,132,702                 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 7,929,132       | 7,823,206                 |   | 4,789,572          | 4,831,212                 |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 1,883 and number of persons insured under indemnity only products 178 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Georgia  
NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014  
NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group  | 4<br>Industrial | 5<br>Total  |
|---|---------------|--|-------------|-----------------|-------------|
| 1. Life insurance .....   | 20,956,179    |  | 10,164,807  |                 | 31,120,986  |
| 2. Annuity considerations .....   | 13,050,180    |  |             |                 | 13,050,180  |
| 3. Deposit-type contract funds .....  |               | XXX  |             | XXX             |             |
| 4. Other considerations .....   | 116,383,735   |  | 70,354,157  |                 | 186,737,891 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 150,390,094   |  | 80,518,964  |                 | 230,909,058 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |             |                 |             |
| Life insurance:   |               |  |             |                 |             |
| 6.1 Paid in cash or left on deposit .....   | 399,080       |  | 195         |                 | 399,275     |
| 6.2 Applied to pay renewal premiums .....   | 232,829       |  |             |                 | 232,829     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 629,314       |  | 6           |                 | 629,320     |
| 6.4 Other .....   |               |  |             |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 1,261,223     |  | 201         |                 | 1,261,424   |
| Annuities:  |               |  |             |                 |             |
| 7.1 Paid in cash or left on deposit .....   |               |  |             |                 |             |
| 7.2 Applied to provide paid-up annuities .....  | 58            |  |             |                 | 58          |
| 7.3 Other .....   | 10,617        |  |             |                 | 10,617      |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 10,675        |  |             |                 | 10,675      |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 1,271,898     |  | 201         |                 | 1,272,099   |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |             |                 |             |
| 9. Death benefits .....   | 19,663,023    |  | 3,917,941   |                 | 23,580,964  |
| 10. Matured endowments .....  | 24,468        |  |             |                 | 24,468      |
| 11. Annuity benefits .....  | 15,393,081    |  | 9,889,446   |                 | 25,282,527  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 91,876,234    |  | 184,448,530 |                 | 276,324,764 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |             |                 |             |
| 14. All other benefits, except accident and health .....  | 100,736       |  |             |                 | 100,736     |
| 15. Totals .....  | 127,057,543   |  | 198,255,917 |                 | 325,313,460 |
| 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<br>above) .....                              |               |  |             |                 |             |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |               | Credit Life<br>(Group and Individual)    |        | Group              |               | Industrial |        | Total  |               |
|---|----------|---------------|--|--------|--------------------|---------------|------------|--------|--------|---------------|
|   | 1        | 2             | 3  | 4      | 5                  | 6             | 7          | 8      | 9      | 10            |
|   | No.      | Amount        | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount        | No.        | Amount | No.    | Amount        |
| 16. Unpaid December 31, prior<br>year .....                       | 27       | 1,019,944     |  |        | 2                  | 31,369        |            |        | 29     | 1,051,313     |
| 17. Incurred during current year<br>Settled during current year:  | 180      | 19,600,814    |  |        | 34                 | 3,852,941     |            |        | 214    | 23,453,755    |
| 18.1 By payment in full .....                                     | 183      | 19,420,945    |  |        | 27                 | 3,860,530     |            |        | 210    | 23,281,475    |
| 18.2 By payment on<br>compromised claims .....                    |          |               |  |        |                    |               |            |        |        |               |
| 18.3 Totals paid .....  | 183      | 19,420,945    |  |        | 27                 | 3,860,530     |            |        | 210    | 23,281,475    |
| 18.4 Reduction by compromise .....                                |          |               |  |        |                    |               |            |        |        |               |
| 18.5 Amount rejected .....  |          |               |  |        |                    |               |            |        |        |               |
| 18.6 Total settlements .....                                      | 183      | 19,420,945    |  |        | 27                 | 3,860,530     |            |        | 210    | 23,281,475    |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 24       | 1,199,813     |  |        | 9                  | 23,780        |            |        | 33     | 1,223,593     |
| POLICY EXHIBIT  |          |               |  |        | No. of<br>Policies |               |            |        |        |               |
| 20. In force December 31, prior<br>year .....                     | 14,102   | 2,195,653,992 | (a)                                      |        | 413                | 526,082,984   |            |        | 14,515 | 2,721,736,976 |
| 21. Issued during year .....                                      | 64       | 41,818,442    |  |        | 18                 | 13,776,110    |            |        | 82     | 55,594,552    |
| 22. Other changes to in force<br>(Net) .....                      | (810)    | (139,394,300) |  |        | (2)                | (122,014,052) |            |        | (812)  | (261,408,353) |
| 23. In force December 31 of<br>current year .....                 | 13,356   | 2,098,078,134 | (a)                                      |        | 429                | 417,845,041   |            |        | 13,785 | 2,515,923,175 |

(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<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  | 5,541,269            | 5,203,349                      |  | 2,749,784               | 2,759,732                      |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                      |                                |  |                         |                                |
| 25.1 Non-cancelable (b) .....   | 18,514               | 18,514                         |  |                         |                                |
| 25.2 Guaranteed renewable (b) .....   | 403,537              | 403,537                        |  | 355,629                 | 355,629                        |
| 25.3 Non-renewable for stated reasons only (b) .....                                    | (2,462)              | (2,462)                        |  |                         |                                |
| 25.4 Other accident only .....  |                      |                                |  |                         |                                |
| 25.5 All other (b) .....  |                      |                                |  |                         |                                |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   | 419,588              | 419,588                        |  | 355,629                 | 355,629                        |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 5,960,857            | 5,622,938                      |  | 3,105,413               | 3,115,361                      |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 1,701 and number of persons insured under indemnity only products 48 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Hawaii  
NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014  
NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance .....   | 1,225,516     |  | 279,158    |                 | 1,504,675  |
| 2. Annuity considerations .....   | 7,137,449     |  |            |                 | 7,137,449  |
| 3. Deposit-type contract funds .....  |               | XXX  |            | XXX             |            |
| 4. Other considerations .....   | 65,161,830    |  | 4,705,253  |                 | 69,867,084 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 73,524,796    |  | 4,984,412  |                 | 78,509,207 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |            |                 |            |
| Life insurance:   |               |  |            |                 |            |
| 6.1 Paid in cash or left on deposit .....   | 18,877        |  |            |                 | 18,877     |
| 6.2 Applied to pay renewal premiums .....   | 19,332        |  |            |                 | 19,332     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 19,092        |  |            |                 | 19,092     |
| 6.4 Other .....   |               |  |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 57,301        |  |            |                 | 57,301     |
| Annuities:  |               |  |            |                 |            |
| 7.1 Paid in cash or left on deposit .....   |               |  |            |                 |            |
| 7.2 Applied to provide paid-up annuities .....  |               |  |            |                 |            |
| 7.3 Other .....   | 1,324         |  |            |                 | 1,324      |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 1,324         |  |            |                 | 1,324      |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 58,625        |  |            |                 | 58,625     |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |            |                 |            |
| 9. Death benefits .....   | 3,927,935     |  |            |                 | 3,927,935  |
| 10. Matured endowments .....  |               |  |            |                 |            |
| 11. Annuity benefits .....  | 8,423,377     |  | 1,572,609  |                 | 9,995,987  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 43,544,652    |  | 10,746,574 |                 | 54,291,226 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |            |                 |            |
| 14. All other benefits, except accident and health .....  | 2             |  |            |                 | 2          |
| 15. Totals .....  | 55,895,967    |  | 12,319,183 |                 | 68,215,150 |
| 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<br>above) .....                              |               |  |            |                 |            |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |             | Credit Life<br>(Group and Individual)    |        | Group              |                    | Industrial |        | Total |             |
|---|----------|-------------|--|--------|--------------------|--------------------|------------|--------|-------|-------------|
|   | 1        | 2           | 3  | 4      | 5                  | 6                  | 7          | 8      | 9     | 10          |
|   | No.      | Amount      | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount             | No.        | Amount | No.   | Amount      |
| 16. Unpaid December 31, prior<br>year .....                       | 3        | 297,615     |  |        |                    |                    |            |        | 3     | 297,615     |
| 17. Incurred during current year .....                            | 9        | 3,927,935   |  |        |                    |                    |            |        | 9     | 3,927,935   |
| Settled during current year:                                      |          |             |  |        |                    |                    |            |        |       |             |
| 18.1 By payment in full .....                                     | 6        | 3,135,954   |  |        |                    |                    |            |        | 6     | 3,135,954   |
| 18.2 By payment on<br>compromised claims .....                    |          |             |  |        |                    |                    |            |        |       |             |
| 18.3 Totals paid .....  | 6        | 3,135,954   |  |        |                    |                    |            |        | 6     | 3,135,954   |
| 18.4 Reduction by compromise .....                                |          |             |  |        |                    |                    |            |        |       |             |
| 18.5 Amount rejected .....  |          |             |  |        |                    |                    |            |        |       |             |
| 18.6 Total settlements .....                                      | 6        | 3,135,954   |  |        |                    |                    |            |        | 6     | 3,135,954   |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 6        | 1,089,596   |  |        |                    |                    |            |        | 6     | 1,089,596   |
| POLICY EXHIBIT  |          |             |  |        |                    | No. of<br>Policies |            |        |       |             |
| 20. In force December 31, prior<br>year .....                     | 1,254    | 335,029,884 | (a)                                      |        | 25                 | 6,195,159          |            |        | 1,279 | 341,225,043 |
| 21. Issued during year .....                                      |          |             |  |        |                    |                    |            |        |       |             |
| 22. Other changes to in force<br>(Net) .....                      | (48)     | (9,216,497) |  |        | (6)                | 254,577            |            |        | (54)  | (8,961,920) |
| 23. In force December 31 of<br>current year .....                 | 1,206    | 325,813,387 | (a)                                      |        | 19                 | 6,449,736          |            |        | 1,225 | 332,263,123 |

(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<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  | 11,098               | 11,500                         |  | 12,058                  | 16,222                         |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                      |                                |  |                         |                                |
| 25.1 Non-cancelable (b) .....   |                      |                                |  |                         |                                |
| 25.2 Guaranteed renewable (b) .....   | 3,378                | 3,378                          |  | 361                     | 361                            |
| 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) .....   | 3,378                | 3,378                          |  | 361                     | 361                            |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 14,475               | 14,878                         |  | 12,419                  | 16,583                         |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 133 and number of persons insured under indemnity only products 10 .



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

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Idaho  
NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014  
NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance .....   | 1,943,053     |  | 11,280     |                 | 1,954,333  |
| 2. Annuity considerations .....   | 1,334,783     |  |            |                 | 1,334,783  |
| 3. Deposit-type contract funds .....  |               | XXX  |            | XXX             |            |
| 4. Other considerations .....   | 12,883,051    |  | 31,059,457 |                 | 43,942,508 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 16,160,887    |  | 31,070,736 |                 | 47,231,623 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |            |                 |            |
| Life insurance:   |               |  |            |                 |            |
| 6.1 Paid in cash or left on deposit .....   | 19,882        |  | 63         |                 | 19,945     |
| 6.2 Applied to pay renewal premiums .....   | 7,038         |  |            |                 | 7,038      |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 22,569        |  |            |                 | 22,569     |
| 6.4 Other .....   |               |  |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 49,489        |  | 63         |                 | 49,552     |
| Annuities:  |               |  |            |                 |            |
| 7.1 Paid in cash or left on deposit .....   |               |  |            |                 |            |
| 7.2 Applied to provide paid-up annuities .....  |               |  |            |                 |            |
| 7.3 Other .....   | 8,148         |  |            |                 | 8,148      |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 8,148         |  |            |                 | 8,148      |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 57,637        |  | 63         |                 | 57,700     |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |            |                 |            |
| 9. Death benefits .....   | 244,160       |  | 14,912     |                 | 259,072    |
| 10. Matured endowments .....  |               |  |            |                 |            |
| 11. Annuity benefits .....  | 2,358,345     |  | 5,469,803  |                 | 7,828,148  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 21,531,885    |  | 29,956,016 |                 | 51,487,901 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |            |                 |            |
| 14. All other benefits, except accident and health .....  | (64)          |  |            |                 | (64)       |
| 15. Totals .....  | 24,134,326    |  | 35,440,731 |                 | 59,575,057 |
| 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<br>above) .....                              |               |  |            |                 |            |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |             | Credit Life<br>(Group and Individual)    |        | Group              |                    | Industrial |        | Total |              |
|---|----------|-------------|--|--------|--------------------|--------------------|------------|--------|-------|--------------|
|   | 1        | 2           | 3  | 4      | 5                  | 6                  | 7          | 8      | 9     | 10           |
|   | No.      | Amount      | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount             | No.        | Amount | No.   | Amount       |
| 16. Unpaid December 31, prior<br>year .....                       | 1        | 1,178       |  |        | 2                  | 5,044              |            |        | 3     | 6,222        |
| 17. Incurred during current year<br>Settled during current year:  | 6        | 244,160     |  |        | 3                  | 14,912             |            |        | 9     | 259,072      |
| 18.1 By payment in full .....                                     | 6        | 176,226     |  |        | 3                  | 15,044             |            |        | 9     | 191,270      |
| 18.2 By payment on<br>compromised claims .....                    |          |             |  |        |                    |                    |            |        |       |              |
| 18.3 Totals paid .....  | 6        | 176,226     |  |        | 3                  | 15,044             |            |        | 9     | 191,270      |
| 18.4 Reduction by compromise .....                                |          |             |  |        |                    |                    |            |        |       |              |
| 18.5 Amount rejected .....  |          |             |  |        |                    |                    |            |        |       |              |
| 18.6 Total settlements .....                                      | 6        | 176,226     |  |        | 3                  | 15,044             |            |        | 9     | 191,270      |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 1        | 69,113      |  |        | 2                  | 4,912              |            |        | 3     | 74,025       |
| POLICY EXHIBIT  |          |             |  |        |                    | No. of<br>Policies |            |        |       |              |
| 20. In force December 31, prior<br>year .....                     | 735      | 162,239,471 | (a)                                      |        | 5                  | 7,508,587          |            |        | 740   | 169,748,059  |
| 21. Issued during year .....                                      | 8        | 3,898,677   |  |        |                    |                    |            |        | 8     | 3,898,677    |
| 22. Other changes to in force<br>(Net) .....                      | (32)     | (6,998,359) |  |        | (5)                | (7,407,134)        |            |        | (37)  | (14,405,494) |
| 23. In force December 31 of<br>current year .....                 | 711      | 159,139,789 | (a)                                      |        |                    | 101,453            |            |        | 711   | 159,241,242  |

(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<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  | 983,818              | 832,014                        |  | 907,486                 | 909,482                        |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                      |                                |  |                         |                                |
| 25.1 Non-cancelable (b) .....   |                      |                                |  |                         |                                |
| 25.2 Guaranteed renewable (b) .....   | 852                  | 852                            |  |                         |                                |
| 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) .....   | 852                  | 852                            |  |                         |                                |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 984,670              | 832,866                        |  | 907,486                 | 909,482                        |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 163 and number of persons  
insured under indemnity only products 3 .





ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Illinois  
NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014  
NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group  | 4<br>Industrial | 5<br>Total  |
|---|---------------|--|-------------|-----------------|-------------|
| 1. Life insurance .....   | 16,281,667    |  | 72,054,859  |                 | 88,336,525  |
| 2. Annuity considerations .....   | 28,742,017    |  |             |                 | 28,742,017  |
| 3. Deposit-type contract funds .....  |               | XXX  |             | XXX             |             |
| 4. Other considerations .....   | 222,557,100   |  | 190,455,615 |                 | 413,012,714 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 267,580,783   |  | 262,510,473 |                 | 530,091,257 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |             |                 |             |
| Life insurance:   |               |  |             |                 |             |
| 6.1 Paid in cash or left on deposit .....   | 259,896       |  | 15          |                 | 259,911     |
| 6.2 Applied to pay renewal premiums .....   | 224,902       |  |             |                 | 224,902     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 443,533       |  |             |                 | 443,533     |
| 6.4 Other .....   |               |  |             |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 928,331       |  | 15          |                 | 928,346     |
| Annuities:  |               |  |             |                 |             |
| 7.1 Paid in cash or left on deposit .....   |               |  |             |                 |             |
| 7.2 Applied to provide paid-up annuities .....  | 786           |  |             |                 | 786         |
| 7.3 Other .....   | 37,658        |  |             |                 | 37,658      |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 38,444        |  |             |                 | 38,444      |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 966,775       |  | 15          |                 | 966,790     |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |             |                 |             |
| 9. Death benefits .....   | 9,413,017     |  | 3,560,571   |                 | 12,973,588  |
| 10. Matured endowments .....  | 59,382        |  |             |                 | 59,382      |
| 11. Annuity benefits .....  | 28,010,170    |  | 15,596,633  |                 | 43,606,803  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 176,112,549   |  | 274,112,875 |                 | 450,225,424 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |             |                 |             |
| 14. All other benefits, except accident and health .....  | 21,023        |  |             |                 | 21,023      |
| 15. Totals .....  | 213,616,142   |  | 293,270,078 |                 | 506,886,220 |
| 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<br>above) .....                              |               |  |             |                 |             |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |               | Credit Life<br>(Group and Individual)    |        | Group              |               | Industrial |        | Total  |               |
|---|----------|---------------|--|--------|--------------------|---------------|------------|--------|--------|---------------|
|   | 1        | 2             | 3  | 4      | 5                  | 6             | 7          | 8      | 9      | 10            |
|   | No.      | Amount        | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount        | No.        | Amount | No.    | Amount        |
| 16. Unpaid December 31, prior<br>year .....                       | 32       | 1,359,989     |  |        | 3                  | 6,812         |            |        | 35     | 1,366,801     |
| 17. Incurred during current year<br>Settled during current year:  | 150      | 9,380,002     |  |        | 33                 | 3,488,271     |            |        | 183    | 12,868,272    |
| 18.1 By payment in full .....                                     | 162      | 10,445,299    |  |        | 31                 | 3,484,521     |            |        | 193    | 13,929,820    |
| 18.2 By payment on<br>compromised claims .....                    |          |               |  |        |                    |               |            |        |        |               |
| 18.3 Totals paid .....  | 162      | 10,445,299    |  |        | 31                 | 3,484,521     |            |        | 193    | 13,929,820    |
| 18.4 Reduction by compromise .....                                |          |               |  |        |                    |               |            |        |        |               |
| 18.5 Amount rejected .....  |          |               |  |        |                    |               |            |        |        |               |
| 18.6 Total settlements .....                                      | 162      | 10,445,299    |  |        | 31                 | 3,484,521     |            |        | 193    | 13,929,820    |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 20       | 294,692       |  |        | 5                  | 10,561        |            |        | 25     | 305,253       |
| POLICY EXHIBIT  |          |               |  |        | No. of<br>Policies |               |            |        |        |               |
| 20. In force December 31, prior<br>year .....                     | 13,615   | 2,900,720,911 | (a)                                      |        | 837                | 1,623,662,583 |            |        | 14,452 | 4,524,383,494 |
| 21. Issued during year .....                                      | 16       | 5,306,595     |  |        | 204                | 308,926,421   |            |        | 220    | 314,233,016   |
| 22. Other changes to in force<br>(Net) .....                      | 12,299   | (151,414,216) |  |        | (51)               | (116,136,195) |            |        | 12,248 | (267,550,410) |
| 23. In force December 31 of<br>current year .....                 | 25,930   | 2,754,613,290 | (a)                                      |        | 990                | 1,816,452,810 |            |        | 26,920 | 4,571,066,100 |

(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<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  | 7,215,130            | 6,952,103                      |  | 4,492,656               | 4,376,250                      |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                      |                                |  |                         |                                |
| 25.1 Non-cancelable (b) .....   |                      |                                |  |                         |                                |
| 25.2 Guaranteed renewable (b) .....   | 12,845               | 12,845                         |  | 6,554                   | 6,554                          |
| 25.3 Non-renewable for stated reasons only (b) .....                                    | 185                  | 185                            |  |                         |                                |
| 25.4 Other accident only .....  |                      |                                |  |                         |                                |
| 25.5 All other (b) .....  |                      |                                |  |                         |                                |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   | 13,030               | 13,030                         |  | 6,554                   | 6,554                          |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 7,228,160            | 6,965,133                      |  | 4,499,211               | 4,382,804                      |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 2,523 and number of persons insured under indemnity only products 136 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Indiana

NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total  |
|---|---------------|--|------------|-----------------|-------------|
| 1. Life insurance .....   | 3,859,144     |  | 22,749,343 |                 | 26,608,487  |
| 2. Annuity considerations .....   | 14,430,775    |  |            |                 | 14,430,775  |
| 3. Deposit-type contract funds .....  |               | XXX  |            | XXX             |             |
| 4. Other considerations .....   | 138,411,161   |  | 43,986,748 |                 | 182,397,909 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 156,701,080   |  | 66,736,091 |                 | 223,437,171 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |            |                 |             |
| Life insurance:   |               |  |            |                 |             |
| 6.1 Paid in cash or left on deposit .....   | 143,711       |  | 116        |                 | 143,827     |
| 6.2 Applied to pay renewal premiums .....   | 179,970       |  |            |                 | 179,970     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 275,117       |  | 7          |                 | 275,124     |
| 6.4 Other .....   |               |  |            |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 598,799       |  | 123        |                 | 598,921     |
| Annuities:  |               |  |            |                 |             |
| 7.1 Paid in cash or left on deposit .....   |               |  |            |                 |             |
| 7.2 Applied to provide paid-up annuities .....  | 322           |  |            |                 | 322         |
| 7.3 Other .....   | 11,984        |  |            |                 | 11,984      |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 12,305        |  |            |                 | 12,305      |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 611,104       |  | 123        |                 | 611,226     |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |            |                 |             |
| 9. Death benefits .....   | 1,456,431     |  | 3,169,852  |                 | 4,626,283   |
| 10. Matured endowments .....  | 16,034        |  |            |                 | 16,034      |
| 11. Annuity benefits .....  | 12,182,041    |  | 6,842,124  |                 | 19,024,165  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 75,967,564    |  | 65,496,086 |                 | 141,463,650 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |            |                 |             |
| 14. All other benefits, except accident and health .....  | 28,576        |  |            |                 | 28,576      |
| 15. Totals .....  | 89,650,645    |  | 75,508,062 |                 | 165,158,707 |
| 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<br>above) .....                              |               |  |            |                 |             |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |              | Credit Life<br>(Group and Individual)    |        | Group              |              | Industrial |        | Total |               |
|---|----------|--------------|--|--------|--------------------|--------------|------------|--------|-------|---------------|
|   | 1        | 2            | 3  | 4      | 5                  | 6            | 7          | 8      | 9     | 10            |
|   | No.      | Amount       | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount       | No.        | Amount | No.   | Amount        |
| 16. Unpaid December 31, prior<br>year .....                       | 11       | 110,838      |  |        | 5                  | 7,676        |            |        | 16    | 118,514       |
| 17. Incurred during current year<br>Settled during current year:  | 101      | 1,455,602    |  |        | 7                  | 3,015,852    |            |        | 108   | 4,471,454     |
| 18.1 By payment in full .....                                     | 104      | 1,528,009    |  |        | 11                 | 3,022,634    |            |        | 115   | 4,550,643     |
| 18.2 By payment on<br>compromised claims .....                    |          |              |  |        |                    |              |            |        |       |               |
| 18.3 Totals paid .....  | 104      | 1,528,009    |  |        | 11                 | 3,022,634    |            |        | 115   | 4,550,643     |
| 18.4 Reduction by compromise .....                                |          |              |  |        |                    |              |            |        |       |               |
| 18.5 Amount rejected .....  |          |              |  |        |                    |              |            |        |       |               |
| 18.6 Total settlements .....                                      | 104      | 1,528,009    |  |        | 11                 | 3,022,634    |            |        | 115   | 4,550,643     |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 8        | 38,431       |  |        | 1                  | 894          |            |        | 9     | 39,325        |
| POLICY EXHIBIT  |          |              |  |        | No. of<br>Policies |              |            |        |       |               |
| 20. In force December 31, prior<br>year .....                     | 7,602    | 757,911,689  | (a)                                      |        | 97                 | 163,302,132  |            |        | 7,699 | 921,213,821   |
| 21. Issued during year .....                                      | 2        | 1,127,478    |  |        | 58                 | 115,062,392  |            |        | 60    | 116,189,870   |
| 22. Other changes to in force<br>(Net) .....                      | (381)    | (52,344,613) |  |        | (22)               | (52,329,716) |            |        | (403) | (104,674,329) |
| 23. In force December 31 of<br>current year .....                 | 7,223    | 706,694,554  | (a)                                      |        | 133                | 226,034,808  |            |        | 7,356 | 932,729,361   |

(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<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  | 7,762,794            | 7,335,477                      |  | 4,028,247               | 4,256,662                      |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                      |                                |  |                         |                                |
| 25.1 Non-cancelable (b) .....   |                      |                                |  |                         |                                |
| 25.2 Guaranteed renewable (b) .....   | 63,980               | 63,980                         |  | 44,515                  | 44,515                         |
| 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) .....   | 63,980               | 63,980                         |  | 44,515                  | 44,515                         |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 7,826,774            | 7,399,457                      |  | 4,072,761               | 4,301,177                      |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 968 and number of persons insured under indemnity only products 38 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Iowa  
NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014  
NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance .....   | 4,054,454     |  | 3,074,050  |                 | 7,128,503  |
| 2. Annuity considerations .....   | 2,818,455     |  |            |                 | 2,818,455  |
| 3. Deposit-type contract funds .....  |               | XXX  |            | XXX             |            |
| 4. Other considerations .....   | 25,638,833    |  | 22,852,106 |                 | 48,490,939 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 32,511,741    |  | 25,926,155 |                 | 58,437,897 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |            |                 |            |
| Life insurance:   |               |  |            |                 |            |
| 6.1 Paid in cash or left on deposit .....   | 84,937        |  |            |                 | 84,937     |
| 6.2 Applied to pay renewal premiums .....   | 99,167        |  |            |                 | 99,167     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 157,186       |  | 44         |                 | 157,230    |
| 6.4 Other .....   |               |  |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 341,290       |  | 44         |                 | 341,334    |
| Annuities:  |               |  |            |                 |            |
| 7.1 Paid in cash or left on deposit .....   |               |  |            |                 |            |
| 7.2 Applied to provide paid-up annuities .....  |               |  |            |                 |            |
| 7.3 Other .....   | 6,933         |  |            |                 | 6,933      |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 6,933         |  |            |                 | 6,933      |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 348,223       |  | 44         |                 | 348,267    |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |            |                 |            |
| 9. Death benefits .....   | 6,739,468     |  | 1,206,197  |                 | 7,945,665  |
| 10. Matured endowments .....  | 13,173        |  |            |                 | 13,173     |
| 11. Annuity benefits .....  | 4,884,031     |  | 3,327,863  |                 | 8,211,894  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 30,321,762    |  | 37,017,883 |                 | 67,339,646 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |            |                 |            |
| 14. All other benefits, except accident and health .....  | 3,686         |  |            |                 | 3,686      |
| 15. Totals .....  | 41,962,120    |  | 41,551,943 |                 | 83,514,063 |
| 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<br>above) .....                              |               |  |            |                 |            |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |             | Credit Life<br>(Group and Individual)    |        | Group              |                    | Industrial |        | Total |               |
|---|----------|-------------|--|--------|--------------------|--------------------|------------|--------|-------|---------------|
|   | 1        | 2           | 3  | 4      | 5                  | 6                  | 7          | 8      | 9     | 10            |
|   | No.      | Amount      | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount             | No.        | Amount | No.   | Amount        |
| 16. Unpaid December 31, prior<br>year .....                       | 7        | 54,098      |  |        | 4                  | 12,466             |            |        | 11    | 66,564        |
| 17. Incurred during current year<br>Settled during current year:  | 44       | 3,725,592   |  |        | 9                  | 23,885             |            |        | 53    | 3,749,477     |
| 18.1 By payment in full .....                                     | 43       | 3,581,138   |  |        | 12                 | 16,351             |            |        | 55    | 3,597,489     |
| 18.2 By payment on<br>compromised claims .....                    |          |             |  |        |                    |                    |            |        |       |               |
| 18.3 Totals paid .....  | 43       | 3,581,138   |  |        | 12                 | 16,351             |            |        | 55    | 3,597,489     |
| 18.4 Reduction by compromise .....                                |          |             |  |        |                    |                    |            |        |       |               |
| 18.5 Amount rejected .....  |          |             |  |        |                    |                    |            |        |       |               |
| 18.6 Total settlements .....                                      | 43       | 3,581,138   |  |        | 12                 | 16,351             |            |        | 55    | 3,597,489     |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 8        | 198,552     |  |        | 1                  | 20,000             |            |        | 9     | 218,552       |
| POLICY EXHIBIT  |          |             |  |        |                    | No. of<br>Policies |            |        |       |               |
| 20. In force December 31, prior<br>year .....                     | 2,067    | 326,153,145 | (a)                                      |        | 35                 | 1,033,148,811      |            |        | 2,102 | 1,359,301,955 |
| 21. Issued during year .....                                      | 21       | 6,175,380   |  |        |                    |                    |            |        | 21    | 6,175,380     |
| 22. Other changes to in force<br>(Net) .....                      | (107)    | 6,738,975   |  |        | (5)                | (965,263,462)      |            |        | (112) | (958,524,487) |
| 23. In force December 31 of<br>current year .....                 | 1,981    | 339,067,500 | (a)                                      |        | 30                 | 67,885,348         |            |        | 2,011 | 406,952,848   |

(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<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  | 4,252,321            | 3,541,917                      |  | 2,396,506               | 2,375,980                      |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                      |                                |  |                         |                                |
| 25.1 Non-cancelable (b) .....   |                      |                                |  |                         |                                |
| 25.2 Guaranteed renewable (b) .....   |                      |                                |  |                         |                                |
| 25.3 Non-renewable for stated reasons only (b) .....                                    | 2,742                | 2,742                          |  |                         |                                |
| 25.4 Other accident only .....  |                      |                                |  |                         |                                |
| 25.5 All other (b) .....  |                      |                                |  |                         |                                |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   | 2,742                | 2,742                          |  |                         |                                |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 4,255,064            | 3,544,659                      |  | 2,396,506               | 2,375,980                      |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 2,567 and number of persons insured under indemnity only products 15 .



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

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Kansas  
NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014  
NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance .....   | 3,224,317     |  | 933,507    |                 | 4,157,824  |
| 2. Annuity considerations .....   | 5,969,822     |  |            |                 | 5,969,822  |
| 3. Deposit-type contract funds .....  |               | XXX  |            | XXX             |            |
| 4. Other considerations .....   | 78,958,059    |  | 8,212,799  |                 | 87,170,858 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 88,152,198    |  | 9,146,306  |                 | 97,298,504 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |            |                 |            |
| Life insurance:   |               |  |            |                 |            |
| 6.1 Paid in cash or left on deposit .....   | 50,055        |  |            |                 | 50,055     |
| 6.2 Applied to pay renewal premiums .....   | 51,638        |  |            |                 | 51,638     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 112,102       |  |            |                 | 112,102    |
| 6.4 Other .....   |               |  |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 213,795       |  |            |                 | 213,795    |
| Annuities:  |               |  |            |                 |            |
| 7.1 Paid in cash or left on deposit .....   |               |  |            |                 |            |
| 7.2 Applied to provide paid-up annuities .....  |               |  |            |                 |            |
| 7.3 Other .....   | 1,510         |  |            |                 | 1,510      |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 1,510         |  |            |                 | 1,510      |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 215,305       |  |            |                 | 215,305    |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |            |                 |            |
| 9. Death benefits .....   | 3,493,334     |  | 848,243    |                 | 4,341,577  |
| 10. Matured endowments .....  | 15,416        |  |            |                 | 15,416     |
| 11. Annuity benefits .....  | 13,660,170    |  | 1,014,451  |                 | 14,674,621 |
| 12. Surrender values and withdrawals for life contracts .....                                       | 55,576,184    |  | 14,149,349 |                 | 69,725,533 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |            |                 |            |
| 14. All other benefits, except accident and health .....  | 6,740         |  |            |                 | 6,740      |
| 15. Totals .....  | 72,751,845    |  | 16,012,043 |                 | 88,763,888 |
| 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<br>above) .....                              |               |  |            |                 |            |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |              | Credit Life<br>(Group and Individual)    |        | Group              |              | Industrial |        | Total |              |
|---|----------|--------------|--|--------|--------------------|--------------|------------|--------|-------|--------------|
|   | 1        | 2            | 3  | 4      | 5                  | 6            | 7          | 8      | 9     | 10           |
|   | No.      | Amount       | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount       | No.        | Amount | No.   | Amount       |
| 16. Unpaid December 31, prior<br>year .....                       | 4        | 261,560      |  |        |                    |              |            |        | 4     | 261,560      |
| 17. Incurred during current year<br>Settled during current year:  | 34       | 3,492,203    |  |        | 4                  | 9,293        |            |        | 38    | 3,501,495    |
| 18.1 By payment in full .....                                     | 29       | 2,717,602    |  |        | 4                  | 9,293        |            |        | 33    | 2,726,894    |
| 18.2 By payment on<br>compromised claims .....                    |          |              |  |        |                    |              |            |        |       |              |
| 18.3 Totals paid .....  | 29       | 2,717,602    |  |        | 4                  | 9,293        |            |        | 33    | 2,726,894    |
| 18.4 Reduction by compromise .....                                |          |              |  |        |                    |              |            |        |       |              |
| 18.5 Amount rejected .....  |          |              |  |        |                    |              |            |        |       |              |
| 18.6 Total settlements .....                                      | 29       | 2,717,602    |  |        | 4                  | 9,293        |            |        | 33    | 2,726,894    |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 9        | 1,036,161    |  |        |                    |              |            |        | 9     | 1,036,161    |
| POLICY EXHIBIT  |          |              |  |        | No. of<br>Policies |              |            |        |       |              |
| 20. In force December 31, prior<br>year .....                     | 2,581    | 452,476,938  | (a)                                      |        | 3                  | 58,197,881   |            |        | 2,584 | 510,674,819  |
| 21. Issued during year .....                                      | 11       | 1,100,000    |  |        |                    |              |            |        | 11    | 1,100,000    |
| 22. Other changes to in force<br>(Net) .....                      | (156)    | (25,834,863) |  |        | (2)                | (57,557,746) |            |        | (158) | (83,392,608) |
| 23. In force December 31 of<br>current year .....                 | 2,436    | 427,742,075  | (a)                                      |        | 1                  | 640,136      |            |        | 2,437 | 428,382,211  |

(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<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  | 2,935,612            | 2,851,321                      |  | 1,355,814               | 1,361,474                      |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                      |                                |  |                         |                                |
| 25.1 Non-cancelable (b) .....   |                      |                                |  |                         |                                |
| 25.2 Guaranteed renewable (b) .....   | 207                  | 207                            |  | 880                     | 880                            |
| 25.3 Non-renewable for stated reasons only (b) .....                                    | 20,649               | 20,649                         |  |                         |                                |
| 25.4 Other accident only .....  |                      |                                |  |                         |                                |
| 25.5 All other (b) .....  |                      |                                |  |                         |                                |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   | 20,856               | 20,856                         |  | 880                     | 880                            |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 2,956,468            | 2,872,177                      |  | 1,356,694               | 1,362,354                      |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 741 and number of persons insured under indemnity only products 8 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Kentucky

NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total  |
|---|---------------|--|------------|-----------------|-------------|
| 1. Life insurance .....   | 4,769,676     |  | 7,398,076  |                 | 12,167,752  |
| 2. Annuity considerations .....   | 8,346,447     |  | 1          |                 | 8,346,448   |
| 3. Deposit-type contract funds .....  |               | XXX  |            | XXX             |             |
| 4. Other considerations .....   | 91,718,694    |  | 17,986,385 |                 | 109,705,080 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 104,834,817   |  | 25,384,462 |                 | 130,219,279 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |            |                 |             |
| Life insurance:   |               |  |            |                 |             |
| 6.1 Paid in cash or left on deposit .....   | 224,659       |  | 15         |                 | 224,674     |
| 6.2 Applied to pay renewal premiums .....   | 286,556       |  |            |                 | 286,556     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 449,135       |  |            |                 | 449,135     |
| 6.4 Other .....   |               |  |            |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 960,350       |  | 15         |                 | 960,365     |
| Annuities:  |               |  |            |                 |             |
| 7.1 Paid in cash or left on deposit .....   |               |  |            |                 |             |
| 7.2 Applied to provide paid-up annuities .....  |               |  |            |                 |             |
| 7.3 Other .....   | 3,664         |  |            |                 | 3,664       |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 3,664         |  |            |                 | 3,664       |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 964,014       |  | 15         |                 | 964,029     |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |            |                 |             |
| 9. Death benefits .....   | 7,680,536     |  | 6,921,098  |                 | 14,601,634  |
| 10. Matured endowments .....  | 25,481        |  |            |                 | 25,481      |
| 11. Annuity benefits .....  | 7,603,696     |  | 2,509,648  |                 | 10,113,344  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 47,076,468    |  | 21,534,099 |                 | 68,610,567  |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |            |                 |             |
| 14. All other benefits, except accident and health .....  | 98,481        |  |            |                 | 98,481      |
| 15. Totals .....  | 62,484,662    |  | 30,964,845 |                 | 93,449,506  |
| 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<br>above) .....                              |               |  |            |                 |             |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |              | Credit Life<br>(Group and Individual)    |        | Group              |                 | Industrial |        | Total |                 |
|---|----------|--------------|--|--------|--------------------|-----------------|------------|--------|-------|-----------------|
|   | 1        | 2            | 3  | 4      | 5                  | 6               | 7          | 8      | 9     | 10              |
|   | No.      | Amount       | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount          | No.        | Amount | No.   | Amount          |
| 16. Unpaid December 31, prior<br>year .....                       | 25       | 187,340      |  |        |                    |                 |            |        | 25    | 187,340         |
| 17. Incurred during current year .....                            | 138      | 7,560,997    |  |        | 2                  | 3,036           |            |        | 140   | 7,564,033       |
| Settled during current year:                                      |          |              |  |        |                    |                 |            |        |       |                 |
| 18.1 By payment in full .....                                     | 148      | 7,283,080    |  |        | 2                  | 3,036           |            |        | 150   | 7,286,116       |
| 18.2 By payment on<br>compromised claims .....                    |          |              |  |        |                    |                 |            |        |       |                 |
| 18.3 Totals paid .....  | 148      | 7,283,080    |  |        | 2                  | 3,036           |            |        | 150   | 7,286,116       |
| 18.4 Reduction by compromise .....                                |          |              |  |        |                    |                 |            |        |       |                 |
| 18.5 Amount rejected .....  |          |              |  |        |                    |                 |            |        |       |                 |
| 18.6 Total settlements .....                                      | 148      | 7,283,080    |  |        | 2                  | 3,036           |            |        | 150   | 7,286,116       |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 15       | 465,257      |  |        |                    |                 |            |        | 15    | 465,257         |
| POLICY EXHIBIT  |          |              |  |        | No. of<br>Policies |                 |            |        |       |                 |
| 20. In force December 31, prior<br>year .....                     | 8,526    | 847,666,951  | (a)                                      |        |                    | 4,032,528,846   |            |        | 8,526 | 4,880,195,797   |
| 21. Issued during year .....                                      | 1        | 1,000        |  |        |                    |                 |            |        | 1     | 1,000           |
| 22. Other changes to in force<br>(Net) .....                      | (477)    | (52,616,875) |  |        |                    | (4,031,601,838) |            |        | (477) | (4,084,218,712) |
| 23. In force December 31 of<br>current year .....                 | 8,050    | 795,051,076  | (a)                                      |        |                    | 927,008         |            |        | 8,050 | 795,978,084     |

(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<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  | 7,517,197            | 7,489,467                      |  | 7,819,312               | 7,817,159                      |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                      |                                |  |                         |                                |
| 25.1 Non-cancelable (b) .....   |                      |                                |  |                         |                                |
| 25.2 Guaranteed renewable (b) .....   | 75,941               | 75,941                         |  | 33,162                  | 33,162                         |
| 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) .....   | 75,941               | 75,941                         |  | 33,162                  | 33,162                         |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 7,593,138            | 7,565,408                      |  | 7,852,474               | 7,850,321                      |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 242 and number of persons insured under indemnity only products 25 .





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ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Louisiana  
NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014  
NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1           | 2                                     | 3          | 4          | 5           |
|---|-------------|---------------------------------------|------------|------------|-------------|
|   | Ordinary    | Credit Life (Group<br>and Individual) | Group      | Industrial | Total       |
| 1. Life insurance .....   | 1,772,854   |                                       | 866,462    |            | 2,639,317   |
| 2. Annuity considerations .....   | 3,334,181   |                                       |            |            | 3,334,181   |
| 3. Deposit-type contract funds .....  |             | XXX                                   |            | XXX        |             |
| 4. Other considerations .....   | 106,360,272 |                                       | 42,451,196 |            | 148,811,468 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 111,467,307 |                                       | 43,317,659 |            | 154,784,966 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |             |                                       |            |            |             |
| Life insurance:   |             |                                       |            |            |             |
| 6.1 Paid in cash or left on deposit .....   | 98,762      |                                       |            |            | 98,762      |
| 6.2 Applied to pay renewal premiums .....   | 120,582     |                                       |            |            | 120,582     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 186,756     |                                       | 16         |            | 186,772     |
| 6.4 Other .....   |             |                                       |            |            |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 406,101     |                                       | 16         |            | 406,117     |
| Annuities:  |             |                                       |            |            |             |
| 7.1 Paid in cash or left on deposit .....   |             |                                       |            |            |             |
| 7.2 Applied to provide paid-up annuities .....  |             |                                       |            |            |             |
| 7.3 Other .....   | 6,126       |                                       |            |            | 6,126       |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 6,126       |                                       |            |            | 6,126       |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 412,227     |                                       | 16         |            | 412,243     |
| DIRECT CLAIMS AND BENEFITS PAID   |             |                                       |            |            |             |
| 9. Death benefits .....   | 3,629,060   |                                       | 2,880,480  |            | 6,509,541   |
| 10. Matured endowments .....  |             |                                       |            |            |             |
| 11. Annuity benefits .....  | 6,470,112   |                                       | 4,772,986  |            | 11,243,098  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 34,496,086  |                                       | 40,707,521 |            | 75,203,607  |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |             |                                       |            |            |             |
| 14. All other benefits, except accident and health .....  | 4,888       |                                       |            |            | 4,888       |
| 15. Totals .....  | 44,600,146  |                                       | 48,360,987 |            | 92,961,133  |
| 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<br>above) .....                              |             |                                       |            |            |             |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |              | Credit Life<br>(Group and Individual)    |        | Group              |                    | Industrial |        | Total |              |
|---|----------|--------------|--|--------|--------------------|--------------------|------------|--------|-------|--------------|
|   | 1        | 2            | 3  | 4      | 5                  | 6                  | 7          | 8      | 9     | 10           |
|   | No.      | Amount       | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount             | No.        | Amount | No.   | Amount       |
| 16. Unpaid December 31, prior<br>year .....                       | 4        | 47,859       |  |        | 7                  | 22,870             |            |        | 11    | 70,729       |
| 17. Incurred during current year<br>Settled during current year:  | 17       | 3,612,366    |  |        | 4                  | 2,878,855          |            |        | 21    | 6,491,221    |
| 18.1 By payment in full .....                                     | 19       | 2,736,127    |  |        | 8                  | 2,896,584          |            |        | 27    | 5,632,711    |
| 18.2 By payment on<br>compromised claims .....                    |          |              |  |        |                    |                    |            |        |       |              |
| 18.3 Totals paid .....  | 19       | 2,736,127    |  |        | 8                  | 2,896,584          |            |        | 27    | 5,632,711    |
| 18.4 Reduction by compromise .....                                |          |              |  |        |                    |                    |            |        |       |              |
| 18.5 Amount rejected .....  |          |              |  |        |                    |                    |            |        |       |              |
| 18.6 Total settlements .....                                      | 19       | 2,736,127    |  |        | 8                  | 2,896,584          |            |        | 27    | 5,632,711    |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 2        | 924,097      |  |        | 3                  | 5,141              |            |        | 5     | 929,238      |
| POLICY EXHIBIT  |          |              |  |        |                    | No. of<br>Policies |            |        |       |              |
| 20. In force December 31, prior<br>year .....                     | 1,507    | 273,486,904  | (a)                                      |        | 55                 | 84,461,341         |            |        | 1,562 | 357,948,245  |
| 21. Issued during year .....                                      | 5        | 14,113,948   |  |        |                    |                    |            |        | 5     | 14,113,948   |
| 22. Other changes to in force<br>(Net) .....                      | (73)     | (12,485,042) |  |        | (3)                | (12,672,872)       |            |        | (76)  | (25,157,914) |
| 23. In force December 31 of<br>current year .....                 | 1,439    | 275,115,810  | (a)                                      |        | 52                 | 71,788,469         |            |        | 1,491 | 346,904,279  |

(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<br>Earned | Dividends Paid Or<br>Credited On Direct<br>Business | Direct Losses Paid | Direct Losses<br>Incurred |
| 24. Group Policies (b) .....  | 2,656,517       | 2,672,911                 |   | 1,146,736          | 1,129,429                 |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>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) .....                          | 2,656,517       | 2,672,911                 |   | 1,146,736          | 1,129,429                 |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 1,073 and number of persons  
insured under indemnity only products 15 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Maine  
NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014  
NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance .....   | 1,109,515     |  | 14,832     |                 | 1,124,347  |
| 2. Annuity considerations .....   | 2,701,288     |  |            |                 | 2,701,288  |
| 3. Deposit-type contract funds .....  |               | XXX  |            | XXX             |            |
| 4. Other considerations .....   | 17,051,781    |  | 3,123,283  |                 | 20,175,064 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 20,862,584    |  | 3,138,115  |                 | 24,000,700 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |            |                 |            |
| Life insurance:   |               |  |            |                 |            |
| 6.1 Paid in cash or left on deposit .....   | 103,625       |  |            |                 | 103,625    |
| 6.2 Applied to pay renewal premiums .....   | 98,978        |  |            |                 | 98,978     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 113,261       |  |            |                 | 113,261    |
| 6.4 Other .....   |               |  |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 315,864       |  |            |                 | 315,864    |
| 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) .....  | 315,864       |  |            |                 | 315,864    |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |            |                 |            |
| 9. Death benefits .....   | 545,517       |  | 10,695     |                 | 556,212    |
| 10. Matured endowments .....  | 25,512        |  |            |                 | 25,512     |
| 11. Annuity benefits .....  | 2,539,438     |  | 744,932    |                 | 3,284,370  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 17,505,674    |  | 6,668,161  |                 | 24,173,835 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |            |                 |            |
| 14. All other benefits, except accident and health .....  | 6,242         |  |            |                 | 6,242      |
| 15. Totals .....  | 20,622,383    |  | 7,423,788  |                 | 28,046,170 |
| 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<br>above) .....                              |               |  |            |                 |            |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |             | Credit Life<br>(Group and Individual)    |        | Group              |             | Industrial |        | Total |              |
|---|----------|-------------|--|--------|--------------------|-------------|------------|--------|-------|--------------|
|   | 1        | 2           | 3  | 4      | 5                  | 6           | 7          | 8      | 9     | 10           |
|   | No.      | Amount      | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount      | No.        | Amount | No.   | Amount       |
| 16. Unpaid December 31, prior<br>year .....                       | 9        | 157,764     |  |        | 1                  | 1,100       |            |        | 10    | 158,864      |
| 17. Incurred during current year<br>Settled during current year:  | 33       | 545,517     |  |        | 4                  | 10,695      |            |        | 37    | 556,212      |
| 18.1 By payment in full .....                                     | 36       | 665,336     |  |        | 4                  | 9,593       |            |        | 40    | 674,929      |
| 18.2 By payment on<br>compromised claims .....                    |          |             |  |        |                    |             |            |        |       |              |
| 18.3 Totals paid .....  | 36       | 665,336     |  |        | 4                  | 9,593       |            |        | 40    | 674,929      |
| 18.4 Reduction by compromise .....                                |          |             |  |        |                    |             |            |        |       |              |
| 18.5 Amount rejected .....  |          |             |  |        |                    |             |            |        |       |              |
| 18.6 Total settlements .....                                      | 36       | 665,336     |  |        | 4                  | 9,593       |            |        | 40    | 674,929      |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 6        | 37,945      |  |        | 1                  | 2,202       |            |        | 7     | 40,147       |
| POLICY EXHIBIT  |          |             |  |        | No. of<br>Policies |             |            |        |       |              |
| 20. In force December 31, prior<br>year .....                     | 2,147    | 184,888,001 | (a)                                      |        |                    | 2,695,568   |            |        | 2,147 | 187,583,570  |
| 21. Issued during year .....                                      |          |             |  |        |                    |             |            |        |       |              |
| 22. Other changes to in force<br>(Net) .....                      | (95)     | (8,114,292) |  |        |                    | (2,344,022) |            |        | (95)  | (10,458,314) |
| 23. In force December 31 of<br>current year .....                 | 2,052    | 176,773,710 | (a)                                      |        |                    | 351,546     |            |        | 2,052 | 177,125,256  |

(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<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  | 5,162,240            | 5,686,906                      |  | 3,679,631               | 3,758,331                      |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                      |                                |  |                         |                                |
| 25.1 Non-cancelable (b) .....   | 1,481                | 1,481                          |  |                         |                                |
| 25.2 Guaranteed renewable (b) .....   | 16,764               | 16,764                         |  | 7,402                   | 7,402                          |
| 25.3 Non-renewable for stated reasons only (b) .....                                    | 907                  | 907                            |  |                         |                                |
| 25.4 Other accident only .....  |                      |                                |  |                         |                                |
| 25.5 All other (b) .....  | 506                  | 506                            |  |                         |                                |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   | 19,657               | 19,657                         |  | 7,402                   | 7,402                          |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 5,181,897            | 5,706,563                      |  | 3,687,033               | 3,765,733                      |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 1,654 and number of persons insured under indemnity only products 5 .



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ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Maryland  
NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014  
NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total  |
|---|---------------|--|------------|-----------------|-------------|
| 1. Life insurance .....   | 20,825,827    |  | 5,056,398  |                 | 25,882,226  |
| 2. Annuity considerations .....   | 19,152,362    |  | 343,341    |                 | 19,495,703  |
| 3. Deposit-type contract funds .....  |               | XXX  |            | XXX             |             |
| 4. Other considerations .....   | 109,020,007   |  | 68,021,107 |                 | 177,041,114 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 148,998,196   |  | 73,420,846 |                 | 222,419,043 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |            |                 |             |
| Life insurance:   |               |  |            |                 |             |
| 6.1 Paid in cash or left on deposit .....   | 488,888       |  | 252        |                 | 489,140     |
| 6.2 Applied to pay renewal premiums .....   | 450,707       |  | 14         |                 | 450,721     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 923,572       |  |            |                 | 923,572     |
| 6.4 Other .....   |               |  |            |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 1,863,167     |  | 266        |                 | 1,863,432   |
| Annuities:  |               |  |            |                 |             |
| 7.1 Paid in cash or left on deposit .....   |               |  |            |                 |             |
| 7.2 Applied to provide paid-up annuities .....  |               |  |            |                 |             |
| 7.3 Other .....   | 2,274         |  |            |                 | 2,274       |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 2,274         |  |            |                 | 2,274       |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 1,865,440     |  | 266        |                 | 1,865,706   |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |            |                 |             |
| 9. Death benefits .....   | 10,965,681    |  | 1,547,232  |                 | 12,512,912  |
| 10. Matured endowments .....  | 92,701        |  |            |                 | 92,701      |
| 11. Annuity benefits .....  | 18,169,015    |  | 11,644,699 |                 | 29,813,715  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 105,717,668   |  | 56,879,872 |                 | 162,597,540 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |            |                 |             |
| 14. All other benefits, except accident and health .....  | 146,413       |  |            |                 | 146,413     |
| 15. Totals .....  | 135,091,478   |  | 70,071,803 |                 | 205,163,282 |
| 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<br>above) .....                              |               |  |            |                 |             |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |               | Credit Life<br>(Group and Individual)    |        | Group              |               | Industrial |        | Total   |               |
|---|----------|---------------|--|--------|--------------------|---------------|------------|--------|---------|---------------|
|   | 1        | 2             | 3  | 4      | 5                  | 6             | 7          | 8      | 9       | 10            |
|   | No.      | Amount        | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount        | No.        | Amount | No.     | Amount        |
| 16. Unpaid December 31, prior<br>year .....                       | 55       | 1,622,451     |  |        | 6                  | 27,394        |            |        | 61      | 1,649,845     |
| 17. Incurred during current year<br>Settled during current year:  | 516      | 10,965,681    |  |        | 9                  | 1,473,232     |            |        | 525     | 12,438,912    |
| 18.1 By payment in full .....                                     | 504      | 11,420,618    |  |        | 15                 | 1,500,626     |            |        | 519     | 12,921,244    |
| 18.2 By payment on<br>compromised claims .....                    |          |               |  |        |                    |               |            |        |         |               |
| 18.3 Totals paid .....  | 504      | 11,420,618    |  |        | 15                 | 1,500,626     |            |        | 519     | 12,921,244    |
| 18.4 Reduction by compromise .....                                |          |               |  |        |                    |               |            |        |         |               |
| 18.5 Amount rejected .....  |          |               |  |        |                    |               |            |        |         |               |
| 18.6 Total settlements .....                                      | 504      | 11,420,618    |  |        | 15                 | 1,500,626     |            |        | 519     | 12,921,244    |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 67       | 1,167,513     |  |        |                    |               |            |        | 67      | 1,167,513     |
| POLICY EXHIBIT  |          |               |  |        | No. of<br>Policies |               |            |        |         |               |
| 20. In force December 31, prior<br>year .....                     | 33,803   | 2,996,460,963 | (a)                                      |        | 260                | 481,863,926   |            |        | 34,063  | 3,478,324,889 |
| 21. Issued during year .....                                      | 25       | 13,717,419    |  |        | 30                 | 58,350,000    |            |        | 55      | 72,067,419    |
| 22. Other changes to in force<br>(Net) .....                      | (2,053)  | (197,704,551) |  |        | (20)               | (133,898,051) |            |        | (2,073) | (331,602,602) |
| 23. In force December 31 of<br>current year .....                 | 31,775   | 2,812,473,831 | (a)                                      |        | 270                | 406,315,875   |            |        | 32,045  | 3,218,789,706 |

(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<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  | 2,620,179            | 2,620,340                      |  | 650,738                 | 647,538                        |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                      |                                |  |                         |                                |
| 25.1 Non-cancelable (b) .....   |                      |                                |  |                         |                                |
| 25.2 Guaranteed renewable (b) .....   | 848,459              | 848,459                        |  | 532,868                 | 532,868                        |
| 25.3 Non-renewable for stated reasons only (b) .....                                    | 603                  | 603                            |  |                         |                                |
| 25.4 Other accident only .....  |                      |                                |  |                         |                                |
| 25.5 All other (b) .....  |                      |                                |  |                         |                                |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   | 849,062              | 849,062                        |  | 532,868                 | 532,868                        |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 3,469,241            | 3,469,402                      |  | 1,183,607               | 1,180,407                      |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 529 and number of persons insured under indemnity only products 181 .



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ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1           | 2                                     | 3           | 4          | 5           |
|---|-------------|---------------------------------------|-------------|------------|-------------|
|   | Ordinary    | Credit Life (Group<br>and Individual) | Group       | Industrial | Total       |
| 1. Life insurance .....   | 9,501,119   |                                       | 34,272,494  |            | 43,773,614  |
| 2. Annuity considerations .....   | 57,577,343  |                                       |             |            | 57,577,343  |
| 3. Deposit-type contract funds .....  |             | XXX                                   |             | XXX        |             |
| 4. Other considerations .....   | 242,061,747 |                                       | 66,331,619  |            | 308,393,366 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 309,140,210 |                                       | 100,604,114 |            | 409,744,324 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |             |                                       |             |            |             |
| Life insurance:   |             |                                       |             |            |             |
| 6.1 Paid in cash or left on deposit .....   | 275,070     |                                       | 36          |            | 275,106     |
| 6.2 Applied to pay renewal premiums .....   | 404,718     |                                       | 15          |            | 404,733     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 535,888     |                                       | 16          |            | 535,903     |
| 6.4 Other .....   |             |                                       |             |            |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 1,215,676   |                                       | 66          |            | 1,215,743   |
| Annuities:  |             |                                       |             |            |             |
| 7.1 Paid in cash or left on deposit .....   |             |                                       |             |            |             |
| 7.2 Applied to provide paid-up annuities .....  | 178         |                                       |             |            | 178         |
| 7.3 Other .....   | 6,103       |                                       |             |            | 6,103       |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 6,281       |                                       |             |            | 6,281       |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 1,221,957   |                                       | 66          |            | 1,222,024   |
| DIRECT CLAIMS AND BENEFITS PAID   |             |                                       |             |            |             |
| 9. Death benefits .....   | 4,385,726   |                                       | 600,554     |            | 4,986,281   |
| 10. Matured endowments .....  | 75,956      |                                       |             |            | 75,956      |
| 11. Annuity benefits .....  | 41,154,307  |                                       | 8,975,348   |            | 50,129,655  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 167,972,251 |                                       | 73,354,684  |            | 241,326,935 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |             |                                       |             |            |             |
| 14. All other benefits, except accident and health .....  | 33,571      |                                       |             |            | 33,571      |
| 15. Totals .....  | 213,621,811 |                                       | 82,930,586  |            | 296,552,397 |
| 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<br>above) .....                              |             |                                       |             |            |             |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |               | Credit Life<br>(Group and Individual)    |        | Group              |             | Industrial |        | Total |               |
|---|----------|---------------|--|--------|--------------------|-------------|------------|--------|-------|---------------|
|   | 1        | 2             | 3  | 4      | 5                  | 6           | 7          | 8      | 9     | 10            |
|   | No.      | Amount        | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount      | No.        | Amount | No.   | Amount        |
| 16. Unpaid December 31, prior<br>year .....                       | 29       | 844,488       |  |        | 7                  | 16,487      |            |        | 36    | 860,975       |
| 17. Incurred during current year<br>Settled during current year:  | 86       | 4,380,726     |  |        | 27                 | 575,554     |            |        | 113   | 4,956,281     |
| 18.1 By payment in full .....                                     | 94       | 4,856,667     |  |        | 30                 | 585,013     |            |        | 124   | 5,441,680     |
| 18.2 By payment on<br>compromised claims .....                    |          |               |  |        |                    |             |            |        |       |               |
| 18.3 Totals paid .....  | 94       | 4,856,667     |  |        | 30                 | 585,013     |            |        | 124   | 5,441,680     |
| 18.4 Reduction by compromise .....                                |          |               |  |        |                    |             |            |        |       |               |
| 18.5 Amount rejected .....  |          |               |  |        |                    |             |            |        |       |               |
| 18.6 Total settlements .....                                      | 94       | 4,856,667     |  |        | 30                 | 585,013     |            |        | 124   | 5,441,680     |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 21       | 368,547       |  |        | 4                  | 7,029       |            |        | 25    | 375,576       |
| POLICY EXHIBIT  |          |               |  |        | No. of<br>Policies |             |            |        |       |               |
| 20. In force December 31, prior<br>year .....                     | 8,332    | 1,499,816,052 | (a)                                      |        | 684                | 568,410,352 |            |        | 9,016 | 2,068,226,404 |
| 21. Issued during year .....                                      | 61       | 50,221,938    |  |        | 57                 | 62,379,736  |            |        | 118   | 112,601,674   |
| 22. Other changes to in force<br>(Net) .....                      | (477)    | (117,906,701) |  |        | 85                 | 37,151,891  |            |        | (392) | (80,754,810)  |
| 23. In force December 31 of<br>current year .....                 | 7,916    | 1,432,131,289 | (a)                                      |        | 826                | 667,941,979 |            |        | 8,742 | 2,100,073,268 |

(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<br>Earned | Dividends Paid Or<br>Credited On Direct<br>Business | Direct Losses Paid | Direct Losses<br>Incurred |
| 24. Group Policies (b) .....  | 11,698,095      | 11,212,875                |   | 5,825,710          | 6,335,735                 |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                 |                           |   |                    |                           |
| 25.1 Non-cancelable (b) .....   | 1,553           | 1,553                     |   |                    |                           |
| 25.2 Guaranteed renewable (b) .....   | 11,868          | 11,868                    |   | 6,454              | 6,454                     |
| 25.3 Non-renewable for stated reasons only (b) .....                                    | 199             | 199                       |   |                    |                           |
| 25.4 Other accident only .....  |                 |                           |   |                    |                           |
| 25.5 All other (b) .....  | 87              | 87                        |   |                    |                           |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   | 13,707          | 13,707                    |   | 6,454              | 6,454                     |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 11,711,802      | 11,226,582                |   | 5,832,164          | 6,342,189                 |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 7,099 and number of persons insured under indemnity only products 49 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Michigan  
NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014  
NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1           | 2                                     | 3           | 4          | 5           |
|---|-------------|---------------------------------------|-------------|------------|-------------|
|   | Ordinary    | Credit Life (Group<br>and Individual) | Group       | Industrial | Total       |
| 1. Life insurance .....   | 18,853,827  |                                       | 7,586,371   |            | 26,440,199  |
| 2. Annuity considerations .....   | 18,858,778  |                                       |             |            | 18,858,778  |
| 3. Deposit-type contract funds .....  |             | XXX                                   |             | XXX        |             |
| 4. Other considerations .....   | 163,804,875 |                                       | 99,127,316  |            | 262,932,192 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 201,517,480 |                                       | 106,713,688 |            | 308,231,168 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |             |                                       |             |            |             |
| Life insurance:   |             |                                       |             |            |             |
| 6.1 Paid in cash or left on deposit .....   | 187,294     |                                       | .41         |            | 187,335     |
| 6.2 Applied to pay renewal premiums .....   | 133,929     |                                       |             |            | 133,929     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 314,303     |                                       | .35         |            | 314,338     |
| 6.4 Other .....   |             |                                       |             |            |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 635,526     |                                       | .76         |            | 635,602     |
| Annuities:  |             |                                       |             |            |             |
| 7.1 Paid in cash or left on deposit .....   |             |                                       |             |            |             |
| 7.2 Applied to provide paid-up annuities .....  | .26         |                                       |             |            | .26         |
| 7.3 Other .....   | 23,305      |                                       |             |            | 23,305      |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 23,331      |                                       |             |            | 23,331      |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 658,857     |                                       | .76         |            | 658,933     |
| DIRECT CLAIMS AND BENEFITS PAID   |             |                                       |             |            |             |
| 9. Death benefits .....   | 11,350,943  |                                       | 1,081,050   |            | 12,431,992  |
| 10. Matured endowments .....  | 16,476      |                                       |             |            | 16,476      |
| 11. Annuity benefits .....  | 17,874,233  |                                       | 15,240,530  |            | 33,114,764  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 127,256,078 |                                       | 128,681,140 |            | 255,937,217 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |             |                                       |             |            |             |
| 14. All other benefits, except accident and health .....  | 19,934      |                                       |             |            | 19,934      |
| 15. Totals .....  | 156,517,664 |                                       | 145,002,719 |            | 301,520,383 |
| 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<br>above) .....                              |             |                                       |             |            |             |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |               | Credit Life<br>(Group and Individual)    |        | Group              |                    | Industrial |        | Total  |               |
|---|----------|---------------|--|--------|--------------------|--------------------|------------|--------|--------|---------------|
|   | 1        | 2             | 3  | 4      | 5                  | 6                  | 7          | 8      | 9      | 10            |
|   | No.      | Amount        | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount             | No.        | Amount | No.    | Amount        |
| 16. Unpaid December 31, prior<br>year .....                       | 13       | 620,440       |  |        | .6                 | 27,449             |            |        | 19     | 647,889       |
| 17. Incurred during current year<br>Settled during current year:  | 134      | 11,203,591    |  |        | 10                 | 21,043             |            |        | 144    | 11,224,633    |
| 18.1 By payment in full .....                                     | 132      | 11,400,517    |  |        | 14                 | 45,085             |            |        | 146    | 11,445,602    |
| 18.2 By payment on<br>compromised claims .....                    |          |               |  |        |                    |                    |            |        |        |               |
| 18.3 Totals paid .....  | 132      | 11,400,517    |  |        | 14                 | 45,085             |            |        | 146    | 11,445,602    |
| 18.4 Reduction by compromise .....                                |          |               |  |        |                    |                    |            |        |        |               |
| 18.5 Amount rejected .....  |          |               |  |        |                    |                    |            |        |        |               |
| 18.6 Total settlements .....                                      | 132      | 11,400,517    |  |        | 14                 | 45,085             |            |        | 146    | 11,445,602    |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 15       | 423,514       |  |        | 2                  | 3,407              |            |        | 17     | 426,920       |
| POLICY EXHIBIT  |          |               |  |        |                    | No. of<br>Policies |            |        |        |               |
| 20. In force December 31, prior<br>year .....                     | 13,144   | 3,147,710,386 | (a)                                      |        | 144                | 357,737,841        |            |        | 13,288 | 3,505,448,227 |
| 21. Issued during year .....                                      | 12       | 5,726,000     |  |        | .8                 | 4,000,000          |            |        | 20     | 9,726,000     |
| 22. Other changes to in force<br>(Net) .....                      | (936)    | (301,796,014) |  |        | (1)                | (203,785,513)      |            |        | (937)  | (505,581,527) |
| 23. In force December 31 of<br>current year .....                 | 12,220   | 2,851,640,372 | (a)                                      |        | 151                | 157,952,329        |            |        | 12,371 | 3,009,592,700 |

(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<br>Earned | Dividends Paid Or<br>Credited On Direct<br>Business | Direct Losses Paid | Direct Losses<br>Incurred |
| 24. Group Policies (b) .....  | 3,567,809       | 3,424,909                 |   | 1,747,969          | 1,685,753                 |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                 |                           |   |                    |                           |
| 25.1 Non-cancelable (b) .....   |                 |                           |   |                    |                           |
| 25.2 Guaranteed renewable (b) .....   | 35,630          | 35,630                    |   | 30,372             | 30,372                    |
| 25.3 Non-renewable for stated reasons only (b) .....                                    | 762             | 762                       |   |                    |                           |
| 25.4 Other accident only .....  |                 |                           |   |                    |                           |
| 25.5 All other (b) .....  | 1,361           | 1,361                     |   |                    |                           |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   | 37,752          | 37,752                    |   | 30,372             | 30,372                    |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 3,605,562       | 3,462,662                 |   | 1,778,341          | 1,716,125                 |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 2,441 and number of persons insured under indemnity only products 0 .





ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Minnesota

NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total  |
|---|---------------|--|------------|-----------------|-------------|
| 1. Life insurance .....   | 6,035,885     |  | 18,795,986 |                 | 24,831,871  |
| 2. Annuity considerations .....   | 7,245,826     |  | 25,706     |                 | 7,271,532   |
| 3. Deposit-type contract funds .....  |               | XXX  |            | XXX             |             |
| 4. Other considerations .....   | 73,068,256    |  | 41,893,692 |                 | 114,961,948 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 86,349,968    |  | 60,715,384 |                 | 147,065,351 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |            |                 |             |
| Life insurance:   |               |  |            |                 |             |
| 6.1 Paid in cash or left on deposit .....   | 260,685       |  |            |                 | 260,685     |
| 6.2 Applied to pay renewal premiums .....   | 325,015       |  |            |                 | 325,015     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 346,588       |  |            |                 | 346,588     |
| 6.4 Other .....   |               |  |            |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 932,288       |  |            |                 | 932,288     |
| Annuities:  |               |  |            |                 |             |
| 7.1 Paid in cash or left on deposit .....   |               |  |            |                 |             |
| 7.2 Applied to provide paid-up annuities .....  | 455           |  |            |                 | 455         |
| 7.3 Other .....   | 25,841        |  |            |                 | 25,841      |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 26,296        |  |            |                 | 26,296      |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 958,584       |  |            |                 | 958,584     |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |            |                 |             |
| 9. Death benefits .....   | 21,116,772    |  | 60,982     |                 | 21,177,753  |
| 10. Matured endowments .....  | 25,967        |  |            |                 | 25,967      |
| 11. Annuity benefits .....  | 8,405,010     |  | 11,293,259 |                 | 19,698,270  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 83,528,781    |  | 77,463,157 |                 | 160,991,939 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |            |                 |             |
| 14. All other benefits, except accident and health .....  | 478           |  |            |                 | 478         |
| 15. Totals .....  | 113,077,009   |  | 88,817,399 |                 | 201,894,407 |
| 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<br>above) .....                              |               |  |            |                 |             |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |               | Credit Life<br>(Group and Individual)    |        | Group              |               | Industrial |        | Total  |               |
|---|----------|---------------|--|--------|--------------------|---------------|------------|--------|--------|---------------|
|   | 1        | 2             | 3  | 4      | 5                  | 6             | 7          | 8      | 9      | 10            |
|   | No.      | Amount        | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount        | No.        | Amount | No.    | Amount        |
| 16. Unpaid December 31, prior<br>year .....                       | 8        | 147,713       |  |        | 4                  | 6,904         |            |        | 12     | 154,617       |
| 17. Incurred during current year<br>Settled during current year:  | 95       | 21,102,058    |  |        | 8                  | 10,982        |            |        | 103    | 21,113,040    |
| 18.1 By payment in full .....                                     | 89       | 21,091,127    |  |        | 8                  | 12,940        |            |        | 97     | 21,104,066    |
| 18.2 By payment on<br>compromised claims .....                    |          |               |  |        |                    |               |            |        |        |               |
| 18.3 Totals paid .....  | 89       | 21,091,127    |  |        | 8                  | 12,940        |            |        | 97     | 21,104,066    |
| 18.4 Reduction by compromise .....                                |          |               |  |        |                    |               |            |        |        |               |
| 18.5 Amount rejected .....  |          |               |  |        |                    |               |            |        |        |               |
| 18.6 Total settlements .....                                      | 89       | 21,091,127    |  |        | 8                  | 12,940        |            |        | 97     | 21,104,066    |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 14       | 158,645       |  |        | 4                  | 4,946         |            |        | 18     | 163,591       |
| POLICY EXHIBIT  |          |               |  |        | No. of<br>Policies |               |            |        |        |               |
| 20. In force December 31, prior<br>year .....                     | 6,191    | 1,277,869,649 | (a)                                      |        | 802                | 1,092,776,433 |            |        | 6,993  | 2,370,646,081 |
| 21. Issued during year .....                                      | 11       | 5,000,000     |  |        | 232                | 184,364,784   |            |        | 243    | 189,364,784   |
| 22. Other changes to in force<br>(Net) .....                      | 12,336   | (80,101,829)  |  |        | (16)               | (43,454,174)  |            |        | 12,320 | (123,556,003) |
| 23. In force December 31 of<br>current year .....                 | 18,538   | 1,202,767,819 | (a)                                      |        | 1,018              | 1,233,687,043 |            |        | 19,556 | 2,436,454,862 |

(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<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  | 1,615,366            | 1,369,080                      |  | 1,189,536               | 1,205,498                      |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                      |                                |  |                         |                                |
| 25.1 Non-cancelable (b) .....   |                      |                                |  |                         |                                |
| 25.2 Guaranteed renewable (b) .....   | 25,559               | 25,559                         |  | 20,619                  | 20,619                         |
| 25.3 Non-renewable for stated reasons only (b) .....                                    | 619                  | 619                            |  |                         |                                |
| 25.4 Other accident only .....  |                      |                                |  |                         |                                |
| 25.5 All other (b) .....  |                      |                                |  |                         |                                |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   | 26,178               | 26,178                         |  | 20,619                  | 20,619                         |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 1,641,543            | 1,395,258                      |  | 1,210,155               | 1,226,118                      |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 864 and number of persons insured under indemnity only products 38 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1          | 2                                     | 3         | 4          | 5          |
|---|------------|---------------------------------------|-----------|------------|------------|
|   | Ordinary   | Credit Life (Group<br>and Individual) | Group     | Industrial | Total      |
| 1. Life insurance .....   | 3,511,676  |                                       | 69,207    |            | 3,580,883  |
| 2. Annuity considerations .....   | 584,379    |                                       | 1         |            | 584,380    |
| 3. Deposit-type contract funds .....  |            | XXX                                   |           | XXX        |            |
| 4. Other considerations .....   | 17,950,751 |                                       | 6,644,225 |            | 24,594,977 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 22,046,807 |                                       | 6,713,433 |            | 28,760,240 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |            |                                       |           |            |            |
| Life insurance:   |            |                                       |           |            |            |
| 6.1 Paid in cash or left on deposit .....   | 56,705     |                                       |           |            | 56,705     |
| 6.2 Applied to pay renewal premiums .....   | 33,304     |                                       |           |            | 33,304     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 94,278     |                                       |           |            | 94,278     |
| 6.4 Other .....   |            |                                       |           |            |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 184,287    |                                       |           |            | 184,287    |
| Annuities:  |            |                                       |           |            |            |
| 7.1 Paid in cash or left on deposit .....   |            |                                       |           |            |            |
| 7.2 Applied to provide paid-up annuities .....  |            |                                       |           |            |            |
| 7.3 Other .....   | 470        |                                       |           |            | 470        |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 470        |                                       |           |            | 470        |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 184,758    |                                       |           |            | 184,758    |
| DIRECT CLAIMS AND BENEFITS PAID   |            |                                       |           |            |            |
| 9. Death benefits .....   | 1,486,887  |                                       | 38,557    |            | 1,525,444  |
| 10. Matured endowments .....  |            |                                       |           |            |            |
| 11. Annuity benefits .....  | 2,200,195  |                                       | 472,853   |            | 2,673,048  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 12,839,329 |                                       | 4,280,115 |            | 17,119,444 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |            |                                       |           |            |            |
| 14. All other benefits, except accident and health .....  | 34,536     |                                       |           |            | 34,536     |
| 15. Totals .....  | 16,560,948 |                                       | 4,791,524 |            | 21,352,472 |
| 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<br>above) .....                              |            |                                       |           |            |            |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |              | Credit Life<br>(Group and Individual)    |        | Group              |              | Industrial |        | Total |              |
|---|----------|--------------|--|--------|--------------------|--------------|------------|--------|-------|--------------|
|   | 1        | 2            | 3  | 4      | 5                  | 6            | 7          | 8      | 9     | 10           |
|   | No.      | Amount       | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount       | No.        | Amount | No.   | Amount       |
| 16. Unpaid December 31, prior<br>year .....                       | 4        | 162,142      |  |        |                    |              |            |        | 4     | 162,142      |
| 17. Incurred during current year<br>Settled during current year:  | 38       | 1,486,887    |  |        | 6                  | 18,557       |            |        | 44    | 1,505,444    |
| 18.1 By payment in full .....                                     | 37       | 1,506,562    |  |        | 6                  | 18,557       |            |        | 43    | 1,525,119    |
| 18.2 By payment on<br>compromised claims .....                    |          |              |  |        |                    |              |            |        |       |              |
| 18.3 Totals paid .....  | 37       | 1,506,562    |  |        | 6                  | 18,557       |            |        | 43    | 1,525,119    |
| 18.4 Reduction by compromise .....                                |          |              |  |        |                    |              |            |        |       |              |
| 18.5 Amount rejected .....  |          |              |  |        |                    |              |            |        |       |              |
| 18.6 Total settlements .....                                      | 37       | 1,506,562    |  |        | 6                  | 18,557       |            |        | 43    | 1,525,119    |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 5        | 142,467      |  |        |                    |              |            |        | 5     | 142,467      |
| POLICY EXHIBIT  |          |              |  |        | No. of<br>Policies |              |            |        |       |              |
| 20. In force December 31, prior<br>year .....                     | 3,575    | 395,834,192  | (a)                                      |        | 1                  | 23,517,595   |            |        | 3,576 | 419,351,787  |
| 21. Issued during year .....                                      | 42       | 12,750,000   |  |        |                    |              |            |        | 42    | 12,750,000   |
| 22. Other changes to in force<br>(Net) .....                      | (188)    | (19,574,415) |  |        | (1)                | (20,220,027) |            |        | (189) | (39,794,443) |
| 23. In force December 31 of<br>current year .....                 | 3,429    | 389,009,777  | (a)                                      |        |                    | 3,297,568    |            |        | 3,429 | 392,307,345  |

(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<br>Earned | Dividends Paid Or<br>Credited On Direct<br>Business | Direct Losses Paid | Direct Losses<br>Incurred |
| 24. Group Policies (b) .....  | 465,529         | 464,526                   |   | 270,118            | 273,859                   |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                 |                           |   |                    |                           |
| 25.1 Non-cancelable (b) .....   |                 |                           |   |                    |                           |
| 25.2 Guaranteed renewable (b) .....   | 111,478         | 111,478                   |   | 40,643             | 40,643                    |
| 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) .....   | 111,478         | 111,478                   |   | 40,643             | 40,643                    |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 577,007         | 576,004                   |   | 310,761            | 314,503                   |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 315 and number of persons insured under indemnity only products 16 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Missouri  
NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014  
NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total  |
|---|---------------|--|------------|-----------------|-------------|
| 1. Life insurance .....   | 6,173,513     |  | 10,216,158 |                 | 16,389,671  |
| 2. Annuity considerations .....   | 8,792,180     |  |            |                 | 8,792,180   |
| 3. Deposit-type contract funds .....  |               | XXX  |            | XXX             |             |
| 4. Other considerations .....   | 70,554,687    |  | 44,003,538 |                 | 114,558,225 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 85,520,380    |  | 54,219,696 |                 | 139,740,076 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |            |                 |             |
| Life insurance:   |               |  |            |                 |             |
| 6.1 Paid in cash or left on deposit .....   | 90,428        |  | (14)       |                 | 90,414      |
| 6.2 Applied to pay renewal premiums .....   | 68,660        |  |            |                 | 68,660      |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 177,982       |  | 7          |                 | 177,989     |
| 6.4 Other .....   |               |  |            |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 337,070       |  | (7)        |                 | 337,063     |
| Annuities:  |               |  |            |                 |             |
| 7.1 Paid in cash or left on deposit .....   |               |  |            |                 |             |
| 7.2 Applied to provide paid-up annuities .....  |               |  |            |                 |             |
| 7.3 Other .....   | 10,128        |  |            |                 | 10,128      |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 10,128        |  |            |                 | 10,128      |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 347,198       |  | (7)        |                 | 347,191     |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |            |                 |             |
| 9. Death benefits .....   | 1,989,372     |  | 85,193     |                 | 2,074,565   |
| 10. Matured endowments .....  | 12,000        |  |            |                 | 12,000      |
| 11. Annuity benefits .....  | 11,046,207    |  | 3,548,840  |                 | 14,595,047  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 61,202,755    |  | 54,185,765 |                 | 115,388,520 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |            |                 |             |
| 14. All other benefits, except accident and health .....  | 14,593        |  |            |                 | 14,593      |
| 15. Totals .....  | 74,264,927    |  | 57,819,799 |                 | 132,084,726 |
| 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<br>above) .....                              |               |  |            |                 |             |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |              | Credit Life<br>(Group and Individual)    |        | Group              |              | Industrial |        | Total  |               |
|---|----------|--------------|--|--------|--------------------|--------------|------------|--------|--------|---------------|
|   | 1        | 2            | 3  | 4      | 5                  | 6            | 7          | 8      | 9      | 10            |
|   | No.      | Amount       | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount       | No.        | Amount | No.    | Amount        |
| 16. Unpaid December 31, prior<br>year .....                       | 10       | 91,808       |  |        | 5                  | 27,282       |            |        | 15     | 119,090       |
| 17. Incurred during current year<br>Settled during current year:  | 45       | 1,970,564    |  |        | 17                 | 37,750       |            |        | 62     | 2,008,314     |
| 18.1 By payment in full .....                                     | 42       | 1,863,954    |  |        | 18                 | 59,319       |            |        | 60     | 1,923,274     |
| 18.2 By payment on<br>compromised claims .....                    |          |              |  |        |                    |              |            |        |        |               |
| 18.3 Totals paid .....  | 42       | 1,863,954    |  |        | 18                 | 59,319       |            |        | 60     | 1,923,274     |
| 18.4 Reduction by compromise .....                                |          |              |  |        |                    |              |            |        |        |               |
| 18.5 Amount rejected .....  |          |              |  |        |                    |              |            |        |        |               |
| 18.6 Total settlements .....                                      | 42       | 1,863,954    |  |        | 18                 | 59,319       |            |        | 60     | 1,923,274     |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 13       | 198,418      |  |        | 4                  | 5,713        |            |        | 17     | 204,131       |
| POLICY EXHIBIT  |          |              |  |        | No. of<br>Policies |              |            |        |        |               |
| 20. In force December 31, prior<br>year .....                     | 3,568    | 650,631,205  | (a)                                      |        | 201                | 260,710,890  |            |        | 3,769  | 911,342,095   |
| 21. Issued during year .....                                      | 108      | 110,847,981  |  |        | 29                 | 28,117,692   |            |        | 137    | 138,965,673   |
| 22. Other changes to in force<br>(Net) .....                      | 9,769    | (78,616,796) |  |        |                    | (44,947,905) |            |        | 9,769  | (123,564,701) |
| 23. In force December 31 of<br>current year .....                 | 13,445   | 682,862,390  | (a)                                      |        | 230                | 243,880,677  |            |        | 13,675 | 926,743,067   |

(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<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  | 3,517,118            | 3,293,009                      |  | 1,579,010               | 1,489,331                      |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                      |                                |  |                         |                                |
| 25.1 Non-cancelable (b) .....   |                      |                                |  |                         |                                |
| 25.2 Guaranteed renewable (b) .....   | 6,610                | 6,610                          |  | 19,219                  | 19,219                         |
| 25.3 Non-renewable for stated reasons only (b) .....                                    | 81                   | 81                             |  |                         |                                |
| 25.4 Other accident only .....  |                      |                                |  |                         |                                |
| 25.5 All other (b) .....  |                      |                                |  |                         |                                |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   | 6,690                | 6,690                          |  | 19,219                  | 19,219                         |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 3,523,808            | 3,299,700                      |  | 1,598,229               | 1,508,551                      |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 1,063 and number of persons insured under indemnity only products 36 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Montana

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance .....   | 389,732       |  | 7,747      |                 | 397,479    |
| 2. Annuity considerations .....   | 2,589,137     |  |            |                 | 2,589,137  |
| 3. Deposit-type contract funds .....  |               | XXX  |            | XXX             |            |
| 4. Other considerations .....   | 5,768,956     |  | 4,972,135  |                 | 10,741,091 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 8,747,824     |  | 4,979,883  |                 | 13,727,707 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |            |                 |            |
| Life insurance:   |               |  |            |                 |            |
| 6.1 Paid in cash or left on deposit .....   | 11,275        |  |            |                 | 11,275     |
| 6.2 Applied to pay renewal premiums .....   | 11,932        |  |            |                 | 11,932     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 34,050        |  |            |                 | 34,050     |
| 6.4 Other .....   |               |  |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 57,258        |  |            |                 | 57,258     |
| Annuities:  |               |  |            |                 |            |
| 7.1 Paid in cash or left on deposit .....   |               |  |            |                 |            |
| 7.2 Applied to provide paid-up annuities .....  |               |  |            |                 |            |
| 7.3 Other .....   | 440           |  |            |                 | 440        |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 440           |  |            |                 | 440        |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 57,698        |  |            |                 | 57,698     |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |            |                 |            |
| 9. Death benefits .....   | 90,171        |  | 41         |                 | 90,212     |
| 10. Matured endowments .....  | 1,000         |  |            |                 | 1,000      |
| 11. Annuity benefits .....  | 1,511,991     |  | 1,234,903  |                 | 2,746,893  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 6,775,348     |  | 5,958,648  |                 | 12,733,997 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |            |                 |            |
| 14. All other benefits, except accident and health .....  | 4,773         |  |            |                 | 4,773      |
| 15. Totals .....  | 8,383,283     |  | 7,193,592  |                 | 15,576,875 |
| 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<br>above) .....                              |               |  |            |                 |            |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |             | Credit Life<br>(Group and Individual)    |        | Group              |                    | Industrial |        | Total |             |
|---|----------|-------------|--|--------|--------------------|--------------------|------------|--------|-------|-------------|
|   | 1        | 2           | 3  | 4      | 5                  | 6                  | 7          | 8      | 9     | 10          |
|   | No.      | Amount      | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount             | No.        | Amount | No.   | Amount      |
| 16. Unpaid December 31, prior<br>year .....                       | 2        | 6,210       |  |        | 2                  | 5,005              |            |        | 4     | 11,215      |
| 17. Incurred during current year<br>Settled during current year:  | 6        | 90,171      |  |        |                    | 41                 |            |        | 6     | 90,212      |
| 18.1 By payment in full .....                                     | 7        | 91,881      |  |        | 1                  | 2,046              |            |        | 8     | 93,927      |
| 18.2 By payment on<br>compromised claims .....                    |          |             |  |        |                    |                    |            |        |       |             |
| 18.3 Totals paid .....  | 7        | 91,881      |  |        | 1                  | 2,046              |            |        | 8     | 93,927      |
| 18.4 Reduction by compromise .....                                |          |             |  |        |                    |                    |            |        |       |             |
| 18.5 Amount rejected .....  |          |             |  |        |                    |                    |            |        |       |             |
| 18.6 Total settlements .....                                      | 7        | 91,881      |  |        | 1                  | 2,046              |            |        | 8     | 93,927      |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 1        | 4,500       |  |        | 1                  | 3,000              |            |        | 2     | 7,500       |
| POLICY EXHIBIT  |          |             |  |        |                    | No. of<br>Policies |            |        |       |             |
| 20. In force December 31, prior<br>year .....                     | 603      | 87,835,046  | (a)                                      |        | 1                  | 4,464,570          |            |        | 604   | 92,299,616  |
| 21. Issued during year .....                                      |          |             |  |        |                    |                    |            |        |       |             |
| 22. Other changes to in force<br>(Net) .....                      | (23)     | (6,005,825) |  |        |                    | (3,963,303)        |            |        | (23)  | (9,969,128) |
| 23. In force December 31 of<br>current year .....                 | 580      | 81,829,221  | (a)                                      |        | 1                  | 501,267            |            |        | 581   | 82,330,488  |

(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<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  | 52,967               | 52,301                         |  | 71,051                  | 72,051                         |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                      |                                |  |                         |                                |
| 25.1 Non-cancelable (b) .....   |                      |                                |  |                         |                                |
| 25.2 Guaranteed renewable (b) .....   | 6,154                | 6,154                          |  | 8,580                   | 8,580                          |
| 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) .....   | 6,154                | 6,154                          |  | 8,580                   | 8,580                          |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 59,121               | 58,454                         |  | 79,632                  | 80,632                         |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 74 and number of persons insured under indemnity only products 3 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Nebraska  
NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014  
NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance .....   | 819,512       |  | 11,934     |                 | 831,445    |
| 2. Annuity considerations .....   | 1,142,630     |  |            |                 | 1,142,630  |
| 3. Deposit-type contract funds .....  |               | XXX  |            | XXX             |            |
| 4. Other considerations .....   | 22,305,788    |  | 15,361,520 |                 | 37,667,308 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 24,267,930    |  | 15,373,453 |                 | 39,641,383 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |            |                 |            |
| Life insurance:   |               |  |            |                 |            |
| 6.1 Paid in cash or left on deposit .....   | 30,806        |  | 20         |                 | 30,827     |
| 6.2 Applied to pay renewal premiums .....   | 18,231        |  |            |                 | 18,231     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 63,023        |  |            |                 | 63,023     |
| 6.4 Other .....   |               |  |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 112,061       |  | 20         |                 | 112,081    |
| Annuities:  |               |  |            |                 |            |
| 7.1 Paid in cash or left on deposit .....   |               |  |            |                 |            |
| 7.2 Applied to provide paid-up annuities .....  |               |  |            |                 |            |
| 7.3 Other .....   | 2,637         |  |            |                 | 2,637      |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 2,637         |  |            |                 | 2,637      |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 114,698       |  | 20         |                 | 114,718    |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |            |                 |            |
| 9. Death benefits .....   | 115,033       |  | 2,180      |                 | 117,213    |
| 10. Matured endowments .....  |               |  |            |                 |            |
| 11. Annuity benefits .....  | 3,872,449     |  | 1,415,682  |                 | 5,288,131  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 17,728,880    |  | 14,264,142 |                 | 31,993,022 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |            |                 |            |
| 14. All other benefits, except accident and health .....  | 4             |  |            |                 | 4          |
| 15. Totals .....  | 21,716,366    |  | 15,682,004 |                 | 37,398,370 |
| 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<br>above) .....                              |               |  |            |                 |            |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |             | Credit Life<br>(Group and Individual)    |        | Group              |                    | Industrial |        | Total |               |
|---|----------|-------------|--|--------|--------------------|--------------------|------------|--------|-------|---------------|
|   | 1        | 2           | 3  | 4      | 5                  | 6                  | 7          | 8      | 9     | 10            |
|   | No.      | Amount      | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount             | No.        | Amount | No.   | Amount        |
| 16. Unpaid December 31, prior<br>year .....                       | 3        | 4,720       |  |        |                    |                    |            |        | 3     | 4,720         |
| 17. Incurred during current year .....                            | 11       | 115,033     |  |        | 1                  | 2,180              |            |        | 12    | 117,213       |
| Settled during current year:                                      |          |             |  |        |                    |                    |            |        |       |               |
| 18.1 By payment in full .....                                     | 12       | 118,312     |  |        | 1                  | 2,180              |            |        | 13    | 120,492       |
| 18.2 By payment on<br>compromised claims .....                    |          |             |  |        |                    |                    |            |        |       |               |
| 18.3 Totals paid .....  | 12       | 118,312     |  |        | 1                  | 2,180              |            |        | 13    | 120,492       |
| 18.4 Reduction by compromise .....                                |          |             |  |        |                    |                    |            |        |       |               |
| 18.5 Amount rejected .....  |          |             |  |        |                    |                    |            |        |       |               |
| 18.6 Total settlements .....                                      | 12       | 118,312     |  |        | 1                  | 2,180              |            |        | 13    | 120,492       |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 2        | 1,441       |  |        |                    |                    |            |        | 2     | 1,441         |
| POLICY EXHIBIT  |          |             |  |        |                    | No. of<br>Policies |            |        |       |               |
| 20. In force December 31, prior<br>year .....                     | 869      | 141,962,741 | (a)                                      |        | 1                  | 120,933,646        |            |        | 870   | 262,896,388   |
| 21. Issued during year .....                                      | 1        | 375,000     |  |        |                    |                    |            |        | 1     | 375,000       |
| 22. Other changes to in force<br>(Net) .....                      | (52)     | (8,362,068) |  |        | (1)                | (120,832,214)      |            |        | (53)  | (129,194,283) |
| 23. In force December 31 of<br>current year .....                 | 818      | 133,975,673 | (a)                                      |        |                    | 101,432            |            |        | 818   | 134,077,105   |

(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<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  | 677,052              | 1,093,564                      |  | 761,182                 | 754,090                        |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                      |                                |  |                         |                                |
| 25.1 Non-cancelable (b) .....   |                      |                                |  |                         |                                |
| 25.2 Guaranteed renewable (b) .....   | 34                   | 34                             |  |                         |                                |
| 25.3 Non-renewable for stated reasons only (b) .....                                    | 2,562                | 2,562                          |  |                         |                                |
| 25.4 Other accident only .....  |                      |                                |  |                         |                                |
| 25.5 All other (b) .....  |                      |                                |  |                         |                                |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   | 2,597                | 2,597                          |  |                         |                                |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 679,649              | 1,096,161                      |  | 761,182                 | 754,090                        |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....937 and number of persons insured under indemnity only products .....12 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Nevada

NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance .....   | 1,934,489     |  | 24,167     |                 | 1,958,656  |
| 2. Annuity considerations .....   | 4,112,117     |  |            |                 | 4,112,117  |
| 3. Deposit-type contract funds .....  |               | XXX  |            | XXX             |            |
| 4. Other considerations .....   | 34,388,932    |  | 6,970,780  |                 | 41,359,711 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 40,435,537    |  | 6,994,947  |                 | 47,430,483 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |            |                 |            |
| Life insurance:   |               |  |            |                 |            |
| 6.1 Paid in cash or left on deposit .....   | 48,268        |  |            |                 | 48,268     |
| 6.2 Applied to pay renewal premiums .....   | 39,697        |  |            |                 | 39,697     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 47,557        |  |            |                 | 47,557     |
| 6.4 Other .....   |               |  |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 135,522       |  |            |                 | 135,522    |
| Annuities:  |               |  |            |                 |            |
| 7.1 Paid in cash or left on deposit .....   |               |  |            |                 |            |
| 7.2 Applied to provide paid-up annuities .....  |               |  |            |                 |            |
| 7.3 Other .....   | 1,831         |  |            |                 | 1,831      |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 1,831         |  |            |                 | 1,831      |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 137,353       |  |            |                 | 137,353    |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |            |                 |            |
| 9. Death benefits .....   | 1,213,302     |  | 5,542      |                 | 1,218,844  |
| 10. Matured endowments .....  | 1,101         |  |            |                 | 1,101      |
| 11. Annuity benefits .....  | 3,278,920     |  | 360,237    |                 | 3,639,156  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 27,967,349    |  | 8,217,263  |                 | 36,184,612 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |            |                 |            |
| 14. All other benefits, except accident and health .....  | 702           |  |            |                 | 702        |
| 15. Totals .....  | 32,461,374    |  | 8,583,042  |                 | 41,044,416 |
| 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<br>above) .....                              |               |  |            |                 |            |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |              | Credit Life<br>(Group and Individual)    |        | Group              |                    | Industrial |        | Total |              |
|---|----------|--------------|--|--------|--------------------|--------------------|------------|--------|-------|--------------|
|   | 1        | 2            | 3  | 4      | 5                  | 6                  | 7          | 8      | 9     | 10           |
|   | No.      | Amount       | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount             | No.        | Amount | No.   | Amount       |
| 16. Unpaid December 31, prior<br>year .....                       | 5        | 29,163       |  |        | 3                  | 3,697              |            |        | 8     | 32,860       |
| 17. Incurred during current year .....                            | 16       | 1,213,302    |  |        | 2                  | 5,542              |            |        | 18    | 1,218,844    |
| Settled during current year:                                      |          |              |  |        |                    |                    |            |        |       |              |
| 18.1 By payment in full .....                                     | 18       | 1,236,160    |  |        | 4                  | 8,565              |            |        | 22    | 1,244,725    |
| 18.2 By payment on<br>compromised claims .....                    |          |              |  |        |                    |                    |            |        |       |              |
| 18.3 Totals paid .....  | 18       | 1,236,160    |  |        | 4                  | 8,565              |            |        | 22    | 1,244,725    |
| 18.4 Reduction by compromise .....                                |          |              |  |        |                    |                    |            |        |       |              |
| 18.5 Amount rejected .....  |          |              |  |        |                    |                    |            |        |       |              |
| 18.6 Total settlements .....                                      | 18       | 1,236,160    |  |        | 4                  | 8,565              |            |        | 22    | 1,244,725    |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 3        | 6,306        |  |        | 1                  | 674                |            |        | 4     | 6,980        |
| POLICY EXHIBIT  |          |              |  |        |                    | No. of<br>Policies |            |        |       |              |
| 20. In force December 31, prior<br>year .....                     | 1,349    | 387,283,191  | (a)                                      |        | 51                 | 12,518,205         |            |        | 1,400 | 399,801,395  |
| 21. Issued during year .....                                      |          |              |  |        |                    |                    |            |        |       |              |
| 22. Other changes to in force<br>(Net) .....                      | (31)     | (18,357,001) |  |        | (50)               | (12,105,189)       |            |        | (81)  | (30,462,189) |
| 23. In force December 31 of<br>current year .....                 | 1,318    | 368,926,190  | (a)                                      |        | 1                  | 413,016            |            |        | 1,319 | 369,339,206  |

(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<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  | 717,441              | 682,126                        |  | 1,168,391               | 1,166,297                      |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                      |                                |  |                         |                                |
| 25.1 Non-cancelable (b) .....   |                      |                                |  |                         |                                |
| 25.2 Guaranteed renewable (b) .....   | 1,806                | 1,806                          |  | 176                     | 176                            |
| 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) .....   | 1,806                | 1,806                          |  | 176                     | 176                            |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 719,247              | 683,932                        |  | 1,168,567               | 1,166,472                      |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 730 and number of persons insured under indemnity only products 21 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF New Hampshire

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1          | 2                                     | 3          | 4          | 5          |
|---|------------|---------------------------------------|------------|------------|------------|
|   | Ordinary   | Credit Life (Group<br>and Individual) | Group      | Industrial | Total      |
| 1. Life insurance .....   | 2,650,468  |                                       | 11,616     |            | 2,662,084  |
| 2. Annuity considerations .....   | 5,539,298  |                                       |            |            | 5,539,298  |
| 3. Deposit-type contract funds .....  |            | XXX                                   |            | XXX        |            |
| 4. Other considerations .....   | 36,533,542 |                                       | 4,401,298  |            | 40,934,840 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 44,723,309 |                                       | 4,412,914  |            | 49,136,222 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |            |                                       |            |            |            |
| Life insurance:   |            |                                       |            |            |            |
| 6.1 Paid in cash or left on deposit .....   | 78,136     |                                       |            |            | 78,136     |
| 6.2 Applied to pay renewal premiums .....   | 85,699     |                                       |            |            | 85,699     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 110,804    |                                       |            |            | 110,804    |
| 6.4 Other .....   |            |                                       |            |            |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 274,640    |                                       |            |            | 274,640    |
| Annuities:  |            |                                       |            |            |            |
| 7.1 Paid in cash or left on deposit .....   |            |                                       |            |            |            |
| 7.2 Applied to provide paid-up annuities .....  |            |                                       |            |            |            |
| 7.3 Other .....   | 5,537      |                                       |            |            | 5,537      |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 5,537      |                                       |            |            | 5,537      |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 280,176    |                                       |            |            | 280,176    |
| DIRECT CLAIMS AND BENEFITS PAID   |            |                                       |            |            |            |
| 9. Death benefits .....   | 965,252    |                                       | 11,711     |            | 976,962    |
| 10. Matured endowments .....  |            |                                       |            |            |            |
| 11. Annuity benefits .....  | 4,202,715  |                                       | 984,097    |            | 5,186,812  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 23,945,599 |                                       | 42,997,130 |            | 66,942,729 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |            |                                       |            |            |            |
| 14. All other benefits, except accident and health .....  | 6,228      |                                       |            |            | 6,228      |
| 15. Totals .....  | 29,119,793 |                                       | 43,992,938 |            | 73,112,731 |
| 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<br>above) .....                              |            |                                       |            |            |            |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |              | Credit Life<br>(Group and Individual)    |        | Group              |             | Industrial |        | Total |              |
|---|----------|--------------|--|--------|--------------------|-------------|------------|--------|-------|--------------|
|   | 1        | 2            | 3  | 4      | 5                  | 6           | 7          | 8      | 9     | 10           |
|   | No.      | Amount       | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount      | No.        | Amount | No.   | Amount       |
| 16. Unpaid December 31, prior<br>year .....                       | 5        | 31,877       |  |        | 4                  | 5,844       |            |        | 9     | 37,721       |
| 17. Incurred during current year<br>Settled during current year:  | 34       | 965,252      |  |        | 6                  | 11,711      |            |        | 40    | 976,962      |
| 18.1 By payment in full .....                                     | 35       | 955,333      |  |        | 10                 | 17,555      |            |        | 45    | 972,887      |
| 18.2 By payment on<br>compromised claims .....                    |          |              |  |        |                    |             |            |        |       |              |
| 18.3 Totals paid .....  | 35       | 955,333      |  |        | 10                 | 17,555      |            |        | 45    | 972,887      |
| 18.4 Reduction by compromise .....                                |          |              |  |        |                    |             |            |        |       |              |
| 18.5 Amount rejected .....  |          |              |  |        |                    |             |            |        |       |              |
| 18.6 Total settlements .....                                      | 35       | 955,333      |  |        | 10                 | 17,555      |            |        | 45    | 972,887      |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 4        | 41,796       |  |        |                    |             |            |        | 4     | 41,796       |
| POLICY EXHIBIT  |          |              |  |        | No. of<br>Policies |             |            |        |       |              |
| 20. In force December 31, prior<br>year .....                     | 3,265    | 450,856,984  | (a)                                      |        | 3                  | 9,735,002   |            |        | 3,268 | 460,591,986  |
| 21. Issued during year .....                                      |          |              |  |        |                    |             |            |        |       |              |
| 22. Other changes to in force<br>(Net) .....                      | (177)    | (32,943,014) |  |        |                    | (8,318,906) |            |        | (177) | (41,261,920) |
| 23. In force December 31 of<br>current year .....                 | 3,088    | 417,913,969  | (a)                                      |        | 3                  | 1,416,097   |            |        | 3,091 | 419,330,066  |

(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<br>Earned | Dividends Paid Or<br>Credited On Direct<br>Business | Direct Losses Paid | Direct Losses<br>Incurred |
| 24. Group Policies (b) .....  | 3,143,073       | 3,144,693                 |   | 1,656,551          | 1,679,051                 |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                 |                           |   |                    |                           |
| 25.1 Non-cancelable (b) .....   |                 |                           |   |                    |                           |
| 25.2 Guaranteed renewable (b) .....   | 6,228           | 6,228                     |   | 14,723             | 14,723                    |
| 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) .....   | 6,228           | 6,228                     |   | 14,723             | 14,723                    |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 3,149,301       | 3,150,922                 |   | 1,671,274          | 1,693,775                 |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 217 and number of persons insured under indemnity only products 4 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF New Jersey

NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group  | 4<br>Industrial | 5<br>Total  |
|---|---------------|--|-------------|-----------------|-------------|
| 1. Life insurance .....   | 31,805,077    |  | 26,876,068  |                 | 58,681,144  |
| 2. Annuity considerations .....   | 26,909,103    |  | 64,375      |                 | 26,973,478  |
| 3. Deposit-type contract funds .....  |               | XXX  |             | XXX             |             |
| 4. Other considerations .....   | 263,895,798   |  | 98,693,054  |                 | 362,588,851 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 322,609,977   |  | 125,633,497 |                 | 448,243,474 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |             |                 |             |
| Life insurance:   |               |  |             |                 |             |
| 6.1 Paid in cash or left on deposit .....   | 936,703       |  | 140         |                 | 936,844     |
| 6.2 Applied to pay renewal premiums .....   | 1,231,342     |  |             |                 | 1,231,342   |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 1,492,503     |  | (13)        |                 | 1,492,490   |
| 6.4 Other .....   |               |  |             |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 3,660,548     |  | 127         |                 | 3,660,675   |
| Annuities:  |               |  |             |                 |             |
| 7.1 Paid in cash or left on deposit .....   |               |  |             |                 |             |
| 7.2 Applied to provide paid-up annuities .....  | 148           |  |             |                 | 148         |
| 7.3 Other .....   | 14,093        |  |             |                 | 14,093      |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 14,241        |  |             |                 | 14,241      |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 3,674,789     |  | 127         |                 | 3,674,916   |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |             |                 |             |
| 9. Death benefits .....   | 20,407,957    |  | 786,154     |                 | 21,194,110  |
| 10. Matured endowments .....  | 154,009       |  |             |                 | 154,009     |
| 11. Annuity benefits .....  | 23,371,664    |  | 19,598,673  |                 | 42,970,338  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 190,168,072   |  | 149,012,687 |                 | 339,180,759 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |             |                 |             |
| 14. All other benefits, except accident and health .....  | 189,238       |  | 1,003       |                 | 190,241     |
| 15. Totals .....  | 234,290,940   |  | 169,398,517 |                 | 403,689,457 |
| 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<br>above) .....                              |               |  |             |                 |             |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |               | Credit Life<br>(Group and Individual)    |        | Group              |                    | Industrial |        | Total  |               |
|---|----------|---------------|--|--------|--------------------|--------------------|------------|--------|--------|---------------|
|   | 1        | 2             | 3  | 4      | 5                  | 6                  | 7          | 8      | 9      | 10            |
|   | No.      | Amount        | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount             | No.        | Amount | No.    | Amount        |
| 16. Unpaid December 31, prior<br>year .....                       | 57       | 1,788,169     |  |        | 7                  | 36,766             |            |        | 64     | 1,824,935     |
| 17. Incurred during current year<br>Settled during current year:  | 297      | 19,444,562    |  |        | 54                 | 762,554            |            |        | 351    | 20,207,115    |
| 18.1 By payment in full .....                                     | 312      | 18,763,960    |  |        | 58                 | 186,852            |            |        | 370    | 18,950,813    |
| 18.2 By payment on<br>compromised claims .....                    |          |               |  |        |                    |                    |            |        |        |               |
| 18.3 Totals paid .....  | 312      | 18,763,960    |  |        | 58                 | 186,852            |            |        | 370    | 18,950,813    |
| 18.4 Reduction by compromise .....                                |          |               |  |        |                    |                    |            |        |        |               |
| 18.5 Amount rejected .....  |          |               |  |        |                    |                    |            |        |        |               |
| 18.6 Total settlements .....                                      | 312      | 18,763,960    |  |        | 58                 | 186,852            |            |        | 370    | 18,950,813    |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 42       | 2,468,771     |  |        | 3                  | 612,467            |            |        | 45     | 3,081,238     |
| POLICY EXHIBIT  |          |               |  |        |                    | No. of<br>Policies |            |        |        |               |
| 20. In force December 31, prior<br>year .....                     | 23,936   | 4,899,891,554 | (a)                                      |        | 276                | 294,346,102        |            |        | 24,212 | 5,194,237,656 |
| 21. Issued during year .....                                      | 60       | 72,841,320    |  |        | 83                 | 52,295,410         |            |        | 143    | 125,136,730   |
| 22. Other changes to in force<br>(Net) .....                      | 4,851    | (351,394,640) |  |        | (52)               | (35,917,217)       |            |        | 4,799  | (387,311,857) |
| 23. In force December 31 of<br>current year .....                 | 28,847   | 4,621,338,235 | (a)                                      |        | 307                | 310,724,294        |            |        | 29,154 | 4,932,062,529 |

(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<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  | 12,229,186           | 12,222,708                     |  | 10,319,231              | 10,276,031                     |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                      |                                |  |                         |                                |
| 25.1 Non-cancelable (b) .....   | 276                  | 276                            |  | 2,400                   | 2,400                          |
| 25.2 Guaranteed renewable (b) .....   | 31,302               | 31,302                         |  | 21,291                  | 21,291                         |
| 25.3 Non-renewable for stated reasons only (b) .....                                    | 277                  | 277                            |  |                         |                                |
| 25.4 Other accident only .....  |                      |                                |  |                         |                                |
| 25.5 All other (b) .....  | 63                   | 63                             |  |                         |                                |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   | 31,918               | 31,918                         |  | 23,691                  | 23,691                         |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 12,261,104           | 12,254,626                     |  | 10,342,921              | 10,299,721                     |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 2,509 and number of persons  
insured under indemnity only products 161 .





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

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance   | 554,250       |  | 18,406     |                 | 572,656    |
| 2. Annuity considerations   | 1,832,244     |  | 1          |                 | 1,832,245  |
| 3. Deposit-type contract funds  |               | XXX  |            | XXX             |            |
| 4. Other considerations   | 28,004,953    |  | 4,623,139  |                 | 32,628,091 |
| 5. Totals (Sum of Lines 1 to 4)   | 30,391,447    |  | 4,641,546  |                 | 35,032,993 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |            |                 |            |
| Life insurance:   |               |  |            |                 |            |
| 6.1 Paid in cash or left on deposit   | 33,080        |  |            |                 | 33,080     |
| 6.2 Applied to pay renewal premiums   | 27,012        |  |            |                 | 27,012     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period | 48,171        |  | 40         |                 | 48,211     |
| 6.4 Other   |               |  |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4)  | 108,264       |  | 40         |                 | 108,304    |
| Annuities:  |               |  |            |                 |            |
| 7.1 Paid in cash or left on deposit   |               |  |            |                 |            |
| 7.2 Applied to provide paid-up annuities  |               |  |            |                 |            |
| 7.3 Other   | 249           |  |            |                 | 249        |
| 7.4 Totals (Sum of Lines 7.1 to 7.3)  | 249           |  |            |                 | 249        |
| 8. Grand Totals (Lines 6.5 plus 7.4)  | 108,512       |  | 40         |                 | 108,552    |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |            |                 |            |
| 9. Death benefits   | 185,352       |  | 19,584     |                 | 204,936    |
| 10. Matured endowments  | 5,000         |  |            |                 | 5,000      |
| 11. Annuity benefits  | 2,849,134     |  | 1,360,958  |                 | 4,210,093  |
| 12. Surrender values and withdrawals for life contracts                                       | 23,537,289    |  | 10,923,479 |                 | 34,460,768 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid                  |               |  |            |                 |            |
| 14. All other benefits, except accident and health  | 4,518         |  |            |                 | 4,518      |
| 15. Totals  | 26,581,293    |  | 12,304,022 |                 | 38,885,315 |
| 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<br>above)                              |               |  |            |                 |            |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |             | Credit Life<br>(Group and Individual)    |        | Group              |                    | Industrial |        | Total |              |
|---|----------|-------------|--|--------|--------------------|--------------------|------------|--------|-------|--------------|
|   | 1        | 2           | 3  | 4      | 5                  | 6                  | 7          | 8      | 9     | 10           |
|   | No.      | Amount      | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount             | No.        | Amount | No.   | Amount       |
| 16. Unpaid December 31, prior<br>year                             | 7        | 19,340      |  |        | 2                  | 3,107              |            |        | 9     | 22,447       |
| 17. Incurred during current year                                  | 16       | 185,352     |  |        | 5                  | 19,584             |            |        | 21    | 204,936      |
| Settled during current year:                                      |          |             |  |        |                    |                    |            |        |       |              |
| 18.1 By payment in full   | 16       | 179,037     |  |        | 5                  | 21,868             |            |        | 21    | 200,905      |
| 18.2 By payment on<br>compromised claims                          |          |             |  |        |                    |                    |            |        |       |              |
| 18.3 Totals paid  | 16       | 179,037     |  |        | 5                  | 21,868             |            |        | 21    | 200,905      |
| 18.4 Reduction by compromise                                      |          |             |  |        |                    |                    |            |        |       |              |
| 18.5 Amount rejected  |          |             |  |        |                    |                    |            |        |       |              |
| 18.6 Total settlements  | 16       | 179,037     |  |        | 5                  | 21,868             |            |        | 21    | 200,905      |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6)                  | 7        | 25,655      |  |        | 2                  | 823                |            |        | 9     | 26,478       |
| POLICY EXHIBIT  |          |             |  |        |                    | No. of<br>Policies |            |        |       |              |
| 20. In force December 31, prior<br>year                           | 1,000    | 114,949,646 | (a)                                      |        |                    | 8,468,776          |            |        | 1,000 | 123,418,422  |
| 21. Issued during year  | 1        | 658,421     |  |        |                    |                    |            |        | 1     | 658,421      |
| 22. Other changes to in force<br>(Net)                            | (49)     | (6,690,000) |  |        |                    | (7,597,074)        |            |        | (49)  | (14,287,074) |
| 23. In force December 31 of<br>current year                       | 952      | 108,918,067 | (a)                                      |        |                    | 871,702            |            |        | 952   | 109,789,769  |

(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<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b)  | 359,016              | 380,516                        |  | 265,866                 | 230,766                        |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                      |                                |  |                         |                                |
| 25.1 Non-cancelable (b)   |                      |                                |  |                         |                                |
| 25.2 Guaranteed renewable (b)   | 84                   | 84                             |  |                         |                                |
| 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)   | 84                   | 84                             |  |                         |                                |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)                                | 359,100              | 380,600                        |  | 265,866                 | 230,766                        |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 173 and number of persons insured under indemnity only products 5 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF New York

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1             | 2                                     | 3           | 4          | 5             |
|---|---------------|---------------------------------------|-------------|------------|---------------|
|   | Ordinary      | Credit Life (Group<br>and Individual) | Group       | Industrial | Total         |
| 1. Life insurance .....   | 132,844,609   |                                       | 4,227,851   |            | 137,072,461   |
| 2. Annuity considerations .....   | 78,542,584    |                                       | 91,384      |            | 78,633,968    |
| 3. Deposit-type contract funds .....  |               | XXX                                   |             | XXX        |               |
| 4. Other considerations .....   | 894,883,197   |                                       | 173,851,139 |            | 1,068,734,336 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 1,106,270,391 |                                       | 178,170,374 |            | 1,284,440,764 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |                                       |             |            |               |
| Life insurance:   |               |                                       |             |            |               |
| 6.1 Paid in cash or left on deposit .....   | 1,425,389     |                                       | 47          |            | 1,425,436     |
| 6.2 Applied to pay renewal premiums .....   | 1,556,047     |                                       | 50          |            | 1,556,097     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 3,237,329     |                                       | 44          |            | 3,237,373     |
| 6.4 Other .....   |               |                                       |             |            |               |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 6,218,765     |                                       | 141         |            | 6,218,906     |
| Annuities:  |               |                                       |             |            |               |
| 7.1 Paid in cash or left on deposit .....   |               |                                       |             |            |               |
| 7.2 Applied to provide paid-up annuities .....  |               |                                       |             |            |               |
| 7.3 Other .....   | 5,915         |                                       |             |            | 5,915         |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 5,915         |                                       |             |            | 5,915         |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 6,224,680     |                                       | 141         |            | 6,224,821     |
| DIRECT CLAIMS AND BENEFITS PAID   |               |                                       |             |            |               |
| 9. Death benefits .....   | 40,541,051    |                                       | 2,293,190   |            | 42,834,240    |
| 10. Matured endowments .....  | 141,114       |                                       |             |            | 141,114       |
| 11. Annuity benefits .....  | 93,388,045    |                                       | 56,256,300  |            | 149,644,345   |
| 12. Surrender values and withdrawals for life contracts .....                                       | 704,743,652   |                                       | 359,841,767 |            | 1,064,585,419 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |                                       |             |            |               |
| 14. All other benefits, except accident and health .....  | 533,160       |                                       | 31,143      |            | 564,303       |
| 15. Totals .....  | 839,347,022   |                                       | 418,422,399 |            | 1,257,769,421 |
| 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<br>above) .....                              |               |                                       |             |            |               |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |                | Credit Life<br>(Group and Individual)    |        | Group              |                    | Industrial |        | Total   |                 |
|---|----------|----------------|--|--------|--------------------|--------------------|------------|--------|---------|-----------------|
|   | 1        | 2              | 3  | 4      | 5                  | 6                  | 7          | 8      | 9       | 10              |
|   | No.      | Amount         | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount             | No.        | Amount | No.     | Amount          |
| 16. Unpaid December 31, prior<br>year .....                       | 141      | 3,299,214      |  |        | 31                 | 238,137            |            |        | 172     | 3,537,350       |
| 17. Incurred during current year<br>Settled during current year:  | 899      | 39,025,121     |  |        | 83                 | 2,181,331          |            |        | 982     | 41,206,453      |
| 18.1 By payment in full .....                                     | 865      | 39,299,073     |  |        | 89                 | 1,983,457          |            |        | 954     | 41,282,530      |
| 18.2 By payment on<br>compromised claims .....                    |          |                |  |        |                    |                    |            |        |         |                 |
| 18.3 Totals paid .....  | 865      | 39,299,073     |  |        | 89                 | 1,983,457          |            |        | 954     | 41,282,530      |
| 18.4 Reduction by compromise .....                                |          |                |  |        |                    |                    |            |        |         |                 |
| 18.5 Amount rejected .....  |          |                |  |        |                    |                    |            |        |         |                 |
| 18.6 Total settlements .....                                      | 865      | 39,299,073     |  |        | 89                 | 1,983,457          |            |        | 954     | 41,282,530      |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 175      | 3,025,262      |  |        | 25                 | 436,011            |            |        | 200     | 3,461,273       |
| POLICY EXHIBIT  |          |                |  |        |                    | No. of<br>Policies |            |        |         |                 |
| 20. In force December 31, prior<br>year .....                     | 81,339   | 14,016,525,186 | (a)                                      |        | 1,790              | 1,012,390,764      |            |        | 83,129  | 15,028,915,950  |
| 21. Issued during year .....                                      | 3,661    | 1,614,410,327  |  |        |                    |                    |            |        | 3,661   | 1,614,410,327   |
| 22. Other changes to in force<br>(Net) .....                      | (5,371)  | (827,799,263)  |  |        | (108)              | (186,195,059)      |            |        | (5,479) | (1,013,994,322) |
| 23. In force December 31 of<br>current year .....                 | 79,629   | 14,803,136,250 | (a)                                      |        | 1,682              | 826,195,705        |            |        | 81,311  | 15,629,331,955  |

(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<br>Earned | Dividends Paid Or<br>Credited On Direct<br>Business | Direct Losses Paid | Direct Losses<br>Incurred |
| 24. Group Policies (b) .....  | 21,990,511      | 19,083,513                |   | 11,239,131         | 12,183,181                |
| 24.1 Federal Employees Health Benefits Plan<br>premium (b) .....                        |                 |                           |   |                    |                           |
| 24.2 Credit (Group and Individual) .....  |                 |                           |   |                    |                           |
| 24.3 Collectively renewable policies (b) .....  | 41              | 41                        |   | 1,350              | 1,350                     |
| 24.4 Medicare Title XVIII exempt from state taxes or fees<br>Other Individual Policies: |                 |                           |   |                    |                           |
| 25.1 Non-cancelable (b) .....   | 848,581         | 848,581                   |   | 3,477,852          | 3,477,856                 |
| 25.2 Guaranteed renewable (b) .....   | 312,792         | 312,792                   |   | 421,502            | 421,502                   |
| 25.3 Non-renewable for stated reasons only (b) .....                                    | 30,231          | 30,231                    |   |                    |                           |
| 25.4 Other accident only .....  |                 |                           |   |                    |                           |
| 25.5 All other (b) .....  | 1,861           | 1,861                     |   |                    |                           |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   | 1,193,464       | 1,193,464                 |   | 3,899,354          | 3,899,358                 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 23,184,016      | 20,277,018                |   | 15,139,835         | 16,083,889                |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 16,266 and number of persons insured under indemnity only products 529 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF North Carolina

NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total  |
|---|---------------|--|------------|-----------------|-------------|
| 1. Life insurance .....   | 41,836,395    |  | 23,550,361 |                 | 65,386,756  |
| 2. Annuity considerations .....   | 19,361,450    |  |            |                 | 19,361,450  |
| 3. Deposit-type contract funds .....  |               | XXX  |            | XXX             |             |
| 4. Other considerations .....   | 152,001,582   |  | 20,060,049 |                 | 172,061,631 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 213,199,427   |  | 43,610,410 |                 | 256,809,837 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |            |                 |             |
| Life insurance:   |               |  |            |                 |             |
| 6.1 Paid in cash or left on deposit .....   | 774,459       |  | 2,372      |                 | 776,831     |
| 6.2 Applied to pay renewal premiums .....   | 584,522       |  |            |                 | 584,522     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 1,284,287     |  | 18         |                 | 1,284,304   |
| 6.4 Other .....   |               |  |            |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 2,643,267     |  | 2,390      |                 | 2,645,657   |
| Annuities:  |               |  |            |                 |             |
| 7.1 Paid in cash or left on deposit .....   |               |  |            |                 |             |
| 7.2 Applied to provide paid-up annuities .....  | 67            |  |            |                 | 67          |
| 7.3 Other .....   | 6,980         |  |            |                 | 6,980       |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 7,047         |  |            |                 | 7,047       |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 2,650,314     |  | 2,390      |                 | 2,652,704   |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |            |                 |             |
| 9. Death benefits .....   | 23,272,209    |  | 339,215    |                 | 23,611,424  |
| 10. Matured endowments .....  | 78,631        |  |            |                 | 78,631      |
| 11. Annuity benefits .....  | 21,143,268    |  | 7,057,806  |                 | 28,201,073  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 141,302,801   |  | 44,020,008 |                 | 185,322,809 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |            |                 |             |
| 14. All other benefits, except accident and health .....  | 336,236       |  |            |                 | 336,236     |
| 15. Totals .....  | 186,133,145   |  | 51,417,029 |                 | 237,550,174 |
| 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<br>above) .....                              |               |  |            |                 |             |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |               | Credit Life<br>(Group and Individual)    |        | Group              |                    | Industrial |        | Total   |               |
|---|----------|---------------|--|--------|--------------------|--------------------|------------|--------|---------|---------------|
|   | 1        | 2             | 3  | 4      | 5                  | 6                  | 7          | 8      | 9       | 10            |
|   | No.      | Amount        | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount             | No.        | Amount | No.     | Amount        |
| 16. Unpaid December 31, prior<br>year .....                       | 73       | 1,838,244     |  |        | 1                  | 353,146            |            |        | 74      | 2,191,389     |
| 17. Incurred during current year<br>Settled during current year:  | 718      | 23,252,209    |  |        | 8                  | (3,141)            |            |        | 726     | 23,249,068    |
| 18.1 By payment in full .....                                     | 708      | 23,755,792    |  |        | 5                  | 32,334             |            |        | 713     | 23,788,126    |
| 18.2 By payment on<br>compromised claims .....                    |          |               |  |        |                    |                    |            |        |         |               |
| 18.3 Totals paid .....  | 708      | 23,755,792    |  |        | 5                  | 32,334             |            |        | 713     | 23,788,126    |
| 18.4 Reduction by compromise .....                                |          |               |  |        |                    |                    |            |        |         |               |
| 18.5 Amount rejected .....  |          |               |  |        |                    |                    |            |        |         |               |
| 18.6 Total settlements .....                                      | 708      | 23,755,792    |  |        | 5                  | 32,334             |            |        | 713     | 23,788,126    |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 83       | 1,334,661     |  |        | 4                  | 317,671            |            |        | 87      | 1,652,332     |
| POLICY EXHIBIT  |          |               |  |        |                    | No. of<br>Policies |            |        |         |               |
| 20. In force December 31, prior<br>year .....                     | 52,595   | 5,895,665,484 | (a)                                      |        | 745                | 1,473,672,521      |            |        | 53,340  | 7,369,338,004 |
| 21. Issued during year .....                                      | 81       | 129,628,374   |  |        | 91                 | 74,605,700         |            |        | 172     | 204,234,074   |
| 22. Other changes to in force<br>(Net) .....                      | (2,930)  | (389,018,440) |  |        | 76                 | (364,338,211)      |            |        | (2,854) | (753,356,650) |
| 23. In force December 31 of<br>current year .....                 | 49,746   | 5,636,275,418 | (a)                                      |        | 912                | 1,183,940,010      |            |        | 50,658  | 6,820,215,428 |

(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<br>Earned | Dividends Paid Or<br>Credited On Direct<br>Business | Direct Losses Paid | Direct Losses<br>Incurred |
| 24. Group Policies (b) .....  | 6,899,375       | 7,138,825                 |   | 4,402,520          | 4,432,524                 |
| 24.1 Federal Employees Health Benefits Plan<br>premium (b) .....                        |                 |                           |   |                    |                           |
| 24.2 Credit (Group and Individual) .....  |                 |                           |   |                    |                           |
| 24.3 Collectively renewable policies (b) .....  | 89              | 89                        |   |                    |                           |
| 24.4 Medicare Title XVIII exempt from state taxes or fees<br>Other Individual Policies: |                 |                           |   |                    |                           |
| 25.1 Non-cancelable (b) .....   | 37,850          | 37,850                    |   | 132,510            | 132,510                   |
| 25.2 Guaranteed renewable (b) .....   | 1,239,804       | 1,239,804                 |   | 1,114,302          | 1,114,302                 |
| 25.3 Non-renewable for stated reasons only (b) .....                                    | 6,381           | 6,381                     |   |                    |                           |
| 25.4 Other accident only .....  |                 |                           |   |                    |                           |
| 25.5 All other (b) .....  |                 |                           |   |                    |                           |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   | 1,284,035       | 1,284,035                 |   | 1,246,811          | 1,246,811                 |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 8,183,499       | 8,422,949                 |   | 5,649,332          | 5,679,336                 |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 883 and number of persons insured under indemnity only products 58 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF North Dakota  
NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014  
NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1          | 2                                     | 3          | 4          | 5          |
|---|------------|---------------------------------------|------------|------------|------------|
|   | Ordinary   | Credit Life (Group<br>and Individual) | Group      | Industrial | Total      |
| 1. Life insurance .....   | 27,380,141 |                                       | 3,202      |            | 27,383,343 |
| 2. Annuity considerations .....   | 272,457    |                                       |            |            | 272,457    |
| 3. Deposit-type contract funds .....  |            | XXX                                   |            | XXX        |            |
| 4. Other considerations .....   | 4,546,264  |                                       | 12,430,135 |            | 16,976,399 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 32,198,862 |                                       | 12,433,337 |            | 44,632,199 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |            |                                       |            |            |            |
| Life insurance:   |            |                                       |            |            |            |
| 6.1 Paid in cash or left on deposit .....   | 2,946      |                                       |            |            | 2,946      |
| 6.2 Applied to pay renewal premiums .....   | 4,265      |                                       |            |            | 4,265      |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 7,842      |                                       |            |            | 7,842      |
| 6.4 Other .....   |            |                                       |            |            |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 15,053     |                                       |            |            | 15,053     |
| Annuities:  |            |                                       |            |            |            |
| 7.1 Paid in cash or left on deposit .....   |            |                                       |            |            |            |
| 7.2 Applied to provide paid-up annuities .....  |            |                                       |            |            |            |
| 7.3 Other .....   | 1,169      |                                       |            |            | 1,169      |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 1,169      |                                       |            |            | 1,169      |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 16,221     |                                       |            |            | 16,221     |
| DIRECT CLAIMS AND BENEFITS PAID   |            |                                       |            |            |            |
| 9. Death benefits .....   | 1,942,411  |                                       |            |            | 1,942,411  |
| 10. Matured endowments .....  |            |                                       |            |            |            |
| 11. Annuity benefits .....  | 293,517    |                                       | 1,833,414  |            | 2,126,930  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 4,131,516  |                                       | 8,930,920  |            | 13,062,436 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |            |                                       |            |            |            |
| 14. All other benefits, except accident and health .....  | 2          |                                       |            |            | 2          |
| 15. Totals .....  | 6,367,446  |                                       | 10,764,334 |            | 17,131,779 |
| 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<br>above) .....                              |            |                                       |            |            |            |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |             | Credit Life<br>(Group and Individual)    |        | Group              |             | Industrial |        | Total |               |
|---|----------|-------------|--|--------|--------------------|-------------|------------|--------|-------|---------------|
|   | 1        | 2           | 3  | 4      | 5                  | 6           | 7          | 8      | 9     | 10            |
|   | No.      | Amount      | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount      | No.        | Amount | No.   | Amount        |
| 16. Unpaid December 31, prior<br>year .....                       |          |             |  |        |                    |             |            |        |       |               |
| 17. Incurred during current year<br>Settled during current year:  | 4        | 1,942,411   |  |        |                    |             |            |        | 4     | 1,942,411     |
| 18.1 By payment in full .....                                     | 4        | 1,942,411   |  |        | (1)                |             |            |        | 3     | 1,942,411     |
| 18.2 By payment on<br>compromised claims .....                    |          |             |  |        |                    |             |            |        |       |               |
| 18.3 Totals paid .....  | 4        | 1,942,411   |  |        | (1)                |             |            |        | 3     | 1,942,411     |
| 18.4 Reduction by compromise .....                                |          |             |  |        |                    |             |            |        |       |               |
| 18.5 Amount rejected .....  |          |             |  |        |                    |             |            |        |       |               |
| 18.6 Total settlements .....                                      | 4        | 1,942,411   |  |        | (1)                |             |            |        | 3     | 1,942,411     |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            |          |             |  |        | 1                  |             |            |        | 1     |               |
| POLICY EXHIBIT  |          |             |  |        | No. of<br>Policies |             |            |        |       |               |
| 20. In force December 31, prior<br>year .....                     | 1,277    | 822,921,146 | (a)                                      |        | 19                 | 21,881,344  |            |        | 1,296 | 844,802,490   |
| 21. Issued during year .....                                      | 397      | 179,769,106 |  |        |                    |             |            |        | 397   | 179,769,106   |
| 22. Other changes to in force<br>(Net) .....                      | (16)     | (8,051,136) |  |        |                    | (3,009,054) |            |        | (16)  | (11,060,190)  |
| 23. In force December 31 of<br>current year .....                 | 1,658    | 994,639,115 | (a)                                      |        | 19                 | 18,872,291  |            |        | 1,677 | 1,013,511,406 |

(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<br>Earned | Dividends Paid Or<br>Credited On Direct<br>Business | Direct Losses Paid | Direct Losses<br>Incurred |
| 24. Group Policies (b) .....  | 90,460          | 97,232                    |   | 22,017             | 28,856                    |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>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) .....                          | 90,460          | 97,232                    |   | 22,017             | 28,856                    |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 23 and number of persons insured under indemnity only products 2 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Ohio

NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group  | 4<br>Industrial | 5<br>Total    |
|---|---------------|--|-------------|-----------------|---------------|
| 1. Life insurance .....   | 32,378,647    |  | 22,815,838  |                 | 55,194,485    |
| 2. Annuity considerations .....   | 34,165,214    |  | 2           |                 | 34,165,216    |
| 3. Deposit-type contract funds .....  | 853,050,930   | XXX  |             | XXX             | 853,050,930   |
| 4. Other considerations .....   | 342,947,519   |  | 232,253,536 |                 | 575,201,055   |
| 5. Totals (Sum of Lines 1 to 4) .....   | 1,262,542,310 |  | 255,069,376 |                 | 1,517,611,686 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |             |                 |               |
| Life insurance:   |               |  |             |                 |               |
| 6.1 Paid in cash or left on deposit .....   | 1,038,885     |  | 3,406       |                 | 1,042,291     |
| 6.2 Applied to pay renewal premiums .....   | 680,403       |  |             |                 | 680,403       |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 1,661,036     |  |             |                 | 1,661,036     |
| 6.4 Other .....   | (1,727,164)   |  | (386)       |                 | (1,727,550)   |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 1,653,160     |  | 3,020       |                 | 1,656,180     |
| Annuities:  |               |  |             |                 |               |
| 7.1 Paid in cash or left on deposit .....   | 2,883         |  |             |                 | 2,883         |
| 7.2 Applied to provide paid-up annuities .....  | 106           |  |             |                 | 106           |
| 7.3 Other .....   | 2,358         |  |             |                 | 2,358         |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 5,347         |  |             |                 | 5,347         |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 1,658,507     |  | 3,020       |                 | 1,661,527     |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |             |                 |               |
| 9. Death benefits .....   | 43,395,231    |  | 20,879,300  |                 | 64,274,531    |
| 10. Matured endowments .....  | 208,559       |  |             |                 | 208,559       |
| 11. Annuity benefits .....  | 47,473,483    |  | 117,380,752 |                 | 164,854,235   |
| 12. Surrender values and withdrawals for life contracts .....                                       | 180,105,728   |  | 328,087,641 |                 | 508,193,368   |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |             |                 |               |
| 14. All other benefits, except accident and health .....  | 323,336       |  | 787,968     |                 | 1,111,304     |
| 15. Totals .....  | 271,506,336   |  | 467,135,661 |                 | 738,641,997   |
| 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<br>above) .....                              |               |  |             |                 |               |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |               | Credit Life<br>(Group and Individual)    |        | Group              |                    | Industrial |        | Total   |                 |
|---|----------|---------------|--|--------|--------------------|--------------------|------------|--------|---------|-----------------|
|   | 1        | 2             | 3  | 4      | 5                  | 6                  | 7          | 8      | 9       | 10              |
|   | No.      | Amount        | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount             | No.        | Amount | No.     | Amount          |
| 16. Unpaid December 31, prior<br>year .....                       | 128      | 9,492,209     |  |        | 13                 | 327,473            |            |        | 141     | 9,819,682       |
| 17. Incurred during current year<br>Settled during current year:  | 1,460    | 43,660,634    |  |        | 4                  | 6,190,543          |            |        | 1,464   | 49,851,177      |
| 18.1 By payment in full .....                                     | 1,422    | 42,655,141    |  |        | 14                 | 6,513,507          |            |        | 1,436   | 49,168,648      |
| 18.2 By payment on<br>compromised claims .....                    |          |               |  |        |                    |                    |            |        |         |                 |
| 18.3 Totals paid .....  | 1,422    | 42,655,141    |  |        | 14                 | 6,513,507          |            |        | 1,436   | 49,168,648      |
| 18.4 Reduction by compromise .....                                |          |               |  |        |                    |                    |            |        |         |                 |
| 18.5 Amount rejected .....  |          |               |  |        |                    |                    |            |        |         |                 |
| 18.6 Total settlements .....                                      | 1,422    | 42,655,141    |  |        | 14                 | 6,513,507          |            |        | 1,436   | 49,168,648      |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 166      | 10,497,702    |  |        | 3                  | 4,509              |            |        | 169     | 10,502,211      |
| POLICY EXHIBIT  |          |               |  |        |                    | No. of<br>Policies |            |        |         |                 |
| 20. In force December 31, prior<br>year .....                     | 89,066   | 9,017,008,823 | (a)                                      |        | 560                | 5,078,603,061      |            |        | 89,626  | 14,095,611,884  |
| 21. Issued during year .....                                      | 31       | 19,847,852    |  |        |                    |                    |            |        | 31      | 19,847,852      |
| 22. Other changes to in force<br>(Net) .....                      | (5,099)  | (429,506,419) |  |        | (80)               | (4,372,332,098)    |            |        | (5,179) | (4,801,838,517) |
| 23. In force December 31 of<br>current year .....                 | 83,998   | 8,607,350,256 | (a)                                      |        | 480                | 706,270,963        |            |        | 84,478  | 9,313,621,219   |

(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<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  | 24,742,384           | 24,070,292                     |  | 12,345,795              | 20,500,084                     |
| 24.1 Federal Employees Health Benefits Plan<br>premium (b) .....                        |                      |                                |  |                         |                                |
| 24.2 Credit (Group and Individual) .....  |                      |                                |  |                         |                                |
| 24.3 Collectively renewable policies (b) .....  |                      | (31)                           |  | (1,408)                 | (1,500)                        |
| 24.4 Medicare Title XVIII exempt from state taxes or fees<br>Other Individual Policies: |                      |                                |  |                         |                                |
| 25.1 Non-cancelable (b) .....   | 340                  | 311                            |  |                         | (1,117)                        |
| 25.2 Guaranteed renewable (b) .....   | 1,712,940            | 1,849,710                      |  | 1,215,198               | 1,220,269                      |
| 25.3 Non-renewable for stated reasons only (b) .....                                    |                      |                                |  |                         | 8,145                          |
| 25.4 Other accident only .....  |                      |                                |  |                         |                                |
| 25.5 All other (b) .....  |                      |                                |  |                         | (308)                          |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   | 1,713,279            | 1,850,022                      |  | 1,215,198               | 1,226,988                      |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 26,455,663           | 25,920,282                     |  | 13,559,585              | 21,725,572                     |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 3,656 and number of persons insured under indemnity only products 117 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Oklahoma

NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total  |
|---|---------------|--|------------|-----------------|-------------|
| 1. Life insurance .....   | 1,259,687     |  | 46,113     |                 | 1,305,800   |
| 2. Annuity considerations .....   | 5,328,337     |  |            |                 | 5,328,337   |
| 3. Deposit-type contract funds .....  |               | XXX  |            | XXX             |             |
| 4. Other considerations .....   | 55,401,112    |  | 41,489,203 |                 | 96,890,316  |
| 5. Totals (Sum of Lines 1 to 4) .....   | 61,989,136    |  | 41,535,316 |                 | 103,524,453 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |            |                 |             |
| Life insurance:   |               |  |            |                 |             |
| 6.1 Paid in cash or left on deposit .....   | 38,979        |  |            |                 | 38,979      |
| 6.2 Applied to pay renewal premiums .....   | 35,808        |  |            |                 | 35,808      |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 101,700       |  |            |                 | 101,700     |
| 6.4 Other .....   |               |  |            |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 176,487       |  |            |                 | 176,487     |
| Annuities:  |               |  |            |                 |             |
| 7.1 Paid in cash or left on deposit .....   |               |  |            |                 |             |
| 7.2 Applied to provide paid-up annuities .....  |               |  |            |                 |             |
| 7.3 Other .....   | 3,094         |  |            |                 | 3,094       |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 3,094         |  |            |                 | 3,094       |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 179,581       |  |            |                 | 179,581     |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |            |                 |             |
| 9. Death benefits .....   | 2,023,017     |  | 190,215    |                 | 2,213,233   |
| 10. Matured endowments .....  |               |  |            |                 |             |
| 11. Annuity benefits .....  | 8,580,971     |  | 5,159,613  |                 | 13,740,584  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 31,406,694    |  | 37,582,540 |                 | 68,989,235  |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |            |                 |             |
| 14. All other benefits, except accident and health .....  | 6,859         |  |            |                 | 6,859       |
| 15. Totals .....  | 42,017,542    |  | 42,932,369 |                 | 84,949,911  |
| 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<br>above) .....                              |               |  |            |                 |             |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |              | Credit Life<br>(Group and Individual)    |        | Group              |                    | Industrial |        | Total |              |
|---|----------|--------------|--|--------|--------------------|--------------------|------------|--------|-------|--------------|
|   | 1        | 2            | 3  | 4      | 5                  | 6                  | 7          | 8      | 9     | 10           |
|   | No.      | Amount       | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount             | No.        | Amount | No.   | Amount       |
| 16. Unpaid December 31, prior<br>year .....                       | 10       | 66,568       |  |        | 7                  | 12,402             |            |        | 17    | 78,970       |
| 17. Incurred during current year<br>Settled during current year:  | 30       | 1,984,542    |  |        | 16                 | 140,215            |            |        | 46    | 2,124,757    |
| 18.1 By payment in full .....                                     | 34       | 2,022,113    |  |        | 19                 | 151,344            |            |        | 53    | 2,173,457    |
| 18.2 By payment on<br>compromised claims .....                    |          |              |  |        |                    |                    |            |        |       |              |
| 18.3 Totals paid .....  | 34       | 2,022,113    |  |        | 19                 | 151,344            |            |        | 53    | 2,173,457    |
| 18.4 Reduction by compromise .....                                |          |              |  |        |                    |                    |            |        |       |              |
| 18.5 Amount rejected .....  |          |              |  |        |                    |                    |            |        |       |              |
| 18.6 Total settlements .....                                      | 34       | 2,022,113    |  |        | 19                 | 151,344            |            |        | 53    | 2,173,457    |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 6        | 28,997       |  |        | 4                  | 1,274              |            |        | 10    | 30,270       |
| POLICY EXHIBIT  |          |              |  |        |                    | No. of<br>Policies |            |        |       |              |
| 20. In force December 31, prior<br>year .....                     | 1,362    | 181,052,164  | (a)                                      |        | 22                 | 12,282,958         |            |        | 1,384 | 193,335,123  |
| 21. Issued during year .....                                      |          |              |  |        |                    |                    |            |        |       |              |
| 22. Other changes to in force<br>(Net) .....                      | (70)     | (14,348,786) |  |        | (21)               | (10,023,432)       |            |        | (91)  | (24,372,218) |
| 23. In force December 31 of<br>current year .....                 | 1,292    | 166,703,378  | (a)                                      |        | 1                  | 2,259,526          |            |        | 1,293 | 168,962,905  |

(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<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  | 1,496,551            | 1,443,502                      |  | 557,869                 | 515,945                        |
| 24.1 Federal Employees Health Benefits Plan<br>premium (b) .....                        |                      |                                |  |                         |                                |
| 24.2 Credit (Group and Individual) .....  |                      |                                |  |                         |                                |
| 24.3 Collectively renewable policies (b) .....  | 110                  | 110                            |  |                         |                                |
| 24.4 Medicare Title XVIII exempt from state taxes or fees<br>Other Individual Policies: |                      |                                |  |                         |                                |
| 25.1 Non-cancelable (b) .....   |                      |                                |  |                         |                                |
| 25.2 Guaranteed renewable (b) .....   | 7,316                | 7,316                          |  | 12,846                  | 12,846                         |
| 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) .....   | 7,316                | 7,316                          |  | 12,846                  | 12,846                         |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 1,503,977            | 1,450,927                      |  | 570,715                 | 528,791                        |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 326 and number of persons insured under indemnity only products 13 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total  |
|---|---------------|--|------------|-----------------|-------------|
| 1. Life insurance .....   | 1,965,365     |  | 15,735     |                 | 1,981,100   |
| 2. Annuity considerations .....   | 9,039,981     |  |            |                 | 9,039,981   |
| 3. Deposit-type contract funds .....  |               | XXX  |            | XXX             |             |
| 4. Other considerations .....   | 40,073,356    |  | 29,688,854 |                 | 69,762,209  |
| 5. Totals (Sum of Lines 1 to 4) .....   | 51,078,702    |  | 29,704,589 |                 | 80,783,291  |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |            |                 |             |
| Life insurance:   |               |  |            |                 |             |
| 6.1 Paid in cash or left on deposit .....   | 102,819       |  |            |                 | 102,819     |
| 6.2 Applied to pay renewal premiums .....   | 109,404       |  | 13         |                 | 109,417     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 114,377       |  |            |                 | 114,377     |
| 6.4 Other .....   |               |  |            |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 326,599       |  | 13         |                 | 326,612     |
| Annuities:  |               |  |            |                 |             |
| 7.1 Paid in cash or left on deposit .....   |               |  |            |                 |             |
| 7.2 Applied to provide paid-up annuities .....  | 38            |  |            |                 | 38          |
| 7.3 Other .....   | 5,717         |  |            |                 | 5,717       |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 5,755         |  |            |                 | 5,755       |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 332,354       |  | 13         |                 | 332,367     |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |            |                 |             |
| 9. Death benefits .....   | 879,189       |  | (208,383)  |                 | 670,807     |
| 10. Matured endowments .....  | 1,187         |  |            |                 | 1,187       |
| 11. Annuity benefits .....  | 10,989,570    |  | 2,751,827  |                 | 13,741,397  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 66,374,675    |  | 27,263,617 |                 | 93,638,292  |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |            |                 |             |
| 14. All other benefits, except accident and health .....  | 29,258        |  |            |                 | 29,258      |
| 15. Totals .....  | 78,273,879    |  | 29,807,062 |                 | 108,080,941 |
| 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<br>above) .....                              |               |  |            |                 |             |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |              | Credit Life<br>(Group and Individual)    |        | Group              |                    | Industrial |        | Total |              |
|---|----------|--------------|--|--------|--------------------|--------------------|------------|--------|-------|--------------|
|   | 1        | 2            | 3  | 4      | 5                  | 6                  | 7          | 8      | 9     | 10           |
|   | No.      | Amount       | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount             | No.        | Amount | No.   | Amount       |
| 16. Unpaid December 31, prior<br>year .....                       | 8        | 67,936       |  |        | 1                  | 272,235            |            |        | 9     | 340,171      |
| 17. Incurred during current year<br>Settled during current year:  | 42       | 879,189      |  |        | 3                  | (263,483)          |            |        | 45    | 615,707      |
| 18.1 By payment in full .....                                     | 48       | 933,249      |  |        | 4                  | 8,752              |            |        | 52    | 942,001      |
| 18.2 By payment on<br>compromised claims .....                    |          |              |  |        |                    |                    |            |        |       |              |
| 18.3 Totals paid .....  | 48       | 933,249      |  |        | 4                  | 8,752              |            |        | 52    | 942,001      |
| 18.4 Reduction by compromise .....                                |          |              |  |        |                    |                    |            |        |       |              |
| 18.5 Amount rejected .....  |          |              |  |        |                    |                    |            |        |       |              |
| 18.6 Total settlements .....                                      | 48       | 933,249      |  |        | 4                  | 8,752              |            |        | 52    | 942,001      |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 2        | 13,876       |  |        |                    |                    |            |        | 2     | 13,876       |
| POLICY EXHIBIT  |          |              |  |        |                    | No. of<br>Policies |            |        |       |              |
| 20. In force December 31, prior<br>year .....                     | 2,215    | 285,384,750  | (a)                                      |        | 37                 | 88,902,771         |            |        | 2,252 | 374,287,521  |
| 21. Issued during year .....                                      | 16       | 9,832,299    |  |        |                    |                    |            |        | 16    | 9,832,299    |
| 22. Other changes to in force<br>(Net) .....                      | (86)     | (17,837,211) |  |        | (1)                | (40,818,544)       |            |        | (87)  | (58,655,754) |
| 23. In force December 31 of<br>current year .....                 | 2,145    | 277,379,838  | (a)                                      |        | 36                 | 48,084,228         |            |        | 2,181 | 325,464,066  |

(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<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  | 1,633,065            | 1,492,126                      |  | 538,886                 | 546,872                        |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                      |                                |  |                         |                                |
| 25.1 Non-cancelable (b) .....   |                      |                                |  |                         |                                |
| 25.2 Guaranteed renewable (b) .....   | 8,158                | 8,158                          |  | 4,241                   | 4,241                          |
| 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) .....   | 8,158                | 8,158                          |  | 4,241                   | 4,241                          |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 1,641,223            | 1,500,284                      |  | 543,126                 | 551,113                        |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 685 and number of persons insured under indemnity only products 9 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Pennsylvania  
NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014  
NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group  | 4<br>Industrial | 5<br>Total  |
|---|---------------|--|-------------|-----------------|-------------|
| 1. Life insurance .....   | 73,174,444    |  | 823,983     |                 | 73,998,428  |
| 2. Annuity considerations .....   | 58,237,330    |  |             |                 | 58,237,330  |
| 3. Deposit-type contract funds .....  |               | XXX  |             | XXX             |             |
| 4. Other considerations .....   | 416,895,102   |  | 55,956,508  |                 | 472,851,610 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 548,306,876   |  | 56,780,492  |                 | 605,087,368 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |             |                 |             |
| Life insurance:   |               |  |             |                 |             |
| 6.1 Paid in cash or left on deposit .....   | 2,421,395     |  | 49          |                 | 2,421,445   |
| 6.2 Applied to pay renewal premiums .....   | 2,010,813     |  | 20          |                 | 2,010,833   |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 3,504,401     |  | 29          |                 | 3,504,430   |
| 6.4 Other .....   | (135,094)     |  |             |                 | (135,094)   |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 7,801,515     |  | 99          |                 | 7,801,614   |
| Annuities:  |               |  |             |                 |             |
| 7.1 Paid in cash or left on deposit .....   |               |  |             |                 |             |
| 7.2 Applied to provide paid-up annuities .....  | 39            |  |             |                 | 39          |
| 7.3 Other .....   | 59,141        |  |             |                 | 59,141      |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 59,180        |  |             |                 | 59,180      |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 7,860,695     |  | 99          |                 | 7,860,794   |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |             |                 |             |
| 9. Death benefits .....   | 55,239,886    |  | 1,173,816   |                 | 56,413,702  |
| 10. Matured endowments .....  | 321,543       |  |             |                 | 321,543     |
| 11. Annuity benefits .....  | 53,016,098    |  | 16,878,707  |                 | 69,894,805  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 294,924,301   |  | 97,111,596  |                 | 392,035,897 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |             |                 |             |
| 14. All other benefits, except accident and health .....  | 575,897       |  |             |                 | 575,897     |
| 15. Totals .....  | 404,077,724   |  | 115,164,119 |                 | 519,241,843 |
| 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<br>above) .....                              |               |  |             |                 |             |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |               | Credit Life<br>(Group and Individual)    |        | Group              |                    | Industrial |        | Total   |                |
|---|----------|---------------|--|--------|--------------------|--------------------|------------|--------|---------|----------------|
|   | 1        | 2             | 3  | 4      | 5                  | 6                  | 7          | 8      | 9       | 10             |
|   | No.      | Amount        | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount             | No.        | Amount | No.     | Amount         |
| 16. Unpaid December 31, prior<br>year .....                       | 179      | 12,379,112    |  |        | 14                 | 129,467            |            |        | 193     | 12,508,579     |
| 17. Incurred during current year<br>Settled during current year:  | 1,735    | 54,691,253    |  |        | 97                 | 351,503            |            |        | 1,832   | 55,042,756     |
| 18.1 By payment in full .....                                     | 1,710    | 57,809,212    |  |        | 94                 | 435,993            |            |        | 1,804   | 58,245,205     |
| 18.2 By payment on<br>compromised claims .....                    |          |               |  |        |                    |                    |            |        |         |                |
| 18.3 Totals paid .....  | 1,710    | 57,809,212    |  |        | 94                 | 435,993            |            |        | 1,804   | 58,245,205     |
| 18.4 Reduction by compromise .....                                |          |               |  |        |                    |                    |            |        |         |                |
| 18.5 Amount rejected .....  |          |               |  |        |                    |                    |            |        |         |                |
| 18.6 Total settlements .....                                      | 1,710    | 57,809,212    |  |        | 94                 | 435,993            |            |        | 1,804   | 58,245,205     |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 204      | 9,261,153     |  |        | 17                 | 44,977             |            |        | 221     | 9,306,130      |
| POLICY EXHIBIT  |          |               |  |        |                    | No. of<br>Policies |            |        |         |                |
| 20. In force December 31, prior<br>year .....                     | 110,573  | 9,101,695,326 | (a)                                      |        | 509                | 1,020,611,701      |            |        | 111,082 | 10,122,307,027 |
| 21. Issued during year .....                                      | 49       | 29,245,308    |  |        |                    |                    |            |        | 49      | 29,245,308     |
| 22. Other changes to in force<br>(Net) .....                      | (5,993)  | (520,475,323) |  |        | (10)               | (461,124,475)      |            |        | (6,003) | (981,599,798)  |
| 23. In force December 31 of<br>current year .....                 | 104,629  | 8,610,465,311 | (a)                                      |        | 499                | 559,487,226        |            |        | 105,128 | 9,169,952,537  |

(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<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  | 10,295,168           | 9,745,727                      |  | 6,226,422               | 6,143,642                      |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                      |                                |  |                         |                                |
| 25.1 Non-cancelable (b) .....   |                      |                                |  | 50,597                  | 50,597                         |
| 25.2 Guaranteed renewable (b) .....   | 1,203,153            | 1,203,153                      |  | 902,925                 | 902,925                        |
| 25.3 Non-renewable for stated reasons only (b) .....                                    | 2,515                | 2,515                          |  | 12,194                  | 12,194                         |
| 25.4 Other accident only .....  |                      |                                |  |                         |                                |
| 25.5 All other (b) .....  | 1,186                | 1,186                          |  |                         |                                |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   | 1,206,854            | 1,206,854                      |  | 965,716                 | 965,716                        |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 11,502,022           | 10,952,581                     |  | 7,192,137               | 7,109,357                      |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....3,430 and number of persons  
insured under indemnity only products .....125 .





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ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Rhode Island  
NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014  
NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance .....   | 3,834,074     |  | 15,294     |                 | 3,849,368  |
| 2. Annuity considerations .....   | 3,832,177     |  |            |                 | 3,832,177  |
| 3. Deposit-type contract funds .....  |               | XXX  |            | XXX             |            |
| 4. Other considerations .....   | 26,939,034    |  | 5,036,294  |                 | 31,975,328 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 34,605,285    |  | 5,051,588  |                 | 39,656,873 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |            |                 |            |
| Life insurance:   |               |  |            |                 |            |
| 6.1 Paid in cash or left on deposit .....   | 175,413       |  |            |                 | 175,413    |
| 6.2 Applied to pay renewal premiums .....   | 144,232       |  |            |                 | 144,232    |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 243,008       |  |            |                 | 243,008    |
| 6.4 Other .....   |               |  |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 562,653       |  |            |                 | 562,653    |
| Annuities:  |               |  |            |                 |            |
| 7.1 Paid in cash or left on deposit .....   |               |  |            |                 |            |
| 7.2 Applied to provide paid-up annuities .....  |               |  |            |                 |            |
| 7.3 Other .....   | 940           |  |            |                 | 940        |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 940           |  |            |                 | 940        |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 563,594       |  |            |                 | 563,594    |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |            |                 |            |
| 9. Death benefits .....   | 2,873,845     |  |            |                 | 2,873,845  |
| 10. Matured endowments .....  | 55,987        |  |            |                 | 55,987     |
| 11. Annuity benefits .....  | 3,461,560     |  | 1,288,281  |                 | 4,749,841  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 29,101,842    |  | 7,242,934  |                 | 36,344,776 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |            |                 |            |
| 14. All other benefits, except accident and health .....  | 44,838        |  |            |                 | 44,838     |
| 15. Totals .....  | 35,538,071    |  | 8,531,215  |                 | 44,069,286 |
| 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<br>above) .....                              |               |  |            |                 |            |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |              | Credit Life<br>(Group and Individual)    |        | Group              |                    | Industrial |        | Total |              |
|---|----------|--------------|--|--------|--------------------|--------------------|------------|--------|-------|--------------|
|   | 1        | 2            | 3  | 4      | 5                  | 6                  | 7          | 8      | 9     | 10           |
|   | No.      | Amount       | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount             | No.        | Amount | No.   | Amount       |
| 16. Unpaid December 31, prior<br>year .....                       | 7        | 24,984       |  |        | 1                  | 2,373              |            |        | 8     | 27,357       |
| 17. Incurred during current year<br>Settled during current year:  | 73       | 2,873,845    |  |        | 2                  |                    |            |        | 75    | 2,873,845    |
| 18.1 By payment in full .....                                     | 73       | 2,847,465    |  |        | 3                  | 2,373              |            |        | 76    | 2,849,838    |
| 18.2 By payment on<br>compromised claims .....                    |          |              |  |        |                    |                    |            |        |       |              |
| 18.3 Totals paid .....  | 73       | 2,847,465    |  |        | 3                  | 2,373              |            |        | 76    | 2,849,838    |
| 18.4 Reduction by compromise .....                                |          |              |  |        |                    |                    |            |        |       |              |
| 18.5 Amount rejected .....  |          |              |  |        |                    |                    |            |        |       |              |
| 18.6 Total settlements .....                                      | 73       | 2,847,465    |  |        | 3                  | 2,373              |            |        | 76    | 2,849,838    |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 7        | 51,364       |  |        |                    |                    |            |        | 7     | 51,364       |
| POLICY EXHIBIT  |          |              |  |        |                    | No. of<br>Policies |            |        |       |              |
| 20. In force December 31, prior<br>year .....                     | 6,401    | 643,418,946  | (a)                                      |        | 10                 | 9,458,934          |            |        | 6,411 | 652,877,880  |
| 21. Issued during year .....                                      |          |              |  |        |                    |                    |            |        |       |              |
| 22. Other changes to in force<br>(Net) .....                      | (345)    | (30,700,718) |  |        | (6)                | (7,996,939)        |            |        | (351) | (38,697,656) |
| 23. In force December 31 of<br>current year .....                 | 6,056    | 612,718,228  | (a)                                      |        | 4                  | 1,461,996          |            |        | 6,060 | 614,180,224  |

(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<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  | 14,834,650           | 13,659,348                     |  | 10,908,081              | 11,154,437                     |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                      |                                |  |                         |                                |
| 25.1 Non-cancelable (b) .....   | 8,905                | 8,905                          |  |                         |                                |
| 25.2 Guaranteed renewable (b) .....   | 48,965               | 48,965                         |  | 82,649                  | 82,649                         |
| 25.3 Non-renewable for stated reasons only (b) .....                                    | 114                  | 114                            |  |                         |                                |
| 25.4 Other accident only .....  |                      |                                |  |                         |                                |
| 25.5 All other (b) .....  |                      |                                |  |                         |                                |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   | 57,984               | 57,984                         |  | 82,649                  | 82,649                         |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 14,892,634           | 13,717,331                     |  | 10,990,731              | 11,237,086                     |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 4,102 and number of persons insured under indemnity only products 7 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance .....   | 6,990,480     |  | 143,060    |                 | 7,133,540  |
| 2. Annuity considerations .....   | 8,319,067     |  |            |                 | 8,319,067  |
| 3. Deposit-type contract funds .....  |               | XXX  |            | XXX             |            |
| 4. Other considerations .....   | 62,007,302    |  | 12,385,498 |                 | 74,392,800 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 77,316,850    |  | 12,528,558 |                 | 89,845,408 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |            |                 |            |
| Life insurance:   |               |  |            |                 |            |
| 6.1 Paid in cash or left on deposit .....   | 214,415       |  | 59         |                 | 214,474    |
| 6.2 Applied to pay renewal premiums .....   | 145,559       |  |            |                 | 145,559    |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 356,992       |  |            |                 | 356,992    |
| 6.4 Other .....   |               |  |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 716,967       |  | 59         |                 | 717,026    |
| Annuities:  |               |  |            |                 |            |
| 7.1 Paid in cash or left on deposit .....   |               |  |            |                 |            |
| 7.2 Applied to provide paid-up annuities .....  |               |  |            |                 |            |
| 7.3 Other .....   | 396           |  |            |                 | 396        |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 396           |  |            |                 | 396        |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 717,362       |  | 59         |                 | 717,421    |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |            |                 |            |
| 9. Death benefits .....   | 6,047,457     |  | 139,413    |                 | 6,186,870  |
| 10. Matured endowments .....  | 20,403        |  |            |                 | 20,403     |
| 11. Annuity benefits .....  | 9,304,059     |  | 1,750,891  |                 | 11,054,951 |
| 12. Surrender values and withdrawals for life contracts .....                                       | 58,028,763    |  | 15,548,939 |                 | 73,577,703 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |            |                 |            |
| 14. All other benefits, except accident and health .....  | 147,395       |  |            |                 | 147,395    |
| 15. Totals .....  | 73,548,077    |  | 17,439,244 |                 | 90,987,321 |
| 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<br>above) .....                              |               |  |            |                 |            |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |               | Credit Life<br>(Group and Individual)    |        | Group              |                    | Industrial |        | Total  |               |
|---|----------|---------------|--|--------|--------------------|--------------------|------------|--------|--------|---------------|
|   | 1        | 2             | 3  | 4      | 5                  | 6                  | 7          | 8      | 9      | 10            |
|   | No.      | Amount        | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount             | No.        | Amount | No.    | Amount        |
| 16. Unpaid December 31, prior<br>year .....                       | 19       | 444,145       |  |        |                    |                    |            |        | 19     | 444,145       |
| 17. Incurred during current year<br>Settled during current year:  | 197      | 6,022,457     |  |        | 1                  | 5,063              |            |        | 198    | 6,027,520     |
| 18.1 By payment in full .....                                     | 187      | 5,949,363     |  |        | 1                  | 5,063              |            |        | 188    | 5,954,426     |
| 18.2 By payment on<br>compromised claims .....                    |          |               |  |        |                    |                    |            |        |        |               |
| 18.3 Totals paid .....  | 187      | 5,949,363     |  |        | 1                  | 5,063              |            |        | 188    | 5,954,426     |
| 18.4 Reduction by compromise .....                                |          |               |  |        |                    |                    |            |        |        |               |
| 18.5 Amount rejected .....  |          |               |  |        |                    |                    |            |        |        |               |
| 18.6 Total settlements .....                                      | 187      | 5,949,363     |  |        | 1                  | 5,063              |            |        | 188    | 5,954,426     |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 29       | 517,239       |  |        |                    |                    |            |        | 29     | 517,239       |
| POLICY EXHIBIT  |          |               |  |        |                    | No. of<br>Policies |            |        |        |               |
| 20. In force December 31, prior<br>year .....                     | 13,209   | 1,158,931,536 | (a)                                      |        | 42                 | 146,978,087        |            |        | 13,251 | 1,305,909,623 |
| 21. Issued during year .....                                      | 2        | 503,004       |  |        |                    |                    |            |        | 2      | 503,004       |
| 22. Other changes to in force<br>(Net) .....                      | (614)    | (56,125,232)  |  |        | (25)               | (133,086,070)      |            |        | (639)  | (189,211,302) |
| 23. In force December 31 of<br>current year .....                 | 12,597   | 1,103,309,307 | (a)                                      |        | 17                 | 13,892,017         |            |        | 12,614 | 1,117,201,325 |

(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<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  | 3,109,094            | 3,193,497                      |  | 1,875,310               | 1,871,730                      |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                      |                                |  |                         |                                |
| 25.1 Non-cancelable (b) .....   |                      |                                |  |                         |                                |
| 25.2 Guaranteed renewable (b) .....   | 312,484              | 312,484                        |  | 242,068                 | 242,068                        |
| 25.3 Non-renewable for stated reasons only (b) .....                                    | 173                  | 173                            |  |                         |                                |
| 25.4 Other accident only .....  |                      |                                |  |                         |                                |
| 25.5 All other (b) .....  | 46                   | 46                             |  |                         |                                |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   | 312,703              | 312,703                        |  | 242,068                 | 242,068                        |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 3,421,797            | 3,506,200                      |  | 2,117,378               | 2,113,797                      |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 598 and number of persons insured under indemnity only products 15 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF South Dakota  
NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014  
NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance .....   | 601,447       |  | 5,770      |                 | 607,217    |
| 2. Annuity considerations .....   | 282,707       |  |            |                 | 282,707    |
| 3. Deposit-type contract funds .....  |               | XXX  |            | XXX             |            |
| 4. Other considerations .....   | 5,842,811     |  | 1,313,445  |                 | 7,156,256  |
| 5. Totals (Sum of Lines 1 to 4) .....   | 6,726,965     |  | 1,319,215  |                 | 8,046,180  |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |            |                 |            |
| Life insurance:   |               |  |            |                 |            |
| 6.1 Paid in cash or left on deposit .....   | 6,860         |  |            |                 | 6,860      |
| 6.2 Applied to pay renewal premiums .....   | 5,697         |  |            |                 | 5,697      |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 16,159        |  |            |                 | 16,159     |
| 6.4 Other .....   |               |  |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 28,716        |  |            |                 | 28,716     |
| Annuities:  |               |  |            |                 |            |
| 7.1 Paid in cash or left on deposit .....   |               |  |            |                 |            |
| 7.2 Applied to provide paid-up annuities .....  |               |  |            |                 |            |
| 7.3 Other .....   | 343           |  |            |                 | 343        |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 343           |  |            |                 | 343        |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 29,059        |  |            |                 | 29,059     |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |            |                 |            |
| 9. Death benefits .....   | 128,550       |  | 10,664     |                 | 139,214    |
| 10. Matured endowments .....  |               |  |            |                 |            |
| 11. Annuity benefits .....  | 1,371,549     |  | 555,416    |                 | 1,926,965  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 7,957,644     |  | 3,115,818  |                 | 11,073,462 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |            |                 |            |
| 14. All other benefits, except accident and health .....  | 4             |  |            |                 | 4          |
| 15. Totals .....  | 9,457,747     |  | 3,681,898  |                 | 13,139,645 |
| 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<br>above) .....                              |               |  |            |                 |            |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |             | Credit Life<br>(Group and Individual)    |        | Group              |             | Industrial |        | Total |              |
|---|----------|-------------|--|--------|--------------------|-------------|------------|--------|-------|--------------|
|   | 1        | 2           | 3  | 4      | 5                  | 6           | 7          | 8      | 9     | 10           |
|   | No.      | Amount      | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount      | No.        | Amount | No.   | Amount       |
| 16. Unpaid December 31, prior<br>year .....                       | 1        | 1,075       |  |        |                    |             |            |        | 1     | 1,075        |
| 17. Incurred during current year<br>Settled during current year:  | 2        | 128,550     |  |        | 6                  | 10,664      |            |        | 8     | 139,214      |
| 18.1 By payment in full .....                                     | 2        | 105,498     |  |        | 6                  | 10,664      |            |        | 8     | 116,162      |
| 18.2 By payment on<br>compromised claims .....                    |          |             |  |        |                    |             |            |        |       |              |
| 18.3 Totals paid .....  | 2        | 105,498     |  |        | 6                  | 10,664      |            |        | 8     | 116,162      |
| 18.4 Reduction by compromise .....                                |          |             |  |        |                    |             |            |        |       |              |
| 18.5 Amount rejected .....  |          |             |  |        |                    |             |            |        |       |              |
| 18.6 Total settlements .....                                      | 2        | 105,498     |  |        | 6                  | 10,664      |            |        | 8     | 116,162      |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 1        | 24,128      |  |        |                    |             |            |        | 1     | 24,128       |
| POLICY EXHIBIT  |          |             |  |        | No. of<br>Policies |             |            |        |       |              |
| 20. In force December 31, prior<br>year .....                     | 564      | 146,149,151 | (a)                                      |        | 2                  | 6,468,188   |            |        | 566   | 152,617,339  |
| 21. Issued during year .....                                      |          |             |  |        |                    |             |            |        |       |              |
| 22. Other changes to in force<br>(Net) .....                      | (21)     | (7,727,276) |  |        |                    | (6,176,297) |            |        | (21)  | (13,903,572) |
| 23. In force December 31 of<br>current year .....                 | 543      | 138,421,875 | (a)                                      |        | 2                  | 291,892     |            |        | 545   | 138,713,767  |

(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<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  | 549,386              | 511,770                        |  | 238,358                 | 240,258                        |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>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) .....                          | 549,386              | 511,770                        |  | 238,358                 | 240,258                        |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 231 and number of persons insured under indemnity only products 8 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Tennessee  
NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014  
NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total  |
|---|---------------|--|------------|-----------------|-------------|
| 1. Life insurance .....   | 6,375,026     |  | 172,515    |                 | 6,547,541   |
| 2. Annuity considerations .....   | 15,444,211    |  |            |                 | 15,444,211  |
| 3. Deposit-type contract funds .....  |               | XXX  |            | XXX             |             |
| 4. Other considerations .....   | 117,172,325   |  | 60,694,411 |                 | 177,866,736 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 138,991,562   |  | 60,866,926 |                 | 199,858,488 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |            |                 |             |
| Life insurance:   |               |  |            |                 |             |
| 6.1 Paid in cash or left on deposit .....   | 234,237       |  |            |                 | 234,237     |
| 6.2 Applied to pay renewal premiums .....   | 281,080       |  | 31         |                 | 281,111     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 466,995       |  |            |                 | 466,995     |
| 6.4 Other .....   |               |  |            |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 982,312       |  | 31         |                 | 982,343     |
| Annuities:  |               |  |            |                 |             |
| 7.1 Paid in cash or left on deposit .....   |               |  |            |                 |             |
| 7.2 Applied to provide paid-up annuities .....  |               |  |            |                 |             |
| 7.3 Other .....   | 5,514         |  |            |                 | 5,514       |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 5,514         |  |            |                 | 5,514       |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 987,826       |  | 31         |                 | 987,856     |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |            |                 |             |
| 9. Death benefits .....   | 5,240,297     |  | 162,298    |                 | 5,402,595   |
| 10. Matured endowments .....  | 9,281         |  |            |                 | 9,281       |
| 11. Annuity benefits .....  | 14,678,153    |  | 6,509,928  |                 | 21,188,081  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 87,622,427    |  | 70,475,306 |                 | 158,097,733 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |            |                 |             |
| 14. All other benefits, except accident and health .....  | 75,840        |  |            |                 | 75,840      |
| 15. Totals .....  | 107,625,998   |  | 77,147,532 |                 | 184,773,529 |
| 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<br>above) .....                              |               |  |            |                 |             |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |               | Credit Life<br>(Group and Individual)    |        | Group              |              | Industrial |        | Total  |               |
|---|----------|---------------|--|--------|--------------------|--------------|------------|--------|--------|---------------|
|   | 1        | 2             | 3  | 4      | 5                  | 6            | 7          | 8      | 9      | 10            |
|   | No.      | Amount        | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount       | No.        | Amount | No.    | Amount        |
| 16. Unpaid December 31, prior<br>year .....                       | 15       | 247,432       |  |        |                    |              |            |        | 15     | 247,432       |
| 17. Incurred during current year<br>Settled during current year:  | 150      | 5,230,297     |  |        | 9                  | 44,698       |            |        | 159    | 5,274,995     |
| 18.1 By payment in full .....                                     | 143      | 4,690,608     |  |        | 8                  | 39,639       |            |        | 151    | 4,730,248     |
| 18.2 By payment on<br>compromised claims .....                    |          |               |  |        |                    |              |            |        |        |               |
| 18.3 Totals paid .....  | 143      | 4,690,608     |  |        | 8                  | 39,639       |            |        | 151    | 4,730,248     |
| 18.4 Reduction by compromise .....                                |          |               |  |        |                    |              |            |        |        |               |
| 18.5 Amount rejected .....  |          |               |  |        |                    |              |            |        |        |               |
| 18.6 Total settlements .....                                      | 143      | 4,690,608     |  |        | 8                  | 39,639       |            |        | 151    | 4,730,248     |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 22       | 787,120       |  |        | 1                  | 5,059        |            |        | 23     | 792,179       |
| POLICY EXHIBIT  |          |               |  |        | No. of<br>Policies |              |            |        |        |               |
| 20. In force December 31, prior<br>year .....                     | 10,916   | 1,158,655,330 | (a)                                      |        | 291                | 329,306,191  |            |        | 11,207 | 1,487,961,521 |
| 21. Issued during year .....                                      | 2        | 650,000       |  |        |                    |              |            |        | 2      | 650,000       |
| 22. Other changes to in force<br>(Net) .....                      | (595)    | (70,391,240)  |  |        |                    | (84,679,531) |            |        | (595)  | (155,070,771) |
| 23. In force December 31 of<br>current year .....                 | 10,323   | 1,088,914,090 | (a)                                      |        | 291                | 244,626,660  |            |        | 10,614 | 1,333,540,750 |

(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<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  | 2,387,160            | 2,314,512                      |  | 1,094,941               | 1,108,001                      |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                      |                                |  |                         |                                |
| 25.1 Non-cancelable (b) .....   |                      |                                |  |                         |                                |
| 25.2 Guaranteed renewable (b) .....   | 164,968              | 164,968                        |  | 134,402                 | 134,402                        |
| 25.3 Non-renewable for stated reasons only (b) .....                                    | 414                  | 414                            |  |                         |                                |
| 25.4 Other accident only .....  |                      |                                |  |                         |                                |
| 25.5 All other (b) .....  |                      |                                |  |                         |                                |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   | 165,382              | 165,382                        |  | 134,402                 | 134,402                        |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 2,552,542            | 2,479,895                      |  | 1,229,343               | 1,242,403                      |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 1,048 and number of persons insured under indemnity only products 13 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Texas

NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group  | 4<br>Industrial | 5<br>Total  |
|---|---------------|--|-------------|-----------------|-------------|
| 1. Life insurance .....   | 36,516,809    |  | 24,211,503  |                 | 60,728,312  |
| 2. Annuity considerations .....   | 30,613,504    |  |             |                 | 30,613,504  |
| 3. Deposit-type contract funds .....  |               | XXX  |             | XXX             |             |
| 4. Other considerations .....   | 312,558,588   |  | 184,326,948 |                 | 496,885,536 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 379,688,901   |  | 208,538,452 |                 | 588,227,352 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |             |                 |             |
| Life insurance:   |               |  |             |                 |             |
| 6.1 Paid in cash or left on deposit .....   | 574,342       |  |             |                 | 574,342     |
| 6.2 Applied to pay renewal premiums .....   | 526,955       |  |             |                 | 526,955     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 1,243,363     |  | 24          |                 | 1,243,387   |
| 6.4 Other .....   |               |  |             |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 2,344,660     |  | 24          |                 | 2,344,684   |
| Annuities:  |               |  |             |                 |             |
| 7.1 Paid in cash or left on deposit .....   |               |  |             |                 |             |
| 7.2 Applied to provide paid-up annuities .....  | 116           |  |             |                 | 116         |
| 7.3 Other .....   | 13,599        |  |             |                 | 13,599      |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 13,715        |  |             |                 | 13,715      |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 2,358,375     |  | 24          |                 | 2,358,399   |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |             |                 |             |
| 9. Death benefits .....   | 21,764,690    |  | 2,131,331   |                 | 23,896,021  |
| 10. Matured endowments .....  | 63,772        |  |             |                 | 63,772      |
| 11. Annuity benefits .....  | 35,920,349    |  | 20,066,032  |                 | 55,986,381  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 258,049,620   |  | 279,956,302 |                 | 538,005,922 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |             |                 |             |
| 14. All other benefits, except accident and health .....  | 86,545        |  |             |                 | 86,545      |
| 15. Totals .....  | 315,884,976   |  | 302,153,665 |                 | 618,038,641 |
| 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<br>above) .....                              |               |  |             |                 |             |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |               | Credit Life<br>(Group and Individual)    |        | Group              |                    | Industrial |        | Total  |               |
|---|----------|---------------|--|--------|--------------------|--------------------|------------|--------|--------|---------------|
|   | 1        | 2             | 3  | 4      | 5                  | 6                  | 7          | 8      | 9      | 10            |
|   | No.      | Amount        | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount             | No.        | Amount | No.    | Amount        |
| 16. Unpaid December 31, prior<br>year .....                       | 71       | 1,361,838     |  |        |                    |                    |            |        | 71     | 1,361,839     |
| 17. Incurred during current year<br>Settled during current year:  | 225      | 21,715,276    |  |        | 3                  | 1,822,312          |            |        | 228    | 23,537,588    |
| 18.1 By payment in full .....                                     | 245      | 20,207,942    |  |        | 3                  | 1,822,312          |            |        | 248    | 22,030,254    |
| 18.2 By payment on<br>compromised claims .....                    |          |               |  |        |                    |                    |            |        |        |               |
| 18.3 Totals paid .....  | 245      | 20,207,942    |  |        | 3                  | 1,822,312          |            |        | 248    | 22,030,254    |
| 18.4 Reduction by compromise .....                                |          |               |  |        |                    |                    |            |        |        |               |
| 18.5 Amount rejected .....  |          |               |  |        |                    |                    |            |        |        |               |
| 18.6 Total settlements .....                                      | 245      | 20,207,942    |  |        | 3                  | 1,822,312          |            |        | 248    | 22,030,254    |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 51       | 2,869,172     |  |        |                    |                    |            |        | 51     | 2,869,172     |
| POLICY EXHIBIT  |          |               |  |        |                    | No. of<br>Policies |            |        |        |               |
| 20. In force December 31, prior<br>year .....                     | 21,574   | 5,051,998,625 | (a)                                      |        | 469                | 952,188,908        |            |        | 22,043 | 6,004,187,533 |
| 21. Issued during year .....                                      | 127      | 108,056,918   |  |        | 198                | 270,225,676        |            |        | 325    | 378,282,594   |
| 22. Other changes to in force<br>(Net) .....                      | 11,327   | (335,517,397) |  |        | (14)               | (410,718,102)      |            |        | 11,313 | (746,235,498) |
| 23. In force December 31 of<br>current year .....                 | 33,028   | 4,824,538,146 | (a)                                      |        | 653                | 811,696,482        |            |        | 33,681 | 5,636,234,629 |

(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<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  | 9,742,670            | 9,295,339                      |  | 4,855,271               | 4,708,171                      |
| 24.1 Federal Employees Health Benefits Plan<br>premium (b) .....                        |                      |                                |  |                         |                                |
| 24.2 Credit (Group and Individual) .....  |                      |                                |  |                         |                                |
| 24.3 Collectively renewable policies (b) .....  | 308                  | 308                            |  |                         |                                |
| 24.4 Medicare Title XVIII exempt from state taxes or fees<br>Other Individual Policies: |                      |                                |  |                         |                                |
| 25.1 Non-cancelable (b) .....   | 2,102                | 2,102                          |  |                         |                                |
| 25.2 Guaranteed renewable (b) .....   | 83,717               | 83,717                         |  | 101,618                 | 101,618                        |
| 25.3 Non-renewable for stated reasons only (b) .....                                    | 131                  | 131                            |  |                         |                                |
| 25.4 Other accident only .....  |                      |                                |  |                         |                                |
| 25.5 All other (b) .....  | 127                  | 127                            |  |                         |                                |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   | 86,076               | 86,076                         |  | 101,618                 | 101,618                        |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 9,829,054            | 9,381,723                      |  | 4,956,890               | 4,809,790                      |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 6,140 and number of persons insured under indemnity only products 68 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Utah

NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1          | 2                                     | 3          | 4          | 5          |
|---|------------|---------------------------------------|------------|------------|------------|
|   | Ordinary   | Credit Life (Group<br>and Individual) | Group      | Industrial | Total      |
| 1. Life insurance .....   | 2,256,332  |                                       | 3,760,929  |            | 6,017,262  |
| 2. Annuity considerations .....   | 3,398,016  |                                       |            |            | 3,398,016  |
| 3. Deposit-type contract funds .....  |            | XXX                                   |            | XXX        |            |
| 4. Other considerations .....   | 36,430,418 |                                       | 6,314,823  |            | 42,745,240 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 42,084,766 |                                       | 10,075,752 |            | 52,160,518 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |            |                                       |            |            |            |
| Life insurance:   |            |                                       |            |            |            |
| 6.1 Paid in cash or left on deposit .....   | 16,297     |                                       |            |            | 16,297     |
| 6.2 Applied to pay renewal premiums .....   | 17,005     |                                       |            |            | 17,005     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 27,937     |                                       |            |            | 27,937     |
| 6.4 Other .....   |            |                                       |            |            |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 61,239     |                                       |            |            | 61,239     |
| Annuities:  |            |                                       |            |            |            |
| 7.1 Paid in cash or left on deposit .....   |            |                                       |            |            |            |
| 7.2 Applied to provide paid-up annuities .....  |            |                                       |            |            |            |
| 7.3 Other .....   | 395        |                                       |            |            | 395        |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 395        |                                       |            |            | 395        |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 61,634     |                                       |            |            | 61,634     |
| DIRECT CLAIMS AND BENEFITS PAID   |            |                                       |            |            |            |
| 9. Death benefits .....   | 1,209,646  |                                       | 106,495    |            | 1,316,141  |
| 10. Matured endowments .....  |            |                                       |            |            |            |
| 11. Annuity benefits .....  | 8,296,576  |                                       | 387,674    |            | 8,684,250  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 19,444,072 |                                       | 7,441,230  |            | 26,885,303 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |            |                                       |            |            |            |
| 14. All other benefits, except accident and health .....  | 258        |                                       |            |            | 258        |
| 15. Totals .....  | 28,950,552 |                                       | 7,935,400  |            | 36,885,952 |
| 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<br>above) .....                              |            |                                       |            |            |            |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |              | Credit Life<br>(Group and Individual)    |        | Group              |                    | Industrial |        | Total |              |
|---|----------|--------------|--|--------|--------------------|--------------------|------------|--------|-------|--------------|
|   | 1        | 2            | 3  | 4      | 5                  | 6                  | 7          | 8      | 9     | 10           |
|   | No.      | Amount       | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount             | No.        | Amount | No.   | Amount       |
| 16. Unpaid December 31, prior<br>year .....                       | 1        | 2,500        |  |        |                    |                    |            |        | 1     | 2,500        |
| 17. Incurred during current year .....                            | 16       | 1,209,646    |  |        | 2                  | 6,477              |            |        | 18    | 1,216,123    |
| Settled during current year:                                      |          |              |  |        |                    |                    |            |        |       |              |
| 18.1 By payment in full .....                                     | 14       | 1,024,188    |  |        | 1                  | 4,102              |            |        | 15    | 1,028,290    |
| 18.2 By payment on<br>compromised claims .....                    |          |              |  |        |                    |                    |            |        |       |              |
| 18.3 Totals paid .....  | 14       | 1,024,188    |  |        | 1                  | 4,102              |            |        | 15    | 1,028,290    |
| 18.4 Reduction by compromise .....                                |          |              |  |        |                    |                    |            |        |       |              |
| 18.5 Amount rejected .....  |          |              |  |        |                    |                    |            |        |       |              |
| 18.6 Total settlements .....                                      | 14       | 1,024,188    |  |        | 1                  | 4,102              |            |        | 15    | 1,028,290    |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 3        | 187,958      |  |        | 1                  | 2,375              |            |        | 4     | 190,333      |
| POLICY EXHIBIT  |          |              |  |        |                    | No. of<br>Policies |            |        |       |              |
| 20. In force December 31, prior<br>year .....                     | 848      | 196,767,616  | (a)                                      |        | 74                 | 126,835,204        |            |        | 922   | 323,602,819  |
| 21. Issued during year .....                                      | 2        | 3,619,501    |  |        |                    |                    |            |        | 2     | 3,619,501    |
| 22. Other changes to in force<br>(Net) .....                      | (54)     | (12,517,296) |  |        | (40)               | (63,055,455)       |            |        | (94)  | (75,572,751) |
| 23. In force December 31 of<br>current year .....                 | 796      | 187,869,820  | (a)                                      |        | 34                 | 63,779,749         |            |        | 830   | 251,649,569  |

(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<br>Earned | Dividends Paid Or<br>Credited On Direct<br>Business | Direct Losses Paid | Direct Losses<br>Incurred |
| 24. Group Policies (b) .....  | 621,857         | 616,873                   | 8,136   | 142,226            | 141,626                   |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>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) .....                          | 621,857         | 616,873                   | 8,136   | 142,226            | 141,626                   |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 148 and number of persons insured under indemnity only products 4 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Vermont  
NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014  
NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1          | 2                                     | 3         | 4          | 5          |
|---|------------|---------------------------------------|-----------|------------|------------|
|   | Ordinary   | Credit Life (Group<br>and Individual) | Group     | Industrial | Total      |
| 1. Life insurance .....   | 1,550,195  |                                       | 5,328     |            | 1,555,523  |
| 2. Annuity considerations .....   | 1,878,046  |                                       |           |            | 1,878,046  |
| 3. Deposit-type contract funds .....  |            | XXX                                   |           | XXX        |            |
| 4. Other considerations .....   | 18,413,968 |                                       | 2,093,363 |            | 20,507,331 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 21,842,210 |                                       | 2,098,691 |            | 23,940,901 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |            |                                       |           |            |            |
| Life insurance:   |            |                                       |           |            |            |
| 6.1 Paid in cash or left on deposit .....   | 87,035     |                                       |           |            | 87,035     |
| 6.2 Applied to pay renewal premiums .....   | 128,899    |                                       |           |            | 128,899    |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 160,677    |                                       |           |            | 160,677    |
| 6.4 Other .....   |            |                                       |           |            |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 376,611    |                                       |           |            | 376,611    |
| 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) .....  | 376,611    |                                       |           |            | 376,611    |
| DIRECT CLAIMS AND BENEFITS PAID   |            |                                       |           |            |            |
| 9. Death benefits .....   | 1,364,810  |                                       | 10,000    |            | 1,374,810  |
| 10. Matured endowments .....  | 7,500      |                                       |           |            | 7,500      |
| 11. Annuity benefits .....  | 1,812,945  |                                       | 174,789   |            | 1,987,734  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 10,422,623 |                                       | 5,768,057 |            | 16,190,681 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |            |                                       |           |            |            |
| 14. All other benefits, except accident and health .....  | 14,174     |                                       |           |            | 14,174     |
| 15. Totals .....  | 13,622,051 |                                       | 5,952,846 |            | 19,574,898 |
| 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<br>above) .....                              |            |                                       |           |            |            |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |              | Credit Life<br>(Group and Individual)    |        | Group              |             | Industrial |        | Total |              |
|---|----------|--------------|--|--------|--------------------|-------------|------------|--------|-------|--------------|
|   | 1        | 2            | 3  | 4      | 5                  | 6           | 7          | 8      | 9     | 10           |
|   | No.      | Amount       | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount      | No.        | Amount | No.   | Amount       |
| 16. Unpaid December 31, prior<br>year                             | 16       | 116,836      |  |        |                    |             |            |        | 16    | 116,836      |
| 17. Incurred during current year                                  | 64       | 1,364,810    |  |        |                    |             |            |        | 64    | 1,364,810    |
| Settled during current year:                                      |          |              |  |        |                    |             |            |        |       |              |
| 18.1 By payment in full   | 66       | 1,434,532    |  |        |                    |             |            |        | 66    | 1,434,532    |
| 18.2 By payment on<br>compromised claims                          |          |              |  |        |                    |             |            |        |       |              |
| 18.3 Totals paid  | 66       | 1,434,532    |  |        |                    |             |            |        | 66    | 1,434,532    |
| 18.4 Reduction by compromise                                      |          |              |  |        |                    |             |            |        |       |              |
| 18.5 Amount rejected  |          |              |  |        |                    |             |            |        |       |              |
| 18.6 Total settlements  | 66       | 1,434,532    |  |        |                    |             |            |        | 66    | 1,434,532    |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6)                  | 14       | 47,114       |  |        |                    |             |            |        | 14    | 47,114       |
| POLICY EXHIBIT  |          |              |  |        | No. of<br>Policies |             |            |        |       |              |
| 20. In force December 31, prior<br>year                           | 3,980    | 239,024,389  | (a)                                      |        | 2                  | 4,349,161   |            |        | 3,982 | 243,373,550  |
| 21. Issued during year  | 1        | 250,000      |  |        |                    |             |            |        | 1     | 250,000      |
| 22. Other changes to in force<br>(Net)                            | (231)    | (18,974,769) |  |        |                    | (4,115,452) |            |        | (231) | (23,090,221) |
| 23. In force December 31 of<br>current year                       | 3,750    | 220,299,620  | (a)                                      |        | 2                  | 233,710     |            |        | 3,752 | 220,533,329  |

(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<br>Earned | Dividends Paid Or<br>Credited On Direct<br>Business | Direct Losses Paid | Direct Losses<br>Incurred |
| 24. Group Policies (b) .....  | 5,414,044       | 5,018,356                 |   | 3,679,249          | 4,052,349                 |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                 |                           |   |                    |                           |
| 25.1 Non-cancelable (b) .....   | 9,765           | 9,765                     |   |                    |                           |
| 25.2 Guaranteed renewable (b) .....   | 29,042          | 29,042                    |   | 9,468              | 9,468                     |
| 25.3 Non-renewable for stated reasons only (b) .....                                    | 2,164           | 2,164                     |   |                    |                           |
| 25.4 Other accident only .....  |                 |                           |   |                    |                           |
| 25.5 All other (b) .....  | 755             | 755                       |   |                    |                           |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   | 41,727          | 41,727                    |   | 9,468              | 9,468                     |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 5,455,771       | 5,060,083                 |   | 3,688,717          | 4,061,817                 |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 1,758 and number of persons insured under indemnity only products 5 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Virginia

NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1           | 2                                     | 3          | 4          | 5           |
|---|-------------|---------------------------------------|------------|------------|-------------|
|   | Ordinary    | Credit Life (Group<br>and Individual) | Group      | Industrial | Total       |
| 1. Life insurance .....   | 23,334,537  |                                       | 249,526    |            | 23,584,063  |
| 2. Annuity considerations .....   | 12,185,813  |                                       |            |            | 12,185,813  |
| 3. Deposit-type contract funds .....  |             | XXX                                   |            | XXX        |             |
| 4. Other considerations .....   | 138,320,640 |                                       | 29,355,783 |            | 167,676,423 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 173,840,990 |                                       | 29,605,308 |            | 203,446,299 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |             |                                       |            |            |             |
| Life insurance:   |             |                                       |            |            |             |
| 6.1 Paid in cash or left on deposit .....   | 625,825     |                                       | 12         |            | 625,837     |
| 6.2 Applied to pay renewal premiums .....   | 374,339     |                                       |            |            | 374,339     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 949,935     |                                       |            |            | 949,935     |
| 6.4 Other .....   |             |                                       |            |            |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 1,950,098   |                                       | 12         |            | 1,950,111   |
| Annuities:  |             |                                       |            |            |             |
| 7.1 Paid in cash or left on deposit .....   |             |                                       |            |            |             |
| 7.2 Applied to provide paid-up annuities .....  | 31          |                                       |            |            | 31          |
| 7.3 Other .....   | 4,496       |                                       |            |            | 4,496       |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 4,527       |                                       |            |            | 4,527       |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 1,954,626   |                                       | 12         |            | 1,954,638   |
| DIRECT CLAIMS AND BENEFITS PAID   |             |                                       |            |            |             |
| 9. Death benefits .....   | 16,757,853  |                                       | 1,269,849  |            | 18,027,702  |
| 10. Matured endowments .....  | 34,122      |                                       |            |            | 34,122      |
| 11. Annuity benefits .....  | 16,577,742  |                                       | 8,450,620  |            | 25,028,362  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 97,603,365  |                                       | 39,979,156 |            | 137,582,521 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |             |                                       |            |            |             |
| 14. All other benefits, except accident and health .....  | 257,154     |                                       |            |            | 257,154     |
| 15. Totals .....  | 131,230,236 |                                       | 49,699,624 |            | 180,929,861 |
| 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<br>above) .....                              |             |                                       |            |            |             |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |               | Credit Life<br>(Group and Individual)    |        | Group              |                    | Industrial |        | Total   |               |
|---|----------|---------------|--|--------|--------------------|--------------------|------------|--------|---------|---------------|
|   | 1        | 2             | 3  | 4      | 5                  | 6                  | 7          | 8      | 9       | 10            |
|   | No.      | Amount        | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount             | No.        | Amount | No.     | Amount        |
| 16. Unpaid December 31, prior<br>year .....                       | 55       | 1,056,198     |  |        | 1                  | 10,000             |            |        | 56      | 1,066,198     |
| 17. Incurred during current year<br>Settled during current year:  | 503      | 16,587,144    |  |        | 29                 | 938,313            |            |        | 532     | 17,525,458    |
| 18.1 By payment in full .....                                     | 516      | 16,792,187    |  |        | 25                 | 936,134            |            |        | 541     | 17,728,320    |
| 18.2 By payment on<br>compromised claims .....                    |          |               |  |        |                    |                    |            |        |         |               |
| 18.3 Totals paid .....  | 516      | 16,792,187    |  |        | 25                 | 936,134            |            |        | 541     | 17,728,320    |
| 18.4 Reduction by compromise .....                                |          |               |  |        |                    |                    |            |        |         |               |
| 18.5 Amount rejected .....  |          |               |  |        |                    |                    |            |        |         |               |
| 18.6 Total settlements .....                                      | 516      | 16,792,187    |  |        | 25                 | 936,134            |            |        | 541     | 17,728,320    |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 42       | 851,155       |  |        | 5                  | 12,179             |            |        | 47      | 863,335       |
| POLICY EXHIBIT  |          |               |  |        |                    | No. of<br>Policies |            |        |         |               |
| 20. In force December 31, prior<br>year .....                     | 39,690   | 3,469,401,811 | (a)                                      |        | 12                 | 278,332,643        |            |        | 39,702  | 3,747,734,454 |
| 21. Issued during year .....                                      | 4        | 509,000       |  |        |                    |                    |            |        | 4       | 509,000       |
| 22. Other changes to in force<br>(Net) .....                      | (2,291)  | (230,695,402) |  |        | (5)                | (266,206,345)      |            |        | (2,296) | (496,901,747) |
| 23. In force December 31 of<br>current year .....                 | 37,403   | 3,239,215,408 | (a)                                      |        | 7                  | 12,126,298         |            |        | 37,410  | 3,251,341,706 |

(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<br>Earned | Dividends Paid Or<br>Credited On Direct<br>Business | Direct Losses Paid | Direct Losses<br>Incurred |
| 24. Group Policies (b) .....  | 1,581,908       | 1,407,109                 |   | 594,900            | 548,600                   |
| 24.1 Federal Employees Health Benefits Plan<br>premium (b) .....                        |                 |                           |   |                    |                           |
| 24.2 Credit (Group and Individual) .....  |                 |                           |   |                    |                           |
| 24.3 Collectively renewable policies (b) .....  | 1,191           | 1,191                     |   |                    |                           |
| 24.4 Medicare Title XVIII exempt from state taxes or fees<br>Other Individual Policies: |                 |                           |   |                    |                           |
| 25.1 Non-cancelable (b) .....   | 1,554           | 1,554                     |   |                    |                           |
| 25.2 Guaranteed renewable (b) .....   | 768,527         | 768,527                   |   | 554,968            | 554,968                   |
| 25.3 Non-renewable for stated reasons only (b) .....                                    | 401             | 401                       |   |                    |                           |
| 25.4 Other accident only .....  |                 |                           |   |                    |                           |
| 25.5 All other (b) .....  |                 |                           |   |                    |                           |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   | 770,482         | 770,482                   |   | 554,968            | 554,968                   |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 2,353,580       | 2,178,781                 |   | 1,149,868          | 1,103,568                 |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 925 and number of persons insured under indemnity only products 112 .





ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Washington

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1           | 2                                     | 3           | 4          | 5           |
|---|-------------|---------------------------------------|-------------|------------|-------------|
|   | Ordinary    | Credit Life (Group<br>and Individual) | Group       | Industrial | Total       |
| 1. Life insurance .....   | 3,095,226   |                                       | 50,715      |            | 3,145,942   |
| 2. Annuity considerations .....   | 19,256,310  |                                       |             |            | 19,256,310  |
| 3. Deposit-type contract funds .....  |             | XXX                                   |             | XXX        |             |
| 4. Other considerations .....   | 97,554,900  |                                       | 100,590,922 |            | 198,145,822 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 119,906,436 |                                       | 100,641,637 |            | 220,548,073 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |             |                                       |             |            |             |
| Life insurance:   |             |                                       |             |            |             |
| 6.1 Paid in cash or left on deposit .....   | 131,424     |                                       | 10          |            | 131,434     |
| 6.2 Applied to pay renewal premiums .....   | 106,569     |                                       |             |            | 106,569     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 188,325     |                                       | 30          |            | 188,355     |
| 6.4 Other .....   |             |                                       |             |            |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 426,318     |                                       | 41          |            | 426,359     |
| Annuities:  |             |                                       |             |            |             |
| 7.1 Paid in cash or left on deposit .....   |             |                                       |             |            |             |
| 7.2 Applied to provide paid-up annuities .....  | 75          |                                       |             |            | 75          |
| 7.3 Other .....   | 1,762       |                                       |             |            | 1,762       |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 1,837       |                                       |             |            | 1,837       |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 428,155     |                                       | 41          |            | 428,196     |
| DIRECT CLAIMS AND BENEFITS PAID   |             |                                       |             |            |             |
| 9. Death benefits .....   | 6,147,106   |                                       | 73,252      |            | 6,220,358   |
| 10. Matured endowments .....  | 21,490      |                                       |             |            | 21,490      |
| 11. Annuity benefits .....  | 23,984,997  |                                       | 4,735,893   |            | 28,720,890  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 85,735,937  |                                       | 80,952,547  |            | 166,688,484 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |             |                                       |             |            |             |
| 14. All other benefits, except accident and health .....  | 10,815      |                                       |             |            | 10,815      |
| 15. Totals .....  | 115,900,345 |                                       | 85,761,692  |            | 201,662,037 |
| 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<br>above) .....                              |             |                                       |             |            |             |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |              | Credit Life<br>(Group and Individual)    |        | Group              |              | Industrial |        | Total |              |
|---|----------|--------------|--|--------|--------------------|--------------|------------|--------|-------|--------------|
|   | 1        | 2            | 3  | 4      | 5                  | 6            | 7          | 8      | 9     | 10           |
|   | No.      | Amount       | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount       | No.        | Amount | No.   | Amount       |
| 16. Unpaid December 31, prior<br>year .....                       | 10       | 23,088       |  |        | 3                  | 8,388        |            |        | 13    | 31,476       |
| 17. Incurred during current year<br>Settled during current year:  | 49       | 6,147,106    |  |        | 11                 | 60,365       |            |        | 60    | 6,207,471    |
| 18.1 By payment in full .....                                     | 55       | 6,155,847    |  |        | 14                 | 68,753       |            |        | 69    | 6,224,600    |
| 18.2 By payment on<br>compromised claims .....                    |          |              |  |        |                    |              |            |        |       |              |
| 18.3 Totals paid .....  | 55       | 6,155,847    |  |        | 14                 | 68,753       |            |        | 69    | 6,224,600    |
| 18.4 Reduction by compromise .....                                |          |              |  |        |                    |              |            |        |       |              |
| 18.5 Amount rejected .....  |          |              |  |        |                    |              |            |        |       |              |
| 18.6 Total settlements .....                                      | 55       | 6,155,847    |  |        | 14                 | 68,753       |            |        | 69    | 6,224,600    |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 4        | 14,347       |  |        |                    |              |            |        | 4     | 14,347       |
| POLICY EXHIBIT  |          |              |  |        | No. of<br>Policies |              |            |        |       |              |
| 20. In force December 31, prior<br>year .....                     | 3,485    | 575,632,110  | (a)                                      |        | 3                  | 44,576,239   |            |        | 3,488 | 620,208,348  |
| 21. Issued during year .....                                      |          |              |  |        |                    |              |            |        |       |              |
| 22. Other changes to in force<br>(Net) .....                      | (162)    | (40,033,627) |  |        |                    | (39,637,137) |            |        | (162) | (79,670,765) |
| 23. In force December 31 of<br>current year .....                 | 3,323    | 535,598,483  | (a)                                      |        | 3                  | 4,939,101    |            |        | 3,326 | 540,537,584  |

(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<br>Earned | Dividends Paid Or<br>Credited On Direct<br>Business | Direct Losses Paid | Direct Losses<br>Incurred |
| 24. Group Policies (b) .....  | 4,051,500       | 3,797,789                 |   | 1,934,167          | 1,882,867                 |
| 24.1 Federal Employees Health Benefits Plan<br>premium (b) .....                        |                 |                           |   |                    |                           |
| 24.2 Credit (Group and Individual) .....  |                 |                           |   |                    |                           |
| 24.3 Collectively renewable policies (b) .....  | 138             | 138                       |   |                    |                           |
| 24.4 Medicare Title XVIII exempt from state taxes or fees<br>Other Individual Policies: |                 |                           |   |                    |                           |
| 25.1 Non-cancelable (b) .....   |                 |                           |   |                    |                           |
| 25.2 Guaranteed renewable (b) .....   | 9,179           | 9,179                     |   |                    |                           |
| 25.3 Non-renewable for stated reasons only (b) .....                                    |                 |                           |   |                    |                           |
| 25.4 Other accident only .....  |                 |                           |   |                    |                           |
| 25.5 All other (b) .....  | 29              | 29                        |   |                    |                           |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   | 9,208           | 9,208                     |   |                    |                           |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 4,060,846       | 3,807,135                 |   | 1,934,167          | 1,882,867                 |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 692 and number of persons  
insured under indemnity only products 24 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF West Virginia  
NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014  
NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1          | 2                                     | 3         | 4          | 5          |
|---|------------|---------------------------------------|-----------|------------|------------|
|   | Ordinary   | Credit Life (Group<br>and Individual) | Group     | Industrial | Total      |
| 1. Life insurance .....   | 5,051,497  |                                       | 14,563    |            | 5,066,060  |
| 2. Annuity considerations .....   | 7,416,635  |                                       |           |            | 7,416,635  |
| 3. Deposit-type contract funds .....  |            | XXX                                   |           | XXX        |            |
| 4. Other considerations .....   | 38,254,877 |                                       | 4,898,893 |            | 43,153,770 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 50,723,010 |                                       | 4,913,456 |            | 55,636,466 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |            |                                       |           |            |            |
| Life insurance:   |            |                                       |           |            |            |
| 6.1 Paid in cash or left on deposit .....   | 161,623    |                                       |           |            | 161,623    |
| 6.2 Applied to pay renewal premiums .....   | 63,530     |                                       |           |            | 63,530     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 273,578    |                                       |           |            | 273,578    |
| 6.4 Other .....   |            |                                       |           |            |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 498,731    |                                       |           |            | 498,731    |
| Annuities:  |            |                                       |           |            |            |
| 7.1 Paid in cash or left on deposit .....   |            |                                       |           |            |            |
| 7.2 Applied to provide paid-up annuities .....  |            |                                       |           |            |            |
| 7.3 Other .....   | 1,019      |                                       |           |            | 1,019      |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 1,019      |                                       |           |            | 1,019      |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 499,749    |                                       |           |            | 499,749    |
| DIRECT CLAIMS AND BENEFITS PAID   |            |                                       |           |            |            |
| 9. Death benefits .....   | 6,099,077  |                                       | 129,695   |            | 6,228,773  |
| 10. Matured endowments .....  | 75,487     |                                       |           |            | 75,487     |
| 11. Annuity benefits .....  | 4,612,972  |                                       | 1,076,554 |            | 5,689,526  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 24,422,079 |                                       | 6,857,062 |            | 31,279,142 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |            |                                       |           |            |            |
| 14. All other benefits, except accident and health .....  | 150,861    |                                       |           |            | 150,861    |
| 15. Totals .....  | 35,360,476 |                                       | 8,063,312 |            | 43,423,788 |
| 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<br>above) .....                              |            |                                       |           |            |            |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |              | Credit Life<br>(Group and Individual)    |        | Group              |                    | Industrial |        | Total  |              |
|---|----------|--------------|--|--------|--------------------|--------------------|------------|--------|--------|--------------|
|   | 1        | 2            | 3  | 4      | 5                  | 6                  | 7          | 8      | 9      | 10           |
|   | No.      | Amount       | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount             | No.        | Amount | No.    | Amount       |
| 16. Unpaid December 31, prior<br>year .....                       | 21       | 133,511      |  |        | 2                  | 2,637              |            |        | 23     | 136,148      |
| 17. Incurred during current year<br>Settled during current year:  | 272      | 6,099,077    |  |        | 5                  | 6,946              |            |        | 277    | 6,106,023    |
| 18.1 By payment in full .....                                     | 268      | 5,984,440    |  |        | 4                  | 2,989              |            |        | 272    | 5,987,429    |
| 18.2 By payment on<br>compromised claims .....                    |          |              |  |        |                    |                    |            |        |        |              |
| 18.3 Totals paid .....  | 268      | 5,984,440    |  |        | 4                  | 2,989              |            |        | 272    | 5,987,429    |
| 18.4 Reduction by compromise .....                                |          |              |  |        |                    |                    |            |        |        |              |
| 18.5 Amount rejected .....  |          |              |  |        |                    |                    |            |        |        |              |
| 18.6 Total settlements .....                                      | 268      | 5,984,440    |  |        | 4                  | 2,989              |            |        | 272    | 5,987,429    |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 25       | 248,148      |  |        | 3                  | 6,594              |            |        | 28     | 254,742      |
| POLICY EXHIBIT  |          |              |  |        |                    | No. of<br>Policies |            |        |        |              |
| 20. In force December 31, prior<br>year .....                     | 14,215   | 722,909,360  | (a)                                      |        |                    | 50,045,114         |            |        | 14,215 | 772,954,474  |
| 21. Issued during year .....                                      | 6        | 615,000      |  |        |                    |                    |            |        | 6      | 615,000      |
| 22. Other changes to in force<br>(Net) .....                      | (834)    | (49,747,787) |  |        |                    | (49,748,615)       |            |        | (834)  | (99,496,402) |
| 23. In force December 31 of<br>current year .....                 | 13,387   | 673,776,573  | (a)                                      |        |                    | 296,499            |            |        | 13,387 | 674,073,072  |

(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<br>Earned | Dividends Paid Or<br>Credited On Direct<br>Business | Direct Losses Paid | Direct Losses<br>Incurred |
| 24. Group Policies (b) .....  | 991,872         | 925,269                   |   | 1,058,628          | 1,023,548                 |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                 |                           |   |                    |                           |
| 25.1 Non-cancelable (b) .....   |                 |                           |   |                    |                           |
| 25.2 Guaranteed renewable (b) .....   | 596,217         | 596,217                   |   | 290,779            | 290,779                   |
| 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) .....   | 596,275         | 596,275                   |   | 290,779            | 290,779                   |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 1,588,147       | 1,521,545                 |   | 1,349,407          | 1,314,327                 |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 281 and number of persons insured under indemnity only products 15 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Wisconsin

NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group  | 4<br>Industrial | 5<br>Total  |
|---|---------------|--|-------------|-----------------|-------------|
| 1. Life insurance .....   | 4,898,359     |  | 27,051      |                 | 4,925,411   |
| 2. Annuity considerations .....   | 8,842,944     |  | 9           |                 | 8,842,953   |
| 3. Deposit-type contract funds .....  |               | XXX  |             | XXX             |             |
| 4. Other considerations .....   | 103,243,903   |  | 74,447,649  |                 | 177,691,552 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 116,985,206   |  | 74,474,710  |                 | 191,459,916 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |             |                 |             |
| Life insurance:   |               |  |             |                 |             |
| 6.1 Paid in cash or left on deposit .....   | 108,628       |  | 13          |                 | 108,641     |
| 6.2 Applied to pay renewal premiums .....   | 139,038       |  |             |                 | 139,038     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 176,156       |  |             |                 | 176,156     |
| 6.4 Other .....   |               |  |             |                 |             |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 423,822       |  | 13          |                 | 423,835     |
| Annuities:  |               |  |             |                 |             |
| 7.1 Paid in cash or left on deposit .....   |               |  |             |                 |             |
| 7.2 Applied to provide paid-up annuities .....  | 1,080         |  |             |                 | 1,080       |
| 7.3 Other .....   | 178,499       |  |             |                 | 178,499     |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 179,579       |  |             |                 | 179,579     |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 603,401       |  | 13          |                 | 603,414     |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |             |                 |             |
| 9. Death benefits .....   | 1,598,686     |  | 19,556      |                 | 1,618,242   |
| 10. Matured endowments .....  | 23,309        |  |             |                 | 23,309      |
| 11. Annuity benefits .....  | 11,012,141    |  | 15,417,136  |                 | 26,429,277  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 66,780,037    |  | 113,242,238 |                 | 180,022,275 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |             |                 |             |
| 14. All other benefits, except accident and health .....  | 9,992         |  |             |                 | 9,992       |
| 15. Totals .....  | 79,424,166    |  | 128,678,929 |                 | 208,103,095 |
| 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<br>above) .....                              |               |  |             |                 |             |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |              | Credit Life<br>(Group and Individual)    |        | Group              |              | Industrial |        | Total  |               |
|---|----------|--------------|--|--------|--------------------|--------------|------------|--------|--------|---------------|
|   | 1        | 2            | 3  | 4      | 5                  | 6            | 7          | 8      | 9      | 10            |
|   | No.      | Amount       | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount       | No.        | Amount | No.    | Amount        |
| 16. Unpaid December 31, prior<br>year .....                       | 6        | 12,400       |  |        | 5                  | 5,737        |            |        | 11     | 18,138        |
| 17. Incurred during current year<br>Settled during current year:  | 66       | 1,474,519    |  |        | 6                  | 19,556       |            |        | 72     | 1,494,074     |
| 18.1 By payment in full .....                                     | 62       | 1,411,132    |  |        | 7                  | 14,218       |            |        | 69     | 1,425,350     |
| 18.2 By payment on<br>compromised claims .....                    |          |              |  |        |                    |              |            |        |        |               |
| 18.3 Totals paid .....  | 62       | 1,411,132    |  |        | 7                  | 14,218       |            |        | 69     | 1,425,350     |
| 18.4 Reduction by compromise .....                                |          |              |  |        |                    |              |            |        |        |               |
| 18.5 Amount rejected .....  |          |              |  |        |                    |              |            |        |        |               |
| 18.6 Total settlements .....                                      | 62       | 1,411,132    |  |        | 7                  | 14,218       |            |        | 69     | 1,425,350     |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 10       | 75,787       |  |        | 4                  | 11,075       |            |        | 14     | 86,862        |
| POLICY EXHIBIT  |          |              |  |        | No. of<br>Policies |              |            |        |        |               |
| 20. In force December 31, prior<br>year .....                     | 5,375    | 491,269,075  | (a)                                      |        | 61                 | 100,556,038  |            |        | 5,436  | 591,825,113   |
| 21. Issued during year .....                                      | 4        | 8,000,000    |  |        |                    |              |            |        | 4      | 8,000,000     |
| 22. Other changes to in force<br>(Net) .....                      | 22,072   | (85,361,946) |  |        | (11)               | (57,120,119) |            |        | 22,061 | (142,482,065) |
| 23. In force December 31 of<br>current year .....                 | 27,451   | 413,907,129  | (a)                                      |        | 50                 | 43,435,918   |            |        | 27,501 | 457,343,047   |

(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<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  | 6,124,107            | 5,171,196                      |  | 3,282,148               | 3,224,882                      |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                      |                                |  |                         |                                |
| 25.1 Non-cancelable (b) .....   |                      |                                |  |                         |                                |
| 25.2 Guaranteed renewable (b) .....   | (1,174)              | (1,174)                        |  |                         |                                |
| 25.3 Non-renewable for stated reasons only (b) .....                                    |                      |                                |  |                         |                                |
| 25.4 Other accident only .....  |                      |                                |  |                         |                                |
| 25.5 All other (b) .....  | 4                    | 4                              |  |                         |                                |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   | (1,169)              | (1,169)                        |  |                         |                                |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 6,122,938            | 5,170,027                      |  | 3,282,148               | 3,224,882                      |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 3,163 and number of persons insured under indemnity only products 29 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Wyoming  
NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014  
NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1         | 2                                     | 3         | 4          | 5         |
|---|-----------|---------------------------------------|-----------|------------|-----------|
|   | Ordinary  | Credit Life (Group<br>and Individual) | Group     | Industrial | Total     |
| 1. Life insurance .....   | 1,871,527 |                                       | 6,679     |            | 1,878,206 |
| 2. Annuity considerations .....   | 163,479   |                                       |           |            | 163,479   |
| 3. Deposit-type contract funds .....  |           | XXX                                   |           | XXX        |           |
| 4. Other considerations .....   | 1,559,725 |                                       | 558,191   |            | 2,117,916 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 3,594,731 |                                       | 564,870   |            | 4,159,602 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |           |                                       |           |            |           |
| Life insurance:   |           |                                       |           |            |           |
| 6.1 Paid in cash or left on deposit .....   | 10,996    |                                       |           |            | 10,996    |
| 6.2 Applied to pay renewal premiums .....   | 39,877    |                                       |           |            | 39,877    |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 8,762     |                                       |           |            | 8,762     |
| 6.4 Other .....   |           |                                       |           |            |           |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 59,635    |                                       |           |            | 59,635    |
| Annuities:  |           |                                       |           |            |           |
| 7.1 Paid in cash or left on deposit .....   |           |                                       |           |            |           |
| 7.2 Applied to provide paid-up annuities .....  |           |                                       |           |            |           |
| 7.3 Other .....   | 285       |                                       |           |            | 285       |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 285       |                                       |           |            | 285       |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 59,920    |                                       |           |            | 59,920    |
| DIRECT CLAIMS AND BENEFITS PAID   |           |                                       |           |            |           |
| 9. Death benefits .....   | 193,651   |                                       |           |            | 193,651   |
| 10. Matured endowments .....  |           |                                       |           |            |           |
| 11. Annuity benefits .....  | 449,980   |                                       | 494,464   |            | 944,443   |
| 12. Surrender values and withdrawals for life contracts .....                                       | 2,336,234 |                                       | 2,152,095 |            | 4,488,328 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |           |                                       |           |            |           |
| 14. All other benefits, except accident and health .....  | 1         |                                       |           |            | 1         |
| 15. Totals .....  | 2,979,865 |                                       | 2,646,559 |            | 5,626,424 |
| 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<br>above) .....                              |           |                                       |           |            |           |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |            | Credit Life<br>(Group and Individual)    |        | Group              |                    | Industrial |        | Total |             |
|---|----------|------------|--|--------|--------------------|--------------------|------------|--------|-------|-------------|
|   | 1        | 2          | 3  | 4      | 5                  | 6                  | 7          | 8      | 9     | 10          |
|   | No.      | Amount     | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount             | No.        | Amount | No.   | Amount      |
| 16. Unpaid December 31, prior<br>year .....                       |          |            |  |        |                    |                    |            |        |       |             |
| 17. Incurred during current year<br>Settled during current year:  | 6        | 193,651    |  |        |                    |                    |            |        | 6     | 193,651     |
| 18.1 By payment in full .....                                     | 6        | 193,651    |  |        |                    |                    |            |        | 6     | 193,651     |
| 18.2 By payment on<br>compromised claims .....                    |          |            |  |        |                    |                    |            |        |       |             |
| 18.3 Totals paid .....  | 6        | 193,651    |  |        |                    |                    |            |        | 6     | 193,651     |
| 18.4 Reduction by compromise .....                                |          |            |  |        |                    |                    |            |        |       |             |
| 18.5 Amount rejected .....  |          |            |  |        |                    |                    |            |        |       |             |
| 18.6 Total settlements .....                                      | 6        | 193,651    |  |        |                    |                    |            |        | 6     | 193,651     |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            |          |            |  |        |                    |                    |            |        |       |             |
| POLICY EXHIBIT  |          |            |  |        |                    | No. of<br>Policies |            |        |       |             |
| 20. In force December 31, prior<br>year .....                     | 411      | 68,158,806 | (a)                                      |        |                    | 1,036,344          |            |        | 411   | 69,195,150  |
| 21. Issued during year .....                                      |          |            |  |        |                    |                    |            |        |       |             |
| 22. Other changes to in force<br>(Net) .....                      | (18)     | (680,151)  |  |        |                    | (1,036,344)        |            |        | (18)  | (1,716,495) |
| 23. In force December 31 of<br>current year .....                 | 393      | 67,478,655 | (a)                                      |        |                    |                    |            |        | 393   | 67,478,655  |

(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<br>Earned | Dividends Paid Or<br>Credited On Direct<br>Business | Direct Losses Paid | Direct Losses<br>Incurred |
| 24. Group Policies (b) .....  | 504,584         | 429,498                   |   | 114,730            | 119,761                   |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>Other Individual Policies: |                 |                           |   |                    |                           |
| 25.1 Non-cancelable (b) .....   |                 |                           |   |                    |                           |
| 25.2 Guaranteed renewable (b) .....   | (7)             | (7)                       |   |                    |                           |
| 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) .....   | (7)             | (7)                       |   |                    |                           |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 504,578         | 429,491                   |   | 114,730            | 119,761                   |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 78 and number of persons  
insured under indemnity only products 3 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF American Samoa

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1        | 2                                     | 3     | 4          | 5      |
|---|----------|---------------------------------------|-------|------------|--------|
|   | Ordinary | Credit Life (Group<br>and Individual) | Group | Industrial | Total  |
| 1. Life insurance .....   | 25,847   |                                       |       |            | 25,847 |
| 2. Annuity considerations .....   |          |                                       |       |            |        |
| 3. Deposit-type contract funds .....  |          | XXX                                   |       | XXX        |        |
| 4. Other considerations .....   |          |                                       |       |            |        |
| 5. Totals (Sum of Lines 1 to 4) .....   | 25,847   |                                       |       |            | 25,847 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |          |                                       |       |            |        |
| Life insurance:   |          |                                       |       |            |        |
| 6.1 Paid in cash or left on deposit .....   | 1,093    |                                       |       |            | 1,093  |
| 6.2 Applied to pay renewal premiums .....   | (313)    |                                       |       |            | (313)  |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 4        |                                       |       |            | 4      |
| 6.4 Other .....   |          |                                       |       |            |        |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 784      |                                       |       |            | 784    |
| 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) .....  | 784      |                                       |       |            | 784    |
| DIRECT CLAIMS AND BENEFITS PAID   |          |                                       |       |            |        |
| 9. Death benefits .....   | 15,251   |                                       |       |            | 15,251 |
| 10. Matured endowments .....  |          |                                       |       |            |        |
| 11. Annuity benefits .....  |          |                                       |       |            |        |
| 12. Surrender values and withdrawals for life contracts .....                                       | 23,271   |                                       |       |            | 23,271 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |          |                                       |       |            |        |
| 14. All other benefits, except accident and health .....  |          |                                       |       |            |        |
| 15. Totals .....  | 38,522   |                                       |       |            | 38,522 |
| 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<br>above) .....                              |          |                                       |       |            |        |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |             | Credit Life<br>(Group and Individual)    |        | Group              |                    | Industrial |        | Total |             |
|---|----------|-------------|--|--------|--------------------|--------------------|------------|--------|-------|-------------|
|   | 1        | 2           | 3  | 4      | 5                  | 6                  | 7          | 8      | 9     | 10          |
|   | No.      | Amount      | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount             | No.        | Amount | No.   | Amount      |
| 16. Unpaid December 31, prior<br>year .....                       | 2        | 22,865      |  |        |                    |                    |            |        | 2     | 22,865      |
| 17. Incurred during current year<br>Settled during current year:  | (1)      | 10,251      |  |        |                    |                    |            |        | (1)   | 10,251      |
| 18.1 By payment in full .....                                     |          | 15,251      |  |        |                    |                    |            |        |       | 15,251      |
| 18.2 By payment on<br>compromised claims .....                    |          |             |  |        |                    |                    |            |        |       |             |
| 18.3 Totals paid .....  |          | 15,251      |  |        |                    |                    |            |        |       | 15,251      |
| 18.4 Reduction by compromise .....                                |          |             |  |        |                    |                    |            |        |       |             |
| 18.5 Amount rejected .....  |          |             |  |        |                    |                    |            |        |       |             |
| 18.6 Total settlements .....                                      |          | 15,251      |  |        |                    |                    |            |        |       | 15,251      |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 1        | 17,865      |  |        |                    |                    |            |        | 1     | 17,865      |
| POLICY EXHIBIT  |          |             |  |        |                    | No. of<br>Policies |            |        |       |             |
| 20. In force December 31, prior<br>year .....                     | 39       | 14,049,581  | (a)                                      |        |                    |                    |            |        | 39    | 14,049,581  |
| 21. Issued during year .....                                      |          |             |  |        |                    |                    |            |        |       |             |
| 22. Other changes to in force<br>(Net) .....                      | (11)     | (2,264,709) |  |        |                    |                    |            |        | (11)  | (2,264,709) |
| 23. In force December 31 of<br>current year .....                 | 28       | 11,784,872  | (a)                                      |        |                    |                    |            |        | 28    | 11,784,872  |

(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<br>Earned | Dividends Paid Or<br>Credited On Direct<br>Business | Direct Losses Paid | Direct Losses<br>Incurred |
| 24. Group Policies (b) .....  |                 |                           |   |                    |                           |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>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 0 and number of persons  
insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Guam  
NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014  
NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance .....   | 1,454         |  |            |                 | 1,454      |
| 2. Annuity considerations .....   |               |  |            |                 |            |
| 3. Deposit-type contract funds .....  |               | XXX  |            | XXX             |            |
| 4. Other considerations .....   | 153,600       |  | 47,800     |                 | 201,400    |
| 5. Totals (Sum of Lines 1 to 4) .....   | 155,054       |  | 47,800     |                 | 202,854    |
| 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<br>endowment or premium-paying period ..... | 104           |  |            |                 | 104        |
| 6.4 Other .....   |               |  |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 104           |  |            |                 | 104        |
| 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) .....  | 104           |  |            |                 | 104        |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |            |                 |            |
| 9. Death benefits .....   |               |  |            |                 |            |
| 10. Matured endowments .....  |               |  |            |                 |            |
| 11. Annuity benefits .....  | 367,804       |  | 110,626    |                 | 478,430    |
| 12. Surrender values and withdrawals for life contracts .....                                       | 755,533       |  | 295,132    |                 | 1,050,665  |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |            |                 |            |
| 14. All other benefits, except accident and health .....  |               |  |            |                 |            |
| 15. Totals .....  | 1,123,336     |  | 405,758    |                 | 1,529,094  |
| 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<br>above) .....                              |               |  |            |                 |            |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |         | Credit Life<br>(Group and Individual)    |        | Group              |        | Industrial |        | Total |         |
|---|----------|---------|--|--------|--------------------|--------|------------|--------|-------|---------|
|   | 1        | 2       | 3  | 4      | 5                  | 6      | 7          | 8      | 9     | 10      |
|   | No.      | Amount  | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount | No.        | Amount | No.   | Amount  |
| 16. Unpaid December 31, prior<br>year .....                       |          |         |  |        |                    |        |            |        |       |         |
| 17. Incurred during current year<br>Settled during current year:  |          |         |  |        |                    |        |            |        |       |         |
| 18.1 By payment in full .....                                     |          |         |  |        |                    |        |            |        |       |         |
| 18.2 By payment on<br>compromised claims .....                    |          |         |  |        |                    |        |            |        |       |         |
| 18.3 Totals paid .....  |          |         |  |        |                    |        |            |        |       |         |
| 18.4 Reduction by compromise .....                                |          |         |  |        |                    |        |            |        |       |         |
| 18.5 Amount rejected .....  |          |         |  |        |                    |        |            |        |       |         |
| 18.6 Total settlements .....                                      |          |         |  |        |                    |        |            |        |       |         |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            |          |         |  |        |                    |        |            |        |       |         |
| POLICY EXHIBIT  |          |         |  |        | No. of<br>Policies |        |            |        |       |         |
| 20. In force December 31, prior<br>year .....                     | 2        | 84,388  | (a)                                      |        |                    |        |            |        | 2     | 84,388  |
| 21. Issued during year .....                                      |          |         |  |        |                    |        |            |        |       |         |
| 22. Other changes to in force<br>(Net) .....                      | 2        | 30,021  |  |        |                    |        |            |        | 2     | 30,021  |
| 23. In force December 31 of<br>current year .....                 | 4        | 114,409 | (a)                                      |        |                    |        |            |        | 4     | 114,409 |

(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<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  |                      |                                |  |                         |                                |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>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 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Puerto Rico

DURING THE YEAR 2014

NAIC Group Code 0140

NAIC Company Code 66869

LIFE INSURANCE

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1          | 2                                     | 3         | 4          | 5          |
|---|------------|---------------------------------------|-----------|------------|------------|
|   | Ordinary   | Credit Life (Group<br>and Individual) | Group     | Industrial | Total      |
| 1. Life insurance .....   | 416,732    |                                       |           |            | 416,732    |
| 2. Annuity considerations .....   | 648,348    |                                       |           |            | 648,348    |
| 3. Deposit-type contract funds .....  |            | XXX                                   |           | XXX        |            |
| 4. Other considerations .....   | 40,609,710 |                                       | 1,176,736 |            | 41,786,447 |
| 5. Totals (Sum of Lines 1 to 4) .....   | 41,674,791 |                                       | 1,176,736 |            | 42,851,527 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |            |                                       |           |            |            |
| Life insurance:   |            |                                       |           |            |            |
| 6.1 Paid in cash or left on deposit .....   | 5,419      |                                       |           |            | 5,419      |
| 6.2 Applied to pay renewal premiums .....   | 2,478      |                                       |           |            | 2,478      |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 3,325      |                                       |           |            | 3,325      |
| 6.4 Other .....   |            |                                       |           |            |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 11,222     |                                       |           |            | 11,222     |
| 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) .....  | 11,222     |                                       |           |            | 11,222     |
| DIRECT CLAIMS AND BENEFITS PAID   |            |                                       |           |            |            |
| 9. Death benefits .....   | 330        |                                       |           |            | 330        |
| 10. Matured endowments .....  |            |                                       |           |            |            |
| 11. Annuity benefits .....  | 2,336,138  |                                       | 107,556   |            | 2,443,695  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 33,245,687 |                                       | 2,608,599 |            | 35,854,286 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |            |                                       |           |            |            |
| 14. All other benefits, except accident and health .....  | 113        |                                       |           |            | 113        |
| 15. Totals .....  | 35,582,268 |                                       | 2,716,155 |            | 38,298,423 |
| 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<br>above) .....                              |            |                                       |           |            |            |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |             | Credit Life<br>(Group and Individual)    |        | Group              |                    | Industrial |        | Total |             |
|---|----------|-------------|--|--------|--------------------|--------------------|------------|--------|-------|-------------|
|   | 1        | 2           | 3  | 4      | 5                  | 6                  | 7          | 8      | 9     | 10          |
|   | No.      | Amount      | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount             | No.        | Amount | No.   | Amount      |
| 16. Unpaid December 31, prior<br>year .....                       | 1        | 291         |  |        |                    |                    |            |        | 1     | 291         |
| 17. Incurred during current year<br>Settled during current year:  |          |             |  |        |                    |                    |            |        |       |             |
| 18.1 By payment in full .....                                     |          |             |  |        |                    |                    |            |        |       |             |
| 18.2 By payment on<br>compromised claims .....                    |          |             |  |        |                    |                    |            |        |       |             |
| 18.3 Totals paid .....  |          |             |  |        |                    |                    |            |        |       |             |
| 18.4 Reduction by compromise .....                                |          |             |  |        |                    |                    |            |        |       |             |
| 18.5 Amount rejected .....  |          |             |  |        |                    |                    |            |        |       |             |
| 18.6 Total settlements .....                                      |          |             |  |        |                    |                    |            |        |       |             |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 1        | 291         |  |        |                    |                    |            |        | 1     | 291         |
| POLICY EXHIBIT  |          |             |  |        |                    | No. of<br>Policies |            |        |       |             |
| 20. In force December 31, prior<br>year .....                     | 125      | 49,793,905  | (a)                                      |        | 3                  | 331,112            |            |        | 128   | 50,125,017  |
| 21. Issued during year .....                                      | 1        | 25,000      |  |        |                    |                    |            |        | 1     | 25,000      |
| 22. Other changes to in force<br>(Net) .....                      | (16)     | (4,056,123) |  |        | (3)                | (331,112)          |            |        | (19)  | (4,387,235) |
| 23. In force December 31 of<br>current year .....                 | 110      | 45,762,782  | (a)                                      |        |                    |                    |            |        | 110   | 45,762,782  |

(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<br>Earned | Dividends Paid Or<br>Credited On Direct<br>Business | Direct Losses Paid | Direct Losses<br>Incurred |
| 24. Group Policies (b) .....  |                 |                           |   |                    |                           |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>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) .....  |                 | 130                       |   |                    |                           |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   |                 | 130                       |   |                    |                           |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          |                 | 130                       |   |                    |                           |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 20 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

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

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance .....   | 48,317        |  | 16         |                 | 48,333     |
| 2. Annuity considerations .....   | 100,000       |  |            |                 | 100,000    |
| 3. Deposit-type contract funds .....  |               | XXX  |            | XXX             |            |
| 4. Other considerations .....   | 216,212       |  |            |                 | 216,212    |
| 5. Totals (Sum of Lines 1 to 4) .....   | 364,530       |  | 16         |                 | 364,545    |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |            |                 |            |
| Life insurance:   |               |  |            |                 |            |
| 6.1 Paid in cash or left on deposit .....   | 631           |  |            |                 | 631        |
| 6.2 Applied to pay renewal premiums .....   | 450           |  |            |                 | 450        |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... |               |  |            |                 |            |
| 6.4 Other .....   |               |  |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 1,080         |  |            |                 | 1,080      |
| 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) .....  | 1,080         |  |            |                 | 1,080      |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |            |                 |            |
| 9. Death benefits .....   |               |  |            |                 |            |
| 10. Matured endowments .....  |               |  |            |                 |            |
| 11. Annuity benefits .....  | 78,583        |  |            |                 | 78,583     |
| 12. Surrender values and withdrawals for life contracts .....                                       | 617,167       |  |            |                 | 617,167    |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |            |                 |            |
| 14. All other benefits, except accident and health .....  |               |  |            |                 |            |
| 15. Totals .....  | 695,750       |  |            |                 | 695,750    |
| 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<br>above) .....                              |               |  |            |                 |            |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |             | Credit Life<br>(Group and Individual)    |        | Group              |        | Industrial |        | Total |             |
|---|----------|-------------|--|--------|--------------------|--------|------------|--------|-------|-------------|
|   | 1        | 2           | 3  | 4      | 5                  | 6      | 7          | 8      | 9     | 10          |
|   | No.      | Amount      | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount | No.        | Amount | No.   | Amount      |
| 16. Unpaid December 31, prior<br>year .....                       |          |             |  |        |                    |        |            |        |       |             |
| 17. Incurred during current year<br>Settled during current year:  |          |             |  |        |                    |        |            |        |       |             |
| 18.1 By payment in full .....                                     |          |             |  |        |                    |        |            |        |       |             |
| 18.2 By payment on<br>compromised claims .....                    |          |             |  |        |                    |        |            |        |       |             |
| 18.3 Totals paid .....  |          |             |  |        |                    |        |            |        |       |             |
| 18.4 Reduction by compromise .....                                |          |             |  |        |                    |        |            |        |       |             |
| 18.5 Amount rejected .....  |          |             |  |        |                    |        |            |        |       |             |
| 18.6 Total settlements .....                                      |          |             |  |        |                    |        |            |        |       |             |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            |          |             |  |        |                    |        |            |        |       |             |
| POLICY EXHIBIT  |          |             |  |        | No. of<br>Policies |        |            |        |       |             |
| 20. In force December 31, prior<br>year .....                     | 34       | 2,477,480   | (a)                                      |        |                    |        |            |        | 34    | 2,477,480   |
| 21. Issued during year .....                                      | 4        | 3,725,000   |  |        |                    |        |            |        | 4     | 3,725,000   |
| 22. Other changes to in force<br>(Net) .....                      | (4)      | (1,929,025) |  |        |                    |        |            |        | (4)   | (1,929,025) |
| 23. In force December 31 of<br>current year .....                 | 34       | 4,273,455   | (a)                                      |        |                    |        |            |        | 34    | 4,273,455   |

(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<br>Earned | Dividends Paid Or<br>Credited On Direct<br>Business | Direct Losses Paid | Direct Losses<br>Incurred |
| 24. Group Policies (b) .....  | 10,502          | 10,765                    |   |                    |                           |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>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) .....                          | 10,502          | 10,765                    |   |                    |                           |

(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 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Northern Mariana Islands

DURING THE YEAR 2014

NAIC Group Code 0140

NAIC Company Code 66869

LIFE INSURANCE

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group | 4<br>Industrial | 5<br>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<br>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<br>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<br>above)                                    |               |  |            |                 |            |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |        | Credit Life<br>(Group and Individual)    |        | Group              |        | Industrial |        | Total |        |
|---|----------|--------|--|--------|--------------------|--------|------------|--------|-------|--------|
|   | 1        | 2      | 3  | 4      | 5                  | 6      | 7          | 8      | 9     | 10     |
|   | No.      | Amount | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount | No.        | Amount | No.   | Amount |
| 16. Unpaid December 31, prior<br>year .....                       |          |        |  |        |                    |        |            |        |       |        |
| 17. Incurred during current year .....                            |          |        |  |        |                    |        |            |        |       |        |
| Settled during current year:                                      |          |        |  |        |                    |        |            |        |       |        |
| 18.1 By payment in full .....                                     |          |        |  |        |                    |        |            |        |       |        |
| 18.2 By payment on<br>compromised claims .....                    |          |        |  |        |                    |        |            |        |       |        |
| 18.3 Totals paid .....  |          |        |  |        |                    |        |            |        |       |        |
| 18.4 Reduction by compromise .....                                |          |        |  |        |                    |        |            |        |       |        |
| 18.5 Amount rejected .....  |          |        |  |        |                    |        |            |        |       |        |
| 18.6 Total settlements .....                                      |          |        |  |        |                    |        |            |        |       |        |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6)                  |          |        |  |        |                    |        |            |        |       |        |
| POLICY EXHIBIT  |          |        |  |        | No. of<br>Policies |        |            |        |       |        |
| 20. In force December 31, prior<br>year .....                     |          |        | (a)                                      |        |                    |        |            |        |       |        |
| 21. Issued during year .....                                      |          |        |  |        |                    |        |            |        |       |        |
| 22. Other changes to in force<br>(Net) .....                      |          |        |  |        |                    |        |            |        |       |        |
| 23. In force December 31 of<br>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<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  |                      |                                |  |                         |                                |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>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 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Canada

NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance .....   | 93,899        |  |            |                 | 93,899     |
| 2. Annuity considerations .....   |               |  |            |                 |            |
| 3. Deposit-type contract funds .....  |               | XXX  |            | XXX             |            |
| 4. Other considerations .....   |               |  | 11,756     |                 | 11,756     |
| 5. Totals (Sum of Lines 1 to 4) .....   | 93,899        |  | 11,756     |                 | 105,656    |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |  |            |                 |            |
| Life insurance:   |               |  |            |                 |            |
| 6.1 Paid in cash or left on deposit .....   | 12,992        |  |            |                 | 12,992     |
| 6.2 Applied to pay renewal premiums .....   | 11,764        |  |            |                 | 11,764     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 15,348        |  |            |                 | 15,348     |
| 6.4 Other .....   |               |  |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 40,104        |  |            |                 | 40,104     |
| 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) .....  | 40,104        |  |            |                 | 40,104     |
| DIRECT CLAIMS AND BENEFITS PAID   |               |  |            |                 |            |
| 9. Death benefits .....   | 83,776        |  |            |                 | 83,776     |
| 10. Matured endowments .....  |               |  |            |                 |            |
| 11. Annuity benefits .....  | 215,685       |  |            |                 | 215,685    |
| 12. Surrender values and withdrawals for life contracts .....                                       | 134,317       |  | 47         |                 | 134,364    |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |            |                 |            |
| 14. All other benefits, except accident and health .....  | 201           |  |            |                 | 201        |
| 15. Totals .....  | 433,978       |  | 47         |                 | 434,025    |
| 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<br>above) .....                              |               |  |            |                 |            |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |              | Credit Life<br>(Group and Individual)    |        | Group              |        | Industrial |        | Total |              |
|---|----------|--------------|--|--------|--------------------|--------|------------|--------|-------|--------------|
|   | 1        | 2            | 3  | 4      | 5                  | 6      | 7          | 8      | 9     | 10           |
|   | No.      | Amount       | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount | No.        | Amount | No.   | Amount       |
| 16. Unpaid December 31, prior<br>year .....                       |          |              |  |        |                    |        |            |        |       |              |
| 17. Incurred during current year<br>Settled during current year:  |          |              |  |        |                    |        |            |        |       |              |
| 18.1 By payment in full .....                                     |          |              |  |        |                    |        |            |        |       |              |
| 18.2 By payment on<br>compromised claims .....                    |          |              |  |        |                    |        |            |        |       |              |
| 18.3 Totals paid .....  |          |              |  |        |                    |        |            |        |       |              |
| 18.4 Reduction by compromise .....                                |          |              |  |        |                    |        |            |        |       |              |
| 18.5 Amount rejected .....  |          |              |  |        |                    |        |            |        |       |              |
| 18.6 Total settlements .....                                      |          |              |  |        |                    |        |            |        |       |              |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            |          |              |  |        |                    |        |            |        |       |              |
| POLICY EXHIBIT  |          |              |  |        | No. of<br>Policies |        |            |        |       |              |
| 20. In force December 31, prior<br>year .....                     | 206      | 48,895,297   | (a)                                      |        | 2                  | 47,787 |            |        | 208   | 48,943,084   |
| 21. Issued during year .....                                      |          |              |  |        |                    |        |            |        |       |              |
| 22. Other changes to in force<br>(Net) .....                      | 301      | (17,565,544) |  |        | (1)                |        |            |        | 300   | (17,565,544) |
| 23. In force December 31 of<br>current year .....                 | 507      | 31,329,753   | (a)                                      |        | 1                  | 47,787 |            |        | 508   | 31,377,539   |

(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<br>Direct Premiums | 2<br>Direct Premiums<br>Earned | 3<br>Dividends Paid Or<br>Credited On Direct<br>Business | 4<br>Direct Losses Paid | 5<br>Direct Losses<br>Incurred |
|---|----------------------|--------------------------------|--|-------------------------|--------------------------------|
| 24. Group Policies (b) .....  |                      |                                |  |                         |                                |
| 24.1 Federal Employees Health Benefits Plan<br>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<br>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 0 and number of persons insured under indemnity only products 0 .



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Other Aliens

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1         | 2                                     | 3      | 4          | 5         |
|---|-----------|---------------------------------------|--------|------------|-----------|
|   | Ordinary  | Credit Life (Group<br>and Individual) | Group  | Industrial | Total     |
| 1. Life insurance .....   | 940,142   |                                       | 1,302  |            | 941,443   |
| 2. Annuity considerations .....   |           |                                       |        |            |           |
| 3. Deposit-type contract funds .....  |           | XXX                                   |        | XXX        |           |
| 4. Other considerations .....   | 11,500    |                                       | 72,363 |            | 83,863    |
| 5. Totals (Sum of Lines 1 to 4) .....   | 951,642   |                                       | 73,665 |            | 1,025,307 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |           |                                       |        |            |           |
| Life insurance:   |           |                                       |        |            |           |
| 6.1 Paid in cash or left on deposit .....   | 45,973    |                                       |        |            | 45,973    |
| 6.2 Applied to pay renewal premiums .....   | 58,798    |                                       |        |            | 58,798    |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 98,045    |                                       |        |            | 98,045    |
| 6.4 Other .....   |           |                                       |        |            |           |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 202,816   |                                       |        |            | 202,816   |
| 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) .....  | 202,816   |                                       |        |            | 202,816   |
| DIRECT CLAIMS AND BENEFITS PAID   |           |                                       |        |            |           |
| 9. Death benefits .....   | (58,737)  |                                       | 1,899  |            | (56,838)  |
| 10. Matured endowments .....  |           |                                       |        |            |           |
| 11. Annuity benefits .....  | 302,906   |                                       | 4,882  |            | 307,788   |
| 12. Surrender values and withdrawals for life contracts .....                                       | 3,524,979 |                                       | 13,109 |            | 3,538,088 |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |           |                                       |        |            |           |
| 14. All other benefits, except accident and health .....  | 12,907    |                                       |        |            | 12,907    |
| 15. Totals .....  | 3,782,054 |                                       | 19,890 |            | 3,801,944 |
| 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<br>above) .....                              |           |                                       |        |            |           |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |              | Credit Life<br>(Group and Individual)    |        | Group              |                    | Industrial |        | Total |              |
|---|----------|--------------|--|--------|--------------------|--------------------|------------|--------|-------|--------------|
|   | 1        | 2            | 3  | 4      | 5                  | 6                  | 7          | 8      | 9     | 10           |
|   | No.      | Amount       | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount             | No.        | Amount | No.   | Amount       |
| 16. Unpaid December 31, prior<br>year .....                       | 3        | 718,181      |  |        |                    |                    |            |        | 3     | 718,181      |
| 17. Incurred during current year<br>Settled during current year:  | 4        | (262,269)    |  |        |                    |                    |            |        | 4     | (262,269)    |
| 18.1 By payment in full .....                                     | 1        | 42,620       |  |        |                    |                    |            |        | 1     | 42,620       |
| 18.2 By payment on<br>compromised claims .....                    |          |              |  |        |                    |                    |            |        |       |              |
| 18.3 Totals paid .....  | 1        | 42,620       |  |        |                    |                    |            |        | 1     | 42,620       |
| 18.4 Reduction by compromise .....                                |          |              |  |        |                    |                    |            |        |       |              |
| 18.5 Amount rejected .....  |          |              |  |        |                    |                    |            |        |       |              |
| 18.6 Total settlements .....                                      | 1        | 42,620       |  |        |                    |                    |            |        | 1     | 42,620       |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 6        | 413,293      |  |        |                    |                    |            |        | 6     | 413,293      |
| POLICY EXHIBIT  |          |              |  |        |                    | No. of<br>Policies |            |        |       |              |
| 20. In force December 31, prior<br>year .....                     | 725      | 99,196,546   | (a)                                      |        | 2                  | 2,373,333          |            |        | 727   | 101,569,879  |
| 21. Issued during year .....                                      |          |              |  |        |                    |                    |            |        |       |              |
| 22. Other changes to in force<br>(Net) .....                      | (340)    | (27,544,235) |  |        |                    | (36,982)           |            |        | (340) | (27,581,217) |
| 23. In force December 31 of<br>current year .....                 | 385      | 71,652,311   | (a)                                      |        | 2                  | 2,336,351          |            |        | 387   | 73,988,662   |

(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<br>Earned | Dividends Paid Or<br>Credited On Direct<br>Business | Direct Losses Paid | Direct Losses<br>Incurred |
| 24. Group Policies (b) .....  | 1,672           | 1,672                     |   | 3,540              | 3,540                     |
| 24.1 Federal Employees Health Benefits Plan<br>premium (b) .....                        |                 |                           |   |                    |                           |
| 24.2 Credit (Group and Individual) .....  |                 |                           |   |                    |                           |
| 24.3 Collectively renewable policies (b) .....  |                 |                           |   | 1,408              | 1,408                     |
| 24.4 Medicare Title XVIII exempt from state taxes or fees<br>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) .....                          | 1,672           | 1,672                     |   | 4,948              | 4,948                     |

(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 9 .



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

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 66869

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1             | 2                                     | 3             | 4          | 5              |
|---|---------------|---------------------------------------|---------------|------------|----------------|
|   | Ordinary      | Credit Life (Group<br>and Individual) | Group         | Industrial | Total          |
| 1. Life insurance .....   | 708,360,448   |                                       | 514,638,283   |            | 1,222,998,732  |
| 2. Annuity considerations .....   | 739,597,748   |                                       | 526,493       |            | 740,124,242    |
| 3. Deposit-type contract funds .....  | 853,050,930   | XXX                                   |               | XXX        | 853,050,930    |
| 4. Other considerations .....   | 6,547,569,450 |                                       | 3,124,248,818 |            | 9,671,818,267  |
| 5. Totals (Sum of Lines 1 to 4) .....   | 8,848,578,577 |                                       | 3,639,413,594 |            | 12,487,992,171 |
| DIRECT DIVIDENDS TO POLICYHOLDERS   |               |                                       |               |            |                |
| Life insurance:   |               |                                       |               |            |                |
| 6.1 Paid in cash or left on deposit .....   | 14,980,425    |                                       | 7,019         |            | 14,987,444     |
| 6.2 Applied to pay renewal premiums .....   | 13,914,803    |                                       | 164           |            | 13,914,967     |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... | 25,490,868    |                                       | 458           |            | 25,491,325     |
| 6.4 Other .....   | (1,862,258)   |                                       | (386)         |            | (1,862,644)    |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  | 52,523,837    |                                       | 7,256         |            | 52,531,092     |
| Annuities:  |               |                                       |               |            |                |
| 7.1 Paid in cash or left on deposit .....   | 3,256         |                                       |               |            | 3,256          |
| 7.2 Applied to provide paid-up annuities .....  | 4,070         |                                       |               |            | 4,070          |
| 7.3 Other .....   | 529,897       |                                       |               |            | 529,897        |
| 7.4 Totals (Sum of Lines 7.1 to 7.3) .....  | 537,223       |                                       |               |            | 537,223        |
| 8. Grand Totals (Lines 6.5 plus 7.4) .....  | 53,061,060    |                                       | 7,256         |            | 53,068,316     |
| DIRECT CLAIMS AND BENEFITS PAID   |               |                                       |               |            |                |
| 9. Death benefits .....   | 458,717,444   |                                       | 94,240,767    |            | 552,958,211    |
| 10. Matured endowments .....  | 2,144,465     |                                       |               |            | 2,144,465      |
| 11. Annuity benefits .....  | 817,548,356   |                                       | 494,663,572   |            | 1,312,211,928  |
| 12. Surrender values and withdrawals for life contracts .....                                       | 4,973,637,361 |                                       | 3,998,035,513 |            | 8,971,672,874  |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |                                       |               |            |                |
| 14. All other benefits, except accident and health .....  | 4,056,433     |                                       | 820,114       |            | 4,876,547      |
| 15. Totals .....  | 6,256,104,059 |                                       | 4,587,759,966 |            | 10,843,864,025 |
| 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<br>above) .....                              |               |                                       |               |            |                |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary |                 | Credit Life<br>(Group and Individual)    |        | Group              |                    | Industrial |        | Total   |                  |
|---|----------|-----------------|--|--------|--------------------|--------------------|------------|--------|---------|------------------|
|   | 1        | 2               | 3  | 4      | 5                  | 6                  | 7          | 8      | 9       | 10               |
|   | No.      | Amount          | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount             | No.        | Amount | No.     | Amount           |
| 16. Unpaid December 31, prior<br>year .....                       | 1,388    | 46,694,654      |  |        | 221                | 2,500,018          |            |        | 1,609   | 49,194,672       |
| 17. Incurred during current year<br>Settled during current year:  | 10,030   | 457,627,170     |  |        | 666                | 64,696,197         |            |        | 10,696  | 522,323,367      |
| 18.1 By payment in full .....                                     | 10,061   | 458,534,537     |  |        | 723                | 64,063,594         |            |        | 10,784  | 522,598,130      |
| 18.2 By payment on<br>compromised claims .....                    |          |                 |  |        |                    |                    |            |        |         |                  |
| 18.3 Totals paid .....  | 10,061   | 458,534,537     |  |        | 723                | 64,063,594         |            |        | 10,784  | 522,598,130      |
| 18.4 Reduction by compromise .....                                |          |                 |  |        |                    |                    |            |        |         |                  |
| 18.5 Amount rejected .....  |          |                 |  |        |                    |                    |            |        |         |                  |
| 18.6 Total settlements .....                                      | 10,061   | 458,534,537     |  |        | 723                | 64,063,594         |            |        | 10,784  | 522,598,130      |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6) .....            | 1,357    | 45,787,287      |  |        | 164                | 3,132,622          |            |        | 1,521   | 48,919,909       |
| POLICY EXHIBIT  |          |                 |  |        |                    | No. of<br>Policies |            |        |         |                  |
| 20. In force December 31, prior<br>year .....                     | 717,686  | 97,427,172,649  | (a)                                      |        | 22,235             | 43,407,634,351     |            |        | 739,921 | 140,834,807,000  |
| 21. Issued during year .....                                      | 5,461    | 2,717,256,139   |  |        | 1,468              | 1,765,141,918      |            |        | 6,929   | 4,482,398,057    |
| 22. Other changes to in force<br>(Net) .....                      | 36,237   | (6,316,841,083) |  |        | (400)              | (13,726,448,137)   |            |        | 35,837  | (20,043,289,219) |
| 23. In force December 31 of<br>current year .....                 | 759,384  | 93,827,587,705  | (a)                                      |        | 23,303             | 31,446,328,133     |            |        | 782,687 | 125,273,915,838  |

(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<br>Earned | Dividends Paid Or<br>Credited On Direct<br>Business | Direct Losses Paid | Direct Losses<br>Incurred |
| 24. Group Policies (b) .....  | 289,719,010     | 279,179,206               | 8,136   | 179,976,731        | 190,206,988               |
| 24.1 Federal Employees Health Benefits Plan<br>premium (b) .....                        |                 |                           |   |                    |                           |
| 24.2 Credit (Group and Individual) .....  |                 |                           |   |                    |                           |
| 24.3 Collectively renewable policies (b) .....  | 2,722           | 2,691                     |   | 6,114              | 6,022                     |
| 24.4 Medicare Title XVIII exempt from state taxes or fees<br>Other Individual Policies: |                 |                           |   |                    |                           |
| 25.1 Non-cancelable (b) .....   | 932,334         | 932,305                   |   | 3,665,759          | 3,664,646                 |
| 25.2 Guaranteed renewable (b) .....   | 9,780,923       | 9,917,693                 |   | 7,698,575          | 7,708,085                 |
| 25.3 Non-renewable for stated reasons only (b) .....                                    | 124,300         | 124,300                   |   | 71,475             | 79,620                    |
| 25.4 Other accident only .....  |                 |                           |   |                    |                           |
| 25.5 All other (b) .....  | 6,434           | 6,304                     |   |                    | (308)                     |
| 25.6 Totals (sum of Lines 25.1 to 25.5) .....   | 10,843,990      | 10,980,603                |   | 11,435,809         | 11,452,043                |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....                          | 300,565,722     | 290,162,499               | 8,136   | 191,418,654        | 201,665,054               |

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 120,866 and number of persons insured under indemnity only products 2,746 .

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

| INTEREST MAINTENANCE RESERVE |   |  | 1<br>Amount  |
|------------------------------|---|--|--------------|
| 1.                           | Reserve as of December 31, Prior Year .....   |  | 55,537,529   |
| 2.                           | Current year's realized pre-tax capital gains/(losses) of \$ .....14,936,082 transferred into the reserve net of taxes of \$ .....5,227,629 |  | 9,708,453    |
| 3.                           | Adjustment for current year's liability gains/(losses) released from the reserve .....  |  | (41,172,560) |
| 4.                           | Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3) .....                                   |  | 24,073,422   |
| 5.                           | Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....  |  | 9,903,703    |
| 6.                           | Reserve as of December 31, current year (Line 4 minus Line 5)   |  | 14,169,719   |

AMORTIZATION

|                           | 1   | 2  | 3  | 4   |
|---------------------------|---|--|--|---|
| Year of Amortization      | Reserve as of<br>December 31,<br>Prior Year | Current Year's<br>Realized Capital<br>Gains/(Losses)<br>Transferred into the<br>Reserve Net of Taxes | Adjustment for Current<br>Year's Liability<br>Gains/(Losses)<br>Released From<br>the Reserve | Balance Before<br>Reduction for Current<br>Year's Amortization<br>(Cols. 1 + 2 + 3) |
| 1. 2014 .....             | 9,631,772                                   | 4,933,291  | (4,661,360)  | 9,903,703   |
| 2. 2015 .....             | 8,079,378                                   | 1,042,202  | (4,738,620)  | 4,382,960   |
| 3. 2016 .....             | 6,448,078                                   | 589,536  | (4,368,719)  | 2,668,895   |
| 4. 2017 .....             | 4,699,385                                   | 507,032  | (3,623,146)  | 1,583,271   |
| 5. 2018 .....             | 5,916,004                                   | 425,196  | (3,216,023)  | 3,125,177   |
| 6. 2019 .....             | 3,172,703                                   | 331,649  | (2,763,795)  | 740,557   |
| 7. 2020 .....             | 3,383,822                                   | 261,280  | (3,169,534)  | 475,568   |
| 8. 2021 .....             | 3,175,434                                   | 210,621  | (2,962,364)  | 423,691   |
| 9. 2022 .....             | 2,729,421                                   | 152,629  | (2,631,230)  | 250,820   |
| 10. 2023 .....            | 2,628,385                                   | 97,659   | (2,270,231)  | 455,813   |
| 11. 2024 .....            | 2,077,018                                   | 37,166   | (1,529,417)  | 584,767   |
| 12. 2025 .....            | 1,930,617                                   | 9,587  | (1,308,050)  | 632,154   |
| 13. 2026 .....            | 1,269,945                                   | 14,792   | (796,939)  | 487,798   |
| 14. 2027 .....            | 547,309                                     | 20,533   | (478,769)  | 89,073  |
| 15. 2028 .....            | 310,940                                     | 29,059   | (483,448)  | (143,449)   |
| 16. 2029 .....            | 270,719                                     | 33,764   | (519,468)  | (214,985)   |
| 17. 2030 .....            | 256,844                                     | 43,303   | (643,882)  | (343,735)   |
| 18. 2031 .....            | (1,840)                                     | 50,617   | (339,206)  | (290,429)   |
| 19. 2032 .....            | (20,250)                                    | 61,778   | (306,019)  | (264,491)   |
| 20. 2033 .....            | 191,094                                     | 69,246   | (347,587)  | (87,247)  |
| 21. 2034 .....            | 314,316                                     | 81,172   | (347,588)  | 47,900  |
| 22. 2035 .....            | 343,945                                     | 86,921   | (347,587)  | 83,279  |
| 23. 2036 .....            | 359,174                                     | 88,378   | (347,587)  | 99,965  |
| 24. 2037 .....            | 334,121                                     | 89,681   | (347,587)  | 76,215  |
| 25. 2038 .....            | 49,129                                      | 94,294   | (104,134)  | 39,289  |
| 26. 2039 .....            | (298,275)                                   | 95,442   | 253,721  | 50,888  |
| 27. 2040 .....            | (289,987)                                   | 87,738   | 311,873  | 109,624   |
| 28. 2041 .....            | (669,049)                                   | 69,529   | 673,281  | 73,761  |
| 29. 2042 .....            | (572,754)                                   | 51,319   | 240,855  | (280,580)   |
| 30. 2043 .....            | (116,991)                                   | 33,109   |  | (83,882)  |
| 31. 2044 and Later        | (612,878)                                   | 9,930  |  | (602,948)   |
| 32. Total (Lines 1 to 31) | 55,537,529                                  | 9,708,453  | (41,172,560)   | 24,073,422  |

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**ASSET VALUATION RESERVE**

|   | Default Component            |                |                        | Equity Component |   |                        | 7                             |
|---|------------------------------|----------------|------------------------|------------------|---|------------------------|-------------------------------|
|   | 1                            | 2              | 3                      | 4                | 5   | 6                      |                               |
|   | Other Than<br>Mortgage Loans | Mortgage Loans | Total<br>(Cols. 1 + 2) | Common Stock     | Real Estate and<br>Other Invested<br>Assets | Total<br>(Cols. 4 + 5) | Total Amount<br>(Cols. 3 + 6) |
| 1. Reserve as of December 31, prior year .....  | 166,143,063                  | 67,678,799     | 233,821,862            | 2,861,521        | 3,783,147                                   | 6,644,669              | 240,466,531                   |
| 2. Realized capital gains/(losses) net of taxes - General Account .....                     | (6,144,304)                  | (39,934)       | (6,184,238)            |                  | 3,563,533                                   | 3,563,533              | (2,620,705)                   |
| 3. Realized capital gains/(losses) net of taxes - Separate Accounts .....                   |                              |                |                        |                  |   |                        |                               |
| 4. Unrealized capital gains/(losses) net of deferred taxes - General Account .....          | 18,834,094                   | 3,640,039      | 22,474,133             | 684,197          | 42,946                                      | 727,143                | 23,201,276                    |
| 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 .....   | 43,644,156                   | 11,211,057     | 54,855,213             |                  | 513,728                                     | 513,728                | 55,368,940                    |
| 8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....                                   | 222,477,009                  | 82,489,961     | 304,966,970            | 3,545,718        | 7,903,354                                   | 11,449,072             | 316,416,042                   |
| 9. Maximum reserve .....  | 213,731,550                  | 55,299,427     | 269,030,978            | 3,163,759        | 5,886,079                                   | 9,049,837              | 278,080,815                   |
| 10. Reserve objective .....   | 148,236,645                  | 42,573,758     | 190,810,403            | 2,983,110        | 5,315,270                                   | 8,298,380              | 199,108,783                   |
| 11. 20% of (Line 10 - Line 8) .....   | (14,848,073)                 | (7,983,241)    | (22,831,313)           | (112,522)        | (517,617)                                   | (630,138)              | (23,461,452)                  |
| 12. Balance before transfers (Lines 8 + 11) .....   | 207,628,936                  | 74,506,721     | 282,135,656            | 3,433,197        | 7,385,737                                   | 10,818,934             | 292,954,590                   |
| 13. Transfers .....   | 6,102,611                    | (6,102,611)    |                        |                  |   |                        |                               |
| 14. Voluntary contribution .....  |                              |                |                        |                  |   |                        |                               |
| 15. Adjustment down to maximum/up to zero .....   |                              | (13,104,680)   | (13,104,680)           | (269,436)        | (1,499,658)                                 | (1,769,094)            | (14,873,774)                  |
| 16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)                       | 213,731,547                  | 55,299,430     | 269,030,976            | 3,163,761        | 5,886,079                                   | 9,049,840              | 278,080,816                   |

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

| Line<br>Num-<br>ber    | NAIC<br>Desig-<br>nation | Description  | 1                               | 2   | 3                               | 4   | Basic Contribution |                        | Reserve Objective |                         | Maximum Reserve |                         |
|------------------------|--------------------------|--|---------------------------------|---|---------------------------------|---|--------------------|------------------------|-------------------|-------------------------|-----------------|-------------------------|
|                        |                          |  | Book/Adjusted<br>Carrying Value | Reclassify<br>Related Party<br>Encumbrances | Add Third Party<br>Encumbrances | Balance for<br>AVR Reserve<br>Calculations<br>(Cols. 1 + 2 + 3) | 5                  | 6                      | 7                 | 8                       | 9               | 10                      |
|                        |                          |  |                                 |   |                                 |   | Factor             | Amount<br>(Cols.4 x 5) | Factor            | Amount<br>(Cols. 4 x 7) | Factor          | Amount<br>(Cols. 4 x 9) |
| LONG-TERM BONDS        |                          |  |                                 |   |                                 |   |                    |                        |                   |                         |                 |                         |
| 1.                     |                          | Exempt Obligations .....                                       | 95,229,663                      | XXX   | XXX                             | 95,229,663  | 0.0000             |                        | 0.0000            |                         | 0.0000          |                         |
| 2.                     | 1                        | Highest Quality .....  | 15,133,774,049                  | XXX   | XXX                             | 15,133,774,049  | 0.0004             | 6,053,510              | 0.0023            | 34,807,680              | 0.0030          | 45,401,322              |
| 3.                     | 2                        | High Quality .....   | 10,436,701,813                  | XXX   | XXX                             | 10,436,701,813  | 0.0019             | 19,829,733             | 0.0058            | 60,532,871              | 0.0090          | 93,930,316              |
| 4.                     | 3                        | Medium Quality .....   | 864,597,129                     | XXX   | XXX                             | 864,597,129   | 0.0093             | 8,040,753              | 0.0230            | 19,885,734              | 0.0340          | 29,396,302              |
| 5.                     | 4                        | Low Quality .....  | 238,661,251                     | XXX   | XXX                             | 238,661,251   | 0.0213             | 5,083,485              | 0.0530            | 12,649,046              | 0.0750          | 17,899,594              |
| 6.                     | 5                        | Lower Quality .....  | 66,980,984                      | XXX   | XXX                             | 66,980,984  | 0.0432             | 2,893,579              | 0.1100            | 7,367,908               | 0.1700          | 11,386,767              |
| 7.                     | 6                        | In or Near Default .....                                       | 34,944,997                      | XXX   | XXX                             | 34,944,997  | 0.0000             |                        | 0.2000            | 6,988,999               | 0.2000          | 6,988,999               |
| 8.                     |                          | Total Unrated Multi-class Securities Acquired by Conversion .. |                                 | XXX   | XXX                             |   | XXX                |                        | XXX               |                         | XXX             |                         |
| 9.                     |                          | Total Bonds (Sum of Lines 1 through 8)                         | 26,870,889,886                  | XXX   | XXX                             | 26,870,889,886  | XXX                | 41,901,060             | XXX               | 142,232,239             | XXX             | 205,003,301             |
| 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 .....                                       | 376,872,970                     | XXX   | XXX                             | 376,872,970   | 0.0000             |                        | 0.0000            |                         | 0.0000          |                         |
| 19.                    | 1                        | Highest Quality .....  | 34,671,870                      | XXX   | XXX                             | 34,671,870  | 0.0004             | 13,869                 | 0.0023            | 79,745                  | 0.0030          | 104,016                 |
| 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)          | 411,544,840                     | XXX   | XXX                             | 411,544,840   | XXX                | 13,869                 | XXX               | 79,745                  | XXX             | 104,016                 |
| DERIVATIVE INSTRUMENTS |                          |  |                                 |   |                                 |   |                    |                        |                   |                         |                 |                         |
| 26.                    |                          | Exchange Traded .....  | 93,295,763                      | XXX   | XXX                             | 93,295,763  | 0.0004             | 37,318                 | 0.0023            | 214,580                 | 0.0030          | 279,887                 |
| 27.                    | 1                        | Highest Quality .....  | 54,045,384                      | XXX   | XXX                             | 54,045,384  | 0.0004             | 21,618                 | 0.0023            | 124,304                 | 0.0030          | 162,136                 |
| 28.                    | 2                        | High Quality .....   |                                 | XXX   | XXX                             |   | 0.0019             |                        | 0.0058            |                         | 0.0090          |                         |
| 29.                    | 3                        | Medium Quality .....   |                                 | XXX   | XXX                             |   | 0.0093             |                        | 0.0230            |                         | 0.0340          |                         |
| 30.                    | 4                        | Low Quality .....  |                                 | XXX   | XXX                             |   | 0.0213             |                        | 0.0530            |                         | 0.0750          |                         |
| 31.                    | 5                        | Lower Quality .....  |                                 | XXX   | XXX                             |   | 0.0432             |                        | 0.1100            |                         | 0.1700          |                         |
| 32.                    | 6                        | In or Near Default .....                                       |                                 | XXX   | XXX                             |   | 0.0000             |                        | 0.2000            |                         | 0.2000          |                         |
| 33.                    |                          | Total Derivative Instruments .....                             | 147,341,147                     | XXX   | XXX                             | 147,341,147   | XXX                | 58,936                 | XXX               | 338,885                 | XXX             | 442,023                 |
| 34.                    |                          | Total (Lines 9 + 17 + 25 + 33)                                 | 27,429,775,873                  | XXX   | XXX                             | 27,429,775,873  | XXX                | 41,973,865             | XXX               | 142,650,869             | XXX             | 205,549,340             |

