



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 and Annuity Insurance Company

NAIC Group Code 0140 0140 NAIC Company Code 92657 Employer's ID Number 31-1000740
(Current) (Prior)

Organized under the Laws of Ohio, State of Domicile or Port of Entry Ohio

Country of Domicile United States of America

Incorporated/Organized 02/09/1981 Commenced Business 05/06/1981

Statutory Home Office One West Nationwide Blvd. Columbus , OH, US 43215-2220
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office One West Nationwide Blvd. Columbus , OH, US 43215-2220 800-882-2822
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address One West Nationwide Blvd., 1-04-701 Columbus , OH, US 43215-2220
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records One West Nationwide Blvd., 1-04-701 Columbus , OH, US 43215-2220 800-882-2822
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.nationwide.com

Statutory Statement Contact Ronald S. Porter 614-249-1545
(Name) (Area Code) (Telephone Number)
statacct@nationwide.com 877-669-5908
(E-mail Address) (FAX Number)

OFFICERS

President & COO Kirt Alan Walker Sr VP & Treasurer David Patrick LaPaul
VP - Corp Governance & Secretary Robert William Horner III VP - NF Chief Actuary Steven Andrew Ginnan

OTHER

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 Gierz 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 SS:
County of Franklin

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

Kirt Alan Walker
President & COO

Robert William Horner, III
VP - Corp Governance & Secretary

David Patrick LaPaul
Sr VP & Treasurer

Subscribed and sworn to before me this 19 day of February

- 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



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

DIRECT BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	9,291,784				9,291,784
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	2,500,841		4,000		2,504,841
5. Totals (Sum of Lines 1 to 4)	11,792,625		4,000		11,796,625
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	18				18
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	18				18
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)	18				18
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	11,921,978				11,921,978
10. Matured endowments					
11. Annuity benefits	2,415,438				2,415,438
12. Surrender values and withdrawals for life contracts	4,900,271		34,811		4,935,082
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	19,237,687		34,811		19,272,498
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	125,000							3	125,000
17. Incurred during current year Settled during current year:	21	11,928,195							21	11,928,195
18.1 By payment in full	22	11,831,420							22	11,831,420
18.2 By payment on compromised claims										
18.3 Totals paid	22	11,831,420							22	11,831,420
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	22	11,831,420							22	11,831,420
19. Unpaid Dec. 31, current year (16+17-18.6)	2	221,775							2	221,775
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	4,037	1,076,922,067	(a)						4,037	1,076,922,067
21. Issued during year	961	248,224,880							961	248,224,880
22. Other changes to in force (Net)	(428)	(6,598,287)							(428)	(6,598,287)
23. In force December 31 of current year	4,570	1,318,548,660	(a)						4,570	1,318,548,660

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	1,791	1,791			
25.6 Totals (sum of Lines 25.1 to 25.5)	1,791	1,791			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,791	1,791			

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



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

DIRECT BUSINESS IN THE STATE OF Alaska

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,081,161				1,081,161
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	1,081,161				1,081,161
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,490				1,490
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,490				1,490
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)	1,490				1,490
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	89,976				89,976
12. Surrender values and withdrawals for life contracts	60,359		60		60,419
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	150,335		60		150,395
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	127	68,637,296	(a)						127	68,637,296
21. Issued during year	22	21,658,540							22	21,658,540
22. Other changes to in force (Net)	(3)	6,007,164							(3)	6,007,164
23. In force December 31 of current year	146	96,303,000	(a)						146	96,303,000

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

ACCIDENT AND HEALTH INSURANCE

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

(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 .



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	13,474,033				13,474,033
2. Annuity considerations	1,730				1,730
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	15,019,116		600		15,019,716
5. Totals (Sum of Lines 1 to 4)	28,494,879		600		28,495,479
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,748				1,748
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,338				5,338
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	7,085				7,085
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	7,085				7,085
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,141,762				2,141,762
10. Matured endowments					
11. Annuity benefits	3,776,483				3,776,483
12. Surrender values and withdrawals for life contracts	17,570,863		360,408		17,931,271
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	21,023				21,023
15. Totals	23,510,131		360,408		23,870,540
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	6	2,141,762							6	2,141,762
Settled during current year:										
18.1 By payment in full	6	2,141,762							6	2,141,762
18.2 By payment on compromised claims										
18.3 Totals paid	6	2,141,762							6	2,141,762
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	2,141,762							6	2,141,762
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	2,744	1,173,885,452	(a)						2,744	1,173,885,452
21. Issued during year	606	291,133,343							606	291,133,343
22. Other changes to in force (Net)	(290)	(59,339,808)							(290)	(59,339,808)
23. In force December 31 of current year	3,060	1,405,678,987	(a)						3,060	1,405,678,987

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

ACCIDENT AND HEALTH INSURANCE

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

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



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

DIRECT BUSINESS IN THE STATE OF Arkansas

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	4,384,908				4,384,908
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	2,994,819				2,994,819
5. Totals (Sum of Lines 1 to 4)	7,379,727				7,379,727
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	23,247				23,247
6.2 Applied to pay renewal premiums	30,976				30,976
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	128,247				128,247
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	182,470				182,470
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)	182,470				182,470
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	748,600				748,600
10. Matured endowments					
11. Annuity benefits	418,775		19,597		438,372
12. Surrender values and withdrawals for life contracts	2,730,424		65,907		2,796,331
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	8,096				8,096
15. Totals	3,905,895		85,504		3,991,399
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	25,000							2	25,000
17. Incurred during current year Settled during current year:	3	748,600							3	748,600
18.1 By payment in full	5	773,600							5	773,600
18.2 By payment on compromised claims										
18.3 Totals paid	5	773,600							5	773,600
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	773,600							5	773,600
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	3,001	725,181,914	(a)						3,001	725,181,914
21. Issued during year	470	127,702,348							470	127,702,348
22. Other changes to in force (Net)	(270)	(36,028,651)							(270)	(36,028,651)
23. In force December 31 of current year	3,201	816,855,612	(a)						3,201	816,855,612

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	846	846			
25.6 Totals (sum of Lines 25.1 to 25.5)	846	846			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	846	846			

(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 .



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	131,128,669				131,128,669
2. Annuity considerations	(130,041)				(130,041)
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	28,763,271		79,084		28,842,355
5. Totals (Sum of Lines 1 to 4)	159,761,899		79,084		159,840,983
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	6,041				6,041
6.2 Applied to pay renewal premiums	19,562				19,562
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,244				9,244
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	34,847				34,847
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)	34,847				34,847
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	17,201,953				17,201,953
10. Matured endowments					
11. Annuity benefits	13,862,422		118,128		13,980,550
12. Surrender values and withdrawals for life contracts	45,066,792		1,372,989		46,439,781
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	979				979
15. Totals	76,132,146		1,491,118		77,623,263
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	5	5,067,933							5	5,067,933
17. Incurred during current year Settled during current year:	50	16,794,153							50	16,794,153
18.1 By payment in full	48	13,373,056							48	13,373,056
18.2 By payment on compromised claims										
18.3 Totals paid	48	13,373,056							48	13,373,056
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	48	13,373,056							48	13,373,056
19. Unpaid Dec. 31, current year (16+17-18.6)	7	8,489,031							7	8,489,031
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	16,476	7,941,221,429	(a)						16,476	7,941,221,429
21. Issued during year	7,162	3,256,011,483							7,162	3,256,011,483
22. Other changes to in force (Net)	(1,509)	(564,016,057)							(1,509)	(564,016,057)
23. In force December 31 of current year	22,129	10,633,216,854	(a)						22,129	10,633,216,854

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

ACCIDENT AND HEALTH INSURANCE

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

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



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

DIRECT BUSINESS IN THE STATE OF Colorado

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	12,336,541				12,336,541
2. Annuity considerations	590,443				590,443
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	3,875,051		335,055		4,210,106
5. Totals (Sum of Lines 1 to 4)	16,802,036		335,055		17,137,090
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	887				887
6.2 Applied to pay renewal premiums	4,413				4,413
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	40,982				40,982
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	46,281				46,281
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)	46,281				46,281
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	410,495				410,495
10. Matured endowments					
11. Annuity benefits	2,075,109		644,740		2,719,849
12. Surrender values and withdrawals for life contracts	7,639,935		3,181,923		10,821,857
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	10,125,539		3,826,663		13,952,201
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	131,092							3	131,092
17. Incurred during current year Settled during current year:	5	410,495							5	410,495
18.1 By payment in full	4	401,084							4	401,084
18.2 By payment on compromised claims										
18.3 Totals paid	4	401,084							4	401,084
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	401,084							4	401,084
19. Unpaid Dec. 31, current year (16+17-18.6)	4	140,502							4	140,502
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	3,413	1,237,440,991	(a)						3,413	1,237,440,991
21. Issued during year	681	310,457,855							681	310,457,855
22. Other changes to in force (Net)	(232)	(78,521,332)							(232)	(78,521,332)
23. In force December 31 of current year	3,862	1,469,377,513	(a)						3,862	1,469,377,513

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	2,417	2,417			
25.6 Totals (sum of Lines 25.1 to 25.5)	2,417	2,417			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,417	2,417			

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



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

DIRECT BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	15,879,324				15,879,324
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	4,364,782		182,074		4,546,855
5. Totals (Sum of Lines 1 to 4)	20,244,106		182,074		20,426,179
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	301				301
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	301				301
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)	301				301
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	560,240				560,240
10. Matured endowments					
11. Annuity benefits	631,825				631,825
12. Surrender values and withdrawals for life contracts	2,795,644		853,467		3,649,111
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	4,486				4,486
15. Totals	3,992,196		853,467		4,845,663
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	50,000							1	50,000
17. Incurred during current year Settled during current year:	8	560,240							8	560,240
18.1 By payment in full	8	585,240							8	585,240
18.2 By payment on compromised claims										
18.3 Totals paid	8	585,240							8	585,240
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	8	585,240							8	585,240
19. Unpaid Dec. 31, current year (16+17-18.6)	1	25,000							1	25,000
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	4,835	1,617,622,541	(a)						4,835	1,617,622,541
21. Issued during year	947	332,872,732							947	332,872,732
22. Other changes to in force (Net)	(484)	(102,873,413)							(484)	(102,873,413)
23. In force December 31 of current year	5,298	1,847,621,860	(a)						5,298	1,847,621,860

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

ACCIDENT AND HEALTH INSURANCE

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

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



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DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	11,282,563				11,282,563
2. Annuity considerations	135,061				135,061
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	2,925,798				2,925,798
5. Totals (Sum of Lines 1 to 4)	14,343,422				14,343,422
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,148,616				1,148,616
10. Matured endowments					
11. Annuity benefits	1,466,127				1,466,127
12. Surrender values and withdrawals for life contracts	3,493,266		30		3,493,296
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	6,108,010		30		6,108,040
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	15,000							1	15,000
17. Incurred during current year Settled during current year:	16	1,148,616							16	1,148,616
18.1 By payment in full	12	986,788							12	986,788
18.2 By payment on compromised claims										
18.3 Totals paid	12	986,788							12	986,788
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	12	986,788							12	986,788
19. Unpaid Dec. 31, current year (16+17-18.6)	5	176,828							5	176,828
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	3,827	1,129,230,859	(a)						3,827	1,129,230,859
21. Issued during year	1,077	123,639,337							1,077	123,639,337
22. Other changes to in force (Net)	(615)	(59,838,565)							(615)	(59,838,565)
23. In force December 31 of current year	4,289	1,193,031,632	(a)						4,289	1,193,031,632

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)		309	309		
25.6 Totals (sum of Lines 25.1 to 25.5)		309	309		
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)		309	309		

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



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

DIRECT BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,330,390				1,330,390
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	159,675				159,675
5. Totals (Sum of Lines 1 to 4)	1,490,065				1,490,065
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	598				598
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	598				598
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)	598				598
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	94,548		165,117		259,665
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	174				174
15. Totals	94,721		165,117		259,839
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	669	252,853,223	(a)						669	252,853,223
21. Issued during year	138	68,732,544							138	68,732,544
22. Other changes to in force (Net)	(86)	(15,548,731)							(86)	(15,548,731)
23. In force December 31 of current year	721	306,037,036	(a)						721	306,037,036

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

ACCIDENT AND HEALTH INSURANCE

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

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



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

DIRECT BUSINESS IN THE STATE OF Florida

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	50,193,035				50,193,035
2. Annuity considerations	99,145				99,145
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	38,501,763		61,027		38,562,790
5. Totals (Sum of Lines 1 to 4)	88,793,942		61,027		88,854,969
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	8,636				8,636
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,173				5,173
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	13,809				13,809
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)	13,809				13,809
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,104,176				3,104,176
10. Matured endowments					
11. Annuity benefits	8,072,453		12,536		8,084,989
12. Surrender values and withdrawals for life contracts	22,575,234		62,477		22,637,710
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	4,474				4,474
15. Totals	33,756,336		75,013		33,831,349
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	10	4,268,802							10	4,268,802
17. Incurred during current year Settled during current year:	16	3,530,825							16	3,530,825
18.1 By payment in full	19	7,456,179							19	7,456,179
18.2 By payment on compromised claims										
18.3 Totals paid	19	7,456,179							19	7,456,179
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	19	7,456,179							19	7,456,179
19. Unpaid Dec. 31, current year (16+17-18.6)	7	343,448							7	343,448
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	6,970	3,690,354,787	(a)						6,970	3,690,354,787
21. Issued during year	1,175	891,095,363							1,175	891,095,363
22. Other changes to in force (Net)	(357)	(183,266,020)							(357)	(183,266,020)
23. In force December 31 of current year	7,788	4,398,184,131	(a)						7,788	4,398,184,131

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	747	747			
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)	747	747			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	747	747			

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



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

DIRECT BUSINESS IN THE STATE OF Georgia

NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	18,115,479				18,115,479
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	19,259,113				19,259,113
5. Totals (Sum of Lines 1 to 4)	37,374,592				37,374,592
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	7,625				7,625
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	7,625				7,625
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	7,625				7,625
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,068,545				1,068,545
10. Matured endowments					
11. Annuity benefits	1,502,524				1,502,524
12. Surrender values and withdrawals for life contracts	6,742,593		52,819		6,795,412
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	9,313,663		52,819		9,366,481
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	45,000							3	45,000
17. Incurred during current year	16	1,053,042							16	1,053,042
Settled during current year:										
18.1 By payment in full	18	1,088,042							18	1,088,042
18.2 By payment on compromised claims										
18.3 Totals paid	18	1,088,042							18	1,088,042
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	18	1,088,042							18	1,088,042
19. Unpaid Dec. 31, current year (16+17-18.6)	1	10,000							1	10,000
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	8,628	2,353,226,781	(a)						8,628	2,353,226,781
21. Issued during year	2,382	561,082,234							2,382	561,082,234
22. Other changes to in force (Net)	(1,194)	(163,214,146)							(1,194)	(163,214,146)
23. In force December 31 of current year	9,816	2,751,094,869	(a)						9,816	2,751,094,869

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	4,378	4,378			
25.6 Totals (sum of Lines 25.1 to 25.5)	4,378	4,378			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	4,378	4,378			

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



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ANNUAL STATEMENT FOR THE YEAR 2014 OF THE
DIRECT BUSINESS IN THE STATE OF Hawaii
NAIC Group Code 0140

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
DURING THE YEAR 2014
NAIC Company Code 92657

NAIC Group Code		0140		LIFE INSURANCE		NAIC Company Code		92657	
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total			
1.	Life insurance	12,452,356				12,452,356			
2.	Annuity considerations	188,242				188,242			
3.	Deposit-type contract funds		XXX		XXX				
4.	Other considerations	14,965,991				14,965,991			
5.	Totals (Sum of Lines 1 to 4)	27,606,589				27,606,589			
DIRECT DIVIDENDS TO POLICYHOLDERS									
Life insurance:									
6.1	Paid in cash or left on deposit	102				102			
6.2	Applied to pay renewal premiums								
6.3	Applied to provide paid-up additions or shorten the endowment or premium-paying period	581				581			
6.4	Other								
6.5	Totals (Sum of Lines 6.1 to 6.4)	683				683			
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)	683				683			
DIRECT CLAIMS AND BENEFITS PAID									
9.	Death benefits	100,000				100,000			
10.	Matured endowments								
11.	Annuity benefits	2,665,421				2,665,421			
12.	Surrender values and withdrawals for life contracts	21,975,129				21,975,129			
13.	Aggregate write-ins for miscellaneous direct claims and benefits paid								
14.	All other benefits, except accident and health								
15.	Totals	24,740,550				24,740,550			
DETAILS OF WRITE-INS									
1301.	.....							
1302.	.....							
1303.	.....							
1398.	Summary of Line 13 from overflow page								
1399.	Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)								

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16.	Unpaid December 31, prior year									
17.	Incurred during current year	1		100,000					1	100,000
Settled during current year:										
18.1	By payment in full	1		100,000					1	100,000
18.2	By payment on compromised claims									
18.3	Totals paid	1		100,000					1	100,000
18.4	Reduction by compromise									
18.5	Amount rejected									
18.6	Total settlements	1		100,000					1	100,000
19.	Unpaid Dec. 31, current year (16+17-18.6)									
POLICY EXHIBIT					No. of Policies					
20.	In force December 31, prior year	536		311,692,563	(a)				536	311,692,563
21.	Issued during year	188		119,747,555					188	119,747,555
22.	Other changes to in force (Net)	(25)		(2,368,212)					(25)	(2,368,212)
23.	In force December 31 of current year	699		429,071,906	(a)				699	429,071,906

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

ACCIDENT AND HEALTH INSURANCE

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

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



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ANNUAL STATEMENT FOR THE YEAR 2014 OF THE
DIRECT BUSINESS IN THE STATE OF Idaho
NAIC Group Code 0140

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
LIFE INSURANCE
NAIC Company Code 92657

DURING THE YEAR 2014

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,451,558				2,451,558
2. Annuity considerations	36,562				36,562
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	961,789				961,789
5. Totals (Sum of Lines 1 to 4)	3,449,909				3,449,909
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	954				954
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	4,972				4,972
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	5,926				5,926
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	5,926				5,926
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,805,000				1,805,000
10. Matured endowments					
11. Annuity benefits	298,730				298,730
12. Surrender values and withdrawals for life contracts	1,369,979		14,888		1,384,868
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	3,473,709		14,888		3,488,598
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year Settled during current year:	3	1,805,000							3	1,805,000
18.1 By payment in full	2	1,555,000							2	1,555,000
18.2 By payment on compromised claims										
18.3 Totals paid	2	1,555,000							2	1,555,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	1,555,000							2	1,555,000
19. Unpaid Dec. 31, current year (16+17-18.6)	1	250,000							1	250,000
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	721	251,295,662	(a)						721	251,295,662
21. Issued during year	135	72,108,232							135	72,108,232
22. Other changes to in force (Net)	(75)	(29,826,625)							(75)	(29,826,625)
23. In force December 31 of current year	781	293,577,269	(a)						781	293,577,269

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	1,731	1,731			
25.6 Totals (sum of Lines 25.1 to 25.5)	1,731	1,731			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,731	1,731			

(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 .



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	35,941,048				35,941,048
2. Annuity considerations	427,938				427,938
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	16,569,620		384,224		16,953,844
5. Totals (Sum of Lines 1 to 4)	52,938,605		384,224		53,322,829
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	887				887
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,307				3,307
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	4,194				4,194
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	4,194				4,194
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,751,529				3,751,529
10. Matured endowments					
11. Annuity benefits	9,509,316		735,189		10,244,505
12. Surrender values and withdrawals for life contracts	19,809,010		6,391,776		26,200,786
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	33,069,855		7,126,965		40,196,820
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	372,405							3	372,405
17. Incurred during current year Settled during current year:	13	3,691,135							13	3,691,135
18.1 By payment in full	14	3,876,449							14	3,876,449
18.2 By payment on compromised claims										
18.3 Totals paid	14	3,876,449							14	3,876,449
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	14	3,876,449							14	3,876,449
19. Unpaid Dec. 31, current year (16+17-18.6)	2	187,091							2	187,091
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	4,326	2,135,929,245	(a)						4,326	2,135,929,245
21. Issued during year	1,271	650,333,243							1,271	650,333,243
22. Other changes to in force (Net)	(359)	(143,130,106)							(359)	(143,130,106)
23. In force December 31 of current year	5,238	2,643,132,381	(a)						5,238	2,643,132,381

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	3,790	3,790			
25.6 Totals (sum of Lines 25.1 to 25.5)	3,790	3,790			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,790	3,790			

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



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

DIRECT BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	8,673,892				8,673,892
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	8,091,947		7,200		8,099,147
5. Totals (Sum of Lines 1 to 4)	16,765,839		7,200		16,773,039
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	2,166				2,166
6.2 Applied to pay renewal premiums	2,458				2,458
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	32,570				32,570
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	37,194				37,194
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)	37,194				37,194
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,858,820				1,858,820
10. Matured endowments					
11. Annuity benefits	4,226,505		200,259		4,426,764
12. Surrender values and withdrawals for life contracts	9,793,111		495,226		10,288,337
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,180				1,180
15. Totals	15,879,617		695,485		16,575,102
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	14	1,822,802							14	1,822,802
Settled during current year:										
18.1 By payment in full	13	1,772,802							13	1,772,802
18.2 By payment on compromised claims										
18.3 Totals paid	13	1,772,802							13	1,772,802
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	13	1,772,802							13	1,772,802
19. Unpaid Dec. 31, current year (16+17-18.6)	1	50,000							1	50,000
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	2,791	841,258,326	(a)						2,791	841,258,326
21. Issued during year	454	187,528,007							454	187,528,007
22. Other changes to in force (Net)	(255)	(42,540,809)							(255)	(42,540,809)
23. In force December 31 of current year	2,990	986,245,523	(a)						2,990	986,245,523

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

ACCIDENT AND HEALTH INSURANCE

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

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



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

DIRECT BUSINESS IN THE STATE OF Iowa

NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	3,826,179				3,826,179
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	4,956,673				4,956,673
5. Totals (Sum of Lines 1 to 4)	8,782,851				8,782,851
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1				1
6.2 Applied to pay renewal premiums	733				733
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	7,909				7,909
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	8,643				8,643
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	8,643				8,643
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,157,441				2,157,441
10. Matured endowments					
11. Annuity benefits	677,548				677,548
12. Surrender values and withdrawals for life contracts	1,885,368		188,787		2,074,155
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	22,993				22,993
15. Totals	4,743,349		188,787		4,932,136
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	67							1	67
17. Incurred during current year Settled during current year:	5	2,157,441							5	2,157,441
18.1 By payment in full	5	2,157,441							5	2,157,441
18.2 By payment on compromised claims										
18.3 Totals paid	5	2,157,441							5	2,157,441
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	2,157,441							5	2,157,441
19. Unpaid Dec. 31, current year (16+17-18.6)	1	67							1	67
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,885	595,716,568	(a)						1,885	595,716,568
21. Issued during year	369	157,870,194							369	157,870,194
22. Other changes to in force (Net)	(156)	(32,065,279)							(156)	(32,065,279)
23. In force December 31 of current year	2,098	721,521,484	(a)						2,098	721,521,484

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	1,711	1,711			
25.6 Totals (sum of Lines 25.1 to 25.5)	1,711	1,711			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,711	1,711			

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



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

DIRECT BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	5,204,481				5,204,481
2. Annuity considerations	152,082				152,082
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	7,425,154				7,425,154
5. Totals (Sum of Lines 1 to 4)	12,781,717				12,781,717
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	978				978
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	978				978
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)	978				978
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	252,997				252,997
10. Matured endowments					
11. Annuity benefits	2,985,243				2,985,243
12. Surrender values and withdrawals for life contracts	6,146,412		60		6,146,472
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	9,384,652		60		9,384,712
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	2	252,997							2	252,997
Settled during current year:										
18.1 By payment in full	2	252,997							2	252,997
18.2 By payment on compromised claims										
18.3 Totals paid	2	252,997							2	252,997
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	252,997							2	252,997
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,211	458,607,755	(a)						1,211	458,607,755
21. Issued during year	329	197,288,311							329	197,288,311
22. Other changes to in force (Net)	(48)	(11,496,343)							(48)	(11,496,343)
23. In force December 31 of current year	1,492	644,399,723	(a)						1,492	644,399,723

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	414	414			
25.6 Totals (sum of Lines 25.1 to 25.5)	414	414			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	414	414			

(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 .



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	10,677,622				10,677,622
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	8,587,658		18,789		8,606,447
5. Totals (Sum of Lines 1 to 4)	19,265,280		18,789		19,284,069
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	657				657
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	385				385
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,042				1,042
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)	1,042				1,042
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	6,361,323				6,361,323
10. Matured endowments					
11. Annuity benefits	1,874,629		166,782		2,041,411
12. Surrender values and withdrawals for life contracts	5,976,385		225,108		6,201,493
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	919				919
15. Totals	14,213,255		391,890		14,605,145
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	6	85,000							6	85,000
17. Incurred during current year Settled during current year:	29	6,361,323							29	6,361,323
18.1 By payment in full	31	6,140,323							31	6,140,323
18.2 By payment on compromised claims										
18.3 Totals paid	31	6,140,323							31	6,140,323
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	31	6,140,323							31	6,140,323
19. Unpaid Dec. 31, current year (16+17-18.6)	4	306,000							4	306,000
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	4,989	1,068,079,110	(a)						4,989	1,068,079,110
21. Issued during year	1,247	183,779,990							1,247	183,779,990
22. Other changes to in force (Net)	(774)	(60,235,990)							(774)	(60,235,990)
23. In force December 31 of current year	5,462	1,191,623,110	(a)						5,462	1,191,623,110

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	2,121	2,121			
25.6 Totals (sum of Lines 25.1 to 25.5)	2,121	2,121			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,121	2,121			

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



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

DIRECT BUSINESS IN THE STATE OF Louisiana

NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	7,300,172				7,300,172
2. Annuity considerations	27,198				27,198
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	8,221,854		16,376		8,238,230
5. Totals (Sum of Lines 1 to 4)	15,549,225		16,376		15,565,601
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	929				929
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	3,533				3,533
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	4,461				4,461
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	4,461				4,461
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	156,000				156,000
10. Matured endowments					
11. Annuity benefits	4,455,058		170,646		4,625,704
12. Surrender values and withdrawals for life contracts	8,993,271		150,877		9,144,148
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	3,469				3,469
15. Totals	13,607,798		321,523		13,929,322
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year Settled during current year:	1	156,000							1	156,000
18.1 By payment in full		25,789								25,789
18.2 By payment on compromised claims										
18.3 Totals paid		25,789								25,789
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements		25,789								25,789
19. Unpaid Dec. 31, current year (16+17-18.6)	1	130,211							1	130,211
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	821	412,509,377	(a)						821	412,509,377
21. Issued during year	238	97,758,365							238	97,758,365
22. Other changes to in force (Net)	(27)	4,381,614							(27)	4,381,614
23. In force December 31 of current year	1,032	514,649,356	(a)						1,032	514,649,356

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	1,701	1,701			
25.6 Totals (sum of Lines 25.1 to 25.5)	1,701	1,701			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,701	1,701			

(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 .