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

| Line<br>Num-<br>ber | NAIC<br>Desig-<br>nation | Description  | 1<br><br>Book/Adjusted<br>Carrying Value | 2<br><br>Reclassify<br>Related Party<br>Encumbrances | 3<br><br>Add Third Party<br>Encumbrances | 4<br><br>Balance for<br>AVR Reserve<br>Calculations<br>(Cols. 1 + 2 + 3) | Basic Contribution |                                 | Reserve Objective |                                  | Maximum Reserve |                                   |
|---------------------|--------------------------|--|--|--|--|--|--------------------|---------------------------------|-------------------|----------------------------------|-----------------|-----------------------------------|
|                     |                          |  |  |  |  |  | 5<br><br>Factor    | 6<br><br>Amount<br>(Cols.4 x 5) | 7<br><br>Factor   | 8<br><br>Amount<br>(Cols. 4 x 7) | 9<br><br>Factor | 10<br><br>Amount<br>(Cols. 4 x 9) |
|                     |                          | MORTGAGE LOANS   |  |  |  |  |                    |                                 |                   |                                  |                 |                                   |
|                     |                          | In Good Standing:  |  |  |  |  |                    |                                 |                   |                                  |                 |                                   |
| 35.                 |                          | Farm Mortgages - CM1 - Highest Quality .....                         |  |  | XXX                                      |  | 0.0010             |                                 | 0.0050            |                                  | 0.0065          |                                   |
| 36.                 |                          | Farm Mortgages - CM2 - High Quality .....                            |  |  | XXX                                      |  | 0.0035             |                                 | 0.0100            |                                  | 0.0130          |                                   |
| 37.                 |                          | Farm Mortgages - CM3 - Medium Quality .....                          |  |  | XXX                                      |  | 0.0060             |                                 | 0.0175            |                                  | 0.0225          |                                   |
| 38.                 |                          | Farm Mortgages - CM4 - Low Medium Quality .....                      |  |  | XXX                                      |  | 0.0105             |                                 | 0.0300            |                                  | 0.0375          |                                   |
| 39.                 |                          | Farm Mortgages - CM5 - Low Quality .....                             |  |  | XXX                                      |  | 0.0160             |                                 | 0.0425            |                                  | 0.0550          |                                   |
| 40.                 |                          | Residential Mortgages - Insured or Guaranteed .....                  |  |  | XXX                                      |  | 0.0003             |                                 | 0.0006            |                                  | 0.0010          |                                   |
| 41.                 |                          | Residential Mortgages - All Other .....                              |  |  | 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 - CM1 - Highest Quality .....       | 4,810,900,416                            |  | XXX                                      | 4,810,900,416  | 0.0010             | 4,810,900                       | 0.0050            | 24,054,502                       | 0.0065          | 31,270,853                        |
| 44.                 |                          | Commercial Mortgages - All Other - CM2 - High Quality .....          | 1,461,540,384                            |  | XXX                                      | 1,461,540,384  | 0.0035             | 5,115,391                       | 0.0100            | 14,615,404                       | 0.0130          | 19,000,025                        |
| 45.                 |                          | Commercial Mortgages - All Other - CM3 - Medium Quality .....        | 182,684,810                              |  | XXX                                      | 182,684,810  | 0.0060             | 1,096,109                       | 0.0175            | 3,196,984                        | 0.0225          | 4,110,408                         |
| 46.                 |                          | Commercial Mortgages - All Other - CM4 - Low Medium<br>Quality ..... | 524,495                                  |  | XXX                                      | 524,495  | 0.0105             | 5,507                           | 0.0300            | 15,735                           | 0.0375          | 19,669                            |
| 47.                 |                          | Commercial Mortgages - All Other - CM5 - Low Quality .....           |  |  | XXX                                      |  | 0.0160             |                                 | 0.0425            |                                  | 0.0550          |                                   |
|                     |                          | Overdue, Not in Process:   |  |  |  |  |                    |                                 |                   |                                  |                 |                                   |
| 48.                 |                          | Farm Mortgages .....   |  |  | XXX                                      |  | 0.0420             |                                 | 0.0760            |                                  | 0.1200          |                                   |
| 49.                 |                          | Residential Mortgages - Insured or Guaranteed .....                  |  |  | XXX                                      |  | 0.0005             |                                 | 0.0012            |                                  | 0.0020          |                                   |
| 50.                 |                          | Residential Mortgages - All Other .....                              |  |  | XXX                                      |  | 0.0025             |                                 | 0.0058            |                                  | 0.0090          |                                   |
| 51.                 |                          | Commercial Mortgages - Insured or Guaranteed .....                   |  |  | XXX                                      |  | 0.0005             |                                 | 0.0012            |                                  | 0.0020          |                                   |
| 52.                 |                          | Commercial Mortgages - All Other .....                               |  |  | XXX                                      |  | 0.0420             |                                 | 0.0760            |                                  | 0.1200          |                                   |
|                     |                          | In Process of Foreclosure:   |  |  |  |  |                    |                                 |                   |                                  |                 |                                   |
| 53.                 |                          | Farm Mortgages .....   |  |  | XXX                                      |  | 0.0000             |                                 | 0.1700            |                                  | 0.1700          |                                   |
| 54.                 |                          | Residential Mortgages - Insured or Guaranteed .....                  |  |  | XXX                                      |  | 0.0000             |                                 | 0.0040            |                                  | 0.0040          |                                   |
| 55.                 |                          | Residential Mortgages - All Other .....                              |  |  | XXX                                      |  | 0.0000             |                                 | 0.0130            |                                  | 0.0130          |                                   |
| 56.                 |                          | Commercial Mortgages - Insured or Guaranteed .....                   |  |  | XXX                                      |  | 0.0000             |                                 | 0.0040            |                                  | 0.0040          |                                   |
| 57.                 |                          | Commercial Mortgages - All Other .....                               |  |  | XXX                                      |  | 0.0000             |                                 | 0.1700            |                                  | 0.1700          |                                   |
| 58.                 |                          | Total Schedule B Mortgages (Sum of Lines 35 through 57)              | 6,455,650,105                            |  | XXX                                      | 6,455,650,105  | XXX                | 11,027,908                      | XXX               | 41,882,625                       | XXX             | 54,400,954                        |
| 59.                 |                          | Schedule DA Mortgages  |  |  | XXX                                      |  | 0.0030             |                                 | 0.0100            |                                  | 0.0130          |                                   |
| 60.                 |                          | Total Mortgage Loans on Real Estate (Lines 58 + 59)                  | 6,455,650,105                            |  | XXX                                      | 6,455,650,105  | XXX                | 11,027,908                      | XXX               | 41,882,625                       | XXX             | 54,400,954                        |



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

| Line<br>Num-<br>ber                                      | NAIC<br>Desig-<br>nation | Description  | 1                               | 2   | 3                               | 4   | Basic Contribution |                        | Reserve Objective |                         | Maximum Reserve |                         |
|--|--------------------------|--|---------------------------------|---|---------------------------------|---|--------------------|------------------------|-------------------|-------------------------|-----------------|-------------------------|
|  |                          |  | Book/Adjusted<br>Carrying Value | Reclassify<br>Related Party<br>Encumbrances | Add Third Party<br>Encumbrances | Balance for<br>AVR Reserve<br>Calculations<br>(Cols. 1 + 2 + 3) | 5                  | 6                      | 7                 | 8                       | 9               | 10                      |
|  |                          |  |                                 |   |                                 |   | Factor             | Amount<br>(Cols.4 x 5) | Factor            | Amount<br>(Cols. 4 x 7) | Factor          | Amount<br>(Cols. 4 x 9) |
| COMMON STOCK   |                          |  |                                 |   |                                 |   |                    |                        |                   |                         |                 |                         |
| 1.   |                          | Unaffiliated - Public .....  |                                 | XXX   | XXX                             |   | 0.0000             |                        | 0.1300 (a)        |                         | 0.1300 (a)      |                         |
| 2.   |                          | Unaffiliated - Private .....   | 15,413,784                      | XXX   | XXX                             | 15,413,784  | 0.0000             |                        | 0.1600            | 2,466,205               | 0.1600          | 2,466,205               |
| 3.   |                          | Federal Home Loan Bank .....   | 60,216,200                      | XXX   | XXX                             | 60,216,200  | 0.0000             |                        | 0.0050            | 301,081                 | 0.0080          | 481,730                 |
| 4.   |                          | Affiliated - Life with AVR .....   | 690,622,571                     | XXX   | XXX                             | 690,622,571   | 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.  |                          | Real Estate .....  |                                 |   |                                 |   | (b)                |                        | (b)               |                         | (b)             |                         |
| 15.  |                          | Affiliated - Certain Other (See SVO Purposes and Procedures<br>Manual) ..... |                                 | XXX   | XXX                             |   | 0.0000             |                        | 0.1300            |                         | 0.1300          |                         |
| 16.  |                          | Affiliated - All Other .....   | 1,348,897                       | XXX   | XXX                             | 1,348,897   | 0.0000             |                        | 0.1600            | 215,824                 | 0.1600          | 215,824                 |
| 17.  |                          | Total Common Stock (Sum of Lines 1 through 16)                               | 767,601,452                     |   |                                 | 767,601,452   | XXX                |                        | XXX               | 2,983,110               | XXX             | 3,163,759               |
| REAL ESTATE  |                          |  |                                 |   |                                 |   |                    |                        |                   |                         |                 |                         |
| 18.  |                          | Home Office Property (General Account only) .....                            |                                 |   |                                 |   | 0.0000             |                        | 0.0750            |                         | 0.0750          |                         |
| 19.  |                          | Investment Properties .....  |                                 |   |                                 |   | 0.0000             |                        | 0.0750            |                         | 0.0750          |                         |
| 20.  |                          | Properties Acquired in Satisfaction of Debt .....                            |                                 |   |                                 |   | 0.0000             |                        | 0.1100            |                         | 0.1100          |                         |
| 21.  |                          | Total Real Estate (Sum of Lines 18 through 20)                               |                                 |   |                                 |   | XXX                |                        | XXX               |                         | XXX             |                         |
| OTHER INVESTED ASSETS                                    |                          |  |                                 |   |                                 |   |                    |                        |                   |                         |                 |                         |
| INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS |                          |  |                                 |   |                                 |   |                    |                        |                   |                         |                 |                         |
| 22.  |                          | Exempt Obligations .....   |                                 | XXX   | XXX                             |   | 0.0000             |                        | 0.0000            |                         | 0.0000          |                         |
| 23.  | 1                        | Highest Quality .....  |                                 | XXX   | XXX                             |   | 0.0004             |                        | 0.0023            |                         | 0.0030          |                         |
| 24.  | 2                        | High Quality .....   |                                 | XXX   | XXX                             |   | 0.0019             |                        | 0.0058            |                         | 0.0090          |                         |
| 25.  | 3                        | Medium Quality .....   |                                 | XXX   | XXX                             |   | 0.0093             |                        | 0.0230            |                         | 0.0340          |                         |
| 26.  | 4                        | Low Quality .....  |                                 | XXX   | XXX                             |   | 0.0213             |                        | 0.0530            |                         | 0.0750          |                         |
| 27.  | 5                        | Lower Quality .....  |                                 | XXX   | XXX                             |   | 0.0432             |                        | 0.1100            |                         | 0.1700          |                         |
| 28.  | 6                        | In or Near Default .....   |                                 | XXX   | XXX                             |   | 0.0000             |                        | 0.2000            |                         | 0.2000          |                         |
| 29.  |                          | Total with Bond Characteristics (Sum of Lines 22 through 28)                 |                                 | XXX   | XXX                             |   | XXX                |                        | XXX               |                         | XXX             |                         |

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

| Line<br>Num-<br>ber | NAIC<br>Desig-<br>nation | Description  | 1                               | 2   | 3                               | 4   | Basic Contribution |                        | Reserve Objective |                         | Maximum Reserve |                         |
|---------------------|--------------------------|--|---------------------------------|---|---------------------------------|---|--------------------|------------------------|-------------------|-------------------------|-----------------|-------------------------|
|                     |                          |  | Book/Adjusted<br>Carrying Value | Reclassify<br>Related Party<br>Encumbrances | Add Third Party<br>Encumbrances | Balance for<br>AVR Reserve<br>Calculations<br>(Cols. 1 + 2 + 3) | 5                  | 6                      | 7                 | 8                       | 9               | 10                      |
|                     |                          |  |                                 |   |                                 |   | Factor             | Amount<br>(Cols.4 x 5) | Factor            | Amount<br>(Cols. 4 x 7) | Factor          | Amount<br>(Cols. 4 x 9) |
|                     |                          | INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS<br>OF PREFERRED STOCKS       |                                 |   |                                 |   |                    |                        |                   |                         |                 |                         |
| 30.                 | 1                        | Highest Quality .....  |                                 | XXX   | XXX                             |   | 0.0004             |                        | 0.0023            |                         | 0.0030          |                         |
| 31.                 | 2                        | High Quality .....   |                                 | XXX   | XXX                             |   | 0.0019             |                        | 0.0058            |                         | 0.0090          |                         |
| 32.                 | 3                        | Medium Quality .....   |                                 | XXX   | XXX                             |   | 0.0093             |                        | 0.0230            |                         | 0.0340          |                         |
| 33.                 | 4                        | Low Quality .....  |                                 | XXX   | XXX                             |   | 0.0213             |                        | 0.0530            |                         | 0.0750          |                         |
| 34.                 | 5                        | Lower Quality .....  |                                 | XXX   | XXX                             |   | 0.0432             |                        | 0.1100            |                         | 0.1700          |                         |
| 35.                 | 6                        | In or Near Default .....   |                                 | XXX   | XXX                             |   | 0.0000             |                        | 0.2000            |                         | 0.2000          |                         |
| 36.                 |                          | Affiliated Life with AVR .....   |                                 | XXX   | XXX                             |   | 0.0000             |                        | 0.0000            |                         | 0.0000          |                         |
| 37.                 |                          | Total with Preferred Stock Characteristics (Sum of Lines 30<br>through 36)   |                                 | XXX   | XXX                             |   | XXX                |                        | XXX               |                         | XXX             |                         |
|                     |                          | INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS<br>OF MORTGAGE LOANS         |                                 |   |                                 |   |                    |                        |                   |                         |                 |                         |
|                     |                          | In Good Standing Affiliated:   |                                 |   |                                 |   |                    |                        |                   |                         |                 |                         |
| 38.                 |                          | Mortgages - CM1 - Highest Quality .....                                      |                                 |   | XXX                             |   | 0.0010             |                        | 0.0050            |                         | 0.0065          |                         |
| 39.                 |                          | Mortgages - CM2 - High Quality .....   |                                 |   | XXX                             |   | 0.0035             |                        | 0.0100            |                         | 0.0130          |                         |
| 40.                 |                          | Mortgages - CM3 - Medium Quality .....                                       |                                 |   | XXX                             |   | 0.0060             |                        | 0.0175            |                         | 0.0225          |                         |
| 41.                 |                          | Mortgages - CM4 - Low Medium Quality .....                                   |                                 |   | XXX                             |   | 0.0105             |                        | 0.0300            |                         | 0.0375          |                         |
| 42.                 |                          | Mortgages - CM5 - Low Quality .....  |                                 |   | XXX                             |   | 0.0160             |                        | 0.0425            |                         | 0.0550          |                         |
| 43.                 |                          | Residential Mortgages - Insured or Guaranteed .....                          |                                 |   | XXX                             |   | 0.0003             |                        | 0.0006            |                         | 0.0010          |                         |
| 44.                 |                          | Residential Mortgages - All Other .....                                      |                                 | XXX   | XXX                             |   | 0.0013             |                        | 0.0030            |                         | 0.0040          |                         |
| 45.                 |                          | Commercial Mortgages - Insured or Guaranteed .....                           |                                 |   | XXX                             |   | 0.0003             |                        | 0.0006            |                         | 0.0010          |                         |
|                     |                          | Overdue, Not in Process Affiliated:  |                                 |   |                                 |   |                    |                        |                   |                         |                 |                         |
| 46.                 |                          | Farm Mortgages .....   |                                 |   | XXX                             |   | 0.0420             |                        | 0.0760            |                         | 0.1200          |                         |
| 47.                 |                          | Residential Mortgages - Insured or Guaranteed .....                          |                                 |   | XXX                             |   | 0.0005             |                        | 0.0012            |                         | 0.0020          |                         |
| 48.                 |                          | Residential Mortgages - All Other .....                                      |                                 |   | XXX                             |   | 0.0025             |                        | 0.0058            |                         | 0.0090          |                         |
| 49.                 |                          | Commercial Mortgages - Insured or Guaranteed .....                           |                                 |   | XXX                             |   | 0.0005             |                        | 0.0012            |                         | 0.0020          |                         |
| 50.                 |                          | Commercial Mortgages - All Other .....                                       |                                 |   | XXX                             |   | 0.0420             |                        | 0.0760            |                         | 0.1200          |                         |
|                     |                          | In Process of Foreclosure Affiliated:  |                                 |   |                                 |   |                    |                        |                   |                         |                 |                         |
| 51.                 |                          | Farm Mortgages .....   |                                 |   | XXX                             |   | 0.0000             |                        | 0.1700            |                         | 0.1700          |                         |
| 52.                 |                          | Residential Mortgages - Insured or Guaranteed .....                          |                                 |   | XXX                             |   | 0.0000             |                        | 0.0040            |                         | 0.0040          |                         |
| 53.                 |                          | Residential Mortgages - All Other .....                                      |                                 |   | XXX                             |   | 0.0000             |                        | 0.0130            |                         | 0.0130          |                         |
| 54.                 |                          | Commercial Mortgages - Insured or Guaranteed .....                           |                                 |   | XXX                             |   | 0.0000             |                        | 0.0040            |                         | 0.0040          |                         |
| 55.                 |                          | Commercial Mortgages - All Other .....                                       |                                 |   | XXX                             |   | 0.0000             |                        | 0.1700            |                         | 0.1700          |                         |
| 56.                 |                          | Total Affiliated (Sum of Lines 38 through 55) .....                          |                                 |   | XXX                             |   | XXX                |                        | XXX               |                         | XXX             |                         |
| 57.                 |                          | Unaffiliated - In Good Standing With Covenants .....                         |                                 |   | XXX                             |   | (c)                |                        | (c)               |                         | (c)             |                         |
| 58.                 |                          | Unaffiliated - In Good Standing Defeased With Government<br>Securities ..... |                                 |   | XXX                             |   | 0.0010             |                        | 0.0050            |                         | 0.0065          |                         |
| 59.                 |                          | Unaffiliated - In Good Standing Primarily Senior .....                       |                                 |   | XXX                             |   | 0.0035             |                        | 0.0010            |                         | 0.0130          |                         |
| 60.                 |                          | Unaffiliated - In Good Standing All Other .....                              |                                 |   | XXX                             |   | 0.0060             |                        | 0.0175            |                         | 0.0225          |                         |
| 61.                 |                          | Unaffiliated - Overdue, Not in Process .....                                 |                                 |   | XXX                             |   | 0.0420             |                        | 0.0760            |                         | 0.1200          |                         |
| 62.                 |                          | Unaffiliated - In Process of Foreclosure .....                               |                                 |   | XXX                             |   | 0.0000             |                        | 0.1700            |                         | 0.1700          |                         |
| 63.                 |                          | Total Unaffiliated (Sum of Lines 57 through 62) .....                        |                                 |   | XXX                             |   | XXX                |                        | XXX               |                         | XXX             |                         |
| 64.                 |                          | Total with Mortgage Loan Characteristics (Lines 56 + 63)                     |                                 |   | XXX                             |   | XXX                |                        | XXX               |                         | XXX             |                         |

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

| Line<br>Num-<br>ber   | NAIC<br>Desig-<br>nation | Description  | 1                               | 2   | 3                               | 4   | Basic Contribution |                        | Reserve Objective |                         | Maximum Reserve |                         |
|---|--------------------------|--|---------------------------------|---|---------------------------------|---|--------------------|------------------------|-------------------|-------------------------|-----------------|-------------------------|
|   |                          |  | Book/Adjusted<br>Carrying Value | Reclassify<br>Related Party<br>Encumbrances | Add Third Party<br>Encumbrances | Balance for<br>AVR Reserve<br>Calculations<br>(Cols. 1 + 2 + 3) | 5                  | 6                      | 7                 | 8                       | 9               | 10                      |
|   |                          |  |                                 |   |                                 |   | Factor             | Amount<br>(Cols.4 x 5) | Factor            | Amount<br>(Cols. 4 x 7) | Factor          | Amount<br>(Cols. 4 x 9) |
| INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK |                          |  |                                 |   |                                 |   |                    |                        |                   |                         |                 |                         |
| 65.   |                          | Unaffiliated Public .....  |                                 | XXX   | XXX                             |   | 0.0000             |                        | 0.1300 (a)        |                         | 0.1300 (a)      |                         |
| 66.   |                          | Unaffiliated Private .....   |                                 | XXX   | XXX                             |   | 0.0000             |                        | 0.1600            |                         | 0.1600          |                         |
| 67.   |                          | Affiliated Life with AVR .....   |                                 | XXX   | XXX                             |   | 0.0000             |                        | 0.0000            |                         | 0.0000          |                         |
| 68.   |                          | Affiliated Certain Other (See SVO Purposes & Procedures Manual) .....                        |                                 | XXX   | XXX                             |   | 0.0000             |                        | 0.1300            |                         | 0.1300          |                         |
| 69.   |                          | Affiliated Other - All Other .....   |                                 | XXX   | XXX                             |   | 0.0000             |                        | 0.1600            |                         | 0.1600          |                         |
| 70.   |                          | Total with Common Stock Characteristics (Sum of Lines 65 through 69)                         |                                 | XXX   | XXX                             |   | XXX                |                        | XXX               |                         | XXX             |                         |
| INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE  |                          |  |                                 |   |                                 |   |                    |                        |                   |                         |                 |                         |
| 71.   |                          | Home Office Property (General Account only) .....  |                                 |   |                                 |   | 0.0000             |                        | 0.0750            |                         | 0.0750          |                         |
| 72.   |                          | Investment Properties .....  | 41,386,902                      |   |                                 | 41,386,902  | 0.0000             |                        | 0.0750            | 3,104,018               | 0.0750          | 3,104,018               |
| 73.   |                          | Properties Acquired in Satisfaction of Debt .....  |                                 |   |                                 |   | 0.0000             |                        | 0.1100            |                         | 0.1100          |                         |
| 74.   |                          | Total with Real Estate Characteristics (Sum of Lines 71 through 73)                          | 41,386,902                      |   |                                 | 41,386,902  | XXX                |                        | XXX               | 3,104,018               | XXX             | 3,104,018               |
| LOW INCOME HOUSING TAX CREDIT INVESTMENTS                       |                          |  |                                 |   |                                 |   |                    |                        |                   |                         |                 |                         |
| 75.   |                          | Guaranteed Federal Low Income Housing Tax Credit .....                                       |                                 |   |                                 |   | 0.0003             |                        | 0.0006            |                         | 0.0010          |                         |
| 76.   |                          | Non-guaranteed Federal Low Income Housing Tax Credit .....                                   | 81,390,856                      |   |                                 | 81,390,856  | 0.0063             | 512,762                | 0.0120            | 976,690                 | 0.0190          | 1,546,426               |
| 77.   |                          | Guaranteed State Low Income Housing Tax Credit .....   |                                 |   |                                 |   | 0.0003             |                        | 0.0006            |                         | 0.0010          |                         |
| 78.   |                          | Non-guaranteed State Low Income Housing Tax Credit .....                                     | 153,242                         |   |                                 | 153,242   | 0.0063             | 965                    | 0.0120            | 1,839                   | 0.0190          | 2,912                   |
| 79.   |                          | All Other Low Income Housing Tax Credit .....  |                                 |   |                                 |   | 0.0273             |                        | 0.0600            |                         | 0.0975          |                         |
| 80.   |                          | Total LIHTC (Sum of Lines 75 through 79)   | 81,544,098                      |   |                                 | 81,544,098  | XXX                | 513,728                | XXX               | 978,529                 | XXX             | 1,549,338               |
| ALL OTHER INVESTMENTS   |                          |  |                                 |   |                                 |   |                    |                        |                   |                         |                 |                         |
| 81.   |                          | NAIC 1 Working Capital Finance Investments .....   |                                 | XXX   |                                 |   | 0.0000             |                        | 0.0037            |                         | 0.0037          |                         |
| 82.   |                          | NAIC 2 Working Capital Finance Investments .....   |                                 | XXX   |                                 |   | 0.0000             |                        | 0.0120            |                         | 0.0120          |                         |
| 83.   |                          | Other Invested Assets - Schedule BA .....  | 9,482,486                       | XXX   |                                 | 9,482,486   | 0.0000             |                        | 0.1300            | 1,232,723               | 0.1300          | 1,232,723               |
| 84.   |                          | Other Short-Term Invested Assets - Schedule DA .....   |                                 | XXX   |                                 |   | 0.0000             |                        | 0.1300            |                         | 0.1300          |                         |
| 85.   |                          | Total All Other (Sum of Lines 81, 82, 83 and 84) .....                                       | 9,482,486                       | XXX   |                                 | 9,482,486   | XXX                |                        | XXX               | 1,232,723               | XXX             | 1,232,723               |
| 86.   |                          | Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85) | 132,413,486                     |   |                                 | 132,413,486   | XXX                | 513,728                | XXX               | 5,315,270               | XXX             | 5,886,079               |

(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.  
(c) This will be the factor associated with the risk category determined in the company generated worksheet.

## ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

### ASSET VALUATION RESERVE (Continued)

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

| 1<br>RSAT Number | 2<br>Type | 3<br>CUSIP | 4<br>Description of Asset(s) | 5<br>NAIC Designation or<br>Other Description of Asset | 6<br>Value of Asset | 7<br>AVR<br>Basic Contribution | 8<br>AVR<br>Reserve Objective | 9<br>AVR<br>Maximum Reserve |
|------------------|-----------|------------|------------------------------|--|---------------------|--------------------------------|-------------------------------|-----------------------------|
| NONE             |           |            |                              |  |                     |                                |                               |                             |
| 05999999 - Total |           |            |                              |  |                     |                                |                               |                             |

## SCHEDULE F

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE   NATIONWIDE LIFE INSURANCE COMPANY

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT**

|  | Total        |           | Group Accident<br>and Health |            | Credit<br>Accident and Health<br>(Group and Individual) |        | Collectively Renewable |        | Other Individual Contracts |         |                      |         |  |         |                     |         |              |         |
|--|--------------|-----------|------------------------------|------------|---|--------|------------------------|--------|----------------------------|---------|----------------------|---------|--|---------|---------------------|---------|--------------|---------|
|  |              |           |                              |            |   |        |                        |        | Non-Cancelable             |         | Guaranteed Renewable |         | Non-Renewable for Stated<br>Reasons Only |         | Other Accident Only |         | All Other    |         |
|  | 1<br>Amount  | 2<br>%    | 3<br>Amount                  | 4<br>%     | 5<br>Amount   | 6<br>% | 7<br>Amount            | 8<br>% | 9<br>Amount                | 10<br>% | 11<br>Amount         | 12<br>% | 13<br>Amount                             | 14<br>% | 15<br>Amount        | 16<br>% | 17<br>Amount | 18<br>% |
| PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS                                  |              |           |                              |            |   |        |                        |        |                            |         |                      |         |  |         |                     |         |              |         |
| 1.   Premiums written .....  | 655,106      | XXX       | 566,579                      | XXX        |   | XXX    |                        | XXX    | 39,798                     | XXX     | 43,228               | XXX     | 5,501                                    | XXX     |                     | XXX     |              | XXX     |
| 2.   Premiums earned .....   | 499,846      | XXX       | 401,167                      | XXX        |   | XXX    |                        | XXX    | 39,798                     | XXX     | 42,664               | XXX     | 16,217                                   | XXX     |                     | XXX     |              | XXX     |
| 3.   Incurred claims .....   | 16,664,182   | 3,333.9   | 16,416,139                   | 4,092.1    |   |        |                        |        | 92,958                     | 233.6   | 10,593               | 24.8    | 71,475                                   | 440.7   |                     |         | 73,017       |         |
| 4.   Cost containment expenses .....   |              |           |                              |            |   |        |                        |        |                            |         |                      |         |  |         |                     |         |              |         |
| 5.   Incurred claims and cost<br>containment expenses (Lines 3<br>and 4) ..... | 16,664,182   | 3,333.9   | 16,416,139                   | 4,092.1    |   |        |                        |        | 92,958                     | 233.6   | 10,593               | 24.8    | 71,475                                   | 440.7   |                     |         | 73,017       |         |
| 6.   Increase in contract reserves .....                                       | (172,657)    | (34.5)    | (172,657)                    | (43.0)     |   |        |                        |        |                            |         |                      |         |  |         |                     |         |              |         |
| 7.   Commissions (a) .....   | (40,551,346) | (8,112.8) | (40,579,720)                 | (10,115.4) |   |        |                        |        | 12,764                     | 32.1    | 25,113               | 58.9    | 833                                      | 5.1     |                     |         | (10,336)     |         |
| 8.   Other general insurance expenses .....                                    | 28,146,249   | 5,631.0   | 28,222,997                   | 7,035.2    |   |        |                        |        | (102,452)                  | (257.4) | 15,341               | 36.0    | 27                                       | 0.2     |                     |         | 10,336       |         |
| 9.   Taxes, licenses and fees .....  | 13,687,003   | 2,738.2   | 13,700,995                   | 3,415.3    |   |        |                        |        | 12,959                     | 32.6    | (26,217)             | (61.4)  | (873)                                    | (5.4)   |                     |         | 139          |         |
| 10.   Total other expenses incurred .....                                      | 1,281,906    | 256.5     | 1,344,272                    | 335.1      |   |        |                        |        | (76,729)                   | (192.8) | 14,237               | 33.4    | (13)                                     | (0.1)   |                     |         | 139          |         |
| 11.   Aggregate write-ins for deductions .....                                 | 1,192,716    | 238.6     | 1,192,716                    | 297.3      |   |        |                        |        |                            |         |                      |         |  |         |                     |         |              |         |
| 12.   Gain from underwriting before<br>dividends or refunds .....              | (18,466,301) | (3,694.4) | (18,379,303)                 | (4,581.5)  |   |        |                        |        | 23,569                     | 59.2    | 17,834               | 41.8    | (55,245)                                 | (340.7) |                     |         | (73,156)     |         |
| 13.   Dividends or refunds .....   |              |           |                              |            |   |        |                        |        |                            |         |                      |         |  |         |                     |         |              |         |
| 14.   Gain from underwriting after<br>dividends or refunds .....               | (18,466,301) | (3,694.4) | (18,379,303)                 | (4,581.5)  |   |        |                        |        | 23,569                     | 59.2    | 17,834               | 41.8    | (55,245)                                 | (340.7) |                     |         | (73,156)     |         |
| DETAILS OF WRITE-INS   |              |           |                              |            |   |        |                        |        |                            |         |                      |         |  |         |                     |         |              |         |
| 1101.   Change in Rate Stabilization .....                                     | 1,326,716    | 265.4     | 1,326,716                    | 330.7      |   |        |                        |        |                            |         |                      |         |  |         |                     |         |              |         |
| 1102.   Change in Loss Recognition<br>Reserve .....                            | (134,000)    | (26.8)    | (134,000)                    | (33.4)     |   |        |                        |        |                            |         |                      |         |  |         |                     |         |              |         |
| 1103.   .....  |              |           |                              |            |   |        |                        |        |                            |         |                      |         |  |         |                     |         |              |         |
| 1198.   Summary of remaining write-ins for<br>Line 11 from overflow page ..... |              |           |                              |            |   |        |                        |        |                            |         |                      |         |  |         |                     |         |              |         |
| 1199.   Totals (Lines 1101 thru 1103 plus<br>1198)(Line 11 above) .....        | 1,192,716    | 238.6     | 1,192,716                    | 297.3      |   |        |                        |        |                            |         |                      |         |  |         |                     |         |              |         |

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

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)**

|   | 1          | 2                            | 3  | 4                         | Other Individual Contracts |                         |   |                        |           |
|---|------------|------------------------------|--|---------------------------|----------------------------|-------------------------|---|------------------------|-----------|
|   |            |                              |  |                           | 5                          | 6                       | 7   | 8                      | 9         |
|   | Total      | Group Accident<br>and Health | Credit<br>Accident and Health<br>(Group and<br>Individual) | Collectively<br>Renewable | Non-Cancelable             | Guaranteed<br>Renewable | Non-Renewable<br>for Stated<br>Reasons Only | Other Accident<br>Only | All Other |
| <b>PART 2. - RESERVES AND LIABILITIES</b>       |            |                              |  |                           |                            |                         |   |                        |           |
| A. Premium Reserves:                            |            |                              |  |                           |                            |                         |   |                        |           |
| 1. Unearned premiums .....                      | 73,959,567 | 73,959,567                   |  |                           |                            |                         |   |                        |           |
| 2. Advance premiums .....                       | 32,190     | 29,718                       |  |                           |                            | 2,472                   |   |                        |           |
| 3. Reserve for rate credits .....               |            |                              |  |                           |                            |                         |   |                        |           |
| 4. Total premium reserves, current year .....   | 73,991,757 | 73,989,285                   |  |                           |                            | 2,472                   |   |                        |           |
| 5. Total premium reserves, prior year .....     | 68,045,053 | 68,046,227                   |  |                           |                            | (1,174)                 |   |                        |           |
| 6. Increase in total premium reserves .....     | 5,946,704  | 5,943,058                    |  |                           |                            | 3,646                   |   |                        |           |
| B. Contract Reserves:                           |            |                              |  |                           |                            |                         |   |                        |           |
| 1. Additional reserves (a) .....                | 3,942,192  | 3,942,192                    |  |                           |                            |                         |   |                        |           |
| 2. Reserve for future contingent benefits ..... |            |                              |  |                           |                            |                         |   |                        |           |
| 3. Total contract reserves, current year .....  | 3,942,192  | 3,942,192                    |  |                           |                            |                         |   |                        |           |
| 4. Total contract reserves, prior year .....    | 4,114,849  | 4,114,849                    |  |                           |                            |                         |   |                        |           |
| 5. Increase in contract reserves .....          | (172,657)  | (172,657)                    |  |                           |                            |                         |   |                        |           |
| C. Claim Reserves and Liabilities:              |            |                              |  |                           |                            |                         |   |                        |           |
| 1. Total current year .....                     | 63,039,358 | 55,191,768                   |  |                           | 1,322,302                  | 313,083                 | 100,000                                     | 772                    | 6,111,433 |
| 2. Total prior year .....                       | 47,330,117 | 39,458,456                   |  |                           | 1,401,803                  | 330,670                 | 100,000                                     | 772                    | 6,038,416 |
| 3. Increase .....                               | 15,709,241 | 15,733,312                   |  |                           | (79,501)                   | (17,587)                |   |                        | 73,017    |

|  |            |            |  |  |           |         |         |     |           |
|--|------------|------------|--|--|-----------|---------|---------|-----|-----------|
| <b>PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES</b> |            |            |  |  |           |         |         |     |           |
| 1. Claims paid during the year:                                      |            |            |  |  |           |         |         |     |           |
| 1.1 On claims incurred prior to current year .....                   | 954,941    | 682,827    |  |  | 172,459   | 28,180  | 71,475  |     |           |
| 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 .....                   | 63,039,358 | 55,191,768 |  |  | 1,322,302 | 313,083 | 100,000 | 772 | 6,111,433 |
| 2.2 On claims incurred during current year .....                     |            |            |  |  |           |         |         |     |           |
| 3. Test:   |            |            |  |  |           |         |         |     |           |
| 3.1 Lines 1.1 and 2.1 .....  | 63,994,299 | 55,874,595 |  |  | 1,494,761 | 341,263 | 171,475 | 772 | 6,111,433 |
| 3.2 Claim reserves and liabilities, December 31, prior year .....    | 47,330,117 | 39,458,456 |  |  | 1,401,803 | 330,670 | 100,000 | 772 | 6,038,416 |
| 3.3 Line 3.1 minus Line 3.2 .....                                    | 16,664,182 | 16,416,139 |  |  | 92,958    | 10,593  | 71,475  |     | 73,017    |

|                              |             |             |  |       |           |           |         |  |        |
|------------------------------|-------------|-------------|--|-------|-----------|-----------|---------|--|--------|
| <b>PART 4. - REINSURANCE</b> |             |             |  |       |           |           |         |  |        |
| A. Reinsurance Assumed:      |             |             |  |       |           |           |         |  |        |
| 1. Premiums written .....    | 17          | 17          |  |       |           |           |         |  |        |
| 2. Premiums earned .....     | 16          | 16          |  |       |           |           |         |  |        |
| 3. Incurred claims .....     | (38,500)    | (38,500)    |  |       |           |           |         |  |        |
| 4. Commissions .....         |             |             |  |       |           |           |         |  |        |
| B. Reinsurance Ceded:        |             |             |  |       |           |           |         |  |        |
| 1. Premiums written .....    | 367,180,054 | 356,421,869 |  | 2,722 | 892,536   | 9,737,694 | 118,799 |  | 6,434  |
| 2. Premiums earned .....     | 362,499,158 | 351,604,262 |  | 2,691 | 892,507   | 9,874,465 | 118,799 |  | 6,434  |
| 3. Incurred claims .....     | 189,226,606 | 178,040,655 |  | 6,022 | 3,492,187 | 7,679,905 | 8,145   |  | (308)  |
| 4. Commissions .....         | 83,386,099  | 82,688,886  |  |       | 27,249    | 652,011   | 7,617   |  | 10,336 |

(a) Includes \$ ..... premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**SCHEDULE H - PART 5 - HEALTH CLAIMS**

|   | 1<br>Medical | 2<br>Dental | 3<br>Other  | 4<br>Total  |
|---|--------------|-------------|-------------|-------------|
| A. Direct:  |              |             |             |             |
| 1. Incurred Claims .....                                | 181,277,680  | 5,880,645   | 14,506,728  | 201,665,053 |
| 2. Beginning Claim Reserves and Liabilities .....       | 43,175,147   | 1,243,000   | 74,456,169  | 118,874,316 |
| 3. Ending Claim Reserves and Liabilities .....          | 60,000,607   | 961,105     | 68,352,298  | 129,314,010 |
| 4. Claims Paid  | 164,452,220  | 6,162,540   | 20,610,599  | 191,225,359 |
| B. Assumed Reinsurance:                                 |              |             |             |             |
| 5. Incurred Claims.....                                 | (38,500)     |             |             | (38,500)    |
| 6. Beginning Claim Reserves and Liabilities .....       | 40,000       |             |             | 40,000      |
| 7. Ending Claim Reserves and Liabilities .....          | 1,500        |             |             | 1,500       |
| 8. Claims Paid  |              |             |             |             |
| C. Ceded Reinsurance:                                   |              |             |             |             |
| 9. Incurred Claims.....                                 | 168,720,499  | 6,162,540   | 14,343,567  | 189,226,606 |
| 10. Beginning Claim Reserves and Liabilities .....      | 27,293,959   |             | 44,290,240  | 71,584,199  |
| 11. Ending Claim Reserves and Liabilities .....         | 31,600,738   |             | 34,675,414  | 66,276,152  |
| 12. Claims Paid   | 164,413,720  | 6,162,540   | 23,958,393  | 194,534,653 |
| D. Net:   |              |             |             |             |
| 13. Incurred Claims.....                                | 12,518,681   | (281,895)   | 163,161     | 12,399,947  |
| 14. Beginning Claim Reserves and Liabilities .....      | 15,921,188   | 1,243,000   | 30,165,929  | 47,330,117  |
| 15. Ending Claim Reserves and Liabilities .....         | 28,401,369   | 961,105     | 33,676,884  | 63,039,358  |
| 16. Claims Paid   | 38,500       |             | (3,347,794) | (3,309,294) |
| E. Net Incurred Claims and Cost Containment Expenses:   |              |             |             |             |
| 17. Incurred Claims and Cost Containment Expenses ..... | 16,664,182   |             |             | 16,664,182  |
| 18. Beginning Reserves and Liabilities .....            | 47,330,117   |             |             | 47,330,117  |
| 19. Ending Reserves and Liabilities .....               | 63,039,358   |             |             | 63,039,358  |
| 20. Paid Claims and Cost Containment Expenses           | 954,941      |             |             | 954,941     |



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE 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<br>NAIC<br>Company<br>Code   | 2<br>ID<br>Number | 3<br>Effective<br>Date | 4<br><br>Name of Reinsured               | 5<br><br>Domiciliary<br>Jurisdiction | 6<br>Type of<br>Reinsurance<br>Assumed | 7<br>Amount of In Force at<br>End of Year | 8<br><br>Reserve | 9<br><br>Premiums | 10<br>Reinsurance Payable<br>on Paid and<br>Unpaid Losses | 11<br>Modified<br>Coinsurance<br>Reserve | 12<br><br>Funds Withheld<br>Under Coinsurance |
|--|-------------------|------------------------|--|--------------------------------------|--|---|------------------|-------------------|---|--|---|
| 92657  | 31-1000740        | 12/31/1996             | Nationwide Life and Annuity Insurance Co | OH                                   | AMCO/I                                 |   |                  | 91,875,643        |   | 2,813,267,914                            |   |
| 92657  | 31-1000740        | 02/26/1999             | Nationwide Life and Annuity Insurance Co | OH                                   | CO/G                                   | 116,023,562                               | 152,706,237      |                   |   |  |   |
| 92657  | 31-1000740        | 01/01/1994             | Nationwide Life and Annuity Insurance Co | OH                                   | MCO/I                                  | 898,046,080                               |                  | 6,257,485         | 400,000   | 45,380,475                               |   |
| 0299999. General Account - U.S. Affiliates - Other                     |                   |                        |  |                                      |  | 1,014,069,642                             | 152,706,237      | 98,133,128        | 400,000   | 2,858,648,389                            |   |
| 0399999. Total General Account - U.S. Affiliates                       |                   |                        |  |                                      |  | 1,014,069,642                             | 152,706,237      | 98,133,128        | 400,000   | 2,858,648,389                            |   |
| 0699999. Total General Account - Non-U.S. Affiliates                   |                   |                        |  |                                      |  |   |                  |                   |   |  |   |
| 0799999. Total General Account - Affiliates                            |                   |                        |  |                                      |  | 1,014,069,642                             | 152,706,237      | 98,133,128        | 400,000   | 2,858,648,389                            |   |
| 62308  | 06-0303370        | 01/01/1982             | Connecticut General Life Insurance Co    | CT                                   | YRT/I                                  |   | 1,323            |                   |   |  |   |
| 60992  | 13-3690700        | 04/16/1993             | First MetLife Investors Insurance Co     | NY                                   | ACO/I                                  |   | 596,578          |                   |   |  |   |
| 65676  | 35-0472300        | 02/01/1989             | Lincoln National Life Insurance Co       | IN                                   | YRT/I                                  |   | 9,872            | 44,731            |   |  |   |
| 82627  | 06-0839705        | 01/01/1989             | Swiss Re Life and Health America Inc     | NY                                   | YRT/I                                  |   | 77,425           | 4,730             |   |  |   |
| 70335  | 94-0971150        | 01/01/1986             | West Coast Life Ins Co                   | CA                                   | OTH/G                                  | 2,476,619                                 | 338,666          | 64,821            |   |  |   |
| 70335  | 94-0971150        | 01/01/1986             | West Coast Life Ins Co                   | CA                                   | OTH/G                                  | 1,253,652                                 | 481,235          | 17,321            |   |  |   |
| 0899999. General Account - U.S. Non-Affiliates                         |                   |                        |  |                                      |  | 3,730,271                                 | 1,505,099        | 131,603           |   |  |   |
| 1099999. Total General Account - Non-Affiliates                        |                   |                        |  |                                      |  | 3,730,271                                 | 1,505,099        | 131,603           |   |  |   |
| 1199999. Total General Account   |                   |                        |  |                                      |  | 1,017,799,913                             | 154,211,336      | 98,264,731        | 400,000   | 2,858,648,389                            |   |
| 92657  | 31-1000740        | 01/01/1994             | Nationwide Life and Annuity Insurance Co | OH                                   | MCO/I                                  |   |                  |                   |   | 102,877,605                              |   |
| 1399999. Separate Accounts - U.S. Affiliates - Other                   |                   |                        |  |                                      |  |   |                  |                   |   | 102,877,605                              |   |
| 1499999. Total Separate Accounts - U.S. Affiliates                     |                   |                        |  |                                      |  |   |                  |                   |   | 102,877,605                              |   |
| 1799999. Total Separate Accounts - Non-U.S. Affiliates                 |                   |                        |  |                                      |  |   |                  |                   |   |  |   |
| 1899999. Total Separate Accounts - Affiliates                          |                   |                        |  |                                      |  |   |                  |                   |   | 102,877,605                              |   |
| 2199999. Total Separate Accounts - Non-Affiliates                      |                   |                        |  |                                      |  |   |                  |                   |   |  |   |
| 2299999. Total Separate Accounts                                       |                   |                        |  |                                      |  |   |                  |                   |   | 102,877,605                              |   |
| 2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)     |                   |                        |  |                                      |  | 1,017,799,913                             | 154,211,336      | 98,264,731        | 400,000   | 2,961,525,994                            |   |
| 2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999) |                   |                        |  |                                      |  |   |                  |                   |   |  |   |
| 9999999 - Totals   |                   |                        |  |                                      |  | 1,017,799,913                             | 154,211,336      | 98,264,731        | 400,000   | 2,961,525,994                            |   |

## SCHEDULE S - PART 1 - SECTION 2

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

| 1<br>NAIC<br>Company<br>Code   | 2<br>ID<br>Number | 3<br>Effective<br>Date | 4<br>Name of Company                                  | 5<br>Domiciliary<br>Jurisdiction | 6<br>Paid Losses | 7<br>Unpaid Losses |
|--|-------------------|------------------------|---|----------------------------------|------------------|--------------------|
| 0399999. Total Life and Annuity - U.S. Affiliates                      |                   |                        |   |                                  |                  |                    |
| 0699999. Total Life and Annuity - Non-U.S. Affiliates                  |                   |                        |   |                                  |                  |                    |
| 0799999. Total Life and Annuity - Affiliates                           |                   |                        |   |                                  |                  |                    |
| 60895  | 35-0145825        | 01/01/1977             | American United Life Ins Co                           | IN                               | 208,884          | 137,500            |
| 68365  | 04-2729166        | 05/01/1999             | AXA Re Life Insurance Compnay                         | DE                               | 105,028          |                    |
| 62308  | 06-0303370        | 10/01/1998             | Connecticut General Life Insurance Co                 | CT                               | 11,000           |                    |
| 79782  | 86-0262046        | 02/23/1972             | Electric Cooperative Life Ins Co                      | AZ                               |                  | 5,805              |
| 86258  | 13-2572994        | 10/21/2003             | General Re Life Corporation                           | CT                               | 717,460          |                    |
| 88340  | 59-2859797        | 10/01/2004             | Hannover Life Re                                      | FL                               | 1,905,899        |                    |
| 88340  | 59-2859797        | 10/01/2004             | Hannover Life Re                                      | FL                               | 634,644          |                    |
| 65676  | 35-0472300        | 04/01/1998             | Lincoln National Life Ins Company                     | IN                               | 1,991,005        | 1,146,595          |
| 66346  | 58-0828824        | 01/01/1998             | Munich American Reassurance Co                        | GA                               | 350,000          | 81,193             |
| 93572  | 43-1235868        | 10/01/1980             | Reinsurance Group of America                          | MO                               |                  | 1,007,500          |
| 93572  | 43-1235868        | 04/01/1992             | Reinsurance Group of America                          | MO                               | 6,623,648        | 149,207            |
| 93572  | 43-1235868        | 04/01/1992             | Reinsurance Group of America                          | MO                               | 500,526          |                    |
| 87572  | 23-2038295        | 10/01/2002             | Scottish Re   | NC                               | 503,377          |                    |
| 87572  | 23-2038295        | 10/01/2002             | Scottish Re   | NC                               | 3,377,381        | 224,228            |
| 68713  | 84-0499703        | 06/01/1997             | Security Life of Denver Ins Co                        | CO                               | 3,697,738        |                    |
| 68713  | 84-0499703        | 01/27/1996             | Security Life of Denver Ins Co                        | CO                               | 70,000           | 192,500            |
| 82627  | 06-0839705        | 01/19/2005             | Swiss Re Life & Health America                        | NY                               | 16,898           |                    |
| 82627  | 06-0839705        | 01/19/2005             | Swiss Re Life and Health America                      | CT                               | 1,355,777        |                    |
| 82627  | 06-0839705        | 01/19/2005             | Swiss Re Life and Health America                      | CT                               | 127,500          | 165,000            |
| 82627  | 06-0839705        | 01/19/2005             | Swiss Re Life and Health America                      | CT                               |                  | 91,597             |
| 70688  | 36-6071399        | 02/07/2000             | Transamerica Financial Life Insurance Co              | NY                               | 1,000,000        | 300,000            |
| 70688  | 36-6071399        | 11/01/1989             | Transamerica Financial Life Insurance Co              | NY                               | 1,451,516        |                    |
| 62596  | 31-0252460        | 01/01/1986             | Union Fidelity Life Compay                            | IL                               |                  | 1,896              |
| 0899999. Life and Annuity - U.S. Non-Affiliates                        |                   |                        |   |                                  | 24,648,281       | 3,503,021          |
| 1099999. Total Life and Annuity - Non-Affiliates                       |                   |                        |   |                                  | 24,648,281       | 3,503,021          |
| 1199999. Total Life and Annuity  |                   |                        |   |                                  | 24,648,281       | 3,503,021          |
| 1499999. Total Accident and Health - U.S. Affiliates                   |                   |                        |   |                                  |                  |                    |
| 1799999. Total Accident and Health - Non-U.S. Affiliates               |                   |                        |   |                                  |                  |                    |
| 1899999. Total Accident and Health - Affiliates                        |                   |                        |   |                                  |                  |                    |
| 19801  | 94-1390273        | 07/01/2009             | Argonaut Insurance Company                            | TX                               |                  | 32,991             |
| 70939  | 13-2611847        | 01/01/2007             | Gerber Life Insurance Company                         | NY                               |                  | 13,197,280         |
| 66346  | 58-0828824        | 01/01/2010             | Munich American Reassurance Co                        | GA                               |                  | 7,212              |
| 20087  | 47-0355979        | 08/01/2013             | National Indemnity Company                            | NE                               |                  | 8,023,200          |
| 68381  |                   | 04/01/2010             | Reliance Standard Life Ins Co                         | IL                               |                  | 2,433,580          |
| 82627  | 06-0839705        | 09/01/1989             | Swiss Re Life and Health America Inc                  | NY                               | 1,942,602        |                    |
| 63479  | 58-0869673        | 04/01/1992             | United Teacher Associates Insurance Co                | GA                               |                  | 32                 |
| 1999999. Accident and Health - U.S. Non-Affiliates                     |                   |                        |   |                                  | 1,942,602        | 23,694,295         |
| 00000  | AA-1120055        | 03/01/2010             | Lloyds #3623  | ENG                              |                  | 164,952            |
| 00000  | AA-1120103        | 04/01/2012             | Lloyds #1967  | ENG                              |                  | 54,984             |
| 00000  | AA-1126033        | 01/01/2009             | Lloyds Syndicate HIS #0033                            | ENG                              |                  | 57,030             |
| 00000  | AA-1126457        | 01/01/2009             | Lloyds Syndicate WTK #0457                            | ENG                              |                  | 27,492             |
| 00000  | AA-1126510        | 01/01/2009             | Lloyds Syndicate KLN #0510                            | ENG                              |                  | 82,477             |
| 00000  | AA-1127183        | 01/01/2009             | Lloyds Syndicate Number 1183 - Talbot                 | ENG                              |                  | 164,952            |
| 00000  | AA-1127200        | 09/26/2011             | Lloyds Syndicate Number 1200                          | ENG                              |                  | 54,984             |
| 00000  | AA-1127206        | 06/01/2006             | Lloyds Syndicate CAP #1206                            | ENG                              |                  | 32,991             |
| 00000  | AA-1127861        | 01/01/2013             | Lloyds Syndicate #1861                                | ENG                              |                  | 164,952            |
| 00000  | AA-1128001        | 01/01/2009             | Lloyds Syndicate Number 2001 - AMLIN Underwriting Ltd | ENG                              |                  | 164,952            |
| 00000  | AA-1120104        | 12/01/2011             | Lloyds #2012  | ENG                              |                  | 206,190            |
| 00000  | AA-1128488        | 01/01/2009             | Lloyds Syndicate AGM #2488                            | ENG                              |                  | 32,989             |
| 00000  | AA-1128987        | 01/01/2009             | Lloyds Syndicate BRT #2987                            | ENG                              |                  | 54,984             |
| 00000  | AA-1120075        | 01/01/2009             | Lloyds Syndicate Number 4020 - ARK                    | ENG                              |                  | 98,972             |
| 00000  | AA-1126004        | 01/01/2009             | Lloyds Syndicate CNP #4444                            | ENG                              |                  | 164,952            |
| 00000  | AA-1126006        | 01/01/2009             | Lloyds Syndicate Number 4472 - Liberty                | ENG                              |                  | 27,492             |
| 00000  | AA-1126003        | 01/01/2009             | Lloyds Syndicate TRV #5000                            | ENG                              |                  | 76,977             |
| 00000  | AA-3194213        | 10/01/2012             | Roundstone Insurance                                  | BER                              |                  | 8,219,746          |
| 2099999. Accident and Health - Non-U.S. Non-Affiliates                 |                   |                        |   |                                  |                  | 9,852,068          |
| 2199999. Total Accident and Health - Non-Affiliates                    |                   |                        |   |                                  | 1,942,602        | 33,546,363         |
| 2299999. Total Accident and Health                                     |                   |                        |   |                                  | 1,942,602        | 33,546,363         |
| 2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)     |                   |                        |   |                                  | 26,590,883       | 27,197,316         |
| 2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999) |                   |                        |   |                                  |                  | 9,852,068          |
| 9999999 Totals - Life, Annuity and Accident and Health                 |                   |                        |   |                                  | 26,590,883       | 37,049,384         |

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE 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<br>NAIC<br>Company<br>Code                                    | 2<br>ID<br>Number | 3<br>Effective<br>Date | 4<br>Name of Company                     | 5<br>Domi-<br>ciliary<br>Juris-<br>diction | 6<br>Type of<br>Reinsurance<br>Ceded | 7<br>Type of<br>Business<br>Ceded | 8<br>Amount in Force<br>at End of Year | Reserve Credit Taken |            | 11<br>Premiums | Outstanding Surplus Relief |            | 14<br>Modified<br>Coinsurance<br>Reserve | 15<br>Funds Withheld<br>Under<br>Coinsurance |
|---|-------------------|------------------------|--|--|--------------------------------------|-----------------------------------|--|----------------------|------------|----------------|----------------------------|------------|--|--|
|   |                   |                        |  |  |                                      |                                   |  | 9                    | 10         |                | 12                         | 13         |  |  |
|   |                   |                        |  |  |                                      |                                   |  | Current Year         | Prior Year |                | Current Year               | Prior Year |  |  |
| 0399999. Total General Account - Authorized U.S. Affiliates     |                   |                        |  |  |                                      |                                   |  |                      |            |                |                            |            |  |  |
| 0699999. Total General Account - Authorized Non-U.S. Affiliates |                   |                        |  |  |                                      |                                   |  |                      |            |                |                            |            |  |  |
| 0799999. Total General Account - Authorized Affiliates          |                   |                        |  |  |                                      |                                   |  |                      |            |                |                            |            |  |  |
| 60488   | 25-0598210        | 10/01/1991             | American General Life Ins Co             | IL   | ACO/I                                | FL                                |  | 24,872,290           | 25,741,360 | 520,543        |                            |            |  |  |
| 60895   | 35-0145825        | 01/01/1977             | American United Life Ins Co              | IN   | CO/I                                 | OL                                | 1,048,750                              | 544,805              | 497,274    | 43,701         |                            |            |  |  |
| 60895   | 35-0145825        | 01/01/1977             | American United Life Ins Co              | IN   | CO/I                                 | XXXL                              | 852,933,837                            | 23,512,701           | 23,036,605 | 1,226,626      |                            |            |  |  |
| 60895   | 35-0145825        | 01/01/1977             | American United Life Ins Co              | IN   | YRT/G                                | OL                                |  |                      |            | 83             |                            |            |  |  |
| 60895   | 35-0145825        | 01/01/1977             | American United Life Ins Co              | IN   | YRT/I                                | OL                                |  |                      | 282        | 2,105          |                            |            |  |  |
| 60895   | 35-0145825        | 01/01/1977             | American United Life Ins Co              | IN   | YRT/I                                | XXXL                              |  |                      |            |                |                            |            |  |  |
| 61689   | 42-0175020        | 01/01/1992             | Aviva Life and Annuity Company           | IA   | OTH/I                                | OL                                | 71,457,284                             | 23,586,014           | 23,725,814 | 1,404,888      |                            |            |  |  |
| 68365   | 04-2729166        | 05/01/1999             | AXA Re Life Insurance Company            | DE   | ACO/I                                | VSAA                              |  | (254,113)            |            |                |                            |            |  |  |
| 62308   | 06-0303370        | 10/01/1998             | Connecticut General Life Insurance Co    | CT   | ACO/I                                | VSAA                              |  | 5,093,228            | 5,558,958  |                |                            |            |  |  |
| 68276   | 48-1024691        | 12/31/1995             | Employers Reassurance Corp               | KS   | CO/I                                 | OL                                | 105,530,366                            | 13,315,084           | 13,741,313 | 870,433        |                            |            |  |  |
| 68276   | 48-1024691        | 04/01/1996             | Employers Reassurance Corp               | KS   | YRT/I                                | OL                                |  | 363                  | 29,553     | (2,679)        |                            |            |  |  |
| 86258   | 13-2572994        | 10/21/2003             | General Re Life Corporation              | CT   | YRT/I                                | OL                                | 936,388,463                            | 8,409,797            | 8,650,718  | 7,426,060      |                            |            |  |  |
| 86258   | 13-2572994        | 10/21/2003             | General Re Life Corporation              | CT   | YRT/I                                | XXXL                              | 3,750,000                              |                      |            | 29,568         |                            |            |  |  |
| 86258   | 13-2572994        | 10/21/2003             | General Re Life Corporation              | CT   | YRT/I                                | AXXX                              | 9,634,084                              | 5,379                | 4,094      | 115,090        |                            |            |  |  |
| 97071   | 13-3126819        | 06/01/2012             | Generali USA Life Reassurance            | MO   | YRT/I                                | OL                                | 84,021                                 | 26                   | 20         |                |                            |            |  |  |
| 97071   | 13-3126819        | 06/01/2012             | Generali USA Life Reassurance            | MO   | YRT/I                                | AXXX                              | 569,821                                | 132                  | 123        | 1,169          |                            |            |  |  |
| 88340   | 59-2859797        | 06/01/2012             | Hannover Life Re                         | FL   | YRT/G                                | OL                                | 2,245,403,361                          | 1,106,237            | 5,111,284  | 927,245        |                            |            |  |  |
| 88340   | 59-2859797        | 10/01/2004             | Hannover Life Re                         | FL   | YRT/I                                | OL                                | 1,250,668,473                          | 761,512              | 3,539,866  | 630,255        |                            |            |  |  |
| 88340   | 59-2859797        | 10/01/2004             | Hannover Life Re                         | FL   | YRT/I                                | XXXL                              | 40,866,000                             |                      |            | 17,515         |                            |            |  |  |
| 88340   | 59-2859797        | 10/01/2004             | Hannover Life Re                         | FL   | YRT/I                                | AXXX                              | 96,517,837                             | 14,655               | 10,412     | 161,610        |                            |            |  |  |
| 65838   | 01-0233346        | 05/01/1997             | John Hancock Life Insurance Co           | MI   | OTH/I                                | VSAA                              |  | 4,974                | 4,504      |                |                            |            |  |  |
| 65676   | 35-0472300        | 01/01/1982             | Lincoln National Life Insurance Co       | IN   | ACO/I                                | FL                                |  | 35,697,790           | 37,048,866 | 168,940        |                            |            |  |  |
| 65676   | 35-0472300        | 03/01/1944             | Lincoln National Life Insurance Co       | IN   | MCO/I                                | OL                                | 4,095,965                              |                      |            | 87,614         |                            |            | 2,638,170                                |  |
| 65676   | 35-0472300        | 04/01/1998             | Lincoln National Life                    | IN   | YRT/G                                | OL                                | 650,479,125                            | 964,218              | 4,194,274  | 1,260,325      |                            |            |  |  |
| 65676   | 35-0472300        | 02/01/1984             | Lincoln National Life Insurance Co       | IN   | CO/I                                 | OL                                | 3,451,000                              |                      | 350,889    | 15,285         |                            |            |  |  |
| 65676   | 35-0472300        | 04/01/1998             | Lincoln National Life                    | IN   | YRT/I                                | OL                                | 2,629,469,614                          | 3,793,069            | 12,065,878 | 8,001,781      |                            |            |  |  |
| 65676   | 35-0472300        | 04/01/1998             | Lincoln National Life                    | IN   | YRT/I                                | XXXL                              | 3,480,875,640                          | 12,344,176           | 11,942,382 | 11,715,687     |                            |            |  |  |
| 65676   | 35-0472300        | 04/01/1998             | Lincoln National Life                    | IN   | YRT/I                                | AXXX                              | 3,143,219                              | 3,311                | 3,076      | 12,893         |                            |            |  |  |
| 66346   | 58-0828824        | 01/01/1998             | Munich American Reassurance Co           | GA   | YRT/I                                | OL                                | 141,094,056                            | 924,516              | 1,015,397  | 613,928        |                            |            |  |  |
| 88099   | 75-1608507        | 02/01/1987             | Optimum Re Ins Co                        | TX   | CO/I                                 | OL                                |  | 54,842               | 54,842     | 29,493         |                            |            |  |  |
| 88099   | 75-1608507        | 01/01/1986             | Optimum Re Ins Co                        | TX   | YRT/I                                | OL                                |  | 26,452               | 26,452     | 53,391         |                            |            |  |  |
| 93572   | 43-1235868        | 04/01/2004             | Reinsurance Group of America             | MO   | ACO/I                                | VSAA                              |  |                      |            |                |                            |            |  |  |
| 93572   | 43-1235868        | 10/01/1980             | Reinsurance Group of America             | MO   | CO/I                                 | OL                                | 527,500                                | 5,459                | 5,170      | 1,802          |                            |            |  |  |
| 93572   | 43-1235868        | 10/01/1980             | Reinsurance Group of America             | MO   | CO/I                                 | XXXL                              | 722,944,765                            | 15,483,203           | 15,343,984 | 1,696,975      |                            |            |  |  |
| 93572   | 43-1235868        | 04/01/1992             | Reinsurance Group of America             | MO   | YRT/I                                | OL                                | 5,182,776,080                          | 16,631,191           | 21,464,883 | 24,318,678     |                            |            |  |  |
| 93572   | 43-1235868        | 04/01/1992             | Reinsurance Group of America             | MO   | YRT/I                                | XXXL                              | 198,972,171                            | 374,146              | 353,400    | 371,219        |                            |            |  |  |
| 93572   | 43-1235868        | 04/01/1992             | Reinsurance Group of America             | MO   | YRT/I                                | AXXX                              | 150,825,998                            | 27,107               | 20,462     | 442,915        |                            |            |  |  |
| 93572   | 43-1235868        | 10/01/1980             | Reinsurance Group of America             | MO   | YRT/G                                | OL                                | 884,498,833                            | 2,715,833            | 5,096,700  | 1,858,495      |                            |            |  |  |
| 70688   | 36-6071399        | 09/01/1981             | Scor Global Life Americas Reinsurance Co | DE   | CO/I                                 | OL                                | 3,239,588,051                          | 76,192,438           | 77,320,056 | 6,098,478      |                            |            |  |  |
| 70688   | 36-6071399        | 09/01/1989             | Scor Global Life Americas Reinsurance Co | DE   | YRT/G                                | OL                                | 22,055,000                             | 310,265              | 301,570    | 156,013        |                            |            |  |  |
| 70688   | 36-6071399        | 04/01/2008             | Scor Global Life Americas Reinsurance Co | DE   | YRT/I                                | OL                                | 1,209,772,837                          | 9,110,463            | 9,051,645  | 4,262,675      |                            |            |  |  |
| 64688   | 75-6020048        | 04/01/2008             | Scor Global Life Americas Reinsurance Co | DE   | YRT/I                                | XXXL                              | 40,643,000                             |                      |            | 8,307          |                            |            |  |  |
| 64688   | 75-6020048        | 04/01/2008             | Scor Global Life Americas Reinsurance Co | DE   | YRT/I                                | AXXX                              | 19,774,236                             | 2,303                | 259        | 2,569          |                            |            |  |  |
| 87572   | 23-2038295        | 10/01/2002             | Scottish Re                              | NC   | ACO/I                                | FL                                |  | 37,331,687           | 39,696,065 | 64             |                            |            |  |  |
| 87572   | 23-2038295        | 10/01/2002             | Scottish Re                              | NC   | CO/I                                 | OL                                |  |                      |            | 23,390         |                            |            |  |  |
| 87572   | 23-2038295        | 10/01/2002             | Scottish Re                              | NC   | YRT/G                                | OL                                | 796,192,274                            | 5,362,288            | 5,255,374  | 2,688,157      |                            |            |  |  |
| 87572   | 23-2038295        | 10/01/2002             | Scottish Re                              | NC   | YRT/I                                | OL                                | 1,008,894,906                          | 9,381,638            | 10,098,302 | 7,409,632      |                            |            |  |  |
| 68675   | 48-0409770        | 07/01/2000             | Security Benefits Life Insurance Co      | KS   | ACO/I                                | FL                                |  | 494,604              |            | 27,647         |                            |            |  |  |
| 68675   | 48-0409770        | 07/01/2000             | Security Benefits Life Insurance Co      | KS   | ACO/I                                | VGAA                              |  | 2,168,842            | 2,455,906  |                |                            |            |  |  |
| 68675   | 48-0409770        | 07/01/2000             | Security Benefits Life Insurance Co      | KS   | ACO/I                                | VSAA                              |  | 80,976,488           | 79,656,037 | 1,850,141      |                            |            |  |  |
| 68713   | 84-0499703        | 01/27/1996             | Security Life of Denver                  | CO   | YRT/G                                | OL                                | 530,718,687                            | 1,176,532            | 3,498,004  | 1,160,650      |                            |            |  |  |
| 68713   | 84-0499703        | 06/01/1997             | Security Life of Denver Ins Co           | CO   | YRT/I                                | OL                                | 1,875,106,877                          | 7,621,014            | 15,822,927 | 7,259,299      |                            |            |  |  |
| 68713   | 84-0499703        | 06/01/1997             | Security Life of Denver Ins Co           | CO   | YRT/I                                | AXXX                              | 37,263,509                             | 10,940,523           | 10,365,827 | 491,915        |                            |            |  |  |