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,115,364				1,115,364
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	740,696				740,696
5. Totals (Sum of Lines 1 to 4)	1,856,060				1,856,060
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	153				153
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	153				153
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)	153				153
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	57				57
10. Matured endowments					
11. Annuity benefits	98,395				98,395
12. Surrender values and withdrawals for life contracts	664,746				664,746
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	763,198				763,198
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	1	57							1	57
Settled during current year:										
18.1 By payment in full	1	57							1	57
18.2 By payment on compromised claims										
18.3 Totals paid	1	57							1	57
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	57							1	57
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	535	166,755,769	(a)						535	166,755,769
21. Issued during year	54	24,807,238							54	24,807,238
22. Other changes to in force (Net)	(45)	(8,586,614)							(45)	(8,586,614)
23. In force December 31 of current year	544	182,976,393	(a)						544	182,976,393

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

ACCIDENT AND HEALTH INSURANCE

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

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



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

DIRECT BUSINESS IN THE STATE OF Maryland

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	26,192,341				26,192,341
2. Annuity considerations	19,672				19,672
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	16,765,561				16,765,561
5. Totals (Sum of Lines 1 to 4)	42,977,574				42,977,574
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	439				439
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	24				24
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	463				463
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)	463				463
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,020,474				3,020,474
10. Matured endowments	5,100				5,100
11. Annuity benefits	3,286,823				3,286,823
12. Surrender values and withdrawals for life contracts	9,948,494		60		9,948,554
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	2,613				2,613
15. Totals	16,263,504		60		16,263,564
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	5	382,185							5	382,185
17. Incurred during current year	43	2,987,474							43	2,987,474
Settled during current year:										
18.1 By payment in full	44	2,858,879							44	2,858,879
18.2 By payment on compromised claims										
18.3 Totals paid	44	2,858,879							44	2,858,879
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	44	2,858,879							44	2,858,879
19. Unpaid Dec. 31, current year (16+17-18.6)	4	510,779							4	510,779
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	15,687	3,478,502,325	(a)						15,687	3,478,502,325
21. Issued during year	3,169	662,221,272							3,169	662,221,272
22. Other changes to in force (Net)	(1,755)	(251,607,934)							(1,755)	(251,607,934)
23. In force December 31 of current year	17,101	3,889,115,663	(a)						17,101	3,889,115,663

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	5,469	5,469			
25.6 Totals (sum of Lines 25.1 to 25.5)	5,469	5,469			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	5,469	5,469			

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



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

DIRECT BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	17,178,779				17,178,779
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	7,252,722		158,856		7,411,578
5. Totals (Sum of Lines 1 to 4)	24,431,501		158,856		24,590,358
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums	427				427
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	153				153
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	580				580
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)	580				580
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	120,000				120,000
10. Matured endowments					
11. Annuity benefits	1,456,574		651,897		2,108,471
12. Surrender values and withdrawals for life contracts	4,134,797		182,159		4,316,956
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	5,711,371		834,055		6,545,426
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year Settled during current year:	1	120,000							1	120,000
18.1 By payment in full	1	120,000							1	120,000
18.2 By payment on compromised claims										
18.3 Totals paid	1	120,000							1	120,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	1	120,000							1	120,000
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,231	843,010,879	(a)						1,231	843,010,879
21. Issued during year	417	275,148,027							417	275,148,027
22. Other changes to in force (Net)	(45)	(17,149,338)							(45)	(17,149,338)
23. In force December 31 of current year	1,603	1,101,009,568	(a)						1,603	1,101,009,568

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	2,593	2,593			
25.6 Totals (sum of Lines 25.1 to 25.5)	2,593	2,593			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,593	2,593			

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



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

DIRECT BUSINESS IN THE STATE OF Michigan

NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	44,023,438				44,023,438
2. Annuity considerations	91,460				91,460
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	19,014,907		174		19,015,082
5. Totals (Sum of Lines 1 to 4)	63,129,805		174		63,129,979
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	530				530
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,268				2,268
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,798				2,798
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	2,798				2,798
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,273,160				2,273,160
10. Matured endowments					
11. Annuity benefits	8,158,076				8,158,076
12. Surrender values and withdrawals for life contracts	24,127,082		215,037		24,342,119
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	8,490				8,490
15. Totals	34,566,807		215,037		34,781,844
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	180,448							2	180,448
17. Incurred during current year	17	2,325,960							17	2,325,960
Settled during current year:										
18.1 By payment in full	16	2,094,754							16	2,094,754
18.2 By payment on compromised claims										
18.3 Totals paid	16	2,094,754							16	2,094,754
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	16	2,094,754							16	2,094,754
19. Unpaid Dec. 31, current year (16+17-18.6)	3	411,654							3	411,654
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	10,207	4,656,392,604	(a)						10,207	4,656,392,604
21. Issued during year	2,060	1,125,791,126							2,060	1,125,791,126
22. Other changes to in force (Net)	(612)	(194,446,876)							(612)	(194,446,876)
23. In force December 31 of current year	11,655	5,587,736,853	(a)						11,655	5,587,736,853

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	6,503	6,503			
25.6 Totals (sum of Lines 25.1 to 25.5)	6,503	6,503			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	6,503	6,503			

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



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

DIRECT BUSINESS IN THE STATE OF Minnesota

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	16,565,649				16,565,649
2. Annuity considerations	26,883				26,883
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	2,511,970		128,630		2,640,600
5. Totals (Sum of Lines 1 to 4)	19,104,501		128,630		19,233,131
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	6,700				6,700
6.2 Applied to pay renewal premiums	3,215				3,215
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	9,631				9,631
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	19,546				19,546
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)	19,546				19,546
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	4,528,707				4,528,707
10. Matured endowments					
11. Annuity benefits	882,860		340,202		1,223,063
12. Surrender values and withdrawals for life contracts	2,465,856		1,465,002		3,930,859
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,200				1,200
15. Totals	7,878,624		1,805,205		9,683,829
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	4	4,303,178							4	4,303,178
Settled during current year:										
18.1 By payment in full	4	4,303,178							4	4,303,178
18.2 By payment on compromised claims										
18.3 Totals paid	4	4,303,178							4	4,303,178
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	4,303,178							4	4,303,178
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,960	863,472,257	(a)						1,960	863,472,257
21. Issued during year	565	343,535,158							565	343,535,158
22. Other changes to in force (Net)	(151)	(27,653,659)							(151)	(27,653,659)
23. In force December 31 of current year	2,374	1,179,353,755	(a)						2,374	1,179,353,755

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	402	402			
25.6 Totals (sum of Lines 25.1 to 25.5)	402	402			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	402	402			

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



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

DIRECT BUSINESS IN THE STATE OF Mississippi

NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	4,312,980				4,312,980
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	861,970				861,970
5. Totals (Sum of Lines 1 to 4)	5,174,950				5,174,950
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	26,546				26,546
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	26,546				26,546
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	26,546				26,546
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	8,369,124				8,369,124
10. Matured endowments					
11. Annuity benefits	638,248		691		638,938
12. Surrender values and withdrawals for life contracts	2,043,162		105,823		2,148,985
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	11,050,534		106,513		11,157,047
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	223,118							3	223,118
17. Incurred during current year	9	8,369,124							9	8,369,124
Settled during current year:										
18.1 By payment in full	10	8,575,242							10	8,575,242
18.2 By payment on compromised claims										
18.3 Totals paid	10	8,575,242							10	8,575,242
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	10	8,575,242							10	8,575,242
19. Unpaid Dec. 31, current year (16+17-18.6)	2	17,000							2	17,000
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	4,003	807,034,920	(a)						4,003	807,034,920
21. Issued during year	1,301	198,384,496							1,301	198,384,496
22. Other changes to in force (Net)	(499)	(65,049,990)							(499)	(65,049,990)
23. In force December 31 of current year	4,805	940,369,426	(a)						4,805	940,369,426

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	1,301	1,301			
25.6 Totals (sum of Lines 25.1 to 25.5)	1,301	1,301			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,301	1,301			

(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 .



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	14,191,791				14,191,791
2. Annuity considerations	14,583				14,583
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	3,645,667		159,619		3,805,286
5. Totals (Sum of Lines 1 to 4)	17,852,041		159,619		18,011,660
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	571				571
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	973				973
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,543				1,543
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)	1,543				1,543
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	841,744				841,744
10. Matured endowments					
11. Annuity benefits	1,305,566		456,314		1,761,879
12. Surrender values and withdrawals for life contracts	3,825,287		1,027,755		4,853,042
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	5,972,597		1,484,069		7,456,665
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year Settled during current year:	9	640,614							9	640,614
18.1 By payment in full	7	535,732							7	535,732
18.2 By payment on compromised claims										
18.3 Totals paid	7	535,732							7	535,732
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	7	535,732							7	535,732
19. Unpaid Dec. 31, current year (16+17-18.6)	2	104,882							2	104,882
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	2,626	1,318,057,381	(a)						2,626	1,318,057,381
21. Issued during year	770	473,820,293							770	473,820,293
22. Other changes to in force (Net)	(237)	(73,228,579)							(237)	(73,228,579)
23. In force December 31 of current year	3,159	1,718,649,095	(a)						3,159	1,718,649,095

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	1,273	1,273			
25.6 Totals (sum of Lines 25.1 to 25.5)	1,273	1,273			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,273	1,273			

(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 AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Montana

NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	684,779				684,779
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	544,092				544,092
5. Totals (Sum of Lines 1 to 4)	1,228,871				1,228,871
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums	1,591				1,591
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,973				5,973
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	7,564				7,564
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	7,564				7,564
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	355,747		261,958		617,705
12. Surrender values and withdrawals for life contracts	758,834		220,689		979,522
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	1,114,580		482,647		1,597,227
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	303	88,232,077	(a)						303	88,232,077
21. Issued during year	41	16,847,027							41	16,847,027
22. Other changes to in force (Net)	(13)	(937,499)							(13)	(937,499)
23. In force December 31 of current year	331	104,141,605	(a)						331	104,141,605

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

ACCIDENT AND HEALTH INSURANCE

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

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



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

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE
DIRECT BUSINESS IN THE STATE OF Nebraska
NAIC Group Code 0140

THE
NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
LIFE INSURANCE

DURING THE YEAR 2014
NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	4,155,683				4,155,683
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	2,297,819		4,800		2,302,619
5. Totals (Sum of Lines 1 to 4)	6,453,502		4,800		6,458,302
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,584				1,584
6.2 Applied to pay renewal premiums	4,617				4,617
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	18,048				18,048
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	24,249				24,249
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)	24,249				24,249
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	157,657				157,657
10. Matured endowments					
11. Annuity benefits	834,463		136,058		970,521
12. Surrender values and withdrawals for life contracts	1,192,385		299,287		1,491,673
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	2,184,506		435,345		2,619,851
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year Settled during current year:	6	157,657							6	157,657
18.1 By payment in full	4	89,496							4	89,496
18.2 By payment on compromised claims										
18.3 Totals paid	4	89,496							4	89,496
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	89,496							4	89,496
19. Unpaid Dec. 31, current year (16+17-18.6)	2	68,161							2	68,161
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	903	392,345,723	(a)						903	392,345,723
21. Issued during year	175	104,831,312							175	104,831,312
22. Other changes to in force (Net)	(49)	(26,368,999)							(49)	(26,368,999)
23. In force December 31 of current year	1,029	470,808,036	(a)						1,029	470,808,036

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	118	118			
25.6 Totals (sum of Lines 25.1 to 25.5)	118	118			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	118	118			

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



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

DIRECT BUSINESS IN THE STATE OF Nevada

NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	4,433,488				4,433,488
2. Annuity considerations	42,717				42,717
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	1,220,625				1,220,625
5. Totals (Sum of Lines 1 to 4)	5,696,830				5,696,830
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,123				2,123
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,123				2,123
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	2,123				2,123
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	162,030				162,030
10. Matured endowments					
11. Annuity benefits	270,493				270,493
12. Surrender values and withdrawals for life contracts	3,283,234		3,064		3,286,297
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	3,715,757		3,064		3,718,820
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	263,054							2	263,054
17. Incurred during current year Settled during current year:	1	162,030							1	162,030
18.1 By payment in full	3	425,084							3	425,084
18.2 By payment on compromised claims										
18.3 Totals paid	3	425,084							3	425,084
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	425,084							3	425,084
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,002	348,236,639	(a)						1,002	348,236,639
21. Issued during year	367	146,822,791							367	146,822,791
22. Other changes to in force (Net)	(150)	(27,661,636)							(150)	(27,661,636)
23. In force December 31 of current year	1,219	467,397,793	(a)						1,219	467,397,793

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	2,603	2,603			
25.6 Totals (sum of Lines 25.1 to 25.5)	2,603	2,603			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,603	2,603			

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



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

DIRECT BUSINESS IN THE STATE OF New Hampshire

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,682,860				1,682,860
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	2,147,696				2,147,696
5. Totals (Sum of Lines 1 to 4)	3,830,555				3,830,555
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	200,000				200,000
10. Matured endowments					
11. Annuity benefits	414,882		105,525		520,407
12. Surrender values and withdrawals for life contracts	1,082,824		18,370		1,101,194
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	388				388
15. Totals	1,698,094		123,895		1,821,989
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year Settled during current year:	4	200,000							4	200,000
18.1 By payment in full	4	200,000							4	200,000
18.2 By payment on compromised claims										
18.3 Totals paid	4	200,000							4	200,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	200,000							4	200,000
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	827	264,953,373	(a)						827	264,953,373
21. Issued during year	83	43,003,346							83	43,003,346
22. Other changes to in force (Net)	(54)	(7,980,365)							(54)	(7,980,365)
23. In force December 31 of current year	856	299,976,354	(a)						856	299,976,354

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

ACCIDENT AND HEALTH INSURANCE

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

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



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

DIRECT BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	43,700,920				43,700,920
2. Annuity considerations	179,830				179,830
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	7,566,309		2,200		7,568,509
5. Totals (Sum of Lines 1 to 4)	51,447,059		2,200		51,449,259
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	1,360				1,360
6.2 Applied to pay renewal premiums	510				510
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,262				1,262
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	3,131				3,131
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	3,131				3,131
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	10,948,280				10,948,280
10. Matured endowments					
11. Annuity benefits	1,392,549		277,750		1,670,299
12. Surrender values and withdrawals for life contracts	7,149,956		325,512		7,475,468
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	19,490,785		603,261		20,094,046
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	5	15,424							5	15,424
17. Incurred during current year Settled during current year:	7	10,948,280							7	10,948,280
18.1 By payment in full	6	10,559,665							6	10,559,665
18.2 By payment on compromised claims										
18.3 Totals paid	6	10,559,665							6	10,559,665
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	6	10,559,665							6	10,559,665
19. Unpaid Dec. 31, current year (16+17-18.6)	6	404,039							6	404,039
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	3,093	2,051,798,001	(a)						3,093	2,051,798,001
21. Issued during year	1,051	650,705,932							1,051	650,705,932
22. Other changes to in force (Net)	(156)	(104,367,908)							(156)	(104,367,908)
23. In force December 31 of current year	3,988	2,598,136,025	(a)						3,988	2,598,136,025

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

ACCIDENT AND HEALTH INSURANCE

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

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



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DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	1,341,898				1,341,898
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	1,214,858				1,214,858
5. Totals (Sum of Lines 1 to 4)	2,556,756				2,556,756
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	275				275
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	7,066				7,066
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	7,341				7,341
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	7,341				7,341
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	525,000				525,000
10. Matured endowments					
11. Annuity benefits	336,360				336,360
12. Surrender values and withdrawals for life contracts	1,031,441		7,516		1,038,957
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	1,892,801		7,516		1,900,316
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year Settled during current year:	4	525,000							4	525,000
18.1 By payment in full	4	525,000							4	525,000
18.2 By payment on compromised claims										
18.3 Totals paid	4	525,000							4	525,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	525,000							4	525,000
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	427	128,146,909	(a)						427	128,146,909
21. Issued during year	68	38,043,890							68	38,043,890
22. Other changes to in force (Net)	(22)	(5,050,205)							(22)	(5,050,205)
23. In force December 31 of current year	473	161,140,593	(a)						473	161,140,593

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

ACCIDENT AND HEALTH INSURANCE

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

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



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

DIRECT BUSINESS IN THE STATE OF New York

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	792,714				792,714
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	2,864,414				2,864,414
5. Totals (Sum of Lines 1 to 4)	3,657,128				3,657,128
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,241				5,241
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	5,241				5,241
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	5,241				5,241
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	(36,693)				(36,693)
10. Matured endowments					
11. Annuity benefits	697,993				697,993
12. Surrender values and withdrawals for life contracts	1,907,509		4,995		1,912,504
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	2,568,809		4,995		2,573,804
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	31,591							2	31,591
17. Incurred during current year Settled during current year:	2	(36,693)							2	(36,693)
18.1 By payment in full	3	(10,000)							3	(10,000)
18.2 By payment on compromised claims										
18.3 Totals paid	3	(10,000)							3	(10,000)
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	(10,000)							3	(10,000)
19. Unpaid Dec. 31, current year (16+17-18.6)	1	4,898							1	4,898
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	534	415,984,814	(a)						534	415,984,814
21. Issued during year	181	211,378,232							181	211,378,232
22. Other changes to in force (Net)	11	(6,719,597)							11	(6,719,597)
23. In force December 31 of current year	726	620,643,450	(a)						726	620,643,450

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	51,394,324				51,394,324
2. Annuity considerations	20,813				20,813
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	14,283,988				14,283,988
5. Totals (Sum of Lines 1 to 4)	65,699,125				65,699,125
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	29				29
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	399				399
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	429				429
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)	429				429
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	7,909,927				7,909,927
10. Matured endowments					
11. Annuity benefits	2,265,807				2,265,807
12. Surrender values and withdrawals for life contracts	12,715,392		131,984		12,847,376
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	8,851				8,851
15. Totals	22,899,977		131,984		23,031,960
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	8	666,262							8	666,262
17. Incurred during current year	92	7,909,927							92	7,909,927
Settled during current year:										
18.1 By payment in full	92	7,936,234							92	7,936,234
18.2 By payment on compromised claims										
18.3 Totals paid	92	7,936,234							92	7,936,234
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	92	7,936,234							92	7,936,234
19. Unpaid Dec. 31, current year (16+17-18.6)	8	639,955							8	639,955
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	33,846	7,481,692,619	(a)						33,846	7,481,692,619
21. Issued during year	6,474	1,362,892,083							6,474	1,362,892,083
22. Other changes to in force (Net)	(3,778)	(536,925,523)							(3,778)	(536,925,523)
23. In force December 31 of current year	36,542	8,307,659,179	(a)						36,542	8,307,659,179

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	13,046	13,046			
25.6 Totals (sum of Lines 25.1 to 25.5)	13,046	13,046			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	13,046	13,046			

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



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

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

DIRECT BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,594,159				1,594,159
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	63,219				63,219
5. Totals (Sum of Lines 1 to 4)	1,657,377				1,657,377
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	457				457
6.2 Applied to pay renewal premiums	11,027				11,027
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	16,148				16,148
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	27,633				27,633
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)	27,633				27,633
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	52,731				52,731
10. Matured endowments					
11. Annuity benefits	4,806		142,561		147,366
12. Surrender values and withdrawals for life contracts	304,105		8,755		312,860
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	361,642		151,315		512,957
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	2	52,731							2	52,731
Settled during current year:										
18.1 By payment in full	2	52,731							2	52,731
18.2 By payment on compromised claims										
18.3 Totals paid	2	52,731							2	52,731
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	52,731							2	52,731
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	280	114,838,352	(a)						280	114,838,352
21. Issued during year	31	27,152,529							31	27,152,529
22. Other changes to in force (Net)	(12)	(2,172,153)							(12)	(2,172,153)
23. In force December 31 of current year	299	139,818,728	(a)						299	139,818,728

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

ACCIDENT AND HEALTH INSURANCE

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

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



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

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE
DIRECT BUSINESS IN THE STATE OF Ohio
NAIC Group Code 0140

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
LIFE INSURANCE
NAIC Company Code 92657

DURING THE YEAR 2014

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	61,987,787				61,987,787
2. Annuity considerations	101,541				101,541
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	46,003,601		6,260		46,009,861
5. Totals (Sum of Lines 1 to 4)	108,092,929		6,260		108,099,189
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,686				1,686
6.4 Other	(911)				(911)
6.5 Totals (Sum of Lines 6.1 to 6.4)	775				775
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)	775				775
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	13,102,093				13,102,093
10. Matured endowments					
11. Annuity benefits	12,019,726				12,019,726
12. Surrender values and withdrawals for life contracts	30,433,840		21,571		30,455,411
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	11,925				11,925
15. Totals	55,567,583		21,571		55,589,154
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	6	4,155,659							6	4,155,659
17. Incurred during current year Settled during current year:	87	12,917,706							87	12,917,706
18.1 By payment in full	86	12,146,396							86	12,146,396
18.2 By payment on compromised claims										
18.3 Totals paid	86	12,146,396							86	12,146,396
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	86	12,146,396							86	12,146,396
19. Unpaid Dec. 31, current year (16+17-18.6)	7	4,926,969							7	4,926,969
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	28,911	6,875,537,587	(a)						28,911	6,875,537,587
21. Issued during year	4,768	1,197,718,701							4,768	1,197,718,701
22. Other changes to in force (Net)	(2,321)	(337,043,708)							(2,321)	(337,043,708)
23. In force December 31 of current year	31,358	7,736,212,580	(a)						31,358	7,736,212,580

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	21,962	21,962			
25.6 Totals (sum of Lines 25.1 to 25.5)	21,962	21,962			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	21,962	21,962			

(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 .



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	2,880,187				2,880,187
2. Annuity considerations	455,284				455,284
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	2,497,016		21,700		2,518,716
5. Totals (Sum of Lines 1 to 4)	5,832,487		21,700		5,854,187
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums	4,072				4,072
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	8,659				8,659
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	12,731				12,731
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	12,731				12,731
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,072,294				1,072,294
10. Matured endowments					
11. Annuity benefits	2,514,600		275,913		2,790,513
12. Surrender values and withdrawals for life contracts	5,494,433		1,415,866		6,910,299
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	6,435				6,435
15. Totals	9,087,762		1,691,779		10,779,541
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year Settled during current year:	6	1,072,294							6	1,072,294
18.1 By payment in full	5	570,136							5	570,136
18.2 By payment on compromised claims										
18.3 Totals paid	5	570,136							5	570,136
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	570,136							5	570,136
19. Unpaid Dec. 31, current year (16+17-18.6)	1	502,158							1	502,158
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	695	313,069,561	(a)						695	313,069,561
21. Issued during year	52	36,669,573							52	36,669,573
22. Other changes to in force (Net)	(1)	10,813,973							(1)	10,813,973
23. In force December 31 of current year	746	360,553,107	(a)						746	360,553,107

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	435	435			
25.6 Totals (sum of Lines 25.1 to 25.5)	435	435			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	435	435			

(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 .



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	6,849,512				6,849,512
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	2,136,631				2,136,631
5. Totals (Sum of Lines 1 to 4)	8,986,144				8,986,144
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	3,857				3,857
6.2 Applied to pay renewal premiums	45,029				45,029
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	12,356				12,356
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	61,241				61,241
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	61,241				61,241
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	475,000				475,000
10. Matured endowments					
11. Annuity benefits	2,101,241				2,101,241
12. Surrender values and withdrawals for life contracts	8,886,268		30		8,886,298
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	11,462,509		30		11,462,539
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	1	50,000							1	50,000
17. Incurred during current year Settled during current year:	5	475,000							5	475,000
18.1 By payment in full	5	500,000							5	500,000
18.2 By payment on compromised claims										
18.3 Totals paid	5	500,000							5	500,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	5	500,000							5	500,000
19. Unpaid Dec. 31, current year (16+17-18.6)	1	25,000							1	25,000
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	1,718	697,596,805	(a)						1,718	697,596,805
21. Issued during year	264	124,403,906							264	124,403,906
22. Other changes to in force (Net)	(92)	(28,442,160)							(92)	(28,442,160)
23. In force December 31 of current year	1,890	793,558,551	(a)						1,890	793,558,551

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	48	48			
25.6 Totals (sum of Lines 25.1 to 25.5)	48	48			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	48	48			

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



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

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

DIRECT BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	79,063,818				79,063,818
2. Annuity considerations	230,560				230,560
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	38,875,757				38,875,757
5. Totals (Sum of Lines 1 to 4)	118,170,136				118,170,136
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	524				524
6.2 Applied to pay renewal premiums	1,023				1,023
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,385				1,385
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	2,932				2,932
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	2,932				2,932
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	6,552,300				6,552,300
10. Matured endowments	14,023				14,023
11. Annuity benefits	11,148,534		27,223		11,175,757
12. Surrender values and withdrawals for life contracts	45,617,702		15,348		45,633,050
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	19,974				19,974
15. Totals	63,352,534		42,571		63,395,105
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	21	2,112,461							21	2,112,461
17. Incurred during current year	128	6,421,544							128	6,421,544
Settled during current year:										
18.1 By payment in full	125	7,594,136							125	7,594,136
18.2 By payment on compromised claims										
18.3 Totals paid	125	7,594,136							125	7,594,136
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	125	7,594,136							125	7,594,136
19. Unpaid Dec. 31, current year (16+17-18.6)	24	939,869							24	939,869
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	36,731	7,614,260,917	(a)		1	90,000			36,732	7,614,350,917
21. Issued during year	7,129	1,410,750,044							7,129	1,410,750,044
22. Other changes to in force (Net)	(3,561)	(371,932,534)				(61,000)			(3,561)	(371,993,534)
23. In force December 31 of current year	40,299	8,653,078,427	(a)		1	29,000			40,300	8,653,107,427

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	195	195		2,700	2,700
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	19,525	19,525			
25.6 Totals (sum of Lines 25.1 to 25.5)	19,720	19,720		2,700	2,700
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	19,720	19,720		2,700	2,700

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



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

DIRECT BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	4,432,421				4,432,421
2. Annuity considerations	41,626				41,626
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	1,841,018				1,841,018
5. Totals (Sum of Lines 1 to 4)	6,315,065				6,315,065
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	843,199				843,199
10. Matured endowments					
11. Annuity benefits	508,098		61,022		569,120
12. Surrender values and withdrawals for life contracts	920,851		847,554		1,768,406
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	2,272,148		908,577		3,180,725
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	4	1,375,000							4	1,375,000
17. Incurred during current year Settled during current year:	9	843,199							9	843,199
18.1 By payment in full	11	1,468,199							11	1,468,199
18.2 By payment on compromised claims										
18.3 Totals paid	11	1,468,199							11	1,468,199
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	11	1,468,199							11	1,468,199
19. Unpaid Dec. 31, current year (16+17-18.6)	2	750,000							2	750,000
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	2,564	595,810,865	(a)						2,564	595,810,865
21. Issued during year	353	81,913,117							353	81,913,117
22. Other changes to in force (Net)	(277)	(35,716,044)							(277)	(35,716,044)
23. In force December 31 of current year	2,640	642,007,937	(a)						2,640	642,007,937

(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 Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	40	40			
25.6 Totals (sum of Lines 25.1 to 25.5)	40	40			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	40	40			

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



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ANNUAL STATEMENT FOR THE YEAR 2014 OF THE
DIRECT BUSINESS IN THE STATE OF South Carolina
NAIC Group Code 0140

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
DURING THE YEAR 2014
NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance		13,569,557				13,569,557
2. Annuity considerations						
3. Deposit-type contract funds			XXX		XXX	
4. Other considerations		9,344,249		6,000		9,350,249
5. Totals (Sum of Lines 1 to 4)		22,913,807		6,000		22,919,807
DIRECT DIVIDENDS TO POLICYHOLDERS						
Life insurance:						
6.1 Paid in cash or left on deposit						
6.2 Applied to pay renewal premiums						
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period		587				587
6.4 Other						
6.5 Totals (Sum of Lines 6.1 to 6.4)		587				587
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)		587				587
DIRECT CLAIMS AND BENEFITS PAID						
9. Death benefits		2,526,179		1,000		2,527,179
10. Matured endowments						
11. Annuity benefits		881,859		8,753		890,612
12. Surrender values and withdrawals for life contracts		3,537,474		229,512		3,766,986
13. Aggregate write-ins for miscellaneous direct claims and benefits paid						
14. All other benefits, except accident and health		474				474
15. Totals		6,945,986		239,265		7,185,251
DETAILS OF WRITE-INS						
1301.						
1302.						
1303.						
1398. Summary of Line 13 from overflow page						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)						

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	10	943,533							10	943,533
17. Incurred during current year Settled during current year:	46	2,514,179				1,000			46	2,515,179
18.1 By payment in full	52	2,547,712				1,000			52	2,548,712
18.2 By payment on compromised claims										
18.3 Totals paid	52	2,547,712				1,000			52	2,548,712
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	52	2,547,712				1,000			52	2,548,712
19. Unpaid Dec. 31, current year (16+17-18.6)	4	910,000							4	910,000
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	8,947	1,605,163,828	(a)						8,947	1,605,163,828
21. Issued during year	1,925	329,395,178							1,925	329,395,178
22. Other changes to in force (Net)	(1,312)	(122,624,787)							(1,312)	(122,624,787)
23. In force December 31 of current year	9,560	1,811,934,219	(a)						9,560	1,811,934,219

(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	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	3,388	3,388			
25.6 Totals (sum of Lines 25.1 to 25.5)	3,388	3,388			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,388	3,388			

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



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DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	3,062,390				3,062,390
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	1,026,300				1,026,300
5. Totals (Sum of Lines 1 to 4)	4,088,690				4,088,690
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	120				120
6.2 Applied to pay renewal premiums	167				167
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	5,989				5,989
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	6,277				6,277
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	6,277				6,277
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	715,259				715,259
10. Matured endowments					
11. Annuity benefits	29,439				29,439
12. Surrender values and withdrawals for life contracts	838,324		162,757		1,001,080
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	1,583,022		162,757		1,745,778
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	2	715,259							2	715,259
Settled during current year:										
18.1 By payment in full	2	715,259							2	715,259
18.2 By payment on compromised claims										
18.3 Totals paid	2	715,259							2	715,259
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	2	715,259							2	715,259
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	542	295,366,598	(a)						542	295,366,598
21. Issued during year	167	54,853,053							167	54,853,053
22. Other changes to in force (Net)	(47)	(6,011,842)							(47)	(6,011,842)
23. In force December 31 of current year	662	344,207,808	(a)						662	344,207,808

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	19,068,592				19,068,592
2. Annuity considerations	62,346				62,346
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	16,017,357		6,500		16,023,857
5. Totals (Sum of Lines 1 to 4)	35,148,295		6,500		35,154,795
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	18,710				18,710
6.2 Applied to pay renewal premiums	11,836				11,836
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	62,717				62,717
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	93,264				93,264
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	93,264				93,264
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	1,731,043				1,731,043
10. Matured endowments					
11. Annuity benefits	3,467,603				3,467,603
12. Surrender values and withdrawals for life contracts	18,205,551		171,832		18,377,383
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	5,672				5,672
15. Totals	23,409,870		171,832		23,581,702
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	110,000							2	110,000
17. Incurred during current year Settled during current year:	22	1,703,980							22	1,703,980
18.1 By payment in full	21	1,756,980							21	1,756,980
18.2 By payment on compromised claims										
18.3 Totals paid	21	1,756,980							21	1,756,980
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	21	1,756,980							21	1,756,980
19. Unpaid Dec. 31, current year (16+17-18.6)	3	57,000							3	57,000
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	8,400	2,058,194,802	(a)						8,400	2,058,194,802
21. Issued during year	1,723	392,143,898							1,723	392,143,898
22. Other changes to in force (Net)	(991)	(146,622,224)							(991)	(146,622,224)
23. In force December 31 of current year	9,132	2,303,716,476	(a)						9,132	2,303,716,476