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE 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   | 2          | 3              | 4                                    | 5                          | 6                         | 7                      | 8                              | Reserve Credit Taken |             | 11          | Outstanding Surplus Relief |            | 14                           | 15                               |
|---|------------|----------------|--------------------------------------|----------------------------|---------------------------|------------------------|--------------------------------|----------------------|-------------|-------------|----------------------------|------------|------------------------------|----------------------------------|
|   |            |                |                                      |                            |                           |                        |                                | 9                    | 10          |             | 12                         | 13         |                              |                                  |
| NAIC Company Code   | ID Number  | Effective Date | Name of Company                      | Domi-ciliary Juris-diction | Type of Reinsurance Ceded | Type of Business Ceded | Amount in Force at End of Year | Current Year         | Prior Year  | Premiums    | Current Year               | Prior Year | Modified Coinsurance Reserve | Funds Withheld Under Coinsurance |
| 68713   | 84-0499703 | 01/27/1996     | Security Life of Denver              | CO                         | CO/I                      | QL                     | 393,750                        | 7,626                | 7,297       | (6)         |                            |            |                              |                                  |
| 68713   | 84-0499703 | 01/27/1996     | Security Life of Denver              | CO                         | CO/I                      | XXXL                   | 1,745,588,976                  | 46,217,363           | 45,635,777  | 3,144,205   |                            |            |                              |                                  |
| 82627   | 06-0839705 | 09/01/1989     | Swiss Re Life and Health America Inc | NY                         | YRT/G                     | QL                     | 3,100,878,951                  | 1,900,607            | 9,080,823   | 2,372,892   |                            |            |                              |                                  |
| 82627   | 06-0839705 | 01/19/2005     | Swiss Re Life & Health America       | NY                         | ACO/I                     | VSAA                   |                                | 2,868,442            | 3,100,647   |             |                            |            |                              |                                  |
| 82627   | 06-0839705 | 01/19/2005     | Swiss Re Life & Health America       | CT                         | YRT/I                     | QL                     | 1,840,605,867                  | 2,792,018            | 6,651,680   | 5,178,191   |                            |            |                              |                                  |
| 82627   | 06-0839705 | 01/19/2005     | Swiss Re Life & Health America       | CT                         | YRT/I                     | XXXL                   | 73,786,224                     |                      |             | 91,350      |                            |            |                              |                                  |
| 82627   | 06-0839705 | 01/19/2005     | Swiss Re Life & Health America       | CT                         | YRT/I                     | AXXX                   | 221,677,153                    | 141,978              | 113,611     | 528,928     |                            |            |                              |                                  |
| 82627   | 06-0839705 | 01/19/2005     | Swiss Re Life & Health America       | CT                         | CO/I                      | QL                     | 4,866,995                      | 2,275,145            | 2,239,040   | 69,876      |                            |            |                              |                                  |
| 82627   | 06-0839705 | 01/19/2005     | Swiss Re Life & Health America       | CT                         | CO/I                      | XXXL                   | 1,321,487,176                  | 35,660,754           | 35,172,649  | 2,207,122   |                            |            |                              |                                  |
| 82627   | 06-0839705 | 01/19/2005     | Swiss Re Life & Health America       | CT                         | OTH/G                     | QL                     | 79,089,224                     |                      |             | 140,296     |                            |            |                              |                                  |
| 82627   | 06-0839705 | 01/01/1991     | Swiss Re Life and Health America Inc | NY                         | ADB/G                     | QL                     |                                |                      |             |             |                            |            |                              |                                  |
| 82627   | 06-0839705 | 06/15/1953     | Swiss Re Life and Health America Inc | NY                         | MCO/I                     | QL                     |                                |                      |             | 702         |                            |            |                              |                                  |
| 82627   | 06-0839705 | 08/01/2005     | Swiss Re Life and Health America Inc | NY                         | ADB/I                     | QL                     |                                |                      |             | 52,328      |                            |            |                              |                                  |
| 86231   | 39-0989781 | 05/01/1997     | Transamerica Life Insurance Co       | IA                         | OTH/I                     | VSAA                   |                                | 4,974                | 4,504       |             |                            |            |                              |                                  |
| 62596   | 31-0252460 | 01/01/1986     | Union Fidelity Life Company          | IL                         | OTH/G                     | QL                     | 280,000                        | 8,173                | 5,672       | 3,775       |                            |            |                              |                                  |
| 70335   | 94-0971150 | 01/01/1994     | West Coast Life Ins Company          | CA                         | AMCO/I                    | QL                     |                                |                      |             |             |                            |            | 25,280,757                   |                                  |
| 70335   | 94-0971150 | 01/01/1994     | West Coast Life Ins Company          | CA                         | MCO/I                     | QL                     |                                |                      |             |             |                            |            | 39,679,790                   |                                  |
| 70335   | 94-0971150 | 01/01/1994     | West Coast Life Ins Company          | CA                         | OTH/I                     | QL                     | 5,981,573                      | 51,543               | 49,450      | 1,268,462   |                            |            |                              |                                  |
| 0899999. General Account - Authorized U.S. Non-Affiliates               |            |                |                                      |                            |                           |                        | 36,842,651,529                 | 523,016,105          | 574,221,957 | 110,520,691 |                            |            | 67,598,717                   |                                  |
| 1099999. Total General Account - Authorized Non-Affiliates              |            |                |                                      |                            |                           |                        | 36,842,651,529                 | 523,016,105          | 574,221,957 | 110,520,691 |                            |            | 67,598,717                   |                                  |
| 1199999. Total General Account Authorized                               |            |                |                                      |                            |                           |                        | 36,842,651,529                 | 523,016,105          | 574,221,957 | 110,520,691 |                            |            | 67,598,717                   |                                  |
| 1499999. Total General Account - Unauthorized U.S. Affiliates           |            |                |                                      |                            |                           |                        |                                |                      |             |             |                            |            |                              |                                  |
| 1799999. Total General Account - Unauthorized Non-U.S. Affiliates       |            |                |                                      |                            |                           |                        |                                |                      |             |             |                            |            |                              |                                  |
| 1899999. Total General Account - Unauthorized Affiliates                |            |                |                                      |                            |                           |                        |                                |                      |             |             |                            |            |                              |                                  |
| 79782   | 86-0262046 | 02/23/1972     | Electric Cooperative Life Ins Co     | AZ                         | CO/I                      | QL                     | 430,121                        | 281,879              | 314,971     | 8,485       |                            |            |                              |                                  |
| 1999999. General Account - Unauthorized U.S. Non-Affiliates             |            |                |                                      |                            |                           |                        | 430,121                        | 281,879              | 314,971     | 8,485       |                            |            |                              |                                  |
| 00000   | AA-3190878 | 07/01/2002     | Wilton Reinsurance Bermuda Ltd       | BM                         | YRT/I                     | QL                     | 20,652,009                     | 927,769              | 946,694     | 138,213     |                            |            |                              |                                  |
| 2099999. General Account - Unauthorized Non-U.S. Non-Affiliates         |            |                |                                      |                            |                           |                        | 20,652,009                     | 927,769              | 946,694     | 138,213     |                            |            |                              |                                  |
| 2199999. Total General Account - Unauthorized Non-Affiliates            |            |                |                                      |                            |                           |                        | 21,082,130                     | 1,209,648            | 1,261,665   | 146,698     |                            |            |                              |                                  |
| 2299999. Total General Account Unauthorized                             |            |                |                                      |                            |                           |                        | 21,082,130                     | 1,209,648            | 1,261,665   | 146,698     |                            |            |                              |                                  |
| 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                                |            |                |                                      |                            |                           |                        |                                |                      |             |             |                            |            |                              |                                  |
| 3499999. Total General Account Authorized, Unauthorized and Certified   |            |                |                                      |                            |                           |                        | 36,863,733,659                 | 524,225,753          | 575,483,622 | 110,667,389 |                            |            | 67,598,717                   |                                  |
| 3799999. Total Separate Accounts - Authorized U.S. Affiliates           |            |                |                                      |                            |                           |                        |                                |                      |             |             |                            |            |                              |                                  |
| 4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates       |            |                |                                      |                            |                           |                        |                                |                      |             |             |                            |            |                              |                                  |
| 4199999. Total Separate Accounts - Authorized Affiliates                |            |                |                                      |                            |                           |                        |                                |                      |             |             |                            |            |                              |                                  |
| 68675   | 48-0409770 | 07/01/2000     | Security Benefits Life Insurance Co  | KS                         | ACO/I                     | VSAA                   |                                |                      |             | 3,596,440   |                            |            | 415,649,395                  |                                  |
| 4299999. Separate Accounts - Authorized U.S. Non-Affiliates             |            |                |                                      |                            |                           |                        |                                |                      |             | 3,596,440   |                            |            | 415,649,395                  |                                  |
| 4499999. Total Separate Accounts - Authorized Non-Affiliates            |            |                |                                      |                            |                           |                        |                                |                      |             | 3,596,440   |                            |            | 415,649,395                  |                                  |
| 4599999. Total Separate Accounts Authorized                             |            |                |                                      |                            |                           |                        |                                |                      |             | 3,596,440   |                            |            | 415,649,395                  |                                  |
| 4899999. Total Separate Accounts - Unauthorized U.S. Affiliates         |            |                |                                      |                            |                           |                        |                                |                      |             |             |                            |            |                              |                                  |
| 5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates     |            |                |                                      |                            |                           |                        |                                |                      |             |             |                            |            |                              |                                  |
| 5299999. Total Separate Accounts - Unauthorized Affiliates              |            |                |                                      |                            |                           |                        |                                |                      |             |             |                            |            |                              |                                  |
| 5599999. Total Separate Accounts - Unauthorized Non-Affiliates          |            |                |                                      |                            |                           |                        |                                |                      |             |             |                            |            |                              |                                  |
| 5699999. Total Separate Accounts Unauthorized                           |            |                |                                      |                            |                           |                        |                                |                      |             |             |                            |            |                              |                                  |
| 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 |            |                |                                      |                            |                           |                        |                                |                      |             | 3,596,440   |                            |            | 415,649,395                  |                                  |

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**SCHEDULE S - PART 3 - SECTION 1**

| 1                 | 2   | 3              | 4               | 5                          | 6                         | 7                      | 8                              | Reserve Credit Taken |             | 11          | Outstanding Surplus Relief |            | 14                           | 15                               |
|-------------------|---|----------------|-----------------|----------------------------|---------------------------|------------------------|--------------------------------|----------------------|-------------|-------------|----------------------------|------------|------------------------------|----------------------------------|
|                   |   |                |                 |                            |                           |                        |                                | 9                    | 10          |             | 12                         | 13         |                              |                                  |
|                   |   |                |                 |                            |                           |                        |                                | Current Year         | Prior Year  |             | Current Year               | Prior Year |                              |                                  |
| NAIC Company Code | ID Number   | Effective Date | Name of Company | Domi-ciliary Juris-diction | Type of Reinsurance Ceded | Type of Business Ceded | Amount in Force at End of Year |                      |             | Premiums    |                            |            | Modified Coinsurance Reserve | Funds Withheld Under Coinsurance |
| 6999999           | Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)     |                |                 |                            |                           |                        | 36,843,081,650                 | 523,297,984          | 574,536,928 | 114,125,616 |                            |            | 483,248,112                  |                                  |
| 7099999           | Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999) |                |                 |                            |                           |                        | 20,652,009                     | 927,769              | 946,694     | 138,213     |                            |            |                              |                                  |
| 9999999           | Totals  |                |                 |                            |                           |                        | 36,863,733,659                 | 524,225,753          | 575,483,622 | 114,263,829 |                            |            | 483,248,112                  |                                  |

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**SCHEDULE S - PART 3 - SECTION 2**

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

| 1<br>NAIC<br>Company<br>Code                                    | 2<br>ID<br>Number | 3<br>Effective<br>Date | 4<br>Name of Company                                  | 5<br>Domi-<br>ciliary<br>Juris-<br>diction | 6<br>Type | 7<br>Type of<br>Business<br>Ceded | 8<br>Premiums | 9<br>Unearned<br>Premiums<br>(Estimated) | 10<br>Reserve Credit<br>Taken Other<br>than for Unearned<br>Premiums | Outstanding Surplus Relief |                  | 13<br>Modified<br>Coinsurance<br>Reserve | 14<br>Funds Withheld<br>Under<br>Coinsurance |
|---|-------------------|------------------------|---|--|-----------|-----------------------------------|---------------|--|--|----------------------------|------------------|--|--|
|   |                   |                        |   |  |           |                                   |               |  |  | 11<br>Current Year         | 12<br>Prior Year |  |  |
| 23787   | 31-4177100        | 01/01/1996             | Nationwide Mutual Insurance Company                   | OH   | MCO/G     | OH                                | 205,297,379   |  |  |                            |                  | 77,823,330                               |  |
| 0299999. General Account - Authorized U.S. Affiliates - Other   |                   |                        |   |  |           |                                   | 205,297,379   |  |  |                            |                  | 77,823,330                               |  |
| 0399999. Total General Account - Authorized U.S. Affiliates     |                   |                        |   |  |           |                                   | 205,297,379   |  |  |                            |                  | 77,823,330                               |  |
| 0699999. Total General Account - Authorized Non-U.S. Affiliates |                   |                        |   |  |           |                                   |               |  |  |                            |                  |  |  |
| 0799999. Total General Account - Authorized Affiliates          |                   |                        |   |  |           |                                   | 205,297,379   |  |  |                            |                  | 77,823,330                               |  |
| 22667   | 95-2371728        | 08/01/2003             | ACE American  | PA   | CO/G      | OH                                | 33,691        | 15,829                                   |  |                            |                  |  |  |
| 71439   | 38-1843471        | 07/01/2003             | Assurity Life Insurance Company                       | NE   | CO/L      | STD1                              | 916,385       | 131,073                                  | 7,991,692  |                            |                  |  |  |
| 61883   | 42-0884060        | 10/01/2002             | Central United Life Insurance Company                 | TX   | CO/L      | STD1                              | 118,764       |  | 804,890  |                            |                  |  |  |
| 62359   | 36-1824600        | 11/01/2002             | Constitution Life Insurance Company                   | TX   | CO/L      | MS                                | 9,284,382     | 1,277,365                                | 2,315,657  |                            |                  |  |  |
| 70939   | 13-2611847        | 01/01/2007             | Gerber Life Insurance Company                         | NY   | OTH/G     | SLEL                              | 21,202,697    |  |  |                            |                  |  |  |
| 42374   | 74-2195939        | 09/24/2004             | Houston Casualty Company                              | TX   | OTH/G     | OH                                | 238,216       | 117,698                                  |  |                            |                  |  |  |
| 65676   | 35-0472300        | 02/01/1984             | Lincoln National Life Insurance Co                    | IN   | CO/L      | STD1                              |               |  | 343,884  |                            |                  |  |  |
| 00000   | AA-1120055        | 03/01/2010             | Lloyds #3623  | ENG  | CO/G      | OH                                | 295,501       | 105,497                                  |  |                            |                  |  |  |
| 00000   | AA-1120055        | 03/01/2010             | Lloyds #3623  | ENG  | CO/G      | SLEL                              | 612,999       | 38,501                                   |  |                            |                  |  |  |
| 00000   | AA-1120103        | 04/01/2012             | Lloyds #1967  | ENG  | CO/G      | OH                                | 42,579        |  |  |                            |                  |  |  |
| 00000   | AA-1120103        | 04/01/2012             | Lloyds #1967  | ENG  | CO/G      | SLEL                              | 367,803       | 23,101                                   |  |                            |                  |  |  |
| 00000   | AA-1126033        | 01/01/2009             | Lloyds Syndicate HIS #0033                            | ENG  | CO/G      | OH                                | 70,965        |  |  |                            |                  |  |  |
| 00000   | AA-1126033        | 01/01/2009             | Lloyds Syndicate HIS #0033                            | ENG  | CO/G      | SLEL                              | 612,999       | 38,501                                   |  |                            |                  |  |  |
| 00000   | AA-1126457        | 01/01/2009             | Lloyds Syndicate WTK #0457                            | ENG  | CO/G      | OH                                | 23,655        |  |  |                            |                  |  |  |
| 00000   | AA-1126457        | 01/01/2009             | Lloyds Syndicate WTK #0457                            | ENG  | CO/G      | SLEL                              | 204,333       | 12,834                                   |  |                            |                  |  |  |
| 00000   | AA-1126510        | 01/01/2009             | Lloyds Syndicate KLN #0510                            | ENG  | CO/G      | OH                                | 70,965        |  |  |                            |                  |  |  |
| 00000   | AA-1126510        | 01/01/2009             | Lloyds Syndicate KLN #0510                            | ENG  | CO/G      | SLEL                              | 612,999       | 38,501                                   |  |                            |                  |  |  |
| 00000   | AA-1127183        | 01/01/2009             | Lloyds Syndicate Number 1183 - Talbot                 | ENG  | CAT/I     | OH                                | 23,655        |  |  |                            |                  |  |  |
| 00000   | AA-1127183        | 01/01/2009             | Lloyds Syndicate Number 1183 - Talbot                 | ENG  | CAT/I     | SLEL                              | 204,333       | 12,834                                   |  |                            |                  |  |  |
| 00000   | AA-1127200        | 09/26/2011             | Lloyds Syndicate Number 1200                          | ENG  | CO/G      | OH                                | 14,193        |  |  |                            |                  |  |  |
| 00000   | AA-1127200        | 09/26/2011             | Lloyds Syndicate Number 1200                          | ENG  | CO/G      | SLEL                              | 122,601       | 7,700                                    |  |                            |                  |  |  |
| 00000   | AA-1127206        | 06/01/2006             | Lloyds Syndicate CAP #1206                            | ENG  | CO/G      | OH                                | 11,827        |  |  |                            |                  |  |  |
| 00000   | AA-1127206        | 06/01/2006             | Lloyds Syndicate CAP #1206                            | ENG  | CO/G      | SLEL                              | 102,167       | 6,417                                    |  |                            |                  |  |  |
| 00000   | AA-1127861        | 01/01/2013             | Lloyds Syndicate #1861                                | ENG  | OTH/G     | OH                                | 14,193        |  |  |                            |                  |  |  |
| 00000   | AA-1127861        | 01/01/2013             | Lloyds Syndicate #1861                                | ENG  | OTH/G     | SLEL                              | 122,601       | 7,700                                    |  |                            |                  |  |  |
| 00000   | AA-1128001        | 01/01/2009             | Lloyds Syndicate Number 2001 - AMLIN Underwriting Ltd | ENG  | CAT/I     | OH                                | 33,117        |  |  |                            |                  |  |  |
| 00000   | AA-1128001        | 01/01/2009             | Lloyds Syndicate Number 2001 - AMLIN Underwriting Ltd | ENG  | CAT/I     | SLEL                              | 286,065       | 17,967                                   |  |                            |                  |  |  |
| 00000   | AA-1120104        | 12/01/2011             | Lloyds #2012  | ENG  | CO/G      | OH                                | 14,193        |  |  |                            |                  |  |  |
| 00000   | AA-1120104        | 12/01/2011             | Lloyds #2012  | ENG  | CO/G      | SLEL                              | 122,595       | 7,700                                    |  |                            |                  |  |  |
| 00000   | AA-1128488        | 01/01/2009             | Lloyds Syndicate AGM #2488                            | ENG  | CO/G      | OH                                | 23,655        |  |  |                            |                  |  |  |
| 00000   | AA-1128488        | 01/01/2009             | Lloyds Syndicate AGM #2488                            | ENG  | CO/G      | SLEL                              | 204,333       | 12,834                                   |  |                            |                  |  |  |
| 00000   | AA-1128987        | 01/01/2009             | Lloyds Syndicate BRT #2987                            | ENG  | CO/G      | OH                                | 88,706        |  |  |                            |                  |  |  |
| 00000   | AA-1128987        | 01/01/2009             | Lloyds Syndicate BRT #2987                            | ENG  | CO/G      | SLEL                              | 766,249       | 48,127                                   |  |                            |                  |  |  |
| 00000   | AA-1120075        | 01/01/2009             | Lloyds Syndicate Number 4020 - ARK                    | ENG  | CAT/I     | OH                                | 70,965        |  |  |                            |                  |  |  |
| 00000   | AA-1120075        | 01/01/2009             | Lloyds Syndicate Number 4020 - ARK                    | ENG  | CAT/I     | SLEL                              | 612,999       | 38,501                                   |  |                            |                  |  |  |
| 00000   | AA-1126004        | 01/01/2009             | Lloyds Syndicate CNP #4444                            | ENG  | CO/G      | OH                                | 11,827        |  |  |                            |                  |  |  |
| 00000   | AA-1126004        | 01/01/2009             | Lloyds Syndicate CNP #4444                            | ENG  | CO/G      | SLEL                              | 102,167       | 6,417                                    |  |                            |                  |  |  |
| 00000   | AA-1126006        | 01/01/2009             | Lloyds Syndicate Number 4472 - Liberty                | ENG  | CAT/I     | OH                                | 70,965        |  |  |                            |                  |  |  |
| 00000   | AA-1126006        | 01/01/2009             | Lloyds Syndicate Number 4472 - Liberty                | ENG  | CAT/I     | SLEL                              | 612,999       | 38,501                                   |  |                            |                  |  |  |
| 00000   | AA-1126003        | 01/01/2009             | Lloyds Syndicate TRV #5000                            | ENG  | CO/G      | OH                                | 35,482        |  |  |                            |                  |  |  |
| 00000   | AA-1126003        | 01/01/2009             | Lloyds Syndicate TRV #5000                            | ENG  | CO/G      | SLEL                              | 306,505       | 19,251                                   |  |                            |                  |  |  |
| 20087   | 47-0355979        | 08/01/2013             | National Indemnity Company                            | NE   | CO/G      | S                                 | 17,606,765    |  |  |                            |                  |  |  |
| 38636   | 13-3031176        | 04/01/2012             | Partner Reinsurance Co of the US                      | NY   | CO/G      | OH                                | 112,302       | 52,765                                   |  |                            |                  |  |  |
| 68209   | 62-0506281        | 07/01/1991             | Provident Life & Casualty Insurance Company           | TN   | CO/L      | STD1                              | 757,024       |  | 25,123,745   |                            |                  |  |  |
| 10219   | 23-1641984        | 01/01/2011             | QBE Reinsurance                                       | PA   | CO/G      | OH                                | 78,611        | 36,935                                   |  |                            |                  |  |  |
| 93572   | 43-1235868        | 11/15/1983             | Reinsurance Group of America                          | MO   | YRT/G     | SLEL                              | 5,601,807     | 11,627,107                               |  |                            |                  |  |  |
| 68381   | 36-0883760        | 04/01/2010             | Reliance Standard Life Ins Co                         | IL   | CO/G      | LTD1                              | 2,178,510     |  | 3,221,752  |                            |                  |  |  |
| 82627   | 06-0839705        | 05/01/1987             | Swiss Re Life and Health America Inc                  | NY   | CO/G      | OH                                |               |  | 16,344   |                            |                  |  |  |
| 82627   | 06-0839705        | 01/19/2005             | Swiss Re Life and Health America                      | CT   | OTH/G     | A                                 | 22,193        |  |  |                            |                  |  |  |
| 82627   | 06-0839705        | 09/01/1989             | Swiss Re Life and Health America Inc                  | NY   | YRT/G     | OH                                |               |  | 577  |                            |                  |  |  |
| 61425   | 36-0792925        | 05/01/1987             | Trustmark Insurance Co (Mutual)                       | IL   | CO/L      | CMM                               | 15,200        |  |  |                            |                  |  |  |

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**SCHEDULE S - PART 3 - SECTION 2**

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

| 1<br>NAIC<br>Company<br>Code   | 2<br>ID<br>Number | 3<br>Effective<br>Date | 4<br>Name of Company                   | 5<br>Domi-<br>ciliary<br>Juris-<br>diction | 6<br>Type | 7<br>Type of<br>Business<br>Ceded | 8<br>Premiums | 9<br>Unearned<br>Premiums<br>(Estimated) | 10<br>Reserve Credit<br>Taken Other<br>than for Unearned<br>Premiums | Outstanding Surplus Relief |                  | 13<br>Modified<br>Coinsurance<br>Reserve | 14<br>Funds Withheld<br>Under<br>Coinsurance |
|--|-------------------|------------------------|--|--|-----------|-----------------------------------|---------------|--|--|----------------------------|------------------|--|--|
|  |                   |                        |  |  |           |                                   |               |  |  | 11<br>Current Year         | 12<br>Prior Year |  |  |
| 62596  | 31-0252460        | 01/01/2009             | Union Fidelity                         | PA   | CO/I      | STD1                              | 2,646         | (93)                                     | 93   |                            |                  |  |  |
| 63479  | 58-0869673        | 04/01/1992             | United Teacher Associates Insurance Co | GA   | CO/I      | STD1                              | 322           |  | 328,709  |                            |                  |  |  |
| 90611  | 41-1366075        | 12/01/1992             | Allianz Life Ins. Co. of North America | MN   | CO/G      | OH                                |               |  | 109,599  |                            |                  |  |  |
| 70335  | 94-0971150        | 01/01/1994             | West Coast Life                        | CA   | MCOFW/I   | STD1                              |               |  |  |                            |                  | 35,724                                   |  |
| 70335  | 94-0971150        | 01/01/1994             | West Coast Life                        | CA   | OTH/G     | STD1                              | 6,824         | 43,557                                   |  |                            |                  |  |  |
| 00000  | AA-1340125        | 08/01/2013             | Hannover Rucksversicherung AG          | GER  | CO/G      | OH                                | 60,000        | 5,054                                    |  |                            |                  |  |  |
| 0899999. General Account - Authorized U.S. Non-Affiliates  |                   |                        |  |  |           |                                   | 65,129,529    | 13,788,174                               | 40,256,942   |                            |                  | 35,724                                   |  |
| 1099999. Total General Account - Authorized Non-Affiliates   |                   |                        |  |  |           |                                   | 65,129,529    | 13,788,174                               | 40,256,942   |                            |                  | 35,724                                   |  |
| 1199999. Total General Account Authorized  |                   |                        |  |  |           |                                   | 270,426,908   | 13,788,174                               | 40,256,942   |                            |                  | 77,859,054                               |  |
| 1499999. Total General Account - Unauthorized U.S. Affiliates  |                   |                        |  |  |           |                                   |               |  |  |                            |                  |  |  |
| 1799999. Total General Account - Unauthorized Non-U.S. Affiliates  |                   |                        |  |  |           |                                   |               |  |  |                            |                  |  |  |
| 1899999. Total General Account - Unauthorized Affiliates   |                   |                        |  |  |           |                                   |               |  |  |                            |                  |  |  |
| 00000  | AA-3194213        | 10/01/2012             | Roundstone Insurance                   | BER  | OTH/G     | SLEL                              | 29,827,100    |  |  |                            |                  |  |  |
| 2099999. General Account - Unauthorized Non-U.S. Non-Affiliates  |                   |                        |  |  |           |                                   | 29,827,100    |  |  |                            |                  |  |  |
| 2199999. Total General Account - Unauthorized Non-Affiliates   |                   |                        |  |  |           |                                   | 29,827,100    |  |  |                            |                  |  |  |
| 2299999. Total General Account Unauthorized  |                   |                        |  |  |           |                                   | 29,827,100    |  |  |                            |                  |  |  |
| 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   |                   |                        |  |  |           |                                   |               |  |  |                            |                  |  |  |
| 3499999. Total General Account Authorized, Unauthorized and Certified  |                   |                        |  |  |           |                                   | 300,254,008   | 13,788,174                               | 40,256,942   |                            |                  | 77,859,054                               |  |
| 3799999. Total Separate Accounts - Authorized U.S. Affiliates  |                   |                        |  |  |           |                                   |               |  |  |                            |                  |  |  |
| 4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates  |                   |                        |  |  |           |                                   |               |  |  |                            |                  |  |  |
| 4199999. Total Separate Accounts - Authorized Affiliates   |                   |                        |  |  |           |                                   |               |  |  |                            |                  |  |  |
| 4499999. Total Separate Accounts - Authorized Non-Affiliates   |                   |                        |  |  |           |                                   |               |  |  |                            |                  |  |  |
| 4599999. Total Separate Accounts Authorized  |                   |                        |  |  |           |                                   |               |  |  |                            |                  |  |  |
| 4899999. Total Separate Accounts - Unauthorized U.S. Affiliates  |                   |                        |  |  |           |                                   |               |  |  |                            |                  |  |  |
| 5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates  |                   |                        |  |  |           |                                   |               |  |  |                            |                  |  |  |
| 5299999. Total Separate Accounts - Unauthorized Affiliates   |                   |                        |  |  |           |                                   |               |  |  |                            |                  |  |  |
| 5599999. Total Separate Accounts - Unauthorized Non-Affiliates   |                   |                        |  |  |           |                                   |               |  |  |                            |                  |  |  |
| 5699999. Total Separate Accounts Unauthorized  |                   |                        |  |  |           |                                   |               |  |  |                            |                  |  |  |
| 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  |                   |                        |  |  |           |                                   |               |  |  |                            |                  |  |  |
| 6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)     |                   |                        |  |  |           |                                   | 270,426,908   | 13,788,174                               | 40,256,942   |                            |                  | 77,859,054                               |  |
| 7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999) |                   |                        |  |  |           |                                   | 29,827,100    |  |  |                            |                  |  |  |
| 9999999 - Totals   |                   |                        |  |  |           |                                   | 300,254,008   | 13,788,174                               | 40,256,942   |                            |                  | 77,859,054                               |  |



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE   NATIONWIDE LIFE 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<br>Company<br>Code  | ID<br>Number   | Effective<br>Date | Name of Reinsurer                    | Reserve<br>Credit Taken | Paid and<br>Unpaid Losses<br>Recoverable<br>(Debit) | Other Debits | Total<br>(Cols.5+6+7) | Letters of<br>Credit | Issuing or<br>Confirming<br>Bank<br>Reference<br>Number (a) | Trust<br>Agreements | Funds<br>Deposited by<br>and Withheld<br>from<br>Reinsurers | Other | Miscellaneous<br>Balances<br>(Credit) | Sum of Cols.<br>9+11+12+13<br>+14 but not in<br>Excess of<br>Col. 8 |
| 0399999. Total General Account - Life and Annuity U.S. Affiliates                        |                |                   |                                      |                         |   |              |                       |                      | XXX   |                     |   |       |                                       |   |
| 0699999. Total General Account - Life and Annuity Non-U.S. Affiliates                    |                |                   |                                      |                         |   |              |                       |                      | XXX   |                     |   |       |                                       |   |
| 0799999. Total General Account - Life and Annuity Affiliates                             |                |                   |                                      |                         |   |              |                       |                      | XXX   |                     |   |       |                                       |   |
| ...79782 ...   | 86-0262046 ... | 02/23/1972 ...    | Electric Cooperative Life Ins Co ... | 281,879                 | 5,805   |              | 287,684               |                      |   | 1,795,326           |   |       |                                       | 287,684   |
| 0899999. General Account - Life and Annuity U.S. Non-Affiliates                          |                |                   |                                      | 281,879                 | 5,805   |              | 287,684               |                      | XXX   | 1,795,326           |   |       |                                       | 287,684   |
| ...00000 ...   | AA-3190878 ... | 07/01/2002 ...    | Wilton Reinsurance Bermuda Ltd ...   | 927,769                 |   |              | 927,769               | 900,000              |   |                     |   |       |                                       | 900,000   |
| 0999999. General Account - Life and Annuity Non-U.S. Non-Affiliates                      |                |                   |                                      | 927,769                 |   |              | 927,769               | 900,000              | XXX   |                     |   |       |                                       | 900,000   |
| 1099999. Total General Account - Life and Annuity Non-Affiliates                         |                |                   |                                      | 1,209,648               | 5,805   |              | 1,215,453             | 900,000              | XXX   | 1,795,326           |   |       |                                       | 1,187,684   |
| 1199999. Total General Account Life and Annuity  |                |                   |                                      | 1,209,648               | 5,805   |              | 1,215,453             | 900,000              | XXX   | 1,795,326           |   |       |                                       | 1,187,684   |
| 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   |                |                   |                                      | 1,209,648               | 5,805   |              | 1,215,453             | 900,000              | XXX   | 1,795,326           |   |       |                                       | 1,187,684   |
| 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)     |                |                   |                                      | 281,879                 | 5,805   |              | 287,684               |                      | XXX   | 1,795,326           |   |       |                                       | 287,684   |
| 3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999) |                |                   |                                      | 927,769                 |   |              | 927,769               | 900,000              | XXX   |                     |   |       |                                       | 900,000   |
| 9999999 - Totals   |                |                   |                                      | 1,209,648               | 5,805   |              | 1,215,453             | 900,000              | XXX   | 1,795,326           |   |       |                                       | 1,187,684   |

|     |   |                                 |  |                                 |                             |
|-----|---|---------------------------------|--|---------------------------------|-----------------------------|
| (a) | Issuing or<br>Confirming<br>Bank<br>Reference<br>Number | Letters<br>of<br>Credit<br>Code | American Bankers Association<br>(ABA) Routing Number | Issuing or Confirming Bank Name | Letters of<br>Credit Amount |
|     | .....   | 1.....                          | 11102501 .....                                       | Wachovia Bank N.A. ....         | .....900,000                |

Schedule S - Part 5

**N O N E**

Schedule S - Part 5 - Bank Footnote

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

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

|  | 1<br>2014 | 2<br>2013 | 3<br>2012 | 4<br>2011 | 5<br>2010 |
|--|-----------|-----------|-----------|-----------|-----------|
| A. OPERATIONS ITEMS  |           |           |           |           |           |
| 1. Premiums and annuity considerations for life and accident and health contracts .....                          | 414,518   | 385,617   | 327,474   | 322,394   | 393,187   |
| 2. Commissions and reinsurance expense allowances .....  | 87,180    | 73,350    | 63,986    | 61,665    | 75,382    |
| 3. Contract claims .....   | 333,639   | 296,966   | 300,828   | 336,127   | 390,358   |
| 4. Surrender benefits and withdrawals for life contracts .....   | 57,983    | 3,571     | 3,444     | 2,977     | 397       |
| 5. Dividends to policyholders .....  | 744       | 643       | 1,621     | 1,886     | 3,626     |
| 6. Reserve adjustments on reinsurance ceded .....  | (1,688)   | 14,006    | (6,291)   | (50,449)  | 8,626     |
| 7. Increase in aggregate reserve for life and accident and health contracts .....                                | 51,894    | (7,395)   | (7,646)   | (10,169)  | (38,209)  |
| B. BALANCE SHEET ITEMS   |           |           |           |           |           |
| 8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected ..... | 36,586    | 29,967    | 18,624    | 12,109    | 9,740     |
| 9. Aggregate reserves for life and accident and health contracts .....   | 578,271   | 630,165   | 635,560   | 643,207   | 652,044   |
| 10. Liability for deposit-type contracts .....   | 116       | 119       | 132       | 147       | 32        |
| 11. Contract claims unpaid .....   | 37,049    | 33,705    | 20,463    | 22,093    | 21,594    |
| 12. Amounts recoverable on reinsurance .....   | 26,591    | 23,112    | 22,266    | 8,728     | 23,455    |
| 13. Experience rating refunds due or unpaid .....  |           | 16,759    | 7,992     | 6,297     | 18,792    |
| 14. Policyholders' dividends (not included in Line 10) .....   |           |           |           |           |           |
| 15. Commissions and reinsurance expense allowances due .....   | 2,375     | 9,938     | 26,721    | 9,184     | 12,420    |
| 16. Unauthorized reinsurance offset .....  | 28        | 292       | 74        | 419       | 240       |
| 17. Offset for reinsurance with Certified Reinsurers .....   |           |           |           | XXX       | XXX       |
| C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)  |           |           |           |           |           |
| 18. Funds deposited by and withheld from (F) .....   |           |           |           |           |           |
| 19. Letters of credit (L) .....  | 900       | 900       | 900       | 900       | 900       |
| 20. Trust agreements (T) .....   | 1,795     | 1,792     | 1,789     | 1,786     | 1,783     |
| 21. Other (O) .....  |           |           |           |           |           |
| D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)                                   |           |           |           |           |           |
| 22. Multiple Beneficiary Trust .....   |           |           |           | XXX       | XXX       |
| 23. Funds deposited by and withheld from (F) .....   |           |           |           | XXX       | XXX       |
| 24. Letters of credit (L) .....  |           |           |           | XXX       | XXX       |
| 25. Trust agreements (T) .....   |           |           |           | XXX       | XXX       |
| 26. Other (O) .....  |           |           |           | XXX       | XXX       |

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

|  | 1<br>As Reported<br>(net of ceded) | 2<br>Restatement<br>Adjustments | 3<br>Restated<br>(gross of ceded) |
|--|------------------------------------|---------------------------------|-----------------------------------|
| <b>ASSETS (Page 2, Col. 3)</b>   |                                    |                                 |                                   |
| 1. Cash and invested assets (Line 12) .....  | 39,180,212,025                     |                                 | 39,180,212,025                    |
| 2. Reinsurance (Line 16) .....   | 45,231,157                         | (45,231,157)                    |                                   |
| 3. Premiums and considerations (Line 15) .....   | 88,482,524                         | 36,585,670                      | 125,068,194                       |
| 4. Net credit for ceded reinsurance .....  | XXX                                | 623,858,517                     | 623,858,517                       |
| 5. All other admitted assets (balance) .....   | 1,419,612,138                      |                                 | 1,419,612,138                     |
| 6. Total assets excluding Separate Accounts (Line 26) .....  | 40,733,537,844                     | 615,213,030                     | 41,348,750,874                    |
| 7. Separate Account assets (Line 27) .....   | 87,851,532,331                     |                                 | 87,851,532,331                    |
| 8. Total assets (Line 28)  | 128,585,070,175                    | 615,213,030                     | 129,200,283,205                   |
| <b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>   |                                    |                                 |                                   |
| 9. Contract reserves (Lines 1 and 2) .....   | 29,884,852,814                     | 578,191,416                     | 30,463,044,230                    |
| 10. Liability for deposit-type contracts (Line 3) .....  | 2,997,867,533                      |                                 | 2,997,867,533                     |
| 11. Claim reserves (Line 4) .....  | 94,372,341                         | 37,049,383                      | 131,421,724                       |
| 12. Policyholder dividends/reserves (Lines 5 through 7) .....  | 55,912,928                         |                                 | 55,912,928                        |
| 13. Premium & annuity considerations received in advance (Line 8) .....                                      | 4,009,898                          |                                 | 4,009,898                         |
| 14. Other contract liabilities (Line 9) .....  | 34,445,828                         |                                 | 34,445,828                        |
| 15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount) .....                              | 27,769                             | (27,769)                        |                                   |
| 16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount) ..... |                                    |                                 |                                   |
| 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) .....  | 3,254,070,560                      |                                 | 3,254,070,560                     |
| 20. Total liabilities excluding Separate Accounts (Line 26) .....  | 36,325,559,671                     | 615,213,030                     | 36,940,772,701                    |
| 21. Separate Account liabilities (Line 27) .....   | 87,851,532,331                     |                                 | 87,851,532,331                    |
| 22. Total liabilities (Line 28) .....  | 124,177,092,002                    | 615,213,030                     | 124,792,305,032                   |
| 23. Capital & surplus (Line 38) .....  | 4,407,978,173                      | XXX                             | 4,407,978,173                     |
| 24. Total liabilities, capital & surplus (Line 39)   | 128,585,070,175                    | 615,213,030                     | 129,200,283,205                   |
| <b>NET CREDIT FOR CEDED REINSURANCE</b>  |                                    |                                 |                                   |
| 25. Contract reserves .....  | 578,191,416                        |                                 |                                   |
| 26. Claim reserves .....   | 37,049,383                         |                                 |                                   |
| 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 .....   | 45,231,157                         |                                 |                                   |
| 32. Other ceded reinsurance recoverables .....   |                                    |                                 |                                   |
| 33. Total ceded reinsurance recoverables .....   | 660,471,956                        |                                 |                                   |
| 34. Premiums and considerations .....  | 36,585,670                         |                                 |                                   |
| 35. Reinsurance in unauthorized companies .....  | 27,769                             |                                 |                                   |
| 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 .....  | 36,613,439                         |                                 |                                   |
| 41. Total net credit for ceded reinsurance   | 623,858,517                        |                                 |                                   |

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

Allocated by States and Territories

|              |                                |     | Direct Business Only           |                                     |  |   |                           |
|--------------|--------------------------------|-----|--------------------------------|-------------------------------------|--|---|---------------------------|
|              |                                |     | 1                              | 2                                   | 3  | 4   | 5                         |
| States, Etc. |                                |     | Life<br>(Group and Individual) | Annuities<br>(Group and Individual) | Disability<br>Income<br>(Group and Individual) | Long-Term<br>Care<br>(Group and Individual) | Deposit-Type<br>Contracts |
|              |                                |     |                                |                                     |  |   | Totals                    |
| 1.           | Alabama .....                  | AL  | 4,766,584                      | 5,050,566                           |  |   | 9,817,150                 |
| 2.           | Alaska .....                   | AK  | 231,931                        | 2,269,239                           |  |   | 2,501,170                 |
| 3.           | Arizona .....                  | AZ  | 24,434,748                     | 12,868,388                          |  |   | 37,303,136                |
| 4.           | Arkansas .....                 | AR  | 2,060,655                      | 5,814,968                           |  |   | 7,875,624                 |
| 5.           | California .....               | CA  | 111,868,954                    | 56,147,158                          |  |   | 168,016,112               |
| 6.           | Colorado .....                 | CO  | 8,583,722                      | 15,508,632                          |  |   | 24,092,355                |
| 7.           | Connecticut .....              | CT  | 7,478,125                      | 27,232,245                          |  |   | 34,710,370                |
| 8.           | Delaware .....                 | DE  | 121,275,929                    | 5,104,137                           |  |   | 126,380,066               |
| 9.           | District of Columbia .....     | DC  | 926,899                        | 911,011                             |  |   | 1,837,910                 |
| 10.          | Florida .....                  | FL  | 69,737,980                     | 49,163,674                          |  |   | 118,901,654               |
| 11.          | Georgia .....                  | GA  | 31,120,986                     | 13,050,180                          |  |   | 44,171,166                |
| 12.          | Hawaii .....                   | HI  | 1,504,675                      | 7,137,449                           |  |   | 8,642,124                 |
| 13.          | Idaho .....                    | ID  | 1,954,333                      | 1,334,783                           |  |   | 3,289,116                 |
| 14.          | Illinois .....                 | IL  | 88,336,525                     | 28,742,017                          |  |   | 117,078,542               |
| 15.          | Indiana .....                  | IN  | 26,608,487                     | 14,430,775                          |  |   | 41,039,262                |
| 16.          | Iowa .....                     | IA  | 7,128,503                      | 2,818,455                           |  |   | 9,946,958                 |
| 17.          | Kansas .....                   | KS  | 4,157,824                      | 5,969,822                           |  |   | 10,127,646                |
| 18.          | Kentucky .....                 | KY  | 12,167,752                     | 8,346,448                           |  |   | 20,514,199                |
| 19.          | Louisiana .....                | LA  | 2,639,317                      | 3,334,181                           |  |   | 5,973,497                 |
| 20.          | Maine .....                    | ME  | 1,124,347                      | 2,701,288                           |  |   | 3,825,636                 |
| 21.          | Maryland .....                 | MD  | 25,882,226                     | 19,495,703                          |  |   | 45,377,929                |
| 22.          | Massachusetts .....            | MA  | 43,773,614                     | 57,577,343                          |  |   | 101,350,957               |
| 23.          | Michigan .....                 | MI  | 26,440,199                     | 18,858,778                          |  |   | 45,298,976                |
| 24.          | Minnesota .....                | MN  | 24,831,871                     | 7,271,532                           |  |   | 32,103,403                |
| 25.          | Mississippi .....              | MS  | 3,580,883                      | 584,380                             |  |   | 4,165,264                 |
| 26.          | Missouri .....                 | MO  | 16,389,671                     | 8,792,180                           |  |   | 25,181,851                |
| 27.          | Montana .....                  | MT  | 397,479                        | 2,589,137                           |  |   | 2,986,616                 |
| 28.          | Nebraska .....                 | NE  | 831,445                        | 1,142,630                           |  |   | 1,974,075                 |
| 29.          | Nevada .....                   | NV  | 1,958,656                      | 4,112,117                           |  |   | 6,070,772                 |
| 30.          | New Hampshire .....            | NH  | 2,662,084                      | 5,539,298                           |  |   | 8,201,382                 |
| 31.          | New Jersey .....               | NJ  | 58,681,144                     | 26,973,478                          |  |   | 85,654,622                |
| 32.          | New Mexico .....               | NM  | 572,656                        | 1,832,245                           |  |   | 2,404,902                 |
| 33.          | New York .....                 | NY  | 137,072,461                    | 78,633,968                          |  |   | 215,706,428               |
| 34.          | North Carolina .....           | NC  | 65,386,756                     | 19,361,450                          |  |   | 84,748,206                |
| 35.          | North Dakota .....             | ND  | 27,383,343                     | 272,457                             |  |   | 27,655,800                |
| 36.          | Ohio .....                     | OH  | 55,194,485                     | 34,165,216                          |  |   | 89,359,701                |
| 37.          | Oklahoma .....                 | OK  | 1,305,800                      | 5,328,337                           |  |   | 6,634,137                 |
| 38.          | Oregon .....                   | OR  | 1,981,100                      | 9,039,981                           |  |   | 11,021,082                |
| 39.          | Pennsylvania .....             | PA  | 73,998,428                     | 58,237,330                          |  |   | 132,235,757               |
| 40.          | Rhode Island .....             | RI  | 3,849,368                      | 3,832,177                           |  |   | 7,681,545                 |
| 41.          | South Carolina .....           | SC  | 7,133,540                      | 8,319,067                           |  |   | 15,452,607                |
| 42.          | South Dakota .....             | SD  | 607,217                        | 282,707                             |  |   | 889,924                   |
| 43.          | Tennessee .....                | TN  | 6,547,541                      | 15,444,211                          |  |   | 21,991,752                |
| 44.          | Texas .....                    | TX  | 60,728,312                     | 30,613,504                          |  |   | 91,341,816                |
| 45.          | Utah .....                     | UT  | 6,017,262                      | 3,398,016                           |  |   | 9,415,277                 |
| 46.          | Vermont .....                  | VT  | 1,555,523                      | 1,878,046                           |  |   | 3,433,569                 |
| 47.          | Virginia .....                 | VA  | 23,584,063                     | 12,185,813                          |  |   | 35,769,876                |
| 48.          | Washington .....               | WA  | 3,145,942                      | 19,256,310                          |  |   | 22,402,252                |
| 49.          | West Virginia .....            | WV  | 5,066,060                      | 7,416,635                           |  |   | 12,482,695                |
| 50.          | Wisconsin .....                | WI  | 4,925,411                      | 8,842,953                           |  |   | 13,768,363                |
| 51.          | Wyoming .....                  | WY  | 1,878,206                      | 163,479                             |  |   | 2,041,686                 |
| 52.          | American Samoa .....           | AS  | 25,847                         |                                     |  |   | 25,847                    |
| 53.          | Guam .....                     | GU  | 1,454                          |                                     |  |   | 1,454                     |
| 54.          | Puerto Rico .....              | PR  | 416,732                        | 648,348                             |  |   | 1,065,081                 |
| 55.          | U.S. Virgin Islands .....      | VI  | 48,333                         | 100,000                             |  |   | 148,333                   |
| 56.          | Northern Mariana Islands ..... | MP  |                                |                                     |  |   |                           |
| 57.          | Canada .....                   | CAN | 93,899                         |                                     |  |   | 93,899                    |
| 58.          | Aggregate Other Alien .....    | OT  | 941,973                        |                                     |  |   | 941,973                   |
| 59.          | Total                          |     | 1,222,999,261                  | 740,124,242                         |  |   | 853,050,930               |
|              |                                |     |                                |                                     |  |   | 2,816,174,433             |

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE 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 | 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 | 4590018      |     |  | 10 W. Nationwide, LLC                          | OH                   | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 31-1486309 |              |     |  | 1000 Yard Street, LLC                          | OH                   | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 31-1486309 | 4594954      |     |  | 101 N. Twentieth St, LLC                       | OH                   | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 31-1486309 |              |     |  | 1050 Yard Street, LLC                          | OH                   | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 20-4939866 |              |     |  | 1125 Rail Street, LLC                          | OH                   | NIA                              | NRI Equity Land Investments, LLC               | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 31-1733036 | 4594963      |     |  | 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 |                   | 31-1486309 |              |     |  | 155 Rivulon Boulevard, LLC                     | OH                   | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 20-1347603 | 4594806      |     |  | 180 E. Broad Partners, LLC                     | OH                   | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | 33.330                                     | Nationwide Mutual Insurance Company        | 1  |
| 0140       | Nationwide |                   | 31-1486309 |              |     |  | 275 Rivulon Boulevard, LLC                     | OH                   | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 31-1580283 | 4590835      |     |  | 400 West Nationwide Boulevard, LLC             | OH                   | NIA                              | NWD Investments, LLC                           | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 31-1580283 | 4591140      |     |  | 425 West Nationwide Boulevard, LLC             | OH                   | NIA                              | NWD Investments, LLC                           | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 31-1486309 | 4595009      |     |  | 44 Chestnut, LLC                               | OH                   | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 20-4939866 | 4590497      |     |  | 775 Yard Street Restaurant, LLC                | OH                   | NIA                              | NRI Equity Land Investments, LLC               | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 20-4939866 | 4590750      |     |  | 775 Yard Street, LLC                           | OH                   | NIA                              | NRI Equity Land Investments, LLC               | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 20-4939866 |              |     |  | 780 Yard Street, LLC                           | OH                   | NIA                              | NRI Equity Land Investments, LLC               | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 20-4939866 | 4671583      |     |  | 795 Rail Street, LLC                           | OH                   | NIA                              | NRI Equity Land Investments, LLC               | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 20-4939866 | 4590602      |     |  | 800 Bobcat Avenue, LLC                         | OH                   | NIA                              | NRI Equity Land Investments, LLC               | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 20-4939866 | 4671499      |     |  | 800 Goodale Boulevard, LLC                     | OH                   | NIA                              | NRI Equity Land Investments, LLC               | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 20-4939866 | 4671789      |     |  | 800 Yard Street, LLC                           | OH                   | NIA                              | NRI Equity Land Investments, LLC               | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 20-4939866 | 4590778      |     |  | 805 Bobcat Avenue, LLC                         | OH                   | NIA                              | NRI Equity Land Investments, LLC               | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 20-4939866 | 4590611      |     |  | 845 Yard Street, LLC                           | OH                   | NIA                              | NRI Equity Land Investments, LLC               | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 20-4939866 | 4590787      |     |  | 850 Goodale Blvd., LLC                         | OH                   | NIA                              | NRI Equity Land Investments, LLC               | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 20-4939866 | 4590714      |     |  | 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 |                   | 20-4939866 |              |     |  | 975 Rail Street, LLC                           | OH                   | NIA                              | NRI Equity Land Investments, LLC               | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 31-1680808 | 4594833      |     |  | AD Investments, LLC                            | OH                   | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | 60.000                                     | Nationwide Mutual Insurance Company        | 1  |
| 0140       | Nationwide |                   | 31-1580283 | 4590992      |     |  | ADTV, LLC                                      | OH                   | NIA                              | NWD Investments, LLC                           | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 52-2227314 | 42877247     |     |  | 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 | 1677548      |     |  | ALLIED Group, Inc.                             | IA                   | UDP                              | Allied Holdings -Delaware), Inc.               | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 46-4628790 | 4613462      |     |  | 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 | 19100             | 42-1527863 | 4287238      |     |  | AMCO Insurance Company                         | IA                   | IA                               | ALLIED Group, Inc.                             | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 42-6054959 | 4287153      |     |  | AMCO Insurance Company                         | IA                   | IA                               | ALLIED Group, Inc.                             | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 59-1031596 | 4288011      |     |  | American Marine Underwriters, Inc.             | FL                   | IA                               | Nationwide Mutual Insurance Company            | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 31-1486309 | 4595036      |     |  | Anderson Meadows, LLC                          | OH                   | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 31-1580283 | 4591177      |     |  | Arena District CA I, LLC                       | OH                   | NIA                              | NWD Investments, LLC                           | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
|            |            |                   | 90-0280710 |              |     |  | Arena District Owners Association              | OH                   |                                  | Other non-Nationwide                           | n/a  |  | Other non-Nationwide                       |    |
| 0140       | Nationwide |                   | 31-1580283 | 4591010      |     |  | Arena Theatres, LLC                            | OH                   | NIA                              | NWD Investments, LLC                           | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
|            |            |                   |            |              |     |  | Artesa at Quarry Village, LLC                  | TX                   |                                  | Other non-Nationwide                           | n/a  |  | Other non-Nationwide                       |    |
| 0140       | Nationwide |                   | 20-3624379 | 4595371      |     |  | BCCS Investment Fund LLC                       | DE                   | NIA                              | Nationwide Mutual Insurance Company            | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   |            |              |     |  | Berkshire Crossing Development, LLC            | DE                   | NIA                              | NorthStar Commercial Development, LLC          | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 31-1184438 | 4594842      |     |  | Boulevard Inn Limited Liability Company        | OH                   | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | 94.800                                     | Nationwide Mutual Insurance Company        | 1  |
| 0140       | Nationwide |                   | 31-1555487 | 4593658      |     |  | Broad Street Retail, LLC                       | DE                   | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | 60.000                                     | Nationwide Mutual Insurance Company        | 1  |
| 0140       | Nationwide |                   | 20-3624379 | 4595531      |     |  | Brooke School Investment Fund, LLC             | DE                   |                                  | Nationwide Mutual Insurance Company            | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 26-0899413 | 3730540      |     |  | CHP New Markets Investment Fund, LLC           | OH                   |                                  | Nationwide Mutual Insurance Company            | Limited partner /no control  | 50.000                                     | Other non-Nationwide                       |    |
| 0140       | Nationwide |                   | 20-1618232 | 4595241      |     |  | CNRI-Cannonsport Condominium, LLC              | OH                   | NIA                              | CNRI-Cannonsport, LLC                          | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 20-1618232 | 4595045      |     |  | CNRI-Cannonsport, LLC                          | OH                   | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE 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 | 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 |                   | 31-1579973 |              |     |  | Co-Investment Fund, LLC  | DE                   |                                  | Other non-Nationwide                               | n/a  |  | Other non-Nationwide                       |    |
| 0140       | Nationwide | 29262             | 74-1061659 | 4288057      |     |  | COLHOC Limited Partnership   | OH                   | NIA                              | NRI Arena, LLC                                     | Ownership  | 30.760                                     | Other non-Nationwide                       | 1  |
| 0140       | Nationwide |                   | 45-4901238 |              |     |  | Colonial County Mutual Insurance Company                             | TX                   |                                  | Other non-Nationwide                               | contract   |  | Other non-Nationwide                       |    |
| 0140       | Nationwide |                   |            |              |     |  | Columbus Arena Management, LLC                                       | OH                   |                                  | Other non-Nationwide                               |  |  | Other non-Nationwide                       |    |
| 0140       | Nationwide |                   | 04-3750770 | 4595951      |     |  | Continental/North Shore I, L.P.                                      | OH                   | NIA                              | Continental/NRI North Shore Investments, LLC       | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 20-0366090 | 3327212      |     |  | Continental/North Shore II, L.P.                                     | OH                   | NIA                              | Continental/NRI North Shore Investments, LLC       | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 20-0142724 | 4588177      |     |  | Continental/NRI North Shore Investments, LLC                         | OH                   | NIA                              | Nationwide Realty Investors, Ltd.                  | Ownership  | 50.500                                     | Nationwide Mutual Insurance Company        | 1  |
| 0140       | Nationwide |                   | 26-4177534 | 4595670      |     |  | Cotton Mill Partners, LLC  | VA                   | NIA                              | Nationwide Mutual Insurance Company                | Ownership  | 50.000                                     | Nationwide Mutual Insurance Company        | 1  |
| 0140       | Nationwide |                   | 26-4177534 | 4595670      |     |  | Cotton Mill Partners, LLC  | VA                   | NIA                              | Nationwide Property and Casualty Insurance Company | Ownership  | 50.000                                     | Nationwide Mutual Insurance Company        | 1  |
| 0140       | Nationwide | 18961             | 68-0066866 | 4288178      |     |  | Crestbrook Insurance Company   | OH                   | IA                               | Nationwide Mutual Insurance Company                | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 31-1486309 | 4590255      |     |  | 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 |                   | 46-4104813 |              |     |  | Discover Affordable Housing Investment Fund I, LLC                   | OH                   |                                  | Other non-Nationwide                               | n/a  |  | Other non-Nationwide                       |    |
| 0140       | Nationwide |                   | 33-0096671 | 4287694      |     |  | DVM Insurance Agency   | CA                   | NIA                              | Veterinary Pet Insurance Company                   | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 20-1945276 | 4590590      |     |  | East of Madison, LLC   | DE                   | NIA                              | 120 Acre Partners, Ltd.                            | Ownership  | 24.910                                     | Nationwide Mutual Insurance Company        | 1  |
| 0140       | Nationwide |                   | 20-1945276 | 4590590      |     |  | East of Madison, LLC   | DE                   | NIA                              | ND La Quinta Partners, LLC                         | Ownership  | 76.090                                     | Nationwide Mutual Insurance Company        | 1  |
| 0140       | Nationwide |                   | 20-5268940 | 4595689      |     |  | ELH Investment LLC   | DE                   |                                  | Nationwide Mutual Insurance Company                | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide | 13838             | 42-0618271 | 4569372      |     |  | Farnland Mutual Insurance Company                                    | IA                   |                                  | Other non-Nationwide                               | debt   |  | Other non-Nationwide                       |    |
| 0140       | Nationwide | 22209             | 75-6013587 | 4287676      |     |  | Freedom Specialty Insurance Company -fka Atlantic Insurance Company) | OH                   | IA                               | Scottsdale Insurance Company                       | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 46-4736379 |              |     |  | GPN-1 Property Owners Association, Inc.                              | OH                   |                                  | Other non-Nationwide                               | n/a  |  | Other non-Nationwide                       |    |
| 0140       | Nationwide |                   | 20-4939866 | 4590808      |     |  | Grandview Yard Hotel Holdings, LLC                                   | OH                   | NIA                              | NRI Equity Land Investments, LLC                   | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 20-4939866 | 4590826      |     |  | Grandview Yard Hotel, LLC  | OH                   | NIA                              | Grandview Yard Hotel Holdings, LLC                 | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 51-0241172 | 3582909      |     |  | Harleysville Group, Inc.   | DE                   | NIA                              | Allied Holdings -Delaware), Inc.                   | 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 | 33235             | 16-1075588 | 4442158      |     |  | Harleysville Insurance Company of New Jersey                         | NJ                   | IA                               | Harleysville Group, Inc.                           | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide | 10674             | 23-2864924 | 4442242      |     |  | Harleysville Insurance Company of New York                           | PA                   | IA                               | Harleysville Group, Inc.                           | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide | 14516             | 38-3198542 | 4442251      |     |  | Harleysville Lake States Insurance Company                           | MI                   | IA                               | Harleysville Group, Inc.                           | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide | 64327             | 23-1580983 | 4440659      |     |  | Harleysville Life Insurance Company                                  | PA                   | IA                               | Nationwide Mutual Insurance Company                | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 23-2612951 | 4442149      |     |  | Harleysville Pennland Insurance Company                              | PA                   | IA                               | Nationwide Mutual Insurance Company                | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide | 35896             | 23-2384978 | 4442288      |     |  | Harleysville Preferred 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 |                   | 32-0051216 | 4596903      |     |  | Hideaway Properties Corp.  | CA                   |                                  | Nationwide Realty Investors, Ltd.                  | Ownership  | 50.000                                     | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 31-0871532 | 4288020      |     |  | Insurance Intermediaries, Inc.                                       | OH                   | IA                               | Nationwide Mutual Insurance Company                | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 31-1486309 | 4097802      |     |  | 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                   |                                  | Other non-Nationwide                               | n/a  |  | Other non-Nationwide                       |    |
| 0140       | Nationwide |                   | 46-2956640 |              |     |  | Jerome Village Residential Property Owners Association, Inc.         | OH                   | NIA                              | Other non-Nationwide                               | n/a  |  | Other non-Nationwide                       | 2  |
| 0140       | Nationwide |                   | 31-1486309 | 4590312      |     |  | JV Developers, LLC   | OH                   |                                  | Nationwide Realty Investors, Ltd.                  | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 20-2137188 | 4595698      |     |  | Leaguers Investment Fund, LLC  | DE                   |                                  | Nationwide Mutual Insurance Company                | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 56-3789187 | 4286969      |     |  | Life REO Holdings, LLC   | OH                   | NIA                              | Nationwide Life Insurance Company                  | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 74-1395229 | 4288039      |     |  | Lone Star General Agency, Inc.                                       | TX                   | IA                               | Nationwide Mutual Insurance Company                | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |