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	6,651	6,651			
25.6 Totals (sum of Lines 25.1 to 25.5)	6,651	6,651			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	6,651	6,651			

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



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

DIRECT BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	61,041,559				61,041,559
2. Annuity considerations	125,077				125,077
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	31,058,963		103,540		31,162,503
5. Totals (Sum of Lines 1 to 4)	92,225,599		103,540		92,329,138
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	31,768				31,768
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	31,768				31,768
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	31,768				31,768
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,876,324				3,876,324
10. Matured endowments					
11. Annuity benefits	5,751,614		45,650		5,797,264
12. Surrender values and withdrawals for life contracts	25,879,870		118,681		25,998,552
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	5,100				5,100
15. Totals	35,512,909		164,332		35,677,240
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	8	777,852							8	777,852
17. Incurred during current year	43	3,791,367							43	3,791,367
Settled during current year:										
18.1 By payment in full	49	4,505,707							49	4,505,707
18.2 By payment on compromised claims										
18.3 Totals paid	49	4,505,707							49	4,505,707
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	49	4,505,707							49	4,505,707
19. Unpaid Dec. 31, current year (16+17-18.6)	2	63,512							2	63,512
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	18,305	6,746,526,731	(a)						18,305	6,746,526,731
21. Issued during year	4,317	1,518,420,205							4,317	1,518,420,205
22. Other changes to in force (Net)	(1,664)	(333,059,642)							(1,664)	(333,059,642)
23. In force December 31 of current year	20,958	7,931,887,294	(a)						20,958	7,931,887,294

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	18,535	18,535			
25.6 Totals (sum of Lines 25.1 to 25.5)	18,535	18,535			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	18,535	18,535			

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



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

DIRECT BUSINESS IN THE STATE OF Utah

NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	5,477,179				5,477,179
2. Annuity considerations	40,562				40,562
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	752,376				752,376
5. Totals (Sum of Lines 1 to 4)	6,270,117				6,270,117
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	155				155
6.2 Applied to pay renewal premiums	134				134
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	859				859
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,148				1,148
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)	1,148				1,148
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,110,000				3,110,000
10. Matured endowments					
11. Annuity benefits	1,054,051				1,054,051
12. Surrender values and withdrawals for life contracts	4,525,721				4,525,721
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	8,689,771				8,689,771
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	4	3,110,000							4	3,110,000
Settled during current year:										
18.1 By payment in full	4	3,110,000							4	3,110,000
18.2 By payment on compromised claims										
18.3 Totals paid	4	3,110,000							4	3,110,000
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	4	3,110,000							4	3,110,000
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	1,589	686,332,282	(a)						1,589	686,332,282
21. Issued during year	285	129,526,908							285	129,526,908
22. Other changes to in force (Net)	(187)	(46,462,814)							(187)	(46,462,814)
23. In force December 31 of current year	1,687	769,396,376	(a)						1,687	769,396,376

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	1,701	1,701			
25.6 Totals (sum of Lines 25.1 to 25.5)	1,701	1,701			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,701	1,701			

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



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

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

DIRECT BUSINESS IN THE STATE OF Vermont

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	1,392,955				1,392,955
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	830,809				830,809
5. Totals (Sum of Lines 1 to 4)	2,223,764				2,223,764
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	13,897				13,897
12. Surrender values and withdrawals for life contracts	227,905		24,396		252,301
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	241,801		24,396		266,197
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	860	180,107,764	(a)						860	180,107,764
21. Issued during year	123	24,288,168							123	24,288,168
22. Other changes to in force (Net)	(65)	(12,094,653)							(65)	(12,094,653)
23. In force December 31 of current year	918	192,301,279	(a)						918	192,301,279

(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 Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	1,268	1,268			
25.6 Totals (sum of Lines 25.1 to 25.5)	1,268	1,268			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,268	1,268			

(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 .



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	30,936,944				30,936,944
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	9,706,981		158,856		9,865,838
5. Totals (Sum of Lines 1 to 4)	40,643,926		158,856		40,802,782
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums	3,736				3,736
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	2,337				2,337
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	6,073				6,073
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	6,073				6,073
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,040,755				3,040,755
10. Matured endowments					
11. Annuity benefits	1,832,566				1,832,566
12. Surrender values and withdrawals for life contracts	6,621,967		600,829		7,222,796
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	7,535				7,535
15. Totals	11,502,823		600,829		12,103,652
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	5	709,999							5	709,999
17. Incurred during current year Settled during current year:	52	3,040,755							52	3,040,755
18.1 By payment in full	48	3,380,810							48	3,380,810
18.2 By payment on compromised claims										
18.3 Totals paid	48	3,380,810							48	3,380,810
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	48	3,380,810							48	3,380,810
19. Unpaid Dec. 31, current year (16+17-18.6)	9	369,944							9	369,944
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	18,206	4,411,501,099	(a)						18,206	4,411,501,099
21. Issued during year	3,597	789,375,012							3,597	789,375,012
22. Other changes to in force (Net)	(1,783)	(293,046,554)							(1,783)	(293,046,554)
23. In force December 31 of current year	20,020	4,907,829,556	(a)						20,020	4,907,829,556

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	50	50			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	3,406	3,406			
25.6 Totals (sum of Lines 25.1 to 25.5)	3,406	3,406			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,457	3,457			

(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 AND ANNUITY INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Washington

NAIC Group Code 0140

LIFE INSURANCE

DURING THE YEAR 2014

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	13,696,127				13,696,127
2. Annuity considerations	575,294				575,294
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	3,901,333		6,200		3,907,533
5. Totals (Sum of Lines 1 to 4)	18,172,754		6,200		18,178,954
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	6,406				6,406
6.2 Applied to pay renewal premiums	10,487				10,487
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	76,288				76,288
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	93,181				93,181
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)	93,181				93,181
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	3,392,155				3,392,155
10. Matured endowments					
11. Annuity benefits	2,071,998		490,348		2,562,347
12. Surrender values and withdrawals for life contracts	12,230,269		614,392		12,844,661
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	5,232				5,232
15. Totals	17,699,654		1,104,740		18,804,395
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	9	3,392,155							9	3,392,155
Settled during current year:										
18.1 By payment in full	9	3,392,155							9	3,392,155
18.2 By payment on compromised claims										
18.3 Totals paid	9	3,392,155							9	3,392,155
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	9	3,392,155							9	3,392,155
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	3,438	1,440,951,144	(a)						3,438	1,440,951,144
21. Issued during year	550	308,409,603							550	308,409,603
22. Other changes to in force (Net)	(236)	(77,941,676)							(236)	(77,941,676)
23. In force December 31 of current year	3,752	1,671,419,072	(a)						3,752	1,671,419,072

(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 Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	3,289	3,289			
25.6 Totals (sum of Lines 25.1 to 25.5)	3,289	3,289			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	3,289	3,289			

(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 .



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	7,076,903				7,076,903
2. Annuity considerations	107,725				107,725
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	6,281,926				6,281,926
5. Totals (Sum of Lines 1 to 4)	13,466,554				13,466,554
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	4,829				4,829
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	336				336
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	5,165				5,165
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	5,165				5,165
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	2,205,887				2,205,887
10. Matured endowments					
11. Annuity benefits	1,720,702				1,720,702
12. Surrender values and withdrawals for life contracts	8,514,710				8,514,710
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	10,883				10,883
15. Totals	12,452,181				12,452,181
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	3	66,000							3	66,000
17. Incurred during current year	19	2,205,887							19	2,205,887
Settled during current year:										
18.1 By payment in full	20	1,869,686							20	1,869,686
18.2 By payment on compromised claims										
18.3 Totals paid	20	1,869,686							20	1,869,686
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	20	1,869,686							20	1,869,686
19. Unpaid Dec. 31, current year (16+17-18.6)	2	402,202							2	402,202
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	6,068	871,536,407	(a)						6,068	871,536,407
21. Issued during year	924	120,334,782							924	120,334,782
22. Other changes to in force (Net)	(675)	(54,726,492)							(675)	(54,726,492)
23. In force December 31 of current year	6,317	937,144,697	(a)						6,317	937,144,697

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

ACCIDENT AND HEALTH INSURANCE

	1 Direct Premiums	2 Direct Premiums Earned	3 Dividends Paid Or Credited On Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	2,686	2,686			
25.6 Totals (sum of Lines 25.1 to 25.5)	2,686	2,686			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	2,686	2,686			

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



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

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

DIRECT BUSINESS IN THE STATE OF Wisconsin

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	7,514,697				7,514,697
2. Annuity considerations	64,799				64,799
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	4,006,175				4,006,175
5. Totals (Sum of Lines 1 to 4)	11,585,671				11,585,671
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	682				682
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	682				682
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)	682				682
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	343,578				343,578
10. Matured endowments					
11. Annuity benefits	3,138,164				3,138,164
12. Surrender values and withdrawals for life contracts	6,008,361		164,128		6,172,488
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	9,490,103		164,128		9,654,231
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	2	113,167							2	113,167
17. Incurred during current year Settled during current year:	1	343,578							1	343,578
18.1 By payment in full	3	456,744							3	456,744
18.2 By payment on compromised claims										
18.3 Totals paid	3	456,744							3	456,744
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	456,744							3	456,744
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	734	510,433,525	(a)						734	510,433,525
21. Issued during year	280	201,321,688							280	201,321,688
22. Other changes to in force (Net)	(35)	(52,835,358)							(35)	(52,835,358)
23. In force December 31 of current year	979	658,919,856	(a)						979	658,919,856

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	677	677			
25.6 Totals (sum of Lines 25.1 to 25.5)	677	677			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	677	677			

(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 .



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	906,888				906,888
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	707,719		300		708,019
5. Totals (Sum of Lines 1 to 4)	1,614,607		300		1,614,907
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	1,017				1,017
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	1,017				1,017
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)	1,017				1,017
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	954,124				954,124
10. Matured endowments					
11. Annuity benefits	62,281				62,281
12. Surrender values and withdrawals for life contracts	84,057		52,438		136,495
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	1,100,463		52,438		1,152,900
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year	3	954,124							3	954,124
Settled during current year:										
18.1 By payment in full	3	954,124							3	954,124
18.2 By payment on compromised claims										
18.3 Totals paid	3	954,124							3	954,124
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	3	954,124							3	954,124
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	406	147,208,514	(a)						406	147,208,514
21. Issued during year	141	41,698,587							141	41,698,587
22. Other changes to in force (Net)	(31)	(5,997,927)							(31)	(5,997,927)
23. In force December 31 of current year	516	182,909,174	(a)						516	182,909,174

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)					
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)					
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	113	113			
25.6 Totals (sum of Lines 25.1 to 25.5)	113	113			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	113	113			

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



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

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

DIRECT BUSINESS IN THE STATE OF American Samoa

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	3,937				3,937
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	3,937				3,937
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....9		7,785,000	(a)						9	7,785,000
21. Issued during year										
22. Other changes to in force (Net) .....(5)		(1,385,000)							(5)	(1,385,000)
23. In force December 31 of current year 4		6,400,000	(a)						4	6,400,000

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

ACCIDENT AND HEALTH INSURANCE

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

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



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

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	3,375				3,375
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	3,375				3,375
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals					
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

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

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

ACCIDENT AND HEALTH INSURANCE

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

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



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

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	4,123				4,123
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	1,984,418				1,984,418
5. Totals (Sum of Lines 1 to 4)	1,988,541				1,988,541
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	8,596				8,596
12. Surrender values and withdrawals for life contracts	1,872,488		40,000		1,912,488
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	1,881,084		40,000		1,921,084
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	7	7,627,295	(a)						7	7,627,295
21. Issued during year	3	2,100,000							3	2,100,000
22. Other changes to in force (Net)		(215,804)								(215,804)
23. In force December 31 of current year	10	9,511,491	(a)						10	9,511,491

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

ACCIDENT AND HEALTH INSURANCE

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

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



DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	46,130				46,130
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	46,130				46,130
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits					
12. Surrender values and withdrawals for life contracts	5,000				5,000
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	5,000				5,000
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	3	15,525,000	(a)						3	15,525,000
21. Issued during year	4	1,885,000							4	1,885,000
22. Other changes to in force (Net)	1	250,000							1	250,000
23. In force December 31 of current year	8	17,660,000	(a)						8	17,660,000

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

ACCIDENT AND HEALTH INSURANCE

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

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



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

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

DIRECT BUSINESS IN THE STATE OF Northern Mariana Islands

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

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

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

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

ACCIDENT AND HEALTH INSURANCE

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

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



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

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

DIRECT BUSINESS IN THE STATE OF Canada

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	29,152				29,152
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	29,152				29,152
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums					
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period					
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)					
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits					
10. Matured endowments					
11. Annuity benefits	7,301				7,301
12. Surrender values and withdrawals for life contracts					
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health					
15. Totals	7,301				7,301
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	15	10,929,999	(a)						15	10,929,999
21. Issued during year	1	1,600,000							1	1,600,000
22. Other changes to in force (Net)	1	575,000							1	575,000
23. In force December 31 of current year	17	13,104,999	(a)						17	13,104,999

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

ACCIDENT AND HEALTH INSURANCE

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

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



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

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance	209,866				209,866
2. Annuity considerations					
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	4,800				4,800
5. Totals (Sum of Lines 1 to 4)	214,666				214,666
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit					
6.2 Applied to pay renewal premiums	81				81
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	6,130				6,130
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	6,211				6,211
Annuities:					
7.1 Paid in cash or left on deposit					
7.2 Applied to provide paid-up annuities					
7.3 Other					
7.4 Totals (Sum of Lines 7.1 to 7.3)					
8. Grand Totals (Lines 6.5 plus 7.4)	6,211				6,211
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	(96,418)				(96,418)
10. Matured endowments					
11. Annuity benefits	237,663				237,663
12. Surrender values and withdrawals for life contracts	559,440				559,440
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	29,496				29,496
15. Totals	730,181				730,181
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year										
17. Incurred during current year Settled during current year:										
18.1 By payment in full										
18.2 By payment on compromised claims										
18.3 Totals paid										
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements										
19. Unpaid Dec. 31, current year (16+17-18.6)										
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year	38	24,652,255	(a)						38	24,652,255
21. Issued during year	1	25,000							1	25,000
22. Other changes to in force (Net)	(1)	(6,409,998)							(1)	(6,409,998)
23. In force December 31 of current year	38	18,267,257	(a)						38	18,267,257