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SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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| Group Code | Group Name | NAIC Company Code | 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 |                   | 20-3624379 | 4595700      |     |  | Match School Investment Fund, LLC                          | DE                     |                                   | 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        |    |
|            |            |                   |            | 4614900      |     |  | National Casualty Company of America, Ltd.                 |                        |                                   |  |  |  |  |    |
| ...0140    | Nationwide |                   | 42-1154244 | 2889795      |     |  | Nationwide Advantage Mortgage Company                      | GBR                    | IA                                | National Casualty Company                      | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
|            |            |                   |            | 2889795      |     |  |  | IA                     | NIA                               | AMCO Insurance Company                         | Ownership  | 87.300                                     | Nationwide Mutual Insurance Company        |    |
| ...0140    | Nationwide |                   | 42-1154244 | 2889795      |     |  | Nationwide Advantage Mortgage Company                      | IA                     | NIA                               | ALLIED Property & Casualty Insurance Company   | Ownership  | 8.470                                      | Nationwide Mutual Insurance Company        |    |
| ...0140    | Nationwide |                   | 42-1154244 | 2889795      |     |  | Nationwide Advantage Mortgage Company                      | IA                     | NIA                               | Depositors Insurance Company                   | Ownership  | 4.230                                      | Nationwide Mutual Insurance Company        |    |
|            |            |                   |            |              |     |  | Nationwide Affinity Insurance Company of America           |                        |                                   |  |  |  |  |    |
| ...0140    | Nationwide | 26093             | 48-0470690 | 4288196      |     |  |  | 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 | 4595910      |     |  | 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, LLC                                 | Ownership  | 90.000                                     | Nationwide Mutual Insurance Company        | 1  |
| ...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  |                        |                                   | Nationwide Financial Services, Inc.            | Ownership  | 100.000                                    | 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        |    |
|            |            |                   |            |              |     |  |  |                        |                                   | Nationwide Mutual Fire Insurance Company       |  |  |  |    |
| ...0140    | Nationwide |                   | 31-4416546 | 3828081      |     |  | Nationwide Corporation                                     | OH                     | NIA                               |  | 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        |    |
|            |            |                   |            |              |     |  | Nationwide Exclusive Agent Risk Purchasing Group, LLC      |                        |                                   |  |  |  |  |    |
| ...0140    | Nationwide |                   | 05-0630007 | 4288048      |     |  |  | 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        |    |
|            |            |                   |            |              |     |  | Nationwide Financial Institution Distributors Agency, Inc. |                        |                                   |  |  |  |  |    |
| ...0140    | Nationwide |                   | 31-1316276 | 4287069      |     |  | Nationwide Financial Services Capital Trust                | DE                     | NIA                               | NFS Distributors, Inc.                         | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| ...0140    | Nationwide |                   | 31-6554353 | 4286978      |     |  |  | DE                     | NIA                               | Nationwide Financial Services, Inc.            | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| ...0140    | Nationwide |                   | 31-1486870 | 3828063      |     |  | Nationwide Financial Services, Inc.                        | DE                     | UDP                               | Nationwide Corporation                         | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| ...0140    | Nationwide |                   | 31-6022301 |              |     |  | Nationwide Foundation                                      | OH                     |                                   | Other non-Nationwide                           | n/a  |  | Other non-Nationwide                       |    |
| ...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                     | IA                                | NFS Distributors, Inc.                         | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| ...0140    | Nationwide | 23760             | 31-4425763 | 4287957      |     |  | Nationwide General Insurance Company                       | OH                     | NIA                               | 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        |    |
|            |            |                   |            |              |     |  |  |                        |                                   | Nationwide Asset Management Holdings, Inc.     |  |  |  |    |
| ...0140    | Nationwide |                   | 04-3732385 | 4286857      |     |  | Nationwide Global Ventures, Inc.                           | DE                     | NIA                               |  | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| ...0140    | Nationwide |                   | 31-1399201 | 2839398      |     |  | 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 |                   | 41-2206199 | 4286950      |     |  | Nationwide Investment Advisors, LLC                        | OH                     | NIA                               | Nationwide Life Insurance Company              | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
|            |            |                   |            |              |     |  | Nationwide Investment Services Corporation                 |                        |                                   |  |  |  |  |    |
| ...0140    | Nationwide |                   | 73-0988442 | 4286923      |     |  |  | OK                     | NIA                               | Nationwide Life Insurance Company              | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
|            |            |                   |            |              |     |  | Nationwide Life and Annuity Insurance Company              |                        |                                   |  |  |  |  |    |
| ...0140    | Nationwide | 92657             | 31-1000740 | 2995098      |     |  |  | OH                     | IA                                | Nationwide Life Insurance Company              | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| ...0140    | Nationwide | 66869             | 31-4156830 | 2819288      |     |  | Nationwide Life Insurance Company                          | OH                     | RE                                | Nationwide Financial Services, Inc.            | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
|            |            |                   |            |              |     |  | Nationwide Life Tax Credit Partners 2002-A, LLC            |                        |                                   |  |  |  |  |    |
| ...0140    | Nationwide |                   | 13-4212969 | 4596127      |     |  |  | OH                     | NIA                               | Nationwide Life Insurance Company              | Other  | 0.010                                      | Nationwide Mutual Insurance Company        | 2  |
|            |            |                   |            |              |     |  | Nationwide Life Tax Credit Partners 2002-B, LLC            |                        |                                   |  |  |  |  |    |
| ...0140    | Nationwide |                   | 01-0749754 | 4595960      |     |  |  | OH                     | NIA                               | Nationwide Life Insurance Company              | Other  | 0.010                                      | Nationwide Mutual Insurance Company        | 2  |



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**SCHEDULE Y**

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|------------|------------|-------------------|------------|--------------|-----|--|---|------------------------|-----------------------------------|--|--|--|--|------|
| Group Code | Group Name | NAIC Company Code | 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 Per-cent-age | Ultimate Controlling Entity(ies)/Person(s) | *    |
| ...0140    | Nationwide |                   | 03-0498148 | 3262573      |     |  | Nationwide Life Tax Credit Partners 2002-C, LLC | ..OH                   | ...NIA.....                       | Nationwide Life Insurance Company              | Other.....   | ...0.010                                     | Nationwide Mutual Insurance Company        | ...2 |
| ...0140    | Nationwide |                   | 54-2113175 | 4596127      |     |  | Nationwide Life Tax Credit Partners 2003-A, LLC | ..OH                   | ...NIA.....                       | Nationwide Life Insurance Company              | Other.....   | ...0.010                                     | Nationwide Mutual Insurance Company        | ...2 |
| ...0140    | Nationwide |                   | 58-2672725 | 4596163      |     |  | Nationwide Life Tax Credit Partners 2003-B, LLC | ..OH                   | ...NIA.....                       | Nationwide Life Insurance Company              | Other.....   | ...0.010                                     | 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.....   | ...0.010                                     | Nationwide Mutual Insurance Company        | ...2 |
| ...0140    | Nationwide |                   | 20-0382144 | 4596707      |     |  | Nationwide Life Tax Credit Partners 2004-A, LLC | ..OH                   | ...NIA.....                       | Nationwide Life Insurance Company              | Other.....   | ...0.010                                     | Nationwide Mutual Insurance Company        | ...2 |
| ...0140    | Nationwide |                   | 20-0745944 | 4596211      |     |  | Nationwide Life Tax Credit Partners 2004-B, LLC | ..OH                   | ...NIA.....                       | Nationwide Life Insurance Company              | Other.....   | ...0.010                                     | Nationwide Mutual Insurance Company        | ...2 |
| ...0140    | Nationwide |                   | 20-0745965 | 4596239      |     |  | Nationwide Life Tax Credit Partners 2004-C, LLC | ..OH                   | ...NIA.....                       | Nationwide Life Insurance Company              | Other.....   | ...0.010                                     | Nationwide Mutual Insurance Company        | ...2 |
| ...0140    | Nationwide |                   | 20-1128408 | 4596332      |     |  | Nationwide Life Tax Credit Partners 2004-D, LLC | ..OH                   | ...NIA.....                       | Nationwide Life Insurance Company              | Other.....   | ...0.010                                     | Nationwide Mutual Insurance Company        | ...2 |
| ...0140    | Nationwide |                   | 20-1128472 | 4596350      |     |  | Nationwide Life Tax Credit Partners 2004-E, LLC | ..OH                   | ...NIA.....                       | Nationwide Life Insurance Company              | Other.....   | ...0.010                                     | 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.....   | ...0.010                                     | Nationwide Mutual Insurance Company        | ...2 |
| ...0140    | Nationwide |                   | 20-2303694 | 4596369      |     |  | Nationwide Life Tax Credit Partners 2005-A, LLC | ..OH                   | ...NIA.....                       | Nationwide Life Insurance Company              | Other.....   | ...0.010                                     | Nationwide Mutual Insurance Company        | ...2 |
| ...0140    | Nationwide |                   | 20-2303602 | 4596378      |     |  | Nationwide Life Tax Credit Partners 2005-B, LLC | ..OH                   | ...NIA.....                       | Nationwide Life Insurance Company              | Other.....   | ...0.010                                     | Nationwide Mutual Insurance Company        | ...2 |
| ...0140    | Nationwide |                   | 20-2450960 | 4596387      |     |  | Nationwide Life Tax Credit Partners 2005-C, LLC | ..OH                   | ...NIA.....                       | Nationwide Life Insurance Company              | Other.....   | ...0.010                                     | Nationwide Mutual Insurance Company        | ...2 |
| ...0140    | Nationwide |                   | 20-2451052 | 4596396      |     |  | Nationwide Life Tax Credit Partners 2005-D, LLC | ..OH                   | ...NIA.....                       | Nationwide Life Insurance Company              | Other.....   | ...0.010                                     | Nationwide Mutual Insurance Company        | ...2 |
| ...0140    | Nationwide |                   | 20-2774223 | 4596408      |     |  | Nationwide Life Tax Credit Partners 2005-E, LLC | ..OH                   | ...NIA.....                       | Nationwide Life Insurance Company              | Other.....   | ...0.010                                     | Nationwide Mutual Insurance Company        | ...2 |
| ...0140    | Nationwide |                   | 21-1288836 | 4596426      |     |  | Nationwide Life Tax Credit Partners 2007-A, LLC | ..OH                   | ...NIA.....                       | Nationwide Life Insurance Company              | Other.....   | ...0.010                                     | Nationwide Mutual Insurance Company        | ...2 |
| ...0140    | Nationwide |                   | 26-3427373 | 4596435      |     |  | Nationwide Life Tax Credit Partners 2009-A, LLC | ..OH                   | ...NIA.....                       | Nationwide Life Insurance Company              | Other.....   | ...0.010                                     | Nationwide Mutual Insurance Company        | ...2 |
| ...0140    | Nationwide |                   | 26-3427435 | 4596444      |     |  | Nationwide Life Tax Credit Partners 2009-B, LLC | ..OH                   | ...NIA.....                       | Nationwide Life Insurance Company              | Other.....   | ...0.010                                     | Nationwide Mutual Insurance Company        | ...2 |
| ...0140    | Nationwide |                   | 26-3427479 | 4596499      |     |  | Nationwide Life Tax Credit Partners 2009-C, LLC | ..OH                   | ...NIA.....                       | Nationwide Life Insurance Company              | Other.....   | ...0.010                                     | Nationwide Mutual Insurance Company        | ...2 |
| ...0140    | Nationwide |                   | 26-3427525 | 4596510      |     |  | Nationwide Life Tax Credit Partners 2009-D, LLC | ..OH                   | ...NIA.....                       | Nationwide Life Insurance Company              | Other.....   | ...0.010                                     | Nationwide Mutual Insurance Company        | ...2 |
| ...0140    | Nationwide |                   | 26-4737055 | 4596529      |     |  | Nationwide Life Tax Credit Partners 2009-E, LLC | ..OH                   | ...NIA.....                       | Nationwide Life Insurance Company              | Ownership.....   | ...100.000                                   | Nationwide Mutual Insurance Company        | ...2 |
| ...0140    | Nationwide |                   | 26-4737157 | 4596547      |     |  | Nationwide Life Tax Credit Partners 2009-F, LLC | ..OH                   | ...NIA.....                       | Nationwide Life Insurance Company              | Ownership.....   | ...100.000                                   | Nationwide Mutual Insurance Company        | ...2 |
| ...0140    | Nationwide |                   | 27-1362364 | 4596622      |     |  | Nationwide Life Tax Credit Partners 2009-I, LLC | ..OH                   | ...NIA.....                       | Nationwide Life Insurance Company              | Other.....   | ...0.010                                     | Nationwide Mutual Insurance Company        | ...2 |
| ...0140    | Nationwide |                   | 45-0469525 | 3779811      |     |  | Nationwide Life Tax Credit Partners No. 1, LLC  | ..OH                   | ...NIA.....                       | Nationwide Life Insurance Company              | Other.....   | ...0.010                                     | Nationwide Mutual Insurance Company        | ...2 |
| ...0140    | Nationwide |                   | 46-1952215 | 4596556      |     |  | Nationwide Life Tax Credit Partners 2013-A, LLC | ..OH                   | ...NIA.....                       | Nationwide Life Insurance Company              | Other.....   | ...0.010                                     | Nationwide Mutual Insurance Company        | ...2 |

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE 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 | 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 ..... | ..42110 .....     | 46-1971926 ..... | 4596592 ..... | ..... | .....  | Nationwide Life Tax Credit Partners 2013-B, LLC .....       | ..OH .....           | ..NIA .....                      | Nationwide Life Insurance Company .....        | Other.....   | ..0.010 .....                              | Nationwide Mutual Insurance Company .....  | .....2 ..... |
| ..0140 ..... | Nationwide ..... | .....             | 75-1780981 ..... | 4287984 ..... | ..... | .....  | Nationwide Lloyds .....                                     | ..TX .....           | ..IA .....                       | n/a .....                                      | contract .....   | .....                                      | Nationwide Mutual Insurance Company .....  | .....        |
| ..0140 ..... | Nationwide ..... | .....             | 42-1373380 ..... | 4287210 ..... | ..... | .....  | Nationwide Member Solutions Agency, Inc. ....               | ..IA .....           | ..NIA .....                      | ALL IED Group, Inc. ....                       | Ownership.....   | ..100.000 .....                            | Nationwide Mutual Insurance Company .....  | .....        |
| ..0140 ..... | Nationwide ..... | .....             | 4597094 .....    | 4597094 ..... | ..... | .....  | Nationwide Mutual Capital I, LLC .....                      | ..DE .....           | ..NIA .....                      | Nationwide Mutual Capital, LLC .....           | Ownership.....   | ..100.000 .....                            | Nationwide Mutual Insurance Company .....  | .....        |
| ..0140 ..... | Nationwide ..... | .....             | 75-3191025 ..... | 4595269 ..... | ..... | .....  | 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 .....           | .....                            | 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 .....  | .....        |
| .....        | .....            | .....             | .....            | .....         | ..... | .....  | Nationwide Property and Casualty Insurance Company .....    | ..OH .....           | ..IA .....                       | Nationwide Mutual Insurance Company .....      | Ownership.....   | ..100.000 .....                            | Nationwide Mutual Insurance Company .....  | .....        |
| ..0140 ..... | Nationwide ..... | ..37877 .....     | 31-0970750 ..... | 4287993 ..... | ..... | .....  | Nationwide Realty Investors, Ltd. ....                      | ..OH .....           | ..NIA .....                      | Nationwide Mutual Insurance Company .....      | Ownership.....   | ..96.800 .....                             | Nationwide Mutual Insurance Company .....  | .....        |
| ..0140 ..... | Nationwide ..... | .....             | 31-1486309 ..... | 4288105 ..... | ..... | .....  | Nationwide Realty Investors, Ltd. ....                      | ..OH .....           | ..NIA .....                      | Nationwide Indemnity Company .....             | Ownership.....   | ..3.200 .....                              | Nationwide Mutual Insurance Company .....  | .....        |
| ..0140 ..... | Nationwide ..... | .....             | 31-1486309 ..... | 4288105 ..... | ..... | .....  | Nationwide Realty Management, LLC .....                     | ..OH .....           | ..NIA .....                      | Nationwide Realty Investors, Ltd. ....         | Ownership.....   | ..100.000 .....                            | Nationwide Mutual Insurance Company .....  | .....        |
| ..0140 ..... | Nationwide ..... | .....             | 4288066 .....    | 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. ....     | Ownership.....   | ..100.000 .....                            | Nationwide Mutual Insurance Company .....  | .....        |
| .....        | .....            | .....             | 74-2200854 ..... | 4287135 ..... | ..... | .....  | Nationwide Retirement Solutions, Inc. of Texas .....        | ..TX .....           | ..NIA .....                      | Nationwide Retirement Solutions, 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 .....  | .....        |
| .....        | .....            | .....             | 27-0743545 ..... | 4564041 ..... | ..... | .....  | Nationwide Tax Credit Partners 2009-G, LLC .....            | ..OH .....           | ..NIA .....                      | Nationwide Mutual Insurance Company .....      | Other.....   | ..0.010 .....                              | Nationwide Mutual Insurance Company .....  | .....2 ..... |
| .....        | .....            | .....             | 27-0768791 ..... | 4596891 ..... | ..... | .....  | Nationwide Tax Credit Partners 2009-H, LLC .....            | ..OH .....           | ..NIA .....                      | Nationwide Mutual Insurance Company .....      | Ownership.....   | ..100.000 .....                            | Nationwide Mutual Insurance Company .....  | .....2 ..... |
| .....        | .....            | .....             | 27-1362364 ..... | 4596622 ..... | ..... | .....  | Nationwide Tax Credit Partners 2009-I, LLC .....            | ..OH .....           | ..NIA .....                      | Nationwide Life Insurance Company .....        | Other.....   | ..0.010 .....                              | Nationwide Mutual Insurance Company .....  | .....2 ..... |
| ..0140 ..... | Nationwide ..... | .....             | 46-1952215 ..... | 4596566 ..... | ..... | .....  | Nationwide Tax Credit Partners 2013-A, LLC .....            | ..OH .....           | ..NIA .....                      | Nationwide Life Insurance Company .....        | Ownership.....   | ..0.010 .....                              | Nationwide Mutual Insurance Company .....  | .....2 ..... |
| .....        | .....            | .....             | 46-1971926 ..... | .....         | ..... | .....  | Nationwide Tax Credit Partners 2013-B, LLC .....            | ..OH .....           | ..NIA .....                      | Nationwide Life Insurance Company .....        | Ownership.....   | ..0.010 .....                              | Nationwide Mutual Insurance Company .....  | .....        |
| ..0140 ..... | Nationwide ..... | .....             | 11-3651828 ..... | 4588168 ..... | ..... | .....  | ND La Quinta Partners, LLC .....                            | ..DE .....           | ..NIA .....                      | Nationwide Life Insurance Company .....        | Ownership.....   | ..95.000 .....                             | Nationwide Mutual Insurance Company .....  | .....1 ..... |
| ..0140 ..... | Nationwide ..... | .....             | 4286866 .....    | 4286866 ..... | ..... | .....  | Newhouse Capital Partners II, LLC .....                     | ..DE .....           | ..NIA .....                      | Nationwide Realty Investors, Ltd. ....         | Ownership.....   | ..80.000 .....                             | Nationwide Mutual Insurance Company .....  | .....1 ..... |
| ..0140 ..... | Nationwide ..... | .....             | 4286866 .....    | 4286866 ..... | ..... | .....  | Newhouse Capital Partners II, LLC .....                     | ..DE .....           | ..NIA .....                      | Nationwide Global Ventures, Inc. ....          | Ownership.....   | ..99.000 .....                             | Nationwide Mutual Insurance Company .....  | .....1 ..... |
| ..0140 ..... | Nationwide ..... | .....             | 4286679 .....    | 4286679 ..... | ..... | .....  | Newhouse Capital Partners, LLC .....                        | ..DE .....           | ..NIA .....                      | Nationwide Global Ventures, Inc. ....          | Ownership.....   | ..19.000 .....                             | Nationwide Mutual Insurance Company .....  | .....1 ..... |
| ..0140 ..... | Nationwide ..... | .....             | 4286679 .....    | 4286679 ..... | ..... | .....  | Newhouse Capital Partners, LLC .....                        | ..DE .....           | ..NIA .....                      | NWD Investment Management, Inc. ....           | Ownership.....   | ..70.000 .....                             | Nationwide Mutual Insurance Company .....  | .....1 ..... |
| .....        | .....            | .....             | 4286679 .....    | 4286679 ..... | ..... | .....  | Newhouse Capital Partners, LLC .....                        | ..DE .....           | ..NIA .....                      | Nationwide Mutual Insurance Company .....      | Ownership.....   | ..10.000 .....                             | Nationwide Mutual Insurance Company .....  | .....1 ..... |
| ..0140 ..... | Nationwide ..... | .....             | 31-1630871 ..... | 4287032 ..... | ..... | .....  | NFS Distributors, Inc. ....                                 | ..DE .....           | ..NIA .....                      | Nationwide Mutual Fire Insurance Company ..... | Ownership.....   | ..100.000 .....                            | Nationwide Mutual Insurance Company .....  | .....1 ..... |
| ..0140 ..... | Nationwide ..... | .....             | 14-1892640 ..... | 4596677 ..... | ..... | .....  | NHT XII Tax Credit Fund, LLC .....                          | ..DC .....           | ..NIA .....                      | Nationwide Financial Services, Inc. ....       | Ownership.....   | ..49.990 .....                             | Nationwide Mutual Insurance Company .....  | .....1 ..... |
| ..0140 ..... | Nationwide ..... | .....             | 14-1892640 ..... | 4596677 ..... | ..... | .....  | NHT XII Tax Credit Fund, LLC .....                          | ..DC .....           | ..NIA .....                      | Nationwide Life Insurance Company .....        | Ownership.....   | ..25.000 .....                             | Nationwide Mutual Insurance Company .....  | .....1 ..... |
| ..0140 ..... | Nationwide ..... | .....             | 14-1892640 ..... | 4596677 ..... | ..... | .....  | NHT XII Tax Credit Fund, LLC .....                          | ..DC .....           | ..NIA .....                      | Nationwide Assurance Company .....             | Ownership.....   | ..25.000 .....                             | Nationwide Mutual Insurance Company .....  | .....1 ..... |
| ..0140 ..... | Nationwide ..... | .....             | 46-3762545 ..... | 4750442 ..... | ..... | .....  | NHT XII Tax Credit Fund, LLC .....                          | ..DC .....           | ..NIA .....                      | Nationwide Mutual Insurance Company .....      | Ownership.....   | ..25.000 .....                             | Nationwide Mutual Insurance Company .....  | .....1 ..... |
| .....        | .....            | .....             | 26-0351004 ..... | .....         | ..... | .....  | NNOV8, LLC .....  | ..OH .....           | ..NIA .....                      | Nationwide Mutual Insurance Company .....      | Ownership.....   | ..100.000 .....                            | Nationwide Mutual Insurance Company .....  | .....        |
| ..0140 ..... | Nationwide ..... | .....             | 20-4939866 ..... | 4590817 ..... | ..... | .....  | North Bank Condominium Home Owners Association .....        | ..OH .....           | .....                            | Other non-Nationwide .....                     | n/a .....  | .....                                      | Other non-Nationwide .....                 | .....        |
| .....        | .....            | .....             | .....            | .....         | ..... | .....  | North of Third, LLC .....                                   | ..OH .....           | ..NIA .....                      | NRI Equity Land Investments, LLC .....         | Ownership.....   | ..100.000 .....                            | Nationwide Mutual Insurance Company .....  | .....        |

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE 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 | 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 |                   | 26-4083207 | 4590385      |     |  | Northstar Commercial Development, LLC<br>Northstar Master Property Owners Association, Inc. | OH                   | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | .50.000                                    | Nationwide Mutual Insurance Company        | ..1 |
| ..0140     | Nationwide |                   | 26-4083354 | 4594909      |     |  | Northstar Residential Development, LLC  | OH                   | NIA                              | Other non-Nationwide                           | n/a  |  | Other non-Nationwide                       |     |
| ..0140     | Nationwide |                   | 31-1486309 | 4593630      |     |  | NRI 12325 Copper Way, LLC   | OH                   | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        | ..1 |
| ..0140     | Nationwide |                   | 31-1486309 | 4594936      |     |  | NRI 220 Schrock, LLC  | OH                   | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 31-1486309 | 4594794      |     |  | NRI Arena, LLC  | OH                   | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 31-1486309 | 4594815      |     |  | NRI Brookside, LLC  | OH                   | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 31-1486309 | 4595027      |     |  | NRI Builders, LLC   | OH                   | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 31-1486309 | 4594851      |     |  | NRI Communities/Charlotte, LLC  | OH                   | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 31-1486309 | 4590246      |     |  | NRI Communities/Harris Blvd., LLC   | OH                   | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 31-1486309 | 4590282      |     |  | NRI Cramer Creek, LLC   | OH                   | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 20-4939866 | 4590460      |     |  | NRI Equity Land Investments, LLC  | OH                   | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | .80.000                                    | Nationwide Mutual Insurance Company        | ..1 |
| ..0140     | Nationwide |                   | 26-0212217 | 4590394      |     |  | NRI Equity Tampa, LLC   | OH                   |                                  | Nationwide Realty Investors, Ltd.              | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 31-1486309 | 4590376      |     |  | NRI Maxtown, LLC  | OH                   |                                  | Nationwide Realty Investors, Ltd.              | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 30-4939866 | 4590406      |     |  | NRI Office Ventures, Ltd  | OH                   | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 31-1486309 | 4590349      |     |  | NRI-Rivulon, LLC  | OH                   | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 31-1486309 | 4596912      |     |  | NRI Telecom, LLC  | OH                   | NIA                              | NWD Investments, LLC                           | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 45-3123274 | 4595438      |     |  | NTCIF-2011 Georgia State Investor, LLC  | OH                   | NIA                              | Nationwide Property and Casualty Company       | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 90-0729552 | 4596695      |     |  | NTCIF-2011, LLC   | OH                   | NIA                              | Nationwide Life Insurance Company              | Ownership  | .50.000                                    | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 90-0729552 | 4596695      |     |  | NTCIF-2011, LLC   | OH                   | NIA                              | Nationwide Mutual Fire Insurance Company       | Ownership  | .50.000                                    | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 27-4700627 | 4596716      |     |  | NTCP 2011-A, LLC  | OH                   | NIA                              | Nationwide Life Insurance Company              | Other  | .0.010                                     | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 46-0741029 | 4464703      |     |  | NTCP 2012-A, LLC  | OH                   | NIA                              | Nationwide Life Insurance Company              | Other  | .0.010                                     | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 46-3309896 | 4586164      |     |  | NTCP 2013-C, LLC  | OH                   | NIA                              | Nationwide Life Insurance Company              | Other  | .0.010                                     | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 46-4111078 | 4596743      |     |  | NTCP 2014-A, LLC  | OH                   | NIA                              | Nationwide Life Insurance Company              | Other  | .0.010                                     | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 47-1404116 |              |     |  | NTCP 2014-B, LLC  | OH                   | NIA                              | Nationwide Life Insurance Company              | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 47-1413242 |              |     |  | NTCP 2014-C, LLC  | OH                   | NIA                              | Nationwide Life Insurance Company              | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 26-1903919 | 4591421      |     |  | NW-REI, LLC   | DE                   | NIA                              | Nationwide Mutual Insurance Company            | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 46-3654078 | 4593621      |     |  | NW-Amesbury, LLC  | OH                   | NIA                              | NW-REI, LLC                                    | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 46-2943666 | 4594860      |     |  | NW-Bandera, LLC   | OH                   | NIA                              | NW REI, LLC                                    | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 45-5159092 | 4595063      |     |  | NW-Bayshore, LLC  | OH                   | NIA                              | NW REI, LLC                                    | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 46-2451156 | 4594879      |     |  | NW-Bee Cave, LLC  | OH                   | NIA                              | NW REI, LLC                                    | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 46-3707480 | 4593612      |     |  | NW-Brooklyn, LLC  | OH                   | NIA                              | NW REI, LLC                                    | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 46-3968244 | 4591757      |     |  | NW-Camelback, LLC   | OH                   | NIA                              | NW REI, LLC                                    | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 45-2724980 | 4591690      |     |  | NW-Cameron, LLC   | OH                   | NIA                              | NW REI, LLC                                    | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 46-3674167 | 4590090      |     |  | NW-Cedar Springs, LLC   | OH                   | NIA                              | NW REI, LLC                                    | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 46-3994437 | 4591663      |     |  | NW-Central Station, LLC   | OH                   | NIA                              | NW-REI, LLC                                    | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 26-0901660 | 4505456      |     |  | NW-CNC Coppel, LLC  | DE                   | NIA                              | Nationwide Mutual Insurance Company            | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 32-0359208 | 4595157      |     |  | NW-Corvallis, LLC   | OH                   | NIA                              | NW REI, LLC                                    | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 31-1580283 | 4591038      |     |  | NWD 205 Vine, LLC   | OH                   | NIA                              | NWD Investments, LLC                           | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 31-1580283 | 4591261      |     |  | NWD 225 Nationwide, LLC   | OH                   | NIA                              | NWD Investments, LLC                           | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 31-1580283 | 4591056      |     |  | NWD 230 West, LLC   | OH                   | NIA                              | NWD Investments, LLC                           | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 31-1580283 | 4590545      |     |  | NWD 240 Nationwide, LLC   | OH                   | NIA                              | NWD Investments, LLC                           | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 31-1580283 | 4590273      |     |  | NWD 250 Brodbelt, LLC   | OH                   | NIA                              | NWD Investments, LLC                           | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 31-1580283 | 4590554      |     |  | NWD 265 Neil, LLC   | OH                   | NIA                              | NWD Investments, LLC                           | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 31-1580283 | 4590518      |     |  | NWD 275 Marconi, LLC  | OH                   | NIA                              | NWD Investments, LLC                           | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 31-1580283 | 4590563      |     |  | NWD 295 McConnell, LLC  | OH                   | NIA                              | NWD Investments, LLC                           | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 31-1580283 | 4590509      |     |  | NWD 300 Neil, LLC   | OH                   | NIA                              | NWD Investments, LLC                           | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |
| ..0140     | Nationwide |                   | 31-1580283 | 4590572      |     |  | NWD 300 Spring, LLC   | OH                   | NIA                              | NWD Investments, LLC                           | Ownership  | .100.000                                   | Nationwide Mutual Insurance Company        |     |

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE 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 | 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 |                   | 31-1580283 | 4590527      |     |  | NWD 355 McConnell, LLC                         | OH                   | NIA                              | NWD Investments, LLC                           | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 31-1580283 | 4590581      |     |  | NWD 425 Nationwide, LLC                        | OH                   | NIA                              | NWD Investments, LLC                           | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 31-1580283 | 4590536      |     |  | NWD 500 Nationwide, LLC                        | OH                   | NIA                              | NWD Investments, LLC                           | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 31-1580283 | 4591298      |     |  | NWD Arena Crossing, LLC                        | OH                   | NIA                              | NWD Investments, LLC                           | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 31-1580283 | 4591083      |     |  | NWD Arena District I, LLC                      | OH                   | NIA                              | NWD Investments, LLC                           | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 31-1580283 | 4591300      |     |  | NWD Arena District II, LLC                     | OH                   | NIA                              | NWD Investments, LLC                           | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 31-1580283 | 4591113      |     |  | NWD Arena District MM, LLC                     | OH                   | NIA                              | NWD Investments, LLC                           | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 31-1580283 | 4591319      |     |  | NWD Arena District PW, LLC                     | OH                   | NIA                              | NWD Investments, LLC                           | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 31-1580283 | 4591131      |     |  | 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 | 4591328      |     |  | NWD Athletic Club, LLC                         | OH                   | NIA                              | NWD Investments, LLC                           | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 31-1580283 |              |     |  | NWD Franklinton, LLC                           | DE                   | 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 | 4587965      |     |  | NWD Investments, LLC                           | OH                   | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | 80.000                                     | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 90-0732898 | 4591430      |     |  | NW-Dulles, LLC                                 | OH                   | NIA                              | NW REI, LLC                                    | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 46-3267884 | 4595465      |     |  | NW-Franklin Mills, LLC                         | OH                   | NIA                              | Life Reo Holdings, LLC                         | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 46-2997049 | 4591775      |     |  | NW-Howell Mill, LLC                            | OH                   | NIA                              | NW REI, LLC                                    | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 46-4330384 | 4750443      |     |  | NW-Hudnall, LLC                                | OH                   | NIA                              | NW REI, LLC                                    | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 47-2482818 |              |     |  | NW-Jasper WAG, LLC                             | OH                   | NIA                              | NW REI, LLC                                    | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 47-1497429 |              |     |  | NW-Jefferson, LLC                              | OH                   | NIA                              | NW REI, LLC                                    | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 45-5408178 | 4591458      |     |  | NW-Kentwood Towne Center, LLC                  | OH                   | NIA                              | NW REI, LLC                                    | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 46-4857522 |              |     |  | NW-Lawrence, LLC                               | OH                   | NIA                              | NW REI, LLC                                    | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 45-5314607 | 4593461      |     |  | NW-Lovers Lane, LLC                            | OH                   | NIA                              | NW REI, LLC                                    | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 46-2457568 | 4591467      |     |  | NW-Montrose, LLC                               | OH                   | NIA                              | NW REI, LLC                                    | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 45-4630497 | 4593470      |     |  | NW-Mueller II, LLC                             | OH                   | NIA                              | NW REI, LLC                                    | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 27-4749848 | 4591476      |     |  | NW-Northridge, LLC                             | OH                   | NIA                              | NW REI, LLC                                    | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 46-1089165 | 4593555      |     |  | NW-Oakley Station, LLC                         | OH                   | NIA                              | NW REI, LLC                                    | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 46-3888719 | 4593603      |     |  | NW-Park 288, LLC                               | OH                   | NIA                              | NW REI, LLC                                    | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 45-5388656 | 4591485      |     |  | NW-Park Memorial, LLC                          | OH                   | NIA                              | NW REI, LLC                                    | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 47-1740812 |              |     |  | NW-Peachtree, LLC                              | OH                   | NIA                              | NW REI, LLC                                    | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 46-2469044 | 4591494      |     |  | NW-Portales, LLC                               | OH                   | NIA                              | NW REI, LLC                                    | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 47-2449044 |              |     |  | NW-Promenade at Madison, LLC                   | OH                   | NIA                              | NW REI, LLC                                    | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 45-5159117 | 4593573      |     |  | NW-South Park, LLC                             | OH                   | NIA                              | NW REI, LLC                                    | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 27-4749587 | 4593582      |     |  | NW-Taylor Farmer Jack, LLC                     | OH                   | NIA                              | NW REI, LLC                                    | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 46-1100378 | 4591524      |     |  | NW-Triangle, LLC                               | OH                   | NIA                              | NW REI, LLC                                    | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 46-5764783 |              |     |  | NW-Tyson's, LLC                                | OH                   | NIA                              | NW REI, LLC                                    | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 46-1077615 | 4593591      |     |  | NW-West Ave., LLC                              | OH                   | NIA                              | NW REI, LLC                                    | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 46-4992444 |              |     |  | NW-Windcross, LLC                              | OH                   | NIA                              | NW REI, LLC                                    | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 31-0947092 | 4590479      |     |  | OCH Company, LLC                               | OH                   | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 31-0947092 | 4590442      |     |  | Ohio Center Hotel Company, Ltd.                | OH                   | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | 56.250                                     | Nationwide Mutual Insurance Company        | 1  |
| 0140       | Nationwide |                   | 26-0263012 |              |     |  | Old Track Street Owners Association            | OH                   |                                  | Other non-Nationwide                           | n/a  |  | Other non-Nationwide                       |    |
| 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 |                   | 47-1923444 |              |     |  | On Your Side Nationwide Insurance Agency, Inc. | OH                   |                                  | Nationwide Mutual Insurance Company            | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   |            | 4596462      |     |  | OYS Fund, LLC                                  | DE                   |                                  | Nationwide Mutual Insurance Company            | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   |            | 4596480      |     |  | Park 288 Industrial, LLC                       | TX                   | NIA                              | Nationwide Mutual Insurance Company            | Investor member / no control   | 95.000                                     | other non-Nationwide                       |    |
| 0140       | Nationwide |                   | 31-1486309 | 4590358      |     |  | Perimeter A, Ltd                               | OH                   | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 31-1677602 | 4590488      |     |  | Pizzuti Properties, LLC                        | OH                   | NIA                              | Nationwide Realty Investors, Ltd.              | Ownership  | 65.000                                     | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 31-1486309 | 4590291      |     |  | 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        |    |

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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 | 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) | *  |
|            |            |                   |            |              |     |  | Privilege Underwriters Reciprocal Exchange    |                      |                                  |  |  |  |  |    |
| 4664       | Pure       | 12873             | 20-8287105 | 4288253      |     |  | Privilege Underwriters, Inc.                  | FL                   | IA                               | Other non-Nationwide   | n/a  |  | Other non-Nationwide                       | 2  |
| 4664       | Pure       |                   |            | 4288150      |     |  | Pure Insurance Company                        | DE                   | IA                               | Other non-Nationwide   | n/a  |  | Other non-Nationwide                       | 2  |
| 4664       | Pure       | 13204             | 26-3109178 | 4288226      |     |  | Pure Risk Management, LLC                     | FL                   | IA                               | Other non-Nationwide   | n/a  |  | Other non-Nationwide                       | 2  |
| 4664       | Pure       |                   |            | 4288235      |     |  | Registered Investment Advisors Services, Inc. | FL                   | IA                               | Other non-Nationwide   | n/a  |  | Other non-Nationwide                       | 2  |
| 0140       | Nationwide |                   | 75-2938844 | 4287005      |     |  |   | TX                   | NIA                              | Nationwide Financial Services, Inc. Nationwide Mutual Fire Insurance Company | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 82-0549218 | 4288244      |     |  | Retention Alternatives, Ltd.                  | BMJ                  | IA                               |  | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        | 1  |
| 0140       | Nationwide |                   |            | 4595278      |     |  | Riverview Diversified Opportunities Fund, LLC | DE                   |                                  | Nationwide Mutual Insurance Company Nationwide Mutual Fire Insurance Company | Ownership  |  | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   |            | 4595278      |     |  | Riverview Diversified Opportunities Fund, LLC | DE                   |                                  |  | Ownership  |  | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   |            | 4595278      |     |  | Riverview Diversified Opportunities Fund, LLC | DE                   |                                  | Nationwide Life Insurance Company  | Ownership  |  | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 22-3655264 | 4286530      |     |  | Riverview International Group, Inc.           | DE                   | NIA                              | NWD Investment Management, Inc.  | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   |            | 4595287      |     |  | Riverview Multi Series Fund, LL - Class Event | DE                   |                                  | Nationwide Mutual Insurance Company  | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   |            | 4595335      |     |  | Riverview Multi Series Fund, LL - Class N     | DE                   |                                  | Nationwide Mutual Insurance Company  | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   |            | 4564032      |     |  | Riverview Polyphony Fund, LLC                 | DE                   |                                  | 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 | 3091988      |     |  | 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      |     |  |   | AZ                   | IA                               | Scottsdale Insurance Company   | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 31-1486309 | 4590303      |     |  | Streets of Toringdon, LLC                     | OH                   | NIA                              | Nationwide Realty Investors, Ltd.  | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 91-2158214 |              |     |  | The Hideaway Club                             | CA                   |                                  | Other non-Nationwide   | n/a  |  | Other non-Nationwide                       |    |
| 0140       | Nationwide |                   | 86-1094799 |              |     |  | The Hideaway Owners Association               | CA                   |                                  | Other non-Nationwide   | n/a  |  | Other non-Nationwide                       |    |
| 0140       | Nationwide |                   | 20-3541511 |              |     |  | The Madison Club                              | CA                   |                                  | Other non-Nationwide   | n/a  |  | Other non-Nationwide                       |    |
| 0140       | Nationwide |                   | 20-3541507 |              |     |  | The Madison Club Owners Association           | CA                   |                                  | Other non-Nationwide   | n/a  |  | Other non-Nationwide                       |    |
| 0140       | Nationwide |                   | 31-1610040 | 2989882      |     |  | The Waterfront Partners, LLC                  | OH                   | NIA                              | Nationwide Realty Investors, Ltd.  | Ownership  | 50.000                                     | Nationwide Mutual Insurance Company        | 1  |
| 0140       | Nationwide |                   | 52-2031677 | 4287751      |     |  | 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                               | THI Holdings -Delaware), 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                              | THI Holdings -Delaware), Inc.  | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   | 33-0160222 | 4653196      |     |  | 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 Company    |                      |                                  |  |  |  |  |    |
| 0140       | Nationwide | 10644             | 34-1785903 | 4287911      |     |  | Victoria Automobile Insurance Company         | OH                   | IA                               | Victoria Fire & Casualty Insurance 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           |                      |                                  |  |  |  |  |    |
| 0140       | Nationwide | 10778             | 34-1842604 | 4287920      |     |  | Victoria National Insurance Company           | OH                   | IA                               | Victoria Fire & Casualty Insurance Company                                   | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   |            |              |     |  | Victoria Select Insurance Company             |                      |                                  |  |  |  |  |    |
| 0140       | Nationwide | 10105             | 34-1777972 | 4287939      |     |  | Victoria Select Insurance Company             | OH                   | IA                               | Victoria Fire & Casualty Insurance Company                                   | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   |            |              |     |  | Victoria Specialty Insurance Company          |                      |                                  |  |  |  |  |    |
| 0140       | Nationwide | 10777             | 34-1842602 | 4287948      |     |  | Western Heritage Insurance Company            | OH                   | IA                               | Company  | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide | 37150             | 86-0561941 | 4287667      |     |  | Western Heritage Insurance Company            | AZ                   | IA                               | Scottsdale Insurance Company   | Ownership  | 100.000                                    | Nationwide Mutual Insurance Company        |    |
| 0140       | Nationwide |                   |            | 4613341      |     |  | Westport Capital Partners II                  | CT                   |                                  | Nationwide Mutual Insurance Company  |  |  |  |    |
| 0140       | Nationwide |                   | 31-1486309 | 4590321      |     |  | Wilson Road Developers, LLC                   | OH                   | NIA                              | Nationwide Defined Benefit Master Trust                                      | Investor member / no control   | 71.000                                     | other non-Nationwide                       |    |
| 0140       | Nationwide |                   |            |              |     |  |   |                      |                                  | Nationwide Realty Investors, Ltd.  | Ownership  | 100.000                                    | Nationwide Mutual 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 | 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 Owner-ship Provide Percen-tage | Ultimate Controlling Entity(ies)/Person(s) | *     |
| ...0140 ... | Nationwide ..... | .....             | .....     | 4613323 ..... | ..... | .....  | Zais Zephyr A-4, LLC .....                  | ...DE.....             | .....                             | Nationwide Life Insurance Company .....        | limited member / no control .....  | ..60.000 .....                               | other non-Nationwide .....                 | ..... |

| 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 2014 OF THE NATIONWIDE LIFE 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<br>Company<br>Code | ID<br>Number | Names of Insurers and Parent,<br>Subsidiaries or Affiliates | Shareholder<br>Dividends | Capital<br>Contributions | Purchases, Sales<br>or Exchanges of<br>Loans, Securities,<br>Real Estate,<br>Mortgage Loans or<br>Other Investments | Income/<br>(Disbursements)<br>Incurred in<br>Connection with<br>Guarantees or<br>Undertakings for<br>the Benefit of any<br>Affiliate(s) | Management<br>Agreements and<br>Service Contracts | Income/<br>(Disbursements)<br>Incurred Under<br>Reinsurance<br>Agreements | *  | Any Other Material<br>Activity Not in the<br>Ordinary Course of<br>the Insurer's<br>Business | Totals        | Reinsurance<br>Recoverable/<br>(Payable) on<br>Losses and/or<br>Reserve Credit<br>Taken/(Liability) |
|                         | 26-2451988   | 1492 Capital, LLC   | (56,850,968)             | 50,473,522               |   |   |   |   |    |  | (6,377,446)   |   |
| 00000                   | 42-0958655   | Allied Group, Inc   | 10,000,000               | 1,600,000,000            |   |   |   |   |    |  | 1,610,000,000 |   |
|                         |              | Allied Holding -Delaware) Inc.                              | 611,000,000              | 1,286,344,682            |   |   |   |   |    |  | 1,897,344,682 |   |
| 10127                   | 27-0114983   | Allied Insurance Company Of America                         |                          | 6,000,000                |   |   |   |   | *  |  | 6,000,000     |   |
| 42579                   | 42-1201931   | Allied Prop & Cas Ins Co                                    |                          | (847,000)                |   |   |   |   | *  |  | (847,000)     | 965,789,021   |
| 19100                   | 42-6054959   | Amco Insurance Company                                      | (172,000,000)            | (8,730,000)              |   |   |   | (189,011,812)   | *  |  | (369,741,812) | 1,643,344,072   |
|                         |              | BCCS Investment Fund LLC                                    |                          | 511,676                  |   |   |   |   |    |  | 511,676       |   |
|                         |              | CHP New Markets Investment Fund, LLC                        |                          | 4,200                    |   |   |   |   |    |  | 4,200         |   |
| 29262                   | 74-1061659   | Colonial County Mutual Insurance Co                         |                          |                          |   |   |   |   |    |  |               | 238,045,596   |
|                         | 26-4177534   | Cotton Mill Partners LLC                                    | (1,000)                  | 323                      |   |   |   |   |    |  | (677)         |   |
| 18961                   | 68-0066866   | Crestbrook Insurance Company                                | (9,000,000)              | 1,500,000                |   |   |   |   | *  |  | (7,500,000)   | 18,687,546  |
| 42587                   | 42-1207150   | Depositors Insurance Company                                |                          | (423,000)                |   |   |   |   | *  |  | (423,000)     | 720,341,662   |
| 13838                   | 42-0618271   | Farmland Mutual Insurance Company                           |                          |                          |   |   |   |   | *  |  |               | 35,374,000  |
| 22209                   | 75-6013587   | Freedom Specialty Insurance Company                         |                          |                          |   |   |   |   |    |  |               | 148,819,526   |
| 23582                   | 41-0417250   | Harleysville Insurance Company                              | (11,000,000)             |                          |   |   |   |   | *  |  | (11,000,000)  | 331,230,123   |
| 10674                   | 23-2864924   | Haleysville Insurance Company Of New York                   |                          |                          |   |   |   |   |    |  |               |   |
|                         |              |   | (6,000,000)              |                          |   |   |   |   | *  |  | (6,000,000)   | 361,082,655   |
| 00000                   | 51-0241172   | Harleysville Group Inc.                                     | (27,000,000)             |                          |   |   |   |   |    |  | (27,000,000)  |   |
| 42900                   | 23-2253669   | Harleysville Insurance Company Of New<br>Jersey             | (159,000,000)            |                          |   |   |   |   | *  |  | (159,000,000) | 292,083,443   |
| 14516                   | 38-3198542   | Harleysville Lake States Insurance<br>Company               | (48,000,000)             |                          |   |   |   |   | *  |  | (48,000,000)  | 167,706,102   |
| 40983                   | 23-2612951   | Harleysville Pennland Insurance Company                     |                          | 366,451,294              |   |   |   |   |    |  | 366,451,294   |   |
| 35696                   | 23-2384978   | Harleysville Preferred Insurance Company                    | (164,000,000)            |                          |   |   |   |   | *  |  | (164,000,000) | 476,626,553   |
| 26182                   | 04-1989660   | Harleysville Worcester Insurance Company                    | (196,000,000)            |                          |   |   |   |   | *  |  | (196,000,000) | 583,276,375   |
|                         | 31-0871532   | Insurance Intermediaries Inc                                | (10,000,000)             |                          |   |   |   |   |    |  | (10,000,000)  |   |
|                         |              | Leaguers Investment Fund LLC                                |                          | 932,400                  |   |   |   |   |    |  | 932,400       |   |
|                         | 20-5976272   | Nationwide Alternative Investments, LLC                     |                          | (24,311)                 |   |   |   |   |    |  | (24,311)      |   |
| 11991                   | 38-0865250   | National Casualty Company                                   |                          |                          |   |   |   |   |    |  |               | 1,291,161,288   |
| 00000                   | 42-1154244   | Nationwide Advantage Mortgage Company                       |                          | 10,000,000               |   |   |   |   |    |  | 10,000,000    |   |
| 26093                   | 48-0470690   | Nationwide Affinity Insurance Company Of<br>America         |                          |                          |   |   |   |   | *  |  |               | 836,185,556   |
| 28223                   | 42-1015537   | Nationwide Agribusiness Insurance Company                   |                          |                          |   |   |   |   | *  |  |               | 1,143,918,919   |
| 10723                   | 95-0639970   | Nationwide Assurance Company                                |                          |                          |   |   |   |   |    |  |               | 23,471,277  |
| 00000                   | 31-4416546   | Nationwide Corporation                                      | (1,083,269)              |                          |   |   |   |   |    |  | (1,083,269)   |   |
| 00000                   | 31-1486870   | Nationwide Financial Services, Inc.                         |                          | 53,700,000               |   |   |   |   |    | (395,000,000)  | (341,300,000) |   |
| 23760                   | 31-4425763   | Nationwide General Insurance Company                        |                          |                          |   |   |   |   | *  |  |               | 486,444,371   |
| 10070                   | 31-1399201   | Nationwide Indemnity Company                                | (50,000,000)             |                          |   |   |   |   |    |  | (50,000,000)  | (450,843,753)   |
| 25453                   | 95-2130882   | Nationwide Insurance Company Of America                     |                          |                          |   |   |   |   |    |  |               | 877,274,105   |
| 10948                   | 31-1613686   | Nationwide Insurance Company Of Florida                     |                          |                          |   |   |   |   |    |  |               | 162,092   |
| 92657                   | 31-1000740   | Nationwide Life And Annuity Insurance<br>Company            |                          | 290,000,000              |   |   |   |   |    |  | 290,000,000   | 1,394,858,287   |
| 66869                   | 31-4156830   | Nationwide Life Insurance Company                           |                          | (343,700,000)            |   |   |   |   |    | 395,000,000  | 51,300,000    | (152,768,788)   |

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE 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<br>Company<br>Code | ID<br>Number | Names of Insurers and Parent,<br>Subsidiaries or Affiliates | Shareholder<br>Dividends | Capital<br>Contributions | Purchases, Sales<br>or Exchanges of<br>Loans, Securities,<br>Real Estate,<br>Mortgage Loans or<br>Other Investments | Income/<br>(Disbursements)<br>Incurred in<br>Connection with<br>Guarantees or<br>Undertakings for<br>the Benefit of any<br>Affiliate(s) | Management<br>Agreements and<br>Service Contracts | Income/<br>(Disbursements)<br>Incurred Under<br>Reinsurance<br>Agreements | *   | Any Other Material<br>Activity Not in the<br>Ordinary Course of<br>the Insurer's<br>Business | Totals          | Reinsurance<br>Recoverable/<br>(Payable) on<br>Losses and/or<br>Reserve Credit<br>Taken/(Liability) |
| 42110                   | 75-1780981   | Nationwide Lloyds   |                          |                          |   |   |   |   |     |  |                 | 44,358,549  |
|                         |              | Nationwide Mutual Capital, LLC                              | (2,264,090)              |                          |   |   |   |   |     |  | (2,264,090)     |   |
| 23779                   | 31-4177110   | Nationwide Mutual Fire Ins Company                          | 43,137,052               | (5,959,253)              |   |   |   |   | *   |  | 37,177,799      | (626,906,109)   |
| 23787                   | 31-4177100   | Nationwide Mutual Ins Company                               | 390,835,308              | (3,551,376,419)          |   |   |   | 506,342,913   | *   |  | (2,654,198,198) | (13,732,522,419)  |
|                         | 34-2012765   | Nationwide Private Equity Fund, LLC                         | (60,575,582)             | 10,806,479               |   |   |   |   |     |  | (49,769,103)    |   |
| 37877                   | 31-0970750   | Nationwide Property And Casualty Ins<br>Company             |                          |                          |   |   |   | (317,331,101)   | *   |  | (317,331,101)   | 1,423,555,793   |
| 00000                   | 31-1486309   | Nationwide Realty Investors, Ltd                            |                          | 46,750,000               |   |   |   |   |     |  | 46,750,000      |   |
|                         | 31-4177100   | Nationwide Services Co, LLC                                 | (482,000)                |                          |   |   |   |   |     |  | (482,000)       |   |
|                         | 47-1413242   | Nationwide Tax Credit Partners 2014 - C<br>LLC              |                          | 3,482,198                |   |   |   |   |     |  | 3,482,198       |   |
|                         | 31-1630871   | NFS Distributors, Inc.                                      |                          | (46,000,000)             |   |   |   |   |     |  | (46,000,000)    |   |
|                         | 14-1892640   | NHT Xii Tax Credit Fund, LLC                                |                          | 4,016                    |   |   |   |   |     |  | 4,016           |   |
|                         | 31-1486309   | NTCIF-2011 Georgia State Investor, LLC                      | (448,058)                |                          |   |   |   |   |     |  | (448,058)       |   |
|                         | 90-0729552   | NTCIF-2011, LLC   | (28,085,478)             | 5,959,253                |   |   |   |   |     |  | (22,126,225)    |   |
|                         | 26-1903919   | NW-Rei, LLC   | (14,477,866)             | 82,138,940               |   |   |   |   |     |  | 67,661,074      |   |
| 13999                   | 27-1712056   | Olentangy Reinsurance, LLC                                  |                          |                          |   |   |   |   |     |  |                 | (1,242,089,499)   |
|                         | 47-1923444   | On Your Side Nationwide Insurance Agency<br>Inc             |                          | 56,001,000               |   |   |   |   |     |  | 56,001,000      |   |
|                         |              | Oys Fund, LLC   | (23,000,000)             | 56,000,000               |   |   |   |   |     |  | 33,000,000      |   |
|                         | 82-0549218   | Retention Alternatives, Inc                                 | (15,000,000)             |                          |   |   |   |   |     |  | (15,000,000)    |   |
|                         |              | Riverview Multi Series Fund, LI - Class<br>Event            | (704,049)                |                          |   |   |   |   |     |  | (704,049)       |   |
| 15580                   | 31-1117969   | Scottsdale Indemnity Company                                |                          |                          |   |   |   |   |     |  |                 | 462,331,570   |
| 41297                   | 31-1024978   | Scottsdale Insurance Company                                |                          |                          |   |   |   |   | *   |  |                 | 1,376,514,367   |
| 10672                   | 86-0835870   | Scottsdale Surplus Lines Insurance<br>Company               |                          | 30,000,000               |   |   |   |   |     |  | 30,000,000      | 16,823,662  |
| 13242                   | 74-2286759   | Titan Indemnity Insurance Company                           |                          |                          |   |   |   |   |     |  |                 | 152,552,078   |
| 36269                   | 86-0619597   | Titan Insurance Company                                     |                          |                          |   |   |   |   |     |  |                 | 24,965,445  |
| 10778                   | 34-1842604   | Victoria National Insurance Company                         |                          |                          |   |   |   |   | *   |  |                 | 1,204   |
| 10644                   | 34-1785903   | Victoria Auto Insurance Company                             |                          |                          |   |   |   |   | *   |  |                 | 38,543,924  |
| 42889                   | 34-1394913   | Victoria Fire & Casualty Insurance Company                  |                          |                          |   |   |   |   |     |  |                 |   |
|                         |              |   |                          |                          |   |   |   |   | *   |  |                 | 183,107,731   |
| 10108                   | 34-1777972   | Victoria Select Insurance Company                           |                          |                          |   |   |   |   | *   |  |                 | 68,179,111  |
| 10777                   | 34-1842602   | Victoria Specialty Insurance Company                        |                          |                          |   |   |   |   | *   |  |                 | 41,768,968  |
| 42285                   | 95-3750113   | Veterinary Pet Ins Co                                       |                          | (3,200,000)              |   |   |   |   |     |  | (3,200,000)     | (1,196,540)   |
|                         | 33-0160222   | V.P.I Services, Inc.  |                          | 3,200,000                |   |   |   |   |     |  | 3,200,000       |   |
| 37150                   | 86-0561941   | Western Heritage Insurance Company                          |                          |                          |   |   |   |   |     |  |                 | 337,742,137   |
| 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? .....   | YES |
| 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? .....  | YES |
| 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? .....   | YES |
| 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? .....                                 | YES |
| 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 2014 OF THE NATIONWIDE LIFE 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? .....  | YES |
| 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  |
| 40. | Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by Actuarial Opinion and Memorandum Regulation (Model 822), Section 7A(5) be filed with the state of domicile by March 15? .....  | YES |












APRIL FILING

|     |  |     |
|-----|--|-----|
| 41. | Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? .....  | YES |
| 42. | Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1? .....                                  | YES |
| 43. | Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? .....  | NO  |
| 44. | Will the Accident and Health Policy Experience Exhibit be filed by April 1? .....  | YES |
| 45. | Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1? .....                                      | YES |
| 46. | 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 |
| 47. | 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 |
| 48. | 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 |
| 49. | Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? .....                         | YES |
| 50. | Will the Supplemental XXX/AXXX Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? .....  | YES |

AUGUST FILING

|     |  |     |
|-----|--|-----|
| 51. | Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? ..... | YES |
|-----|--|-----|

|     |               |  |
|-----|---------------|--|
| 12. | Explanations: |  |
| 14. |               |  |
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|-----|---|--|
| 12. | Bar Codes:<br>SIS Stockholder Information Supplement [Document Identifier 420]  |  |
| 14. | Trusted Surplus Statement [Document Identifier 490]   |  |
| 20. | Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]  |  |
| 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]   |  |
| 29. | Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII [Document Identifier 436]   |  |
| 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]   |  |

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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]



43. Credit Insurance Experience Exhibit [Document Identifier 230]



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

|       |   | Current Year |                    |                                      | Prior Year             |
|-------|---|--------------|--------------------|--------------------------------------|------------------------|
|       |   | 1            | 2                  | 3                                    | 4                      |
|       |   | Assets       | Nonadmitted Assets | Net Admitted Assets<br>(Cols. 1 - 2) | Net Admitted<br>Assets |
| 2504. | Prepaid pension costs .....                                   | 76,366,732   | 73,153,755         | 3,212,977                            | 2,866,115              |
| 2597. | Summary of remaining write-ins for Line 25 from overflow page | 76,366,732   | 73,153,755         | 3,212,977                            | 2,866,115              |

Additional Write-ins for Liabilities Line 25

|       |   | 1            | 2          |
|-------|---|--------------|------------|
|       |   | Current Year | Prior Year |
| 2504. | Reserve for litigation and contingencies .....                | 88,966,673   | 36,673,440 |
| 2505. | Reserve for rate stabilizations .....                         | 16,082,486   | 21,556,630 |
| 2597. | Summary of remaining write-ins for Line 25 from overflow page | 105,049,159  | 58,230,070 |



SUPPLEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2014  
(To Be Filed by March 1)

FOR THE STATE OF Alabama.....  
NAIC Group Code 0140..... NAIC Company Code 66869 .....  
ADDRESS (City, State and Zip Code) Columbus , OH 43215-2220 .....  
Person Completing This Exhibit .....  
Title ..... Telephone Number .....

| 1  | 2                  | 3   | 4               | 5                    | 6               | 7                       | 8                 | 9               | 10                          | Policies Issued Through 2011 |                 |                            |                         | Policies Issued in 2012; 2013; 2014 |                 |                            |                         |
|--|--------------------|---|-----------------|----------------------|-----------------|-------------------------|-------------------|-----------------|-----------------------------|------------------------------|-----------------|----------------------------|-------------------------|-------------------------------------|-----------------|----------------------------|-------------------------|
|  |                    |   |                 |                      |                 |                         |                   |                 |                             | 11                           | Incurred Claims |                            | 14                      | 15                                  | Incurred Claims |                            | 18                      |
|  |                    |   |                 |                      |                 |                         |                   |                 |                             |                              | 12              | 13                         |                         |                                     | 16              | 17                         |                         |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved   | Date Approval Withdrawn | Date Last Amended | Date Closed     | Policy Marketing Trade Name | Premiums Earned              | Amount          | Percent of Premiums Earned | Number of Covered Lives | Premiums Earned                     | Amount          | Percent of Premiums Earned | Number of Covered Lives |
| YES.....   | 1522AL.....        | P.....  | NO.....         | 0034000.....         | 08/12/1982..... | .....                   | 05/11/2001.....   | 03/01/1995..... | Medicare Supplement.....    | 5,082.....                   | 450.....        | 8.9.....                   | 1.....                  | .....                               | .....           | .....                      | .....                   |
| YES.....   | 2122AL.....        | B.....  | NO.....         | 0034000.....         | 06/08/1992..... | 11/06/2002.....         | 05/11/2001.....   | 12/01/2002..... | Medicare Supplement.....    | 6,068.....                   | 1,865.....      | 30.7.....                  | 2.....                  | .....                               | .....           | .....                      | .....                   |
| YES.....   | 2123AL.....        | F.....  | NO.....         | 0034000.....         | 06/08/1992..... | 11/06/2002.....         | 05/11/2001.....   | 12/01/2002..... | Medicare Supplement.....    | 40,180.....                  | 6,941.....      | 17.3.....                  | 8.....                  | .....                               | .....           | .....                      | .....                   |
| YES.....   | 2129-1.....        | C.....  | NO.....         | 0034000.....         | 08/03/1999..... | 11/06/2002.....         | 05/11/2001.....   | 12/01/2002..... | Medicare Supplement.....    | 4,007.....                   | 1,184.....      | 29.6.....                  | 1.....                  | .....                               | .....           | .....                      | .....                   |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |                 |                         |                   |                 |                             | 55,338                       | 10,440          | 18.9                       | 12                      |                                     |                 |                            |                         |

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address:

2.2 Contact Person and Phone Number:
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address:

3.2 Contact Person and Phone Number:
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2014  
(To Be Filed by March 1)

FOR THE STATE OF Arkansas.....  
NAIC Group Code 0140..... NAIC Company Code 66869.....  
ADDRESS (City, State and Zip Code) Columbus , OH 43215-2220.....  
Person Completing This Exhibit .....  
Title ..... Telephone Number .....

| 1<br><br>Compliance with<br>OBRA                 | 2<br><br>Policy Form<br>Number | 3<br><br>Standardized<br>Medicare<br>Supplement<br>Benefit Plan | 4<br><br>Medicare<br>Select | 5<br><br>Plan<br>Character-<br>istics | 6<br><br>Date<br>Approved | 7<br><br>Date<br>Approval<br>Withdrawn | 8<br><br>Date Last<br>Amended | 9<br><br>Date<br>Closed | 10<br><br>Policy Marketing<br>Trade Name | Policies Issued Through 2011 |                  |  |   | Policies Issued in 2012; 2013; 2014 |                  |  |   |
|--|--------------------------------|---|-----------------------------|---------------------------------------|---------------------------|--|-------------------------------|-------------------------|--|------------------------------|------------------|--|---|-------------------------------------|------------------|--|---|
|  |                                |   |                             |                                       |                           |  |                               |                         |  | 11<br><br>Premiums<br>Earned | Incurred Claims  |  | 14<br><br>Number of<br>Covered<br>Lives | 15<br><br>Premiums<br>Earned        | Incurred Claims  |  | 18<br><br>Number of<br>Covered<br>Lives |
|  |                                |   |                             |                                       |                           |  |                               |                         |  |                              | 12<br><br>Amount | 13<br>Percent of<br>Premiums<br>Earned |   |                                     | 16<br><br>Amount | 17<br>Percent of<br>Premiums<br>Earned |   |
|  |                                |   |                             |                                       |                           |  |                               |                         |  |                              |                  |  |   |                                     |                  |  |   |
| YES.....   | 1522.....                      | P.....  | NO.....                     | 0034000.....                          | 08/31/1982.....           |  | 04/30/2001.....               | 12/01/1989.....         | Medicare Supplement.....                 | 3,968.....                   | 1,130.....       | 28.5.....                              | 1.....                                  |                                     |                  |  |   |
| 0199999. Total Experience on Individual Policies |                                |   |                             |                                       |                           |  |                               |                         |  | 3,968.....                   | 1,130.....       | 28.5.....                              | 1.....                                  |                                     |                  |  |   |
|  |                                |   |                             |                                       |                           |  |                               |                         |  |                              |                  |  |   |                                     |                  |  |   |
|  |                                |   |                             |                                       |                           |  |                               |                         |  |                              |                  |  |   |                                     |                  |  |   |