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

ACCIDENT AND HEALTH INSURANCE

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

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



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

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

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2014

NAIC Group Code 0140

LIFE INSURANCE

NAIC Company Code 92657

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	907,640,458				907,640,458
2. Annuity considerations	3,729,131				3,729,131
3. Deposit-type contract funds		XXX		XXX	
4. Other considerations	448,118,858		1,852,064		449,970,922
5. Totals (Sum of Lines 1 to 4)	1,359,488,447		1,852,064		1,361,340,511
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit	92,955				92,955
6.2 Applied to pay renewal premiums	156,093				156,093
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	561,901				561,901
6.4 Other	(911)				(911)
6.5 Totals (Sum of Lines 6.1 to 6.4)	810,037				810,037
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)	810,037				810,037
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits	137,665,448		1,000		137,666,448
10. Matured endowments	19,123				19,123
11. Annuity benefits	131,973,155		5,349,741		137,322,897
12. Surrender values and withdrawals for life contracts	446,717,927		22,112,069		468,829,996
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	192,060				192,060
15. Totals	716,567,713		27,462,811		744,030,524
DETAILS OF WRITE-INS					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	127	22,361,052							127	22,361,052
17. Incurred during current year Settled during current year:	847	136,828,994				1,000			847	136,829,994
18.1 By payment in full	854	137,752,072				1,000			854	137,753,072
18.2 By payment on compromised claims										
18.3 Totals paid	854	137,752,072				1,000			854	137,753,072
18.4 Reduction by compromise										
18.5 Amount rejected										
18.6 Total settlements	854	137,752,072				1,000			854	137,753,072
19. Unpaid Dec. 31, current year (16+17-18.6)	120	21,437,974							120	21,437,974
POLICY EXHIBIT						No. of Policies				
20. In force December 31, prior year	287,657	85,877,238,565	(a)		1	90,000			287,658	85,877,328,565
21. Issued during year	63,266	20,371,241,730							63,266	20,371,241,730
22. Other changes to in force (Net)	(28,034)	(4,851,356,716)				(61,000)			(28,034)	(4,851,417,716)
23. In force December 31 of current year	322,889	101,397,123,579	(a)		1	29,000			322,890	101,397,152,579

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	50	50			
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)					
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b)	942	942		2,700	2,700
25.2 Guaranteed renewable (b)					
25.3 Non-renewable for stated reasons only (b)					
25.4 Other accident only					
25.5 All other (b)	138,242	138,242			
25.6 Totals (sum of Lines 25.1 to 25.5)	139,184	139,184		2,700	2,700
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	139,234	139,234		2,700	2,700

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

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

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE		1 Amount
1. Reserve as of December 31, Prior Year		8,647,948
2. Current year's realized pre-tax capital gains/(losses) of \$1,194,576 transferred into the reserve net of taxes of \$418,101		776,474
3. Adjustment for current year's liability gains/(losses) released from the reserve		(5,644,456)
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)		3,779,966
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)		727,935
6. Reserve as of December 31, current year (Line 4 minus Line 5)		3,052,031

AMORTIZATION

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2014	788,337	207,182	(267,584)	727,935
2. 2015	720,322	204,678	(267,584)	657,416
3. 2016	793,754	180,893	(267,584)	707,063
4. 2017	710,138	126,925	(267,584)	569,479
5. 2018	781,114	71,305	(267,584)	584,835
6. 2019	457,230	13,592	(267,585)	203,237
7. 2020	335,477	(15,430)	(267,584)	52,463
8. 2021	268,503	(12,161)	(267,584)	(11,242)
9. 2022	233,647	(8,672)	(267,584)	(42,609)
10. 2023	338,588	(5,143)	(267,585)	65,860
11. 2024	375,899	(1,375)	(267,585)	106,939
12. 2025	368,970	596	(267,585)	101,981
13. 2026	395,345	605	(267,585)	128,365
14. 2027	343,854	613	(267,584)	76,883
15. 2028	274,490	658	(234,640)	40,508
16. 2029	184,188	646	(135,807)	49,027
17. 2030	179,109	697	(135,807)	43,999
18. 2031	190,882	716	(135,808)	55,790
19. 2032	166,894	772	(135,807)	31,859
20. 2033	116,539	791	(135,807)	(18,477)
21. 2034	110,671	847	(135,806)	(24,288)
22. 2035	113,003	885	(135,807)	(21,919)
23. 2036	124,131	923	(135,807)	(10,753)
24. 2037	132,753	960	(135,806)	(2,093)
25. 2038	121,336	1,036	(135,807)	(13,435)
26. 2039	87,608	1,073	(135,807)	(47,126)
27. 2040	76,230	998	(135,807)	(58,579)
28. 2041	(40,949)	791	(33,952)	(74,110)
29. 2042	(81,625)	584		(81,041)
30. 2043	(8,951)	377		(8,574)
31. 2044 and Later	(9,539)	112		(9,427)
32. Total (Lines 1 to 31)	8,647,948	776,474	(5,644,456)	3,779,966

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

ASSET VALUATION RESERVE

	Default Component			Equity Component			7
	1	2	3	4	5	6	
	Other Than Mortgage Loans	Mortgage Loans	Total (Cols. 1 + 2)	Common Stock	Real Estate and Other Invested Assets	Total (Cols. 4 + 5)	Total Amount (Cols. 3 + 6)
1. Reserve as of December 31, prior year	30,605,567	6,995,348	37,600,915		8,411,142	8,411,142	46,012,057
2. Realized capital gains/(losses) net of taxes - General Account	(76,765)		(76,765)				(76,765)
3. Realized capital gains/(losses) net of taxes - Separate Accounts							
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	933,818	(42,066)	891,752		1,655,025	1,655,025	2,546,777
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	8,138,068	930,101	9,068,168				9,068,168
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	39,600,688	7,883,383	47,484,071		10,066,167	10,066,167	57,550,237
9. Maximum reserve	39,478,301	5,140,132	44,618,433		8,742,147	8,742,147	53,360,580
10. Reserve objective	26,705,945	3,954,140	30,660,084		8,742,147	8,742,147	39,402,232
11. 20% of (Line 10 - Line 8)	(2,578,949)	(785,849)	(3,364,797)		(264,804)	(264,804)	(3,629,601)
12. Balance before transfers (Lines 8 + 11)	37,021,739	7,097,534	44,119,273		9,801,363	9,801,363	53,920,636
13. Transfers	1,957,403	(1,957,403)					
14. Voluntary contribution							
15. Adjustment down to maximum/up to zero					(1,059,216)	(1,059,216)	(1,059,216)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	38,979,142	5,140,131	44,119,273		8,742,147	8,742,147	52,861,420

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	8,481,688	XXX	XXX	8,481,688	0.0000		0.0000		0.0000	
2.	1	Highest Quality	2,465,614,376	XXX	XXX	2,465,614,376	0.0004	986,246	0.0023	5,670,913	0.0030	7,396,843
3.	2	High Quality	2,654,718,856	XXX	XXX	2,654,718,856	0.0019	5,043,966	0.0058	15,397,369	0.0090	23,892,470
4.	3	Medium Quality	138,402,911	XXX	XXX	138,402,911	0.0093	1,287,147	0.0230	3,183,267	0.0340	4,705,699
5.	4	Low Quality	14,876,477	XXX	XXX	14,876,477	0.0213	316,869	0.0530	788,453	0.0750	1,115,736
6.	5	Lower Quality	11,545,469	XXX	XXX	11,545,469	0.0432	498,764	0.1100	1,270,002	0.1700	1,962,730
7.	6	In or Near Default	1,833,768	XXX	XXX	1,833,768	0.0000		0.2000	366,754	0.2000	366,754
8.		Total Unrated Multi-class Securities Acquired by Conversion ..		XXX	XXX		XXX		XXX		XXX	
9.		Total Bonds (Sum of Lines 1 through 8)	5,295,473,545	XXX	XXX	5,295,473,545	XXX	8,132,992	XXX	26,676,758	XXX	39,440,231
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	96,113,921	XXX	XXX	96,113,921	0.0000		0.0000		0.0000	
19.	1	Highest Quality	8,842,368	XXX	XXX	8,842,368	0.0004	3,537	0.0023	20,337	0.0030	26,527
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)	104,956,289	XXX	XXX	104,956,289	XXX	3,537	XXX	20,337	XXX	26,527
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded	3,802,000	XXX	XXX	3,802,000	0.0004	1,521	0.0023	8,745	0.0030	11,406
27.	1	Highest Quality	45,612	XXX	XXX	45,612	0.0004	18	0.0023	105	0.0030	137
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	3,847,612	XXX	XXX	3,847,612	XXX	1,539	XXX	8,850	XXX	11,543
34.		Total (Lines 9 + 17 + 25 + 33)	5,404,277,446	XXX	XXX	5,404,277,446	XXX	8,138,068	XXX	26,705,945	XXX	39,478,301

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		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	604,964,654		XXX	604,964,654	0.0010	604,965	0.0050	3,024,823	0.0065	3,932,270
44.		Commercial Mortgages - All Other - CM2 - High Quality	91,185,112		XXX	91,185,112	0.0035	319,148	0.0100	911,851	0.0130	1,185,406
45.		Commercial Mortgages - All Other - CM3 - Medium Quality	998,009		XXX	998,009	0.0060	5,988	0.0175	17,465	0.0225	22,455
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality			XXX		0.0105		0.0300		0.0375	
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)	697,147,775		XXX	697,147,775	XXX	930,101	XXX	3,954,140	XXX	5,140,132
59.		Schedule DA Mortgages			XXX		0.0030		0.0100		0.0130	
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	697,147,775		XXX	697,147,775	XXX	930,101	XXX	3,954,140	XXX	5,140,132

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public		XXX	XXX		0.0000		0.1300 (a)		0.1300 (a)	
2.		Unaffiliated - Private		XXX	XXX		0.0000		0.1600		0.1600	
3.		Federal Home Loan Bank		XXX	XXX		0.0000		0.0050		0.0080	
4.		Affiliated - Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations					XXX		XXX		XXX	
6.		Fixed Income - Highest Quality					XXX		XXX		XXX	
7.		Fixed Income - High Quality					XXX		XXX		XXX	
8.		Fixed Income - Medium Quality					XXX		XXX		XXX	
9.		Fixed Income - Low Quality					XXX		XXX		XXX	
10.		Fixed Income - Lower Quality					XXX		XXX		XXX	
11.		Fixed Income - In/Near Default					XXX		XXX		XXX	
12.		Unaffiliated Common Stock - Public					0.0000		0.1300 (a)		0.1300 (a)	
13.		Unaffiliated Common Stock - Private					0.0000		0.1600		0.1600	
14.		Real Estate					(b)		(b)		(b)	
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)		XXX	XXX		0.0000		0.1300		0.1300	
16.		Affiliated - All Other		XXX	XXX		0.0000		0.1600		0.1600	
17.		Total Common Stock (Sum of Lines 1 through 16)					XXX		XXX		XXX	
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 Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS 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 through 36)		XXX	XXX		XXX		XXX		XXX	
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS 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 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 Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		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					0.0000		0.0750		0.0750	
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)					XXX		XXX		XXX	
		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					0.0063		0.0120		0.0190	
77.		Guaranteed State Low Income Housing Tax Credit					0.0003		0.0006		0.0010	
78.		Non-guaranteed State Low Income Housing Tax Credit					0.0063		0.0120		0.0190	
79.		All Other Low Income Housing Tax Credit					0.0273		0.0600		0.0975	
80.		Total LIHTC (Sum of Lines 75 through 79)					XXX		XXX		XXX	
		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	67,247,288	XXX		67,247,288	0.0000		0.1300	8,742,147	0.1300	8,742,147
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)	67,247,288	XXX		67,247,288	XXX		XXX	8,742,147	XXX	8,742,147
86.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85)	67,247,288			67,247,288	XXX		XXX	8,742,147	XXX	8,742,147

(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 AND ANNUITY INSURANCE COMPANY

ASSET VALUATION RESERVE (Continued)

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

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

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

SCHEDULE F

Showing all claims for death losses and all other contract claims resisted or compromised during the year, and all claims for death losses and all other contract claims resisted December 31 of current year

[illegible]

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

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
									Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written	139,234	XXX	.50	XXX		XXX		XXX	.942	XXX		XXX		XXX		XXX	.138,242	XXX
2. Premiums earned	139,234	XXX	.50	XXX		XXX		XXX	.942	XXX		XXX		XXX		XXX	.138,242	XXX
3. Incurred claims	2,700	1.9							2,700	286.6								
4. Cost containment expenses																		
5. Incurred claims and cost containment expenses (Lines 3 and 4)	2,700	1.9							2,700	286.6								
6. Increase in contract reserves	1,265	0.9															.1,265	0.9
7. Commissions (a) .....	.28	0.0	.9	18.0					.19	2.0								
8. Other general insurance expenses																		
9. Taxes, licenses and fees .....	.4	0.0	.3	6.0					.1	0.1								
10. Total other expenses incurred .....	.32	0.0	.12	24.0					.20	2.1								
11. Aggregate write-ins for deductions																		
12. Gain from underwriting before dividends or refunds .....	.135,237	97.1	.38	76.0					(1,778)	(188.7)							.136,977	99.1
13. Dividends or refunds																		
14. Gain from underwriting after dividends or refunds .....	.135,237	97.1	.38	76.0					(1,778)	(188.7)							.136,977	99.1
DETAILS OF WRITE-INS																		
1101.																		
1102.																		
1103.																		
1198. Summary of remaining write-ins for Line 11 from overflow page																		
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)																		

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

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

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
PART 2. - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums									
2. Advance premiums									
3. Reserve for rate credits									
4. Total premium reserves, current year									
5. Total premium reserves, prior year									
6. Increase in total premium reserves									
B. Contract Reserves:									
1. Additional reserves (a)	1,265								1,265
2. Reserve for future contingent benefits									
3. Total contract reserves, current year	1,265								1,265
4. Total contract reserves, prior year									
5. Increase in contract reserves	1,265								1,265
C. Claim Reserves and Liabilities:									
1. Total current year									
2. Total prior year									
3. Increase									

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

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

(a) Includes \$ premium deficiency reserve.