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address: ,

2.2 Contact Person and Phone Number:
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: ,

3.2 Contact Person and Phone Number:
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2014  
(To Be Filed by March 1)

FOR THE STATE OF Connecticut.....  
NAIC Group Code 0140..... NAIC Company Code 66869.....  
ADDRESS (City, State and Zip Code) Columbus , OH 43215-2220.....  
Person Completing This Exhibit.....  
Title..... Telephone Number.....

| 1  | 2                  | 3   | 4               | 5                    | 6               | 7                       | 8                 | 9               | 10                          | Policies Issued Through 2011 |                 |                            |                         | Policies Issued in 2012; 2013; 2014 |                 |                            |                         |
|--|--------------------|---|-----------------|----------------------|-----------------|-------------------------|-------------------|-----------------|-----------------------------|------------------------------|-----------------|----------------------------|-------------------------|-------------------------------------|-----------------|----------------------------|-------------------------|
|  |                    |   |                 |                      |                 |                         |                   |                 |                             | 11                           | Incurred Claims |                            | 14                      | 15                                  | Incurred Claims |                            | 18                      |
|  |                    |   |                 |                      |                 |                         |                   |                 |                             |                              | 12              | 13                         |                         |                                     | 16              | 17                         |                         |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved   | Date Approval Withdrawn | Date Last Amended | Date Closed     | Policy Marketing Trade Name | Premiums Earned              | Amount          | Percent of Premiums Earned | Number of Covered Lives | Premiums Earned                     | Amount          | Percent of Premiums Earned | Number of Covered Lives |
| YES.....   | 2121CT94.....      | A.....  | NO.....         | 0034060.....         | 07/28/1992..... | 11/01/2002.....         | 08/01/2001.....   | 12/01/2001..... | Medicare Supplement.....    | 66,908.....                  | 48,851.....     | 73.0.....                  | 27.....                 | .....                               | .....           | .....                      | .....                   |
| YES.....   | 2122CT94.....      | B.....  | NO.....         | 0034060.....         | 07/28/1992..... | 11/01/2002.....         | 08/01/2001.....   | 12/01/2001..... | Medicare Supplement.....    | 107,462.....                 | 61,238.....     | 57.0.....                  | 28.....                 | .....                               | .....           | .....                      | .....                   |
| YES.....   | 2123CT94.....      | F.....  | NO.....         | 0034000.....         | 07/28/1992..... | 11/01/2002.....         | 08/01/2001.....   | 12/01/2001..... | Medicare Supplement.....    | 207,047.....                 | 98,107.....     | 47.4.....                  | 41.....                 | .....                               | .....           | .....                      | .....                   |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |                 |                         |                   |                 |                             | 381,418.....                 | 208,196.....    | 54.6.....                  | 96.....                 | .....                               | .....           | .....                      | .....                   |

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address: ,

2.2 Contact Person and Phone Number:
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: ,

3.2 Contact Person and Phone Number:
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2014  
(To Be Filed by March 1)

FOR THE STATE OF Delaware.....  
NAIC Group Code 0140..... NAIC Company Code 66869.....  
ADDRESS (City, State and Zip Code) Columbus , OH 43215-2220.....  
Person Completing This Exhibit .....  
Title ..... Telephone Number .....

| 1<br><br>Compliance with OBRA                    | 2<br><br>Policy Form Number | 3<br><br>Standardized Medicare Supplement Benefit Plan | 4<br><br>Medicare Select | 5<br><br>Plan Characteristics | 6<br><br>Date Approved | 7<br><br>Date Approval Withdrawn | 8<br><br>Date Last Amended | 9<br><br>Date Closed | 10<br><br>Policy Marketing Trade Name | Policies Issued Through 2011 |                  |                                  |                                   | Policies Issued in 2012; 2013; 2014 |                  |                                  |                                   |
|--|-----------------------------|--|--------------------------|-------------------------------|------------------------|----------------------------------|----------------------------|----------------------|---------------------------------------|------------------------------|------------------|----------------------------------|-----------------------------------|-------------------------------------|------------------|----------------------------------|-----------------------------------|
|  |                             |  |                          |                               |                        |                                  |                            |                      |                                       | 11<br><br>Premiums Earned    | Incurred Claims  |                                  | 14<br><br>Number of Covered Lives | 15<br><br>Premiums Earned           | Incurred Claims  |                                  | 18<br><br>Number of Covered Lives |
|  |                             |  |                          |                               |                        |                                  |                            |                      |                                       |                              | 12<br><br>Amount | 13<br>Percent of Premiums Earned |                                   |                                     | 16<br><br>Amount | 17<br>Percent of Premiums Earned |                                   |
|  |                             |  |                          |                               |                        |                                  |                            |                      |                                       |                              |                  |                                  |                                   |                                     |                  |                                  |                                   |
| YES  | 1522                        | P  | NO                       | 0034000                       | 09/13/1982             |                                  | 05/16/2001                 | 01/01/1991           | Medicare Supplement                   | 7,750                        | 20,315           | 262.1                            | 2                                 |                                     |                  |                                  |                                   |
| 0199999. Total Experience on Individual Policies |                             |  |                          |                               |                        |                                  |                            |                      |                                       | 7,750                        | 20,315           | 262.1                            | 2                                 |                                     |                  |                                  |                                   |
|  |                             |  |                          |                               |                        |                                  |                            |                      |                                       |                              |                  |                                  |                                   |                                     |                  |                                  |                                   |
|  |                             |  |                          |                               |                        |                                  |                            |                      |                                       |                              |                  |                                  |                                   |                                     |                  |                                  |                                   |

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address: ,

2.2 Contact Person and Phone Number:
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: ,

3.2 Contact Person and Phone Number:
4. Explain any policies identified above as policy type "O".





SUPPLEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2014  
(To Be Filed by March 1)

FOR THE STATE OF Florida.....  
NAIC Group Code 0140..... NAIC Company Code 66869 .....  
ADDRESS (City, State and Zip Code) Columbus , OH 43215-2220 .....  
Person Completing This Exhibit .....  
Title ..... Telephone Number .....

| 1  | 2                  | 3   | 4               | 5                    | 6               | 7                       | 8                 | 9               | 10                          | Policies Issued Through 2011 |                 |                            |                         | Policies Issued in 2012; 2013; 2014 |                 |                            |                         |
|--|--------------------|---|-----------------|----------------------|-----------------|-------------------------|-------------------|-----------------|-----------------------------|------------------------------|-----------------|----------------------------|-------------------------|-------------------------------------|-----------------|----------------------------|-------------------------|
|  |                    |   |                 |                      |                 |                         |                   |                 |                             | 11                           | Incurred Claims |                            | 14                      | 15                                  | Incurred Claims |                            | 18                      |
|  |                    |   |                 |                      |                 |                         |                   |                 |                             |                              | 12              | 13                         |                         |                                     | 16              | 17                         |                         |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved   | Date Approval Withdrawn | Date Last Amended | Date Closed     | Policy Marketing Trade Name | Premiums Earned              | Amount          | Percent of Premiums Earned | Number of Covered Lives | Premiums Earned                     | Amount          | Percent of Premiums Earned | Number of Covered Lives |
| YES.....   | 1524.....          | P.....  | NO.....         | 0034000.....         | 12/16/1982..... |                         | 05/10/2001.....   | 12/01/1991..... | Medicare Supplement.....    | 117,090.....                 | 190,007.....    | 162.3.....                 | 59.....                 |                                     |                 |                            |                         |
| YES.....   | 2121FL.....        | A.....  | NO.....         | 0034000.....         | 03/12/1992..... | 12/03/2002.....         | 05/10/2001.....   | 12/01/2002..... | Medicare Supplement.....    | 10,989.....                  | 5,883.....      | 53.5.....                  | 7.....                  |                                     |                 |                            |                         |
| YES.....   | 2122FL.....        | B.....  | NO.....         | 0034000.....         | 03/12/1992..... | 12/03/2002.....         | 05/10/2001.....   | 12/01/2002..... | Medicare Supplement.....    | 142,156.....                 | 132,369.....    | 93.1.....                  | 61.....                 |                                     |                 |                            |                         |
| YES.....   | 2123FL.....        | F.....  | NO.....         | 0034000.....         | 03/12/1992..... | 12/03/2002.....         | 05/10/2001.....   | 12/01/2002..... | Medicare Supplement.....    | 964,293.....                 | 987,282.....    | 102.4.....                 | 330.....                |                                     |                 |                            |                         |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |                 |                         |                   |                 |                             | 1,234,527                    | 1,315,541       | 106.6                      | 457                     |                                     |                 |                            |                         |

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address:

2.2 Contact Person and Phone Number:
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address:

3.2 Contact Person and Phone Number:
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2014  
(To Be Filed by March 1)

FOR THE STATE OF Georgia.....  
NAIC Group Code 0140..... NAIC Company Code 66869.....  
ADDRESS (City, State and Zip Code) Columbus , OH 43215-2220.....  
Person Completing This Exhibit.....  
Title..... Telephone Number.....

| 1  | 2                  | 3   | 4               | 5                    | 6             | 7                       | 8                 | 9           | 10                          | Policies Issued Through 2011 |                            |        |                                   | Policies Issued in 2012; 2013; 2014 |                 |    |                                   |
|--|--------------------|---|-----------------|----------------------|---------------|-------------------------|-------------------|-------------|-----------------------------|------------------------------|----------------------------|--------|-----------------------------------|-------------------------------------|-----------------|----|-----------------------------------|
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved | Date Approval Withdrawn | Date Last Amended | Date Closed | Policy Marketing Trade Name | 11<br><br>Premiums Earned    | Incurred Claims            |        | 14<br><br>Number of Covered Lives | 15<br><br>Premiums Earned           | Incurred Claims |    | 18<br><br>Number of Covered Lives |
|  |                    |   |                 |                      |               |                         |                   |             |                             |                              | 12                         | 13     |                                   |                                     | 16              | 17 |                                   |
|  |                    |   |                 |                      |               |                         |                   |             |                             | Amount                       | Percent of Premiums Earned | Amount | Percent of Premiums Earned        |                                     |                 |    |                                   |
| YES  | 1522               | P   | NO              | 0034000              | 11/17/1982    |                         | 05/31/2001        | 07/01/1989  | Medicare Supplement         | 8,365                        | 2,980                      | 35.6   | 3                                 |                                     |                 |    |                                   |
| YES  | 1924               | P   | NO              | 0034000              | 09/19/1989    |                         | 05/31/2001        | 07/01/1992  | Medicare Supplement         | 24,789                       | 16,708                     | 67.4   | 9                                 |                                     |                 |    |                                   |
| YES  | 2121GA             | A   | NO              | 0034000              | 08/28/1992    | 11/01/2002              | 05/31/2001        | 12/01/2002  | Medicare Supplement         | 1,598                        | 598                        | 37.4   | 1                                 |                                     |                 |    |                                   |
| YES  | 2122GA             | B   | NO              | 0034000              | 08/28/1992    | 11/01/2002              | 05/31/2001        | 12/01/2002  | Medicare Supplement         | 7,677                        | 1,855                      | 24.2   | 3                                 |                                     |                 |    |                                   |
| YES  | 2123GA             | F   | NO              | 0034000              | 08/28/1992    | 11/01/2002              | 05/31/2001        | 12/01/2002  | Medicare Supplement         | 293,644                      | 186,008                    | 63.3   | 76                                |                                     |                 |    |                                   |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |               |                         |                   |             |                             | 336,073                      | 208,147                    | 61.9   | 92                                |                                     |                 |    |                                   |

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details  
.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.  
2.1 Address: , .....  
2.2 Contact Person and Phone Number: .....
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).  
3.1 Address: , .....  
3.2 Contact Person and Phone Number: .....
4. Explain any policies identified above as policy type "O". .....



SUPPLEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2014  
(To Be Filed by March 1)

FOR THE STATE OF Indiana.....  
NAIC Group Code 0140..... NAIC Company Code 66869.....  
ADDRESS (City, State and Zip Code) Columbus , OH 43215-2220.....  
Person Completing This Exhibit .....  
Title ..... Telephone Number .....

| 1        | 2         | 3      | 4       | 5            | 6               | 7     | 8               | 9               | 10                       | Policies Issued Through 2011 |                 |           |        | Policies Issued in 2012; 2013; 2014 |                 |       |       |                      |                    |   |                 |                      |               |                         |                   |             |                             |                 |        |                            |                         |                 |        |                            |                         |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |    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|          |           |        |         |              |                 |       |                 |                 |                          | 11                           | Incurred Claims |           | 14     | 15                                  | Incurred Claims |       | 18    |                      |                    |   |                 |                      |               |                         |                   |             |                             |                 |        |                            |                         |                 |        |                            |                         |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |  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|          |           |        |         |              |                 |       |                 |                 |                          |                              | 12              | 13        |        |                                     | 16              | 17    |       |                      |                    |   |                 |                      |               |                         |                   |             |                             |                 |        |                            |                         |                 |        |                            |                         |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       | 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|          |           |        |         |              |                 |       |                 |                 |                          |                              |                 |           |        |                                     |                 |       |       | Compliance with OBRA | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved | Date Approval Withdrawn | Date Last Amended | Date Closed | Policy Marketing Trade Name | Premiums Earned | Amount | Percent of Premiums Earned | Number of Covered Lives | Premiums Earned | Amount | Percent of Premiums Earned | Number of Covered Lives |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |       |     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| YES..... | 1522..... | P..... | NO..... | 0034000..... | 09/21/1982..... | ..... | 05/21/2001..... | 12/01/1991..... | Medicare Supplement..... | 29,328.....                  | 6,131.....      | 20.9..... | 7..... | .....                               | .....           | ..... | ..... | .....                | .....              | .....   | .....           | .....                | .....         | .....                   | .....             | .....       | .....                       | .....           | .....  | .....                      | .....                   | .....           | .....  | .....                      | .....                   | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... | 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GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address:

2.2 Contact Person and Phone Number:
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address:

3.2 Contact Person and Phone Number:
4. Explain any policies identified above as policy type "O".

360.KY



SUPPLEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2014  
(To Be Filed by March 1)

FOR THE STATE OF Kentucky.....  
NAIC Group Code 0140..... NAIC Company Code 66869 .....  
ADDRESS (City, State and Zip Code) Columbus , OH 43215-2220 .....  
Person Completing This Exhibit .....  
Title ..... Telephone Number .....

| 1  | 2                  | 3   | 4               | 5                    | 6               | 7                       | 8                 | 9               | 10                          | Policies Issued Through 2011 |                 |                            |                         | Policies Issued in 2012; 2013; 2014 |                 |                            |                         |
|--|--------------------|---|-----------------|----------------------|-----------------|-------------------------|-------------------|-----------------|-----------------------------|------------------------------|-----------------|----------------------------|-------------------------|-------------------------------------|-----------------|----------------------------|-------------------------|
|  |                    |   |                 |                      |                 |                         |                   |                 |                             | 11                           | Incurred Claims |                            | 14                      | 15                                  | Incurred Claims |                            | 18                      |
|  |                    |   |                 |                      |                 |                         |                   |                 |                             |                              | 12              | 13                         |                         |                                     | 16              | 17                         |                         |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved   | Date Approval Withdrawn | Date Last Amended | Date Closed     | Policy Marketing Trade Name | Premiums Earned              | Amount          | Percent of Premiums Earned | Number of Covered Lives | Premiums Earned                     | Amount          | Percent of Premiums Earned | Number of Covered Lives |
| YES.....   | 1522.....          | P.....  | NO.....         | 0034000.....         | 09/27/1982..... | .....                   | 05/14/2001.....   | 12/01/1991..... | Medicare Supplement.....    | 14,898.....                  | 12,384.....     | 83.1.....                  | 4.....                  | .....                               | .....           | .....                      | .....                   |
| YES.....   | 2121KY.....        | A.....  | NO.....         | 0034060.....         | 06/28/1994..... | 11/04/2002.....         | 05/14/2001.....   | 12/01/2002..... | Medicare Supplement.....    | 1,962.....                   | 511.....        | 26.1.....                  | 1.....                  | .....                               | .....           | .....                      | .....                   |
| YES.....   | 2122KY.....        | B.....  | NO.....         | 0034060.....         | 06/28/1994..... | 11/04/2002.....         | 05/14/2001.....   | 12/01/2002..... | Medicare Supplement.....    | 8,153.....                   | 4,934.....      | 60.5.....                  | 3.....                  | .....                               | .....           | .....                      | .....                   |
| YES.....   | 2123KY.....        | F.....  | NO.....         | 0034060.....         | 06/28/1994..... | 11/04/2002.....         | 05/14/2001.....   | 12/01/2002..... | Medicare Supplement.....    | 44,656.....                  | 13,448.....     | 30.1.....                  | 13.....                 | .....                               | .....           | .....                      | .....                   |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |                 |                         |                   |                 |                             | 69,669                       | 31,277          | 44.9                       | 21                      |                                     |                 |                            |                         |

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address:

2.2 Contact Person and Phone Number:
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address:

3.2 Contact Person and Phone Number:
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2014  
(To Be Filed by March 1)

FOR THE STATE OF Maryland.....  
NAIC Group Code 0140..... NAIC Company Code 66869 .....

ADDRESS (City, State and Zip Code) Columbus , OH 43215-2220 .....

Person Completing This Exhibit .....

Title ..... Telephone Number .....

| 1  | 2                  | 3   | 4               | 5                    | 6                | 7                       | 8                 | 9                | 10                          | Policies Issued Through 2011 |                 |                            |                         | Policies Issued in 2012; 2013; 2014 |                 |                            |                         |
|--|--------------------|---|-----------------|----------------------|------------------|-------------------------|-------------------|------------------|-----------------------------|------------------------------|-----------------|----------------------------|-------------------------|-------------------------------------|-----------------|----------------------------|-------------------------|
|  |                    |   |                 |                      |                  |                         |                   |                  |                             | 11                           | Incurred Claims |                            | 14                      | 15                                  | Incurred Claims |                            | 18                      |
|  |                    |   |                 |                      |                  |                         |                   |                  |                             |                              | 12              | 13                         |                         |                                     | 16              | 17                         |                         |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved    | Date Approval Withdrawn | Date Last Amended | Date Closed      | Policy Marketing Trade Name | Premiums Earned              | Amount          | Percent of Premiums Earned | Number of Covered Lives | Premiums Earned                     | Amount          | Percent of Premiums Earned | Number of Covered Lives |
| YES.....   | 2121MD .....       | A.....  | NO.....         | .0034000 .....       | 08/27/1992 ..... | 12/09/2002 .....        | 01/25/2002 .....  | 12/01/2002 ..... | Medicare Supplement .....   | 10,588 .....                 | 5,078 .....     | 48.0 .....                 | 5 .....                 | .....                               | .....           | .....                      | .....                   |
| YES.....   | 2122MD .....       | B.....  | NO.....         | .0034000 .....       | 08/27/1992 ..... | 12/09/2002 .....        | 01/25/2002 .....  | 12/01/2002 ..... | Medicare Supplement .....   | 60,360 .....                 | 44,725 .....    | 74.1 .....                 | 27 .....                | .....                               | .....           | .....                      | .....                   |
| YES.....   | 2123MD .....       | F.....  | NO.....         | .0034000 .....       | 08/27/1992 ..... | 12/09/2002 .....        | 01/25/2002 .....  | 12/01/2002 ..... | Medicare Supplement .....   | 856,902 .....                | 484,394 .....   | 56.5 .....                 | 205 .....               | .....                               | .....           | .....                      | .....                   |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |                  |                         |                   |                  |                             | 927,849                      | 534,196         | 57.6                       | 237                     | .....                               | .....           | .....                      | .....                   |

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details .....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.  
2.1 Address: , .....  
2.2 Contact Person and Phone Number: .....
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).  
3.1 Address: , .....  
3.2 Contact Person and Phone Number: .....
4. Explain any policies identified above as policy type "O". .....



SUPPLEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2014  
(To Be Filed by March 1)

FOR THE STATE OF Minnesota.....  
NAIC Group Code 0140..... NAIC Company Code 66869.....  
ADDRESS (City, State and Zip Code) Columbus , OH 43215-2220.....  
Person Completing This Exhibit .....  
Title ..... Telephone Number .....

| 1  | 2                  | 3   | 4               | 5                    | 6             | 7                       | 8                 | 9               | 10                          | Policies Issued Through 2011 |                 |                            |                         | Policies Issued in 2012; 2013; 2014 |                 |                            |                         |
|--|--------------------|---|-----------------|----------------------|---------------|-------------------------|-------------------|-----------------|-----------------------------|------------------------------|-----------------|----------------------------|-------------------------|-------------------------------------|-----------------|----------------------------|-------------------------|
|  |                    |   |                 |                      |               |                         |                   |                 |                             | 11                           | Incurred Claims |                            | 14                      | 15                                  | Incurred Claims |                            | 18                      |
|  |                    |   |                 |                      |               |                         |                   |                 |                             |                              | 12              | 13                         |                         |                                     | 16              | 17                         |                         |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved | Date Approval Withdrawn | Date Last Amended | Date Closed     | Policy Marketing Trade Name | Premiums Earned              | Amount          | Percent of Premiums Earned | Number of Covered Lives | Premiums Earned                     | Amount          | Percent of Premiums Earned | Number of Covered Lives |
| YES.....   | MS-1 0990.....     | 0.....  | NO.....         | 0000007.....         |               |                         |                   | 12/31/1993..... | Medicare Supplement.....    | 22,742.....                  | 17,677.....     | 77.7.....                  | 7.....                  |                                     |                 |                            |                         |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |               |                         |                   |                 |                             | 22,742.....                  | 17,677.....     | 77.7.....                  | 7.....                  |                                     |                 |                            |                         |
|  |                    |   |                 |                      |               |                         |                   |                 |                             |                              |                 |                            |                         |                                     |                 |                            |                         |
|  |                    |   |                 |                      |               |                         |                   |                 |                             |                              |                 |                            |                         |                                     |                 |                            |                         |

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address: ,

2.2 Contact Person and Phone Number:
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: ,

3.2 Contact Person and Phone Number:
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2014  
(To Be Filed by March 1)

FOR THE STATE OF Mississippi.....  
NAIC Group Code 0140..... NAIC Company Code 66869.....  
ADDRESS (City, State and Zip Code) Columbus , OH 43215-2220.....  
Person Completing This Exhibit .....  
Title ..... Telephone Number .....

| 1  | 2                  | 3   | 4               | 5                    | 6                | 7                       | 8                 | 9                | 10                          | Policies Issued Through 2011 |                 |                            |                         | Policies Issued in 2012; 2013; 2014 |                 |                            |                         |
|--|--------------------|---|-----------------|----------------------|------------------|-------------------------|-------------------|------------------|-----------------------------|------------------------------|-----------------|----------------------------|-------------------------|-------------------------------------|-----------------|----------------------------|-------------------------|
|  |                    |   |                 |                      |                  |                         |                   |                  |                             | 11                           | Incurred Claims |                            | 14                      | 15                                  | Incurred Claims |                            | 18                      |
|  |                    |   |                 |                      |                  |                         |                   |                  |                             |                              | 12              | 13                         |                         |                                     | 16              | 17                         |                         |
|  |                    |   |                 |                      |                  |                         |                   |                  |                             |                              |                 |                            |                         |                                     |                 |                            |                         |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved    | Date Approval Withdrawn | Date Last Amended | Date Closed      | Policy Marketing Trade Name | Premiums Earned              | Amount          | Percent of Premiums Earned | Number of Covered Lives | Premiums Earned                     | Amount          | Percent of Premiums Earned | Number of Covered Lives |
| YES.....   | 1522.....          | P.....  | NO.....         | .0034000.....        | .08/24/1982..... | .....                   | .04/27/2001.....  | .06/01/1992..... | Medicare Supplement.....    | 27,633.....                  | 2,740.....      | 9.9.....                   | 6.....                  | .....                               | .....           | .....                      | .....                   |
| YES.....   | 2122.....          | B.....  | NO.....         | .0034000.....        | .06/22/1992..... | .11/18/2002.....        | .04/27/2001.....  | .12/01/2002..... | Medicare Supplement.....    | (187).....                   | (1,430).....    | 764.7.....                 | .....                   | .....                               | .....           | .....                      | .....                   |
| YES.....   | 2123.....          | F.....  | NO.....         | .0034000.....        | .06/22/1992..... | .11/18/2002.....        | .04/27/2001.....  | .12/01/2002..... | Medicare Supplement.....    | 83,457.....                  | 38,503.....     | 46.1.....                  | 16.....                 | .....                               | .....           | .....                      | .....                   |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |                  |                         |                   |                  |                             | 110,902.....                 | 39,813.....     | 35.9.....                  | 22.....                 | .....                               | .....           | .....                      | .....                   |

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address: ,

2.2 Contact Person and Phone Number:
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: ,

3.2 Contact Person and Phone Number:
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2014  
(To Be Filed by March 1)

FOR THE STATE OF North Carolina.....  
NAIC Group Code 0140..... NAIC Company Code 66869.....  
ADDRESS (City, State and Zip Code) Columbus , OH 43215-2220.....  
Person Completing This Exhibit .....  
Title ..... Telephone Number .....

| 1  | 2                  | 3   | 4               | 5                    | 6               | 7                       | 8                 | 9               | 10                          | Policies Issued Through 2011 |                 |                            |                         | Policies Issued in 2012; 2013; 2014 |                 |                            |                         |
|--|--------------------|---|-----------------|----------------------|-----------------|-------------------------|-------------------|-----------------|-----------------------------|------------------------------|-----------------|----------------------------|-------------------------|-------------------------------------|-----------------|----------------------------|-------------------------|
|  |                    |   |                 |                      |                 |                         |                   |                 |                             | 11                           | Incurred Claims |                            | 14                      | 15                                  | Incurred Claims |                            | 18                      |
|  |                    |   |                 |                      |                 |                         |                   |                 |                             |                              | 12              | 13                         |                         |                                     | 16              | 17                         |                         |
|  |                    |   |                 |                      |                 |                         |                   |                 |                             |                              |                 |                            |                         |                                     |                 |                            |                         |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved   | Date Approval Withdrawn | Date Last Amended | Date Closed     | Policy Marketing Trade Name | Premiums Earned              | Amount          | Percent of Premiums Earned | Number of Covered Lives | Premiums Earned                     | Amount          | Percent of Premiums Earned | Number of Covered Lives |
| YES.....   | 1522.....          | P.....  | NO.....         | 0034000.....         | 09/13/1982..... | 04/24/2001.....         | 04/24/2001.....   | 12/01/1991..... | Medicare Supplement.....    | 145,071.....                 | 61,496.....     | 42.4.....                  | 43.....                 | .....                               | .....           | .....                      | .....                   |
| YES.....   | 2121NC.....        | A.....  | NO.....         | 0034000.....         | 06/16/1992..... | 11/05/2002.....         | 04/24/2001.....   | 12/01/2002..... | Medicare Supplement.....    | 28,349.....                  | 12,322.....     | 43.5.....                  | 12.....                 | .....                               | .....           | .....                      | .....                   |
| YES.....   | 2122NC.....        | B.....  | NO.....         | 0034000.....         | 06/16/1992..... | 11/05/2002.....         | 04/24/2001.....   | 12/01/2002..... | Medicare Supplement.....    | 32,517.....                  | 17,024.....     | 52.4.....                  | 11.....                 | .....                               | .....           | .....                      | .....                   |
| YES.....   | 2123NC.....        | F.....  | NO.....         | 0034000.....         | 06/16/1992..... | 11/05/2002.....         | 04/24/2001.....   | 12/01/2002..... | Medicare Supplement.....    | 763,234.....                 | 417,263.....    | 54.7.....                  | 203.....                | .....                               | .....           | .....                      | .....                   |
| YES.....   | 2124NC.....        | J.....  | NO.....         | 0034000.....         | 06/16/1992..... | 11/05/2002.....         | 04/24/2001.....   | 12/01/2002..... | Medicare Supplement.....    | 39,152.....                  | 9,010.....      | 23.0.....                  | 6.....                  | .....                               | .....           | .....                      | .....                   |
| YES.....   | 2129NC.....        | C.....  | NO.....         | 0034060.....         | 07/05/2000..... | 11/05/2002.....         | 04/24/2001.....   | 12/01/2002..... | Medicare Supplement.....    | 11,108.....                  | 5,398.....      | 48.6.....                  | 2.....                  | .....                               | .....           | .....                      | .....                   |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |                 |                         |                   |                 |                             | 1,019,431                    | 522,512         | 51.3                       | 277                     |                                     |                 |                            |                         |

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address:

2.2 Contact Person and Phone Number:
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address:

3.2 Contact Person and Phone Number:
4. Explain any policies identified above as policy type "O".





SUPPLEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2014  
(To Be Filed by March 1)

FOR THE STATE OF Ohio.....  
NAIC Group Code 0140..... NAIC Company Code 66869.....  
ADDRESS (City, State and Zip Code) Columbus , OH 43215-2220.....  
Person Completing This Exhibit.....  
Title..... Telephone Number.....

| 1  | 2                  | 3   | 4               | 5                    | 6               | 7                       | 8                 | 9               | 10                          | Policies Issued Through 2011 |                 |                            |                         | Policies Issued in 2012; 2013; 2014 |                 |                            |                         |
|--|--------------------|---|-----------------|----------------------|-----------------|-------------------------|-------------------|-----------------|-----------------------------|------------------------------|-----------------|----------------------------|-------------------------|-------------------------------------|-----------------|----------------------------|-------------------------|
|  |                    |   |                 |                      |                 |                         |                   |                 |                             | 11                           | Incurred Claims |                            | 14                      | 15                                  | Incurred Claims |                            | 18                      |
|  |                    |   |                 |                      |                 |                         |                   |                 |                             |                              | 12              | 13                         |                         |                                     | 16              | 17                         |                         |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved   | Date Approval Withdrawn | Date Last Amended | Date Closed     | Policy Marketing Trade Name | Premiums Earned              | Amount          | Percent of Premiums Earned | Number of Covered Lives | Premiums Earned                     | Amount          | Percent of Premiums Earned | Number of Covered Lives |
| YES.....   | 1522.....          | P.....  | NO.....         | 0034000.....         | 07/15/1982..... | .....                   | 05/15/2001.....   | 04/01/1992..... | Medicare Supplement.....    | 222,500.....                 | 141,486.....    | 63.6.....                  | 56.....                 | .....                               | .....           | .....                      | .....                   |
| YES.....   | 2121.....          | A.....  | NO.....         | 0034000.....         | 03/20/1992..... | 11/01/2001.....         | 05/15/2001.....   | 12/01/2002..... | Medicare Supplement.....    | 18,446.....                  | 8,019.....      | 43.5.....                  | 10.....                 | .....                               | .....           | .....                      | .....                   |
| YES.....   | 2122.....          | B.....  | NO.....         | 0034000.....         | 03/20/1992..... | 11/01/2001.....         | 05/15/2001.....   | 12/01/2002..... | Medicare Supplement.....    | 184,664.....                 | 113,904.....    | 61.7.....                  | 69.....                 | .....                               | .....           | .....                      | .....                   |
| YES.....   | 2123.....          | F.....  | NO.....         | 0034000.....         | 03/20/1992..... | 11/01/2001.....         | 05/15/2001.....   | 12/01/2002..... | Medicare Supplement.....    | 1,415,865.....               | 935,533.....    | 66.1.....                  | 413.....                | .....                               | .....           | .....                      | .....                   |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |                 |                         |                   |                 |                             | 1,841,476                    | 1,198,942       | 65.1                       | 548                     |                                     |                 |                            |                         |

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address:

2.2 Contact Person and Phone Number:
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address:

3.2 Contact Person and Phone Number:
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2014  
(To Be Filed by March 1)

FOR THE STATE OF Pennsylvania.....  
NAIC Group Code 0140..... NAIC Company Code 66869.....  
ADDRESS (City, State and Zip Code) Columbus , OH 43215-2220.....  
Person Completing This Exhibit.....  
Title..... Telephone Number.....

| 1  | 2                  | 3   | 4               | 5                    | 6             | 7                       | 8                 | 9           | 10                          | Policies Issued Through 2011 |                 |                            |                         | Policies Issued in 2012; 2013; 2014 |                 |                            |                         |
|--|--------------------|---|-----------------|----------------------|---------------|-------------------------|-------------------|-------------|-----------------------------|------------------------------|-----------------|----------------------------|-------------------------|-------------------------------------|-----------------|----------------------------|-------------------------|
|  |                    |   |                 |                      |               |                         |                   |             |                             | 11                           | Incurred Claims |                            | 14                      | 15                                  | Incurred Claims |                            | 18                      |
|  |                    |   |                 |                      |               |                         |                   |             |                             |                              | 12              | 13                         |                         |                                     | 16              | 17                         |                         |
|  |                    |   |                 |                      |               |                         |                   |             |                             |                              |                 |                            |                         |                                     |                 |                            |                         |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved | Date Approval Withdrawn | Date Last Amended | Date Closed | Policy Marketing Trade Name | Premiums Earned              | Amount          | Percent of Premiums Earned | Number of Covered Lives | Premiums Earned                     | Amount          | Percent of Premiums Earned | Number of Covered Lives |
| YES  | 1522               | P   | NO              | 0034000              | 11/30/1982    |                         | 05/07/2001        | 08/01/1989  | Medicare Supplement         | 74,045                       | 53,351          | 72.1                       | 19                      |                                     |                 |                            |                         |
| YES  | 1926               | P   | NO              | 0034000              | 08/03/1989    |                         | 05/07/2001        | 07/01/1990  | Medicare Supplement         | 87,690                       | 67,049          | 76.5                       | 21                      |                                     |                 |                            |                         |
| YES  | 2121PA             | A   | NO              | 0034060              | 09/04/1992    | 11/20/2002              | 05/07/2001        | 12/01/2002  | Medicare Supplement         | 41,758                       | 24,397          | 58.4                       | 19                      |                                     |                 |                            |                         |
| YES  | 2122PA             | B   | NO              | 0034060              | 09/04/1992    | 11/20/2002              | 05/07/2001        | 12/01/2002  | Medicare Supplement         | 182,447                      | 102,464         | 56.2                       | 73                      |                                     |                 |                            |                         |
| YES  | 2129               | C   | NO              | 0034060              | 09/04/1992    | 11/20/2002              | 05/07/2001        | 12/01/2002  | Medicare Supplement         | 982,680                      | 682,440         | 69.4                       | 305                     |                                     |                 |                            |                         |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |               |                         |                   |             |                             | 1,368,621                    | 929,700         | 67.9                       | 437                     |                                     |                 |                            |                         |

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.  
2.1 Address: , .....  
2.2 Contact Person and Phone Number: .....
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).  
3.1 Address: , .....  
3.2 Contact Person and Phone Number: .....
4. Explain any policies identified above as policy type "O". .....



SUPPLEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2014  
(To Be Filed by March 1)

FOR THE STATE OF South Carolina.....  
NAIC Group Code 0140..... NAIC Company Code 66869.....  
ADDRESS (City, State and Zip Code) Columbus , OH 43215-2220.....  
Person Completing This Exhibit.....  
Title..... Telephone Number.....

| 1  | 2                  | 3   | 4               | 5                    | 6                | 7                       | 8                 | 9                | 10                          | Policies Issued Through 2011 |                 |                            |                         | Policies Issued in 2012; 2013; 2014 |                 |                            |                         |
|--|--------------------|---|-----------------|----------------------|------------------|-------------------------|-------------------|------------------|-----------------------------|------------------------------|-----------------|----------------------------|-------------------------|-------------------------------------|-----------------|----------------------------|-------------------------|
|  |                    |   |                 |                      |                  |                         |                   |                  |                             | 11                           | Incurred Claims |                            | 14                      | 15                                  | Incurred Claims |                            | 18                      |
|  |                    |   |                 |                      |                  |                         |                   |                  |                             |                              | 12              | 13                         |                         |                                     | 16              | 17                         |                         |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved    | Date Approval Withdrawn | Date Last Amended | Date Closed      | Policy Marketing Trade Name | Premiums Earned              | Amount          | Percent of Premiums Earned | Number of Covered Lives | Premiums Earned                     | Amount          | Percent of Premiums Earned | Number of Covered Lives |
| YES.....   | 1522.....          | A.....  | NO.....         | .0034000.....        | .10/06/1982..... | .....                   | .04/24/2001.....  | .04/01/1992..... | Medicare Supplement.....    | .63,573.....                 | .48,793.....    | .76.8.....                 | .22.....                | .....                               | .....           | .....                      | .....                   |
| YES.....   | 2122SC.....        | F.....  | NO.....         | .0034000.....        | .02/05/1993..... | .11/05/2002.....        | .04/24/2001.....  | .12/01/2002..... | Medicare Supplement.....    | .15,836.....                 | .7,921.....     | .50.0.....                 | .6.....                 | .....                               | .....           | .....                      | .....                   |
| YES.....   | 2123SC.....        | C.....  | NO.....         | .0034000.....        | .02/05/1993..... | .11/05/2002.....        | .04/24/2001.....  | .12/01/2002..... | Medicare Supplement.....    | .205,071.....                | .166,316.....   | .81.1.....                 | .60.....                | .....                               | .....           | .....                      | .....                   |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |                  |                         |                   |                  |                             | 284,480                      | 223,030         | 78.4                       | 88                      |                                     |                 |                            |                         |

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address: ,

2.2 Contact Person and Phone Number:
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address: ,

3.2 Contact Person and Phone Number:
4. Explain any policies identified above as policy type "O".

360.TN



SUPPLEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2014  
(To Be Filed by March 1)

FOR THE STATE OF Tennessee.....  
NAIC Group Code 0140..... NAIC Company Code 66869.....  
ADDRESS (City, State and Zip Code) Columbus , OH 43215-2220.....  
Person Completing This Exhibit .....  
Title ..... Telephone Number .....

| 1  | 2                  | 3   | 4               | 5                    | 6               | 7                       | 8                 | 9               | 10                          | Policies Issued Through 2011 |                 |                            |                         | Policies Issued in 2012; 2013; 2014 |                 |                            |                         |
|--|--------------------|---|-----------------|----------------------|-----------------|-------------------------|-------------------|-----------------|-----------------------------|------------------------------|-----------------|----------------------------|-------------------------|-------------------------------------|-----------------|----------------------------|-------------------------|
|  |                    |   |                 |                      |                 |                         |                   |                 |                             | 11                           | Incurred Claims |                            | 14                      | 15                                  | Incurred Claims |                            | 18                      |
|  |                    |   |                 |                      |                 |                         |                   |                 |                             |                              | 12              | 13                         |                         |                                     | 16              | 17                         |                         |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved   | Date Approval Withdrawn | Date Last Amended | Date Closed     | Policy Marketing Trade Name | Premiums Earned              | Amount          | Percent of Premiums Earned | Number of Covered Lives | Premiums Earned                     | Amount          | Percent of Premiums Earned | Number of Covered Lives |
| YES.....   | 1522.....          | P.....  | NO.....         | 0034000.....         | 09/01/1982..... | .....                   | 05/31/2001.....   | 06/01/1992..... | Medicare Supplement.....    | 24,272.....                  | 14,381.....     | 59.2.....                  | 7.....                  | .....                               | .....           | .....                      | .....                   |
| YES.....   | 2122TN.....        | B.....  | NO.....         | 0034000.....         | 06/30/1992..... | 11/19/2002.....         | 05/31/2001.....   | 12/01/2002..... | Medicare Supplement.....    | 4,364.....                   | 3,624.....      | 83.0.....                  | 1.....                  | .....                               | .....           | .....                      | .....                   |
| YES.....   | 2123TN.....        | F.....  | NO.....         | 0034000.....         | 06/30/1992..... | 11/19/2002.....         | 05/31/2001.....   | 12/01/2002..... | Medicare Supplement.....    | 123,045.....                 | 97,049.....     | 78.9.....                  | 32.....                 | .....                               | .....           | .....                      | .....                   |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |                 |                         |                   |                 |                             | 151,682.....                 | 115,054.....    | 75.9.....                  | 40.....                 | .....                               | .....           | .....                      | .....                   |

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details  
.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.  
2.1 Address: , .....  
2.2 Contact Person and Phone Number: .....
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).  
3.1 Address: , .....  
3.2 Contact Person and Phone Number: .....
4. Explain any policies identified above as policy type "O". .....



SUPPLEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2014  
(To Be Filed by March 1)

FOR THE STATE OF Texas.....  
NAIC Group Code 0140..... NAIC Company Code 66869.....  
ADDRESS (City, State and Zip Code) Columbus , OH 43215-2220.....  
Person Completing This Exhibit .....  
Title ..... Telephone Number .....

| 1  | 2                  | 3   | 4               | 5                    | 6             | 7                       | 8                 | 9           | 10                          | Policies Issued Through 2011 |                 |                            |                         | Policies Issued in 2012; 2013; 2014 |                 |                            |                         |
|--|--------------------|---|-----------------|----------------------|---------------|-------------------------|-------------------|-------------|-----------------------------|------------------------------|-----------------|----------------------------|-------------------------|-------------------------------------|-----------------|----------------------------|-------------------------|
|  |                    |   |                 |                      |               |                         |                   |             |                             | 11                           | Incurred Claims |                            | 14                      | 15                                  | Incurred Claims |                            | 18                      |
|  |                    |   |                 |                      |               |                         |                   |             |                             |                              | 12              | 13                         |                         |                                     | 16              | 17                         |                         |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved | Date Approval Withdrawn | Date Last Amended | Date Closed | Policy Marketing Trade Name | Premiums Earned              | Amount          | Percent of Premiums Earned | Number of Covered Lives | Premiums Earned                     | Amount          | Percent of Premiums Earned | Number of Covered Lives |
| YES.....   | 2121TX.....        | A.....  | NO.....         | 0034060              | 06/02/1994    | 11/13/2002              | 06/15/2001        | 12/01/2002  | Medicare Supplement         | 10,835                       | 4,932           | 45.5                       | 3                       |                                     |                 |                            |                         |
| YES.....   | 2123TX.....        | F.....  | NO.....         | 0034000              | 06/02/1994    | 11/13/2002              | 06/15/2001        | 12/01/2002  | Medicare Supplement         | 47,966                       | 58,267          | 121.5                      | 7                       |                                     |                 |                            |                         |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |               |                         |                   |             |                             | 58,800                       | 63,198          | 107.5                      | 10                      |                                     |                 |                            |                         |

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.

2.1 Address:

2.2 Contact Person and Phone Number:
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).

3.1 Address:

3.2 Contact Person and Phone Number:
4. Explain any policies identified above as policy type "O".



SUPPLEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2014  
(To Be Filed by March 1)

FOR THE STATE OF Virginia.....  
NAIC Group Code 0140..... NAIC Company Code 66869.....  
ADDRESS (City, State and Zip Code) Columbus , OH 43215-2220.....  
Person Completing This Exhibit.....  
Title..... Telephone Number.....

| 1  | 2                  | 3   | 4               | 5                    | 6             | 7                       | 8                 | 9           | 10                          | Policies Issued Through 2011 |                 |                            |                         | Policies Issued in 2012; 2013; 2014 |                 |                            |                         |
|--|--------------------|---|-----------------|----------------------|---------------|-------------------------|-------------------|-------------|-----------------------------|------------------------------|-----------------|----------------------------|-------------------------|-------------------------------------|-----------------|----------------------------|-------------------------|
|  |                    |   |                 |                      |               |                         |                   |             |                             | 11                           | Incurred Claims |                            | 14                      | 15                                  | Incurred Claims |                            | 18                      |
|  |                    |   |                 |                      |               |                         |                   |             |                             |                              | 12              | 13                         |                         |                                     | 16              | 17                         |                         |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved | Date Approval Withdrawn | Date Last Amended | Date Closed | Policy Marketing Trade Name | Premiums Earned              | Amount          | Percent of Premiums Earned | Number of Covered Lives | Premiums Earned                     | Amount          | Percent of Premiums Earned | Number of Covered Lives |
| YES  | 1522               | P   | NO              | 0034000              | 09/27/1982    |                         | 05/11/2001        | 02/01/1989  | Medicare Supplement         | 30,628                       | 12,239          | 40.0                       | 8                       |                                     |                 |                            |                         |
| YES  | 1925               | P   | NO              | 0034000              | 02/02/1989    |                         | 05/11/2001        | 07/01/1992  | Medicare Supplement         | 71,299                       | 24,951          | 35.0                       | 19                      |                                     |                 |                            |                         |
| YES  | 2121VA             | A   | NO              | 0034000              | 07/30/1992    | 11/21/2002              | 05/11/2001        | 12/01/2002  | Medicare Supplement         | 6,554                        | 3,275           | 50.0                       | 4                       |                                     |                 |                            |                         |
| YES  | 2122VA             | B   | NO              | 0034000              | 07/30/1992    | 11/21/2002              | 05/11/2001        | 12/01/2002  | Medicare Supplement         | 52,580                       | 24,834          | 47.2                       | 25                      |                                     |                 |                            |                         |
| YES  | 2123VA             | F   | NO              | 0034000              | 07/30/1992    | 11/21/2002              | 05/11/2001        | 12/01/2002  | Medicare Supplement         | 691,928                      | 536,972         | 77.6                       | 181                     |                                     |                 |                            |                         |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |               |                         |                   |             |                             | 852,990                      | 602,270         | 70.6                       | 237                     |                                     |                 |                            |                         |

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details  
.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.  
2.1 Address: , .....  
2.2 Contact Person and Phone Number: .....
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).  
3.1 Address: , .....  
3.2 Contact Person and Phone Number: .....
4. Explain any policies identified above as policy type "O". .....

360.WV



SUPPLEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**MEDICARE SUPPLEMENT INSURANCE EXPERIENCE EXHIBIT**

For The Year Ended December 31, 2014  
(To Be Filed by March 1)

FOR THE STATE OF West Virginia.....  
NAIC Group Code 0140..... NAIC Company Code 66869.....  
ADDRESS (City, State and Zip Code) Columbus , OH 43215-2220.....  
Person Completing This Exhibit .....  
Title ..... Telephone Number .....

| 1  | 2                  | 3   | 4               | 5                    | 6             | 7                       | 8                 | 9           | 10                          | Policies Issued Through 2011 |                 |                            |                         | Policies Issued in 2012; 2013; 2014 |                 |                            |                         |
|--|--------------------|---|-----------------|----------------------|---------------|-------------------------|-------------------|-------------|-----------------------------|------------------------------|-----------------|----------------------------|-------------------------|-------------------------------------|-----------------|----------------------------|-------------------------|
|  |                    |   |                 |                      |               |                         |                   |             |                             | 11                           | Incurred Claims |                            | 14                      | 15                                  | Incurred Claims |                            | 18                      |
|  |                    |   |                 |                      |               |                         |                   |             |                             |                              | 12              | 13                         |                         |                                     | 16              | 17                         |                         |
| Compliance with OBRA                             | Policy Form Number | Standardized Medicare Supplement Benefit Plan | Medicare Select | Plan Characteristics | Date Approved | Date Approval Withdrawn | Date Last Amended | Date Closed | Policy Marketing Trade Name | Premiums Earned              | Amount          | Percent of Premiums Earned | Number of Covered Lives | Premiums Earned                     | Amount          | Percent of Premiums Earned | Number of Covered Lives |
| YES  | 1523               | P   | NO              |                      | 09/22/1982    |                         | 05/30/2001        | 12/01/1991  | Medicare Supplement         | 116,883                      | 45,243          | 38.7                       | 29                      |                                     |                 |                            |                         |
| YES  | 2121WV             | A   | NO              |                      | 02/27/1992    | 11/07/2002              | 05/30/2001        | 12/01/2002  | Medicare Supplement         | 1,691                        | 20              | 1.2                        | 1                       |                                     |                 |                            |                         |
| YES  | 2122WV             | B   | NO              |                      | 02/27/1992    | 11/07/2002              | 05/30/2001        | 12/01/2002  | Medicare Supplement         | 39,026                       | 12,464          | 31.9                       | 12                      |                                     |                 |                            |                         |
| YES  | 2123WV             | F   | NO              |                      | 02/27/1992    | 11/07/2002              | 05/30/2001        | 12/01/2002  | Medicare Supplement         | 476,878                      | 274,105         | 57.5                       | 115                     |                                     |                 |                            |                         |
| YES  | 2129WV             | C   | NO              |                      | 08/02/1999    | 11/07/2002              | 05/30/2001        | 12/01/2002  | Medicare Supplement         |                              | 18              |                            |                         |                                     |                 |                            |                         |
| 0199999. Total Experience on Individual Policies |                    |   |                 |                      |               |                         |                   |             |                             | 634,478                      | 331,850         | 52.3                       | 157                     |                                     |                 |                            |                         |

GENERAL INTERROGATORIES

1. If response in Column 1 is no, give full and complete details.....
2. Claims address and contact person provided to the Secretary of Health and Human Services as required by 42 U.S.C. 1395ss(c)(3)(E) for this state.  
2.1 Address: , .....  
2.2 Contact Person and Phone Number: .....
3. Billing address and contact person for user fees established under 41 U.S.C. 1395u(h)(3)(B).  
3.1 Address: , .....  
3.2 Contact Person and Phone Number: .....
4. Explain any policies identified above as policy type "O". .....



SUPPLEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

**SCHEDULE O SUPPLEMENT**

For The Year Ended December 31, 2014  
(To Be Filed by March 1)

Of The Nationwide Life Insurance Company  
ADDRESS (City, State and Zip Code) Columbus , OH 43215-2220  
NAIC Group Code 0140 NAIC Company Code 66869 Employer's Identification Number (FEIN) 31-4156830

**SUPPLEMENTAL SCHEDULE O - PART 1**

**Development of Incurred Losses**  
**(\$000 OMITTED)**

**Section A - Group Accident and Health**

| Years in Which Losses<br>Were Incurred | Net Amount Paid Policyholders |           |           |           |              |
|--|-------------------------------|-----------|-----------|-----------|--------------|
|  | 1<br>2010                     | 2<br>2011 | 3<br>2012 | 4<br>2013 | 5<br>2014(a) |
| 1. Prior                               | (859)                         | (1,287)   | (1,344)   | (1,196)   |              |
| 2. 2010                                | 371                           | 435       | 38        | 8         |              |
| 3. 2011                                | XXX                           | 223       | 236       | 25        |              |
| 4. 2012                                | XXX                           | XXX       | 205       | 205       |              |
| 5. 2013                                | XXX                           | XXX       | XXX       | 270       |              |
| 6. 2014                                | XXX                           | XXX       | XXX       | XXX       |              |

**Section B - Other Accident and Health**

|          |      |       |       |       |  |
|----------|------|-------|-------|-------|--|
| 1. Prior | (10) | (132) | (140) | (185) |  |
| 2. 2010  | 69   | 51    | 16    | 14    |  |
| 3. 2011  | XXX  | 50    | 70    | 15    |  |
| 4. 2012  | XXX  | XXX   | 65    | 57    |  |
| 5. 2013  | XXX  | XXX   | XXX   | 54    |  |
| 6. 2014  | XXX  | XXX   | XXX   | XXX   |  |

**Section C - Credit Accident and Health**

|          |     |     |     |     |  |
|----------|-----|-----|-----|-----|--|
| 1. Prior |     |     |     |     |  |
| 2. 2010  |     |     |     |     |  |
| 3. 2011  | XXX |     |     |     |  |
| 4. 2012  | XXX | XXX |     |     |  |
| 5. 2013  | XXX | XXX | XXX |     |  |
| 6. 2014  | XXX | XXX | XXX | XXX |  |

**Section D -**

|          |     |     |     |     |  |
|----------|-----|-----|-----|-----|--|
| 1. Prior |     |     |     |     |  |
| 2. 2010  |     |     |     |     |  |
| 3. 2011  | XXX |     |     |     |  |
| 4. 2012  | XXX | XXX |     |     |  |
| 5. 2013  | XXX | XXX | XXX |     |  |
| 6. 2014  | XXX | XXX | XXX | XXX |  |

**Section E -**

|          |     |     |     |     |  |
|----------|-----|-----|-----|-----|--|
| 1. Prior |     |     |     |     |  |
| 2. 2010  |     |     |     |     |  |
| 3. 2011  | XXX |     |     |     |  |
| 4. 2012  | XXX | XXX |     |     |  |
| 5. 2013  | XXX | XXX | XXX |     |  |
| 6. 2014  | XXX | XXX | XXX | XXX |  |

**Section F -**

|          |     |     |     |     |  |
|----------|-----|-----|-----|-----|--|
| 1. Prior |     |     |     |     |  |
| 2. 2010  |     |     |     |     |  |
| 3. 2011  | XXX |     |     |     |  |
| 4. 2012  | XXX | XXX |     |     |  |
| 5. 2013  | XXX | XXX | XXX |     |  |
| 6. 2014  | XXX | XXX | XXX | XXX |  |

**Section G -**

|          |     |     |     |     |  |
|----------|-----|-----|-----|-----|--|
| 1. Prior |     |     |     |     |  |
| 2. 2010  |     |     |     |     |  |
| 3. 2011  | XXX |     |     |     |  |
| 4. 2012  | XXX | XXX |     |     |  |
| 5. 2013  | XXX | XXX | XXX |     |  |
| 6. 2014  | XXX | XXX | XXX | XXX |  |

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



SUPPLEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE INSURANCE COMPANY

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 2

Development of Incurred Losses  
(\$000 OMITTED)

Section A - Group Accident and Health

| Years in Which Losses<br>Were Incurred | Net Amounts Paid for Cost Containment Expenses |           |           |           |           |
|--|--|-----------|-----------|-----------|-----------|
|  | 1<br>2010                                      | 2<br>2011 | 3<br>2012 | 4<br>2013 | 5<br>2014 |
| 1. Prior .....                         |  |           |           |           |           |
| 2. 2010 .....                          |  |           |           |           |           |
| 3. 2011 .....                          | XXX  |           |           |           |           |
| 4. 2012 .....                          | XXX  | XXX       |           |           |           |
| 5. 2013 .....                          | XXX  | XXX       | XXX       |           |           |
| 6. 2014 .....                          | XXX  | XXX       | XXX       | XXX       |           |

Section B - Other Accident and Health

|                |     |     |     |     |  |
|----------------|-----|-----|-----|-----|--|
| 1. Prior ..... |     |     |     |     |  |
| 2. 2010 .....  |     |     |     |     |  |
| 3. 2011 .....  | XXX |     |     |     |  |
| 4. 2012 .....  | XXX | XXX |     |     |  |
| 5. 2013 .....  | XXX | XXX | XXX |     |  |
| 6. 2014 .....  | XXX | XXX | XXX | XXX |  |

Section C - Credit Accident and Health

|                |     |     |     |     |  |
|----------------|-----|-----|-----|-----|--|
| 1. Prior ..... |     |     |     |     |  |
| 2. 2010 .....  |     |     |     |     |  |
| 3. 2011 .....  | XXX |     |     |     |  |
| 4. 2012 .....  | XXX | XXX |     |     |  |
| 5. 2013 .....  | XXX | XXX | XXX |     |  |
| 6. 2014 .....  | XXX | XXX | XXX | XXX |  |

Section D -

|                |     |     |     |     |  |
|----------------|-----|-----|-----|-----|--|
| 1. Prior ..... |     |     |     |     |  |
| 2. 2010 .....  |     |     |     |     |  |
| 3. 2011 .....  | XXX |     |     |     |  |
| 4. 2012 .....  | XXX | XXX |     |     |  |
| 5. 2013 .....  | XXX | XXX | XXX |     |  |
| 6. 2014 .....  | XXX | XXX | XXX | XXX |  |

Section E -

|                |     |     |     |     |  |
|----------------|-----|-----|-----|-----|--|
| 1. Prior ..... |     |     |     |     |  |
| 2. 2010 .....  |     |     |     |     |  |
| 3. 2011 .....  | XXX |     |     |     |  |
| 4. 2012 .....  | XXX | XXX |     |     |  |
| 5. 2013 .....  | XXX | XXX | XXX |     |  |
| 6. 2014 .....  | XXX | XXX | XXX | XXX |  |

Section F -

|                |     |     |     |     |  |
|----------------|-----|-----|-----|-----|--|
| 1. Prior ..... |     |     |     |     |  |
| 2. 2010 .....  |     |     |     |     |  |
| 3. 2011 .....  | XXX |     |     |     |  |
| 4. 2012 .....  | XXX | XXX |     |     |  |
| 5. 2013 .....  | XXX | XXX | XXX |     |  |
| 6. 2014 .....  | XXX | XXX | XXX | XXX |  |

Section G -

|                |     |     |     |     |  |
|----------------|-----|-----|-----|-----|--|
| 1. Prior ..... |     |     |     |     |  |
| 2. 2010 .....  |     |     |     |     |  |
| 3. 2011 .....  | XXX |     |     |     |  |
| 4. 2012 .....  | XXX | XXX |     |     |  |
| 5. 2013 .....  | XXX | XXX | XXX |     |  |
| 6. 2014 .....  | XXX | XXX | XXX | XXX |  |

SUPPLEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE 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<br>Were Incurred | Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year |           |           |           |           |
|--|--|-----------|-----------|-----------|-----------|
|  | 1<br>2010  | 2<br>2011 | 3<br>2012 | 4<br>2013 | 5<br>2014 |
| 1. 2010 .....                          | 1,151  | 647       | 38        | XXX       | XXX       |
| 2. 2011 .....                          | XXX  | 998       | 460       | 27        | XXX       |
| 3. 2012 .....                          | XXX  | XXX       | 1,038     | 496       |           |
| 4. 2013 .....                          | XXX  | XXX       | XXX       | 1,092     |           |
| 5. 2014                                | XXX  | XXX       | XXX       | XXX       |           |

Section B - Other Accident and Health

|               |     |     |     |     |     |
|---------------|-----|-----|-----|-----|-----|
| 1. 2010 ..... | 302 | 179 | 126 | XXX | XXX |
| 2. 2011 ..... | XXX | 287 | 225 | 122 | XXX |
| 3. 2012 ..... | XXX | XXX | 264 | 209 |     |
| 4. 2013 ..... | XXX | XXX | XXX | 251 |     |
| 5. 2014       | XXX | XXX | XXX | XXX |     |

Section C - Credit Accident and Health

|               |     |     |     |     |     |
|---------------|-----|-----|-----|-----|-----|
| 1. 2010 ..... |     |     |     | XXX | XXX |
| 2. 2011 ..... | XXX |     |     |     | XXX |
| 3. 2012 ..... | XXX | XXX |     |     |     |
| 4. 2013 ..... | XXX | XXX | XXX |     |     |
| 5. 2014       | XXX | XXX | XXX | XXX |     |

Section D -

|               |     |     |     |     |     |
|---------------|-----|-----|-----|-----|-----|
| 1. 2010 ..... |     |     |     | XXX | XXX |
| 2. 2011 ..... | XXX |     |     |     | XXX |
| 3. 2012 ..... | XXX | XXX |     |     |     |
| 4. 2013 ..... | XXX | XXX | XXX |     |     |
| 5. 2014       | XXX | XXX | XXX | XXX |     |

Section E -

|               |     |     |     |     |     |
|---------------|-----|-----|-----|-----|-----|
| 1. 2010 ..... |     |     |     | XXX | XXX |
| 2. 2011 ..... | XXX |     |     |     | XXX |
| 3. 2012 ..... | XXX | XXX |     |     |     |
| 4. 2013 ..... | XXX | XXX | XXX |     |     |
| 5. 2014       | XXX | XXX | XXX | XXX |     |

Section F -

|               |     |     |     |     |     |
|---------------|-----|-----|-----|-----|-----|
| 1. 2010 ..... |     |     |     | XXX | XXX |
| 2. 2011 ..... | XXX |     |     |     | XXX |
| 3. 2012 ..... | XXX | XXX |     |     |     |
| 4. 2013 ..... | XXX | XXX | XXX |     |     |
| 5. 2014       | XXX | XXX | XXX | XXX |     |

Section G -

|               |     |     |     |     |     |
|---------------|-----|-----|-----|-----|-----|
| 1. 2010 ..... |     |     |     | XXX | XXX |
| 2. 2011 ..... | XXX |     |     |     | XXX |
| 3. 2012 ..... | XXX | XXX |     |     |     |
| 4. 2013 ..... | XXX | XXX | XXX |     |     |
| 5. 2014       | 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<br>Were Incurred | Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment<br>Liability and Reserve Outstanding at End of Year |           |           |           |           |
|--|--|-----------|-----------|-----------|-----------|
|  | 1<br>2010  | 2<br>2011 | 3<br>2012 | 4<br>2013 | 5<br>2014 |
| 1. 2010 .....                          | 1,151  | 647       | 38        | 9         |           |
| 2. 2011 .....                          | XXX  | 998       | 460       | 27        |           |
| 3. 2012 .....                          | XXX  | XXX       | 1,038     | 496       |           |
| 4. 2013 .....                          | XXX  | XXX       | XXX       | 1,092     |           |
| 5. 2014 .....                          | XXX  | XXX       | XXX       | XXX       |           |

Section B - Other Accident and Health

|               |     |     |     |     |  |
|---------------|-----|-----|-----|-----|--|
| 1. 2010 ..... | 302 | 179 | 126 | 121 |  |
| 2. 2011 ..... | XXX | 287 | 225 | 122 |  |
| 3. 2012 ..... | XXX | XXX | 264 | 209 |  |
| 4. 2013 ..... | XXX | XXX | XXX | 251 |  |
| 5. 2014 ..... | XXX | XXX | XXX | XXX |  |

Section C - Credit Accident and Health

|               |     |     |     |     |  |
|---------------|-----|-----|-----|-----|--|
| 1. 2010 ..... |     |     |     |     |  |
| 2. 2011 ..... | XXX |     |     |     |  |
| 3. 2012 ..... | XXX | XXX |     |     |  |
| 4. 2013 ..... | XXX | XXX | XXX |     |  |
| 5. 2014 ..... | XXX | XXX | XXX | XXX |  |

Section D -

|               |     |     |     |     |  |
|---------------|-----|-----|-----|-----|--|
| 1. 2010 ..... |     |     |     |     |  |
| 2. 2011 ..... | XXX |     |     |     |  |
| 3. 2012 ..... | XXX | XXX |     |     |  |
| 4. 2013 ..... | XXX | XXX | XXX |     |  |
| 5. 2014 ..... | XXX | XXX | XXX | XXX |  |

Section E -

|               |     |     |     |     |  |
|---------------|-----|-----|-----|-----|--|
| 1. 2010 ..... |     |     |     |     |  |
| 2. 2011 ..... | XXX |     |     |     |  |
| 3. 2012 ..... | XXX | XXX |     |     |  |
| 4. 2013 ..... | XXX | XXX | XXX |     |  |
| 5. 2014 ..... | XXX | XXX | XXX | XXX |  |

Section F -

|               |     |     |     |     |  |
|---------------|-----|-----|-----|-----|--|
| 1. 2010 ..... |     |     |     |     |  |
| 2. 2011 ..... | XXX |     |     |     |  |
| 3. 2012 ..... | XXX | XXX |     |     |  |
| 4. 2013 ..... | XXX | XXX | XXX |     |  |
| 5. 2014 ..... | XXX | XXX | XXX | XXX |  |

Section G -

|               |     |     |     |     |  |
|---------------|-----|-----|-----|-----|--|
| 1. 2010 ..... |     |     |     |     |  |
| 2. 2011 ..... | XXX |     |     |     |  |
| 3. 2012 ..... | XXX | XXX |     |     |  |
| 4. 2013 ..... | XXX | XXX | XXX |     |  |
| 5. 2014 ..... | XXX | XXX | XXX | XXX |  |

SUPPLEMENTAL SCHEDULE O - PART 5  
(\$000 OMITTED)

Reserve and Liability Methodology - Exhibits 6 and 8

| Line of Business                    |  | 1<br>Methodology | 2<br>Amount |
|-------------------------------------|--|------------------|-------------|
| 1. Industrial Life .....            |  | Other .....      |             |
| 2. Ordinary Life .....              |  |                  | 99,651      |
| 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 .....                     |  |                  | 99,651      |

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