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

SCHEDULE H - PART 5 - HEALTH CLAIMS

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

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

SCHEDULE S - PART 1 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Amount of In Force at End of Year	8 Reserve	9 Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
0399999. Total General Account - U.S. Affiliates											
0699999. Total General Account - Non-U.S. Affiliates											
0799999. Total General Account - Affiliates											
65676	35-0472300	02/01/1989	Lincoln National Life Insurance Co	IN	YRT/I			17,211			
82627	06-0839705	01/01/1989	Swiss Re Life and Health America Inc	NY	YRT/I	1,110,917	20,518				
0899999. General Account - U.S. Non-Affiliates						1,110,917	20,518	17,211			
1099999. Total General Account - Non-Affiliates						1,110,917	20,518	17,211			
1199999. Total General Account						1,110,917	20,518	17,211			
1499999. Total Separate Accounts - U.S. Affiliates											
1799999. Total Separate Accounts - Non-U.S. Affiliates											
1899999. Total Separate Accounts - Affiliates											
2199999. Total Separate Accounts - Non-Affiliates											
2299999. Total Separate Accounts											
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)						1,110,917	20,518	17,211			
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)											
9999999 - Totals						1,110,917	20,518	17,211			

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

SCHEDULE S - PART 1 - SECTION 2

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

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

SCHEDULE S - PART 2

[illegible]

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

SCHEDULE S - PART 3 - SECTION 1

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

1	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
66869	31-4156830	12/31/1996	Nationwide Life Insurance Company	OH	AMCO/I	FL				91,875,643			2,494,788,401	
66869	31-4156830	02/26/1999	Nationwide Life Insurance Company	OH	CO/G	OL	116,023,562	152,706,237	149,805,935					
66869	31-4156830	01/01/1994	Nationwide Life Insurance Company	OH	MCO/I	OL	898,046,080			6,257,486			45,380,475	
66869	31-4156830	09/06/1985	Nationwide Life Insurance Company	OH	YRT/I	OL	4,739,169	62,551	64,673					
0299999. General Account - Authorized U.S. Affiliates - Other							1,018,808,811	152,768,788	149,870,608	98,133,129			2,540,168,876	
0399999. Total General Account - Authorized U.S. Affiliates							1,018,808,811	152,768,788	149,870,608	98,133,129			2,540,168,876	
0699999. Total General Account - Authorized Non-U.S. Affiliates														
0799999. Total General Account - Authorized Affiliates							1,018,808,811	152,768,788	149,870,608	98,133,129			2,540,168,876	
60895	35-0145825	01/01/1977	American United Life Ins Co	IN	CO/I	OL		166,057	161,103	17,051				
68365	04-2729166	05/01/1999	AXA Re Life Insurance Compnay	DE	ACO/I	VSAA		(68,745)						
68276	48-1024691	04/01/1996	Employers Reassurance Corp	KS	YRT/I	OL			4,886	232				
86258	13-2572994	10/21/2003	General Re Life Corporation	CT	YRT/I	OL	320,322,792	1,569,340	1,580,028	1,158,128				
86258	13-2572994	10/21/2003	General Re Life Corporation	CT	YRT/I	XXX	250,000			1,124				
86258	13-2572994	10/21/2003	General Re Life Corporation	CT	YRT/I	AXXX	165,402,353	34,745	28,596	652,945				
97071	13-3126819	06/01/2012	Generali USA Life Reassurance	MO	YRT/I	OL	299,236	4	4	240				
97071	13-3126819	06/01/2012	Generali USA Life Reassurance	MO	YRT/I	XXX	1,000,000							
97071	13-3126819	06/01/2012	Generali USA Life Reassurance	MO	YRT/I	AXXX	15,123,165	3,232	716	24,072				
88340	59-2859797	10/01/2004	Hannover Life Re	FL	YRT/I	OL	86,254,179	5,859	6,946	64,871				
88340	59-2859797	10/01/2004	Hannover Life Re	FL	YRT/I	XXX	462,189,201			241,969				
88340	59-2859797	10/01/2004	Hannover Life Re	FL	YRT/I	AXXX	753,496,604	86,473	95,184	734,536				
65838	01-0233346	05/01/1997	John Hancock Life Insurance Co	MI	OTH/I	VSAA		176,951	179,582					
65676	35-0472300	04/01/1998	Lincoln National Life Ins Company	IN	YRT/I	OL	115,057,448	138,934	826,701	371,066				
65676	35-0472300	04/01/1998	Lincoln National Life Ins Company	IN	YRT/I	AXXX	40,346,977	112,983	92,518	272,762				
66346	58-0828824	01/01/1998	Munich American Reassurance Co	GA	YRT/I	OL	53,982,606	153,568	185,450	127,488				
66346	58-0828824	01/01/1998	Munich American Reassurance Co	GA	YRT/I	AXXX	637,476	86	70	4,319				
66346	58-0828824	01/15/2000	Munich American Reassurance Co	GA	OTH/I	VSAA		46,207	45,114					
68136	63-0169720	10/01/2001	Protective Life Insurance Co	AL	ACO/I	FL		28,217,228	29,544,519	327,483				
93572	43-1235868	04/01/2004	Reinsurance Group of America	MO	ACO/I	VSAA			(441)					
93572	43-1235868	10/01/1980	Reinsurance Group of America	MO	CO/I	OL	787,500	5,203	6,619	(211)				
93572	43-1235868	10/01/1980	Reinsurance Group of America	MO	CO/I	XXX	9,275,555,257	122,746,695	111,293,792	16,235,645				
93572	43-1235868	04/01/1992	Reinsurance Group of America	MO	YRT/I	OL	1,020,881,305	5,460,806	5,436,162	4,645,847				
93572	43-1235868	04/01/1992	Reinsurance Group of America	MO	YRT/I	XXX	2,351,201,980			2,112,268				
93572	43-1235868	04/01/1992	Reinsurance Group of America	MO	YRT/I	AXXX	1,344,408,947	367,864	306,326	4,388,157				
64688	75-6020048	04/01/2008	SCOR Global Life Americas Reinsurance Co	DE	YRT/I	OL	186,181,989	31,213	39,718	190,503				
64688	75-6020048	04/01/2008	SCOR Global Life Americas Reinsurance Co	DE	YRT/I	XXX	562,618,471			271,285				
64688	75-6020048	04/01/2008	SCOR Global Life Americas Reinsurance Co	DE	YRT/I	AXXX	242,058,973	54,574	30,808	261,132				
64688	75-6020048	07/01/1986	SCOR Global Life Americas Reinsurance Company	DE	CO/I	OL	702,813,292	18,221,620	18,762,201	1,606,196				
64688	75-6020048	05/01/1997	SCOR Global Life Americas Reinsurance Company	DE	OTH/I	VSAA		176,951	179,582					
64688	75-6020048	04/01/1991	SCOR Global Life Americas Reinsurance Company	DE	YRT/I	OL	159,917,585	1,858,952	1,846,267	859,918				
87572	23-2038295	10/01/2002	Scottish Re	NC	ACO/I	FL		115,811,096	133,737,849	19,335				
87572	23-2038295	10/01/2002	Scottish Re	NC	YRT/I	OL	76,647,368	1,543,130	1,509,339	832,687				
68713	84-0499703	06/01/1997	Security Life of Denver Ins Co	CO	YRT/I	OL	157,642,586	957,915	1,599,870	698,906				
68713	84-0499703	06/01/1997	Security Life of Denver Ins Co	CO	YRT/I	AXXX	552,057,032	163,506,546	156,541,967	9,099,958				
82627	06-0839705	05/01/1987	Swiss Re Life and Health America Inc	NY	CO/G	OL	29,000	26,073	79,350					
82627	06-0839705	01/19/2005	Swiss Re Life and Health America	CT	YRT/I	OL	493,217,729	279,520	258,397	431,152				
82627	06-0839705	01/19/2005	Swiss Re Life and Health America	CT	YRT/I	XXX	932,052,855			876,484				
82627	06-0839705	01/19/2005	Swiss Re Life and Health America	CT	YRT/I	AXXX	1,763,371,437	1,397,327	1,278,177	4,258,702				
82627	06-0839705	08/01/2005	Swiss Re Life and Health America Inc	NY	ADB/I	OL				369				
0899999. General Account - Authorized U.S. Non-Affiliates							21,835,805,343	463,088,407	465,657,398	50,786,620				
1099999. Total General Account - Authorized Non-Affiliates							21,835,805,343	463,088,407	465,657,398	50,786,620				
1199999. Total General Account Authorized							22,854,614,154	615,857,195	615,528,006	148,919,749			2,540,168,876	
13999	27-1712056	06/28/2013	Olentangy Reinsurance LLC	VT	CO/I	AXXX	4,969,370,455	949,481,129	868,797,370	73,924,911				678,913,631
13999	27-1712056	06/28/2013	Olentangy Reinsurance LLC	VT	YRT/I	XXX	6,155,319,228							
13999	27-1712056	06/28/2013	Olentangy Reinsurance LLC	VT	CO/I	XXX	22,580,495,538	288,112,575	250,954,346	50,486,447				28,719,449
1299999. General Account - Unauthorized U.S. Affiliates - Captive							33,705,185,221	1,237,593,704	1,119,751,716	124,411,358				707,633,080
1499999. Total General Account - Unauthorized U.S. Affiliates							33,705,185,221	1,237,593,704	1,119,751,716	124,411,358				707,633,080

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

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9	10		12	13		
								Current Year	Prior Year		Current Year	Prior Year		
1799999. Total General Account - Unauthorized Non-U.S. Affiliates														
1899999. Total General Account - Unauthorized Affiliates							33,705,185,221	1,237,593,704	1,119,751,716	124,411,358				707,633,080
93580	84-0849721	01/01/2008	M Life Insurance Co	OR	MCO/I	OL	254,085,763			6,037,889			5,294,790	
93580	84-0849721	01/01/2008	M Life Insurance Co	OR	YRT/I	OL	33,713,378			33,330				
93580	84-0849721	01/01/2008	M Life Insurance Co	OR	YRT/I	AXXX	589,475,359			1,304,011				
1999999. General Account - Unauthorized U.S. Non-Affiliates							877,274,500			7,375,230			5,294,790	
00000	AA-3190878	07/01/2002	Wilton Reinsurance Bermuda Ltd	BM	YRT/I	OL	5,505,080	223,311	203,896	36,506				
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates							5,505,080	223,311	203,896	36,506				
2199999. Total General Account - Unauthorized Non-Affiliates							882,779,580	223,311	203,896	7,411,736			5,294,790	
2299999. Total General Account Unauthorized							34,587,964,801	1,237,817,015	1,119,955,612	131,823,094			5,294,790	707,633,080
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							57,442,578,955	1,853,674,210	1,735,483,618	280,742,843			2,545,463,666	707,633,080
66869	31-4156830	02/26/1999	Nationwide Life Insurance Company	OH	MCO/I								102,877,605	
3699999. Separate Accounts - Authorized U.S. Affiliates - Other													102,877,605	
3799999. Total Separate Accounts - Authorized U.S. Affiliates													102,877,605	
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates														
4199999. Total Separate Accounts - Authorized Affiliates													102,877,605	
4499999. Total Separate Accounts - Authorized Non-Affiliates														
4599999. Total Separate Accounts Authorized													102,877,605	
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates														
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates														
5299999. Total Separate Accounts - Unauthorized Affiliates														
93580	84-0849721	01/01/2008	M Life Insurance Company	OR	YRT/I								7,709,690	
5399999. Separate Accounts - Unauthorized U.S. Non-Affiliates													7,709,690	
5599999. Total Separate Accounts - Unauthorized Non-Affiliates													7,709,690	
5699999. Total Separate Accounts Unauthorized													7,709,690	
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													110,587,295	
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)							57,437,073,875	1,853,450,899	1,735,279,722	280,706,336			2,656,050,961	707,633,080
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)							5,505,080	223,311	203,896	36,506				
9999999 - Totals							57,442,578,955	1,853,674,210	1,735,483,618	280,742,843			2,656,050,961	707,633,080

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

SCHEDULE S - PART 3 - SECTION 2

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

[illegible]

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

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols.5+6+7)	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
13999	27-1712056	12/31/2010	Olentangy Reinsurance LLC	1,237,593,704			1,237,593,704			531,970,977	772,297,484		15,916,056	1,237,593,704
0199999.	General Account - Life and Annuity U.S. Affiliates - Captive			1,237,593,704			1,237,593,704		XXX	531,970,977	772,297,484		15,916,056	1,237,593,704
0399999.	Total General Account - Life and Annuity U.S. Affiliates			1,237,593,704			1,237,593,704		XXX	531,970,977	772,297,484		15,916,056	1,237,593,704
0699999.	Total General Account - Life and Annuity Non-U.S. Affiliates								XXX					
0799999.	Total General Account - Life and Annuity Affiliates			1,237,593,704			1,237,593,704		XXX	531,970,977	772,297,484		15,916,056	1,237,593,704
00000	AA-3190878	07/01/2002	Wilton Reinsurance Bermuda Ltd	223,311			223,311	300,000						223,311
0999999.	General Account - Life and Annuity Non-U.S. Non-Affiliates			223,311			223,311	300,000	XXX					223,311
1099999.	Total General Account - Life and Annuity Non-Affiliates			223,311			223,311	300,000	XXX					223,311
1199999.	Total General Account Life and Annuity			1,237,817,015			1,237,817,015	300,000	XXX	531,970,977	772,297,484		15,916,056	1,237,817,015
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			1,237,817,015			1,237,817,015	300,000	XXX	531,970,977	772,297,484		15,916,056	1,237,817,015
2699999.	Total Separate Accounts - U.S. Affiliates								XXX					
2999999.	Total Separate Accounts - Non-U.S. Affiliates								XXX					
3099999.	Total Separate Accounts - Affiliates								XXX					
3399999.	Total Separate Accounts - Non-Affiliates								XXX					
3499999.	Total Separate Accounts								XXX					
3599999.	Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)			1,237,593,704			1,237,593,704		XXX	531,970,977	772,297,484		15,916,056	1,237,593,704
3699999.	Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)			223,311			223,311	300,000	XXX					223,311
9999999	- Totals			1,237,817,015			1,237,817,015	300,000	XXX	531,970,977	772,297,484		15,916,056	1,237,817,015

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

Schedule S - Part 5
N O N E

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

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

	1 2014	2 2013	3 2012	4 2011	5 2010
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	280,743	894,439	861,612	247,600	680,470
2. Commissions and reinsurance expense allowances	40,828	112,287	56,992	31,902	127,317
3. Contract claims	210,443	491,994	405,209	401,615	388,499
4. Surrender benefits and withdrawals for life contracts	321,876	284,648	742	955	201
5. Dividends to policyholders					
6. Reserve adjustments on reinsurance ceded	(366,706)	(180,664)	389,746	(217,366)	(200,944)
7. Increase in aggregate reserve for life and accident and health contracts	118,191	547,942	56,497	45,893	413,174
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	21,160	22,636	15,403	16,219	17,259
9. Aggregate reserves for life and accident and health contracts	1,853,674	1,735,484	1,187,542	1,131,045	1,085,152
10. Liability for deposit-type contracts					
11. Contract claims unpaid	4,209	3,406	8,121	11,517	6,130
12. Amounts recoverable on reinsurance	5,901	7,336	9,899	1,623	1,613
13. Experience rating refunds due or unpaid		9,943	28,363	11,258	12,432
14. Policyholders' dividends (not included in Line 10)					
15. Commissions and reinsurance expense allowances due					
16. Unauthorized reinsurance offset					420
17. Offset for reinsurance with Certified Reinsurers				XXX	XXX
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)	772,297	638,028	269,759	238,224	195,863
19. Letters of credit (L)	300	300	300	300	300
20. Trust agreements (T)	531,971	491,710	299,945	280,133	272,038
21. Other (O)					
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust				XXX	XXX
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 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	6,341,944,013		6,341,944,013
2. Reinsurance (Line 16)	8,285,991	(8,285,991)	
3. Premiums and considerations (Line 15)	25,362,001	21,159,556	46,521,557
4. Net credit for ceded reinsurance	XXX	1,845,009,869	1,845,009,869
5. All other admitted assets (balance)	164,565,684		164,565,684
6. Total assets excluding Separate Accounts (Line 26)	6,540,157,689	1,857,883,434	8,398,041,123
7. Separate Account assets (Line 27)	1,356,577,311		1,356,577,311
8. Total assets (Line 28)	7,896,735,000	1,857,883,434	9,754,618,434
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	4,992,681,340	1,853,674,207	6,846,355,547
10. Liability for deposit-type contracts (Line 3)	17,490,896		17,490,896
11. Claim reserves (Line 4)	17,228,747	4,209,227	21,437,974
12. Policyholder dividends/reserves (Lines 5 through 7)	1,026,374		1,026,374
13. Premium & annuity considerations received in advance (Line 8)	1,569,759		1,569,759
14. Other contract liabilities (Line 9)	18,516,606		18,516,606
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)			
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)	707,633,080		707,633,080
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)	93,388,316		93,388,316
20. Total liabilities excluding Separate Accounts (Line 26)	5,849,535,118	1,857,883,434	7,707,418,552
21. Separate Account liabilities (Line 27)	1,356,577,311		1,356,577,311
22. Total liabilities (Line 28)	7,206,112,429	1,857,883,434	9,063,995,863
23. Capital & surplus (Line 38)	690,622,571	XXX	690,622,571
24. Total liabilities, capital & surplus (Line 39)	7,896,735,000	1,857,883,434	9,754,618,434
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	1,853,674,207		
26. Claim reserves	4,209,227		
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	8,285,991		
32. Other ceded reinsurance recoverables			
33. Total ceded reinsurance recoverables	1,866,169,425		
34. Premiums and considerations	21,159,556		
35. Reinsurance in unauthorized companies			
36. Funds held under reinsurance treaties with unauthorized reinsurers			
37. Reinsurance with Certified Reinsurers			
38. Funds held under reinsurance treaties with Certified Reinsurers			
39. Other ceded reinsurance payables/offsets			
40. Total ceded reinsurance payable/offsets	21,159,556		
41. Total net credit for ceded reinsurance	1,845,009,869		

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

Allocated by States and Territories

			Direct Business Only					
			1	2	3	4	5	6
States, Etc.			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1.	Alabama	AL	9,291,784			1,791		9,293,575
2.	Alaska	AK	1,081,161					1,081,161
3.	Arizona	AZ	13,474,033	1,730				13,475,763
4.	Arkansas	AR	4,384,908			846		4,385,754
5.	California	CA	131,128,669	(130,041)				130,998,628
6.	Colorado	CO	12,336,541	590,443		2,417		12,929,401
7.	Connecticut	CT	15,879,324					15,879,324
8.	Delaware	DE	11,282,563	135,061		309		11,417,933
9.	District of Columbia	DC	1,330,390					1,330,390
10.	Florida	FL	50,193,035	99,145		747		50,292,926
11.	Georgia	GA	18,115,479			4,378		18,119,857
12.	Hawaii	HI	12,452,356	188,242				12,640,599
13.	Idaho	ID	2,451,558	36,562		1,731		2,489,851
14.	Illinois	IL	35,941,048	427,938		3,790		36,372,775
15.	Indiana	IN	8,673,892					8,673,892
16.	Iowa	IA	3,826,179			1,711		3,827,890
17.	Kansas	KS	5,204,481	152,082		414		5,356,977
18.	Kentucky	KY	10,677,622			2,121		10,679,743
19.	Louisiana	LA	7,300,172	27,198		1,701		7,329,071
20.	Maine	ME	1,115,364					1,115,364
21.	Maryland	MD	26,192,341	19,672		5,469		26,217,482
22.	Massachusetts	MA	17,178,779			2,593		17,181,372
23.	Michigan	MI	44,023,438	91,460		6,503		44,121,401
24.	Minnesota	MN	16,565,649	26,883		402		16,592,934
25.	Mississippi	MS	4,312,980			1,301		4,314,281
26.	Missouri	MO	14,191,791	14,583		1,273		14,207,647
27.	Montana	MT	684,779					684,779
28.	Nebraska	NE	4,155,683			118		4,155,801
29.	Nevada	NV	4,433,488	42,717		2,603		4,478,807
30.	New Hampshire	NH	1,682,860					1,682,860
31.	New Jersey	NJ	43,700,920	179,830				43,880,750
32.	New Mexico	NM	1,341,898					1,341,898
33.	New York	NY	792,714					792,714
34.	North Carolina	NC	51,394,324	20,813		13,046		51,428,183
35.	North Dakota	ND	1,594,159					1,594,159
36.	Ohio	OH	61,987,787	101,541		21,962		62,111,290
37.	Oklahoma	OK	2,880,187	455,284		435		3,335,906
38.	Oregon	OR	6,849,512			48		6,849,560
39.	Pennsylvania	PA	79,063,818	230,560		19,720		79,314,098
40.	Rhode Island	RI	4,432,421	41,626		40		4,474,087
41.	South Carolina	SC	13,569,557			3,388		13,572,945
42.	South Dakota	SD	3,062,390					3,062,390
43.	Tennessee	TN	19,068,592	62,346		6,651		19,137,589
44.	Texas	TX	61,041,559	125,077		18,535		61,185,170
45.	Utah	UT	5,477,179	40,562		1,701		5,519,442
46.	Vermont	VT	1,392,955			1,268		1,394,223
47.	Virginia	VA	30,936,944			3,457		30,940,401
48.	Washington	WA	13,696,127	575,294		3,289		14,274,710
49.	West Virginia	WV	7,076,903	107,725		2,686		7,187,314
50.	Wisconsin	WI	7,514,697	64,799		677		7,580,173
51.	Wyoming	WY	906,888			113		907,001
52.	American Samoa	AS	3,937					3,937
53.	Guam	GU	3,375					3,375
54.	Puerto Rico	PR	4,123					4,123
55.	U.S. Virgin Islands	VI	46,130					46,130
56.	Northern Mariana Islands	MP						
57.	Canada	CAN	29,152					29,152
58.	Aggregate Other Alien	OT	209,866					209,866
59.	Total		907,640,459	3,729,131		139,234		911,508,824

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

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	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 AND ANNUITY INSURANCE COMPANY

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	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)	*
							Co-Investment Fund, LLC	DE		Other non-Nationwide	n/a		Other non-Nationwide	
0140	Nationwide		31-1579973				COLHOC Limited Partnership	OH	NIA	NRI Arena, LLC	Ownership	30.760	Other non-Nationwide	1
0140	Nationwide	29262	74-1061659	4288057			Colonial County Mutual Insurance Company	TX		Other non-Nationwide	contract		Other non-Nationwide	
0140	Nationwide		45-4901238				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	
							Discover Affordable Housing Investment Fund I, LLC	OH		Other non-Nationwide	n/a		Other non-Nationwide	
0140	Nationwide		46-4104813	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	
			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	
							Harleysville Lake States Insurance Company							
0140	Nationwide	14516	38-3198542	4442251				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	
							Jerome Village Master Property Owners Association	OH		Other non-Nationwide	n/a		Other non-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	

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

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

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...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	Nationwide Mutual Insurance 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			Nationwide Mutual Insurance Company	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 Corporation	OH	NIA	Nationwide Mutual Fire Insurance Company				
...0140 ...	Nationwide ...		31-4416546	3828081			Nationwide Corporation	OH	NIA	Nationwide Mutual Fire Insurance Company	Ownership	4.800	Nationwide Mutual Insurance Company	
...0140 ...	Nationwide ...		04-3679407	4286839			Nationwide Emerging Managers, LLC	DE	NIA	NWD Investment Management, Inc.	Ownership	100.000	Nationwide Mutual Insurance Company	
							Nationwide Exclusive Agent Risk Purchasing Group, LLC							
...0140 ...	Nationwide ...		05-0630007	4288048			Nationwide Financial Assignment Company	OH	NIA	Insurance Intermediaries, Inc.	Ownership	100.000	Nationwide Mutual Insurance Company	
...0140 ...	Nationwide ...		31-1667326	4286932			Nationwide Financial General Agency, Inc.	OH	NIA	Nationwide Life Insurance Company	Ownership	100.000	Nationwide Mutual Insurance Company	
...0140 ...	Nationwide ...		23-2412039	4287087			Nationwide Financial Institution	PA	NIA	NFS Distributors, Inc.	Ownership	100.000	Nationwide Mutual Insurance Company	
							Distributors Agency, Inc.							
...0140 ...	Nationwide ...		31-1316276	4287069			Nationwide Financial Services Capital	DE	NIA	NFS Distributors, Inc.	Ownership	100.000	Nationwide Mutual Insurance Company	
							Trust							
...0140 ...	Nationwide ...		31-6554353	4286978			Nationwide Financial Services, Inc.	DE	NIA	Nationwide Financial Services, Inc.	Ownership	100.000	Nationwide Mutual Insurance Company	
...0140 ...	Nationwide ...		31-1486870	3828063			Nationwide Foundation	DE	NIA	Nationwide Corporation	Ownership	100.000	Nationwide Mutual Insurance Company	
...0140 ...	Nationwide ...		31-6022301				Nationwide Fund Advisors	OH	NIA	Other non-Nationwide	n/a		Other non-Nationwide	
...0140 ...	Nationwide ...		52-6969857	4286996			Nationwide Fund Distributors LLC	DE	NIA	Nationwide Financial Services, Inc.	Ownership	100.000	Nationwide Mutual Insurance Company	
...0140 ...	Nationwide ...		31-1748721	42877050			Nationwide Fund Management LLC	DE	NIA	NFS Distributors, Inc.	Ownership	100.000	Nationwide Mutual Insurance Company	
...0140 ...	Nationwide ...		31-0900518	4287041			Nationwide General Insurance Company	DE	IA	NFS Distributors, Inc.	Ownership	100.000	Nationwide Mutual Insurance Company	
...0140 ...	Nationwide ...	23760	31-4425763	4287957			Nationwide Global Holdings, Inc.	OH	NIA	Nationwide Mutual Insurance Company	Ownership	100.000	Nationwide Mutual Insurance Company	
...0140 ...	Nationwide ...		31-1570938	4286398				OH	NIA	Nationwide Corporation	Ownership	100.000	Nationwide Mutual Insurance Company	
							Nationwide Asset Management Holdings, Inc.							
...0140 ...	Nationwide ...		04-3732385	4286857			Nationwide Indemnity Company	DE	NIA	Nationwide Mutual Insurance Company	Ownership	100.000	Nationwide Mutual Insurance Company	
...0140 ...	Nationwide ...		31-1399201	2839398			Nationwide Insurance Company of America	OH	IA	Nationwide Mutual Insurance Company	Ownership	100.000	Nationwide Mutual Insurance Company	
...0140 ...	Nationwide ...	25453	95-2130882	4287180			Nationwide Insurance Company of Florida	WI	IA	ALLIED Group, Inc.	Ownership	100.000	Nationwide Mutual Insurance Company	
...0140 ...	Nationwide ...	10948	31-1613686	4287966			Nationwide Investment Advisors, LLC	OH	IA	Nationwide Mutual Insurance Company	Ownership	100.000	Nationwide Mutual Insurance Company	
...0140 ...	Nationwide ...		41-2206199	4286950			Nationwide Investment Services Corporation	OH	NIA	Nationwide Life Insurance Company	Ownership	100.000	Nationwide Mutual Insurance Company	
...0140 ...	Nationwide ...		73-0988442	4286923			Nationwide Life and Annuity Insurance Company	OK	NIA	Nationwide Life Insurance Company	Ownership	100.000	Nationwide Mutual Insurance Company	
...0140 ...	Nationwide ...	92657	31-1000740	2995098			Nationwide Life Insurance Company	OH	RE	Nationwide Life Insurance Company	Ownership	100.000	Nationwide Mutual Insurance Company	
...0140 ...	Nationwide ...	66869	31-4156830	2819288			Nationwide Life Tax Credit Partners 2002-A, LLC	OH	UDP	Nationwide Financial Services, Inc.	Ownership	100.000	Nationwide Mutual Insurance Company	
...0140 ...	Nationwide ...		13-4212969	4596127			Nationwide Life Tax Credit Partners 2002-B, LLC	OH	NIA	Nationwide Life Insurance Company	Other	0.010	Nationwide Mutual Insurance Company	2
...0140 ...	Nationwide ...		01-0749754	4595960			Nationwide Life Insurance Company	OH	NIA	Nationwide Life Insurance Company	Other	0.010	Nationwide Mutual Insurance Company	2

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

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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 Perce-ntage	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

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..0140	Nationwide42110	46-1971926	4596592	Nationwide Life Tax Credit Partners 2013-B, LLCOHNIA	Nationwide Life Insurance Company	Other.....	..0.010	Nationwide Mutual Insurance Company2
..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	4595269 .....	.....	.....	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 .....	.....
.....	.....	.....	.....	.....	.....	.....	Nationwide Retirement Solutions Insurance Agency, Inc. ....	..MA .....	..IA	Nationwide Retirement Solutions, Inc.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
..0140	Nationwide .....	.....	06-0987812	4287117 .....	.....	.....	Nationwide Retirement Solutions, Inc. ....	..DE .....	..NIA	NFS Distributors, Inc.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
.....	.....	.....	73-0948330	4287096 .....	.....	.....	Nationwide Retirement Solutions, Inc. of Arizona .....	..AZ .....	..NIA	Nationwide Retirement Solutions, Inc.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
..0140	Nationwide .....	.....	86-0924069	4287108 .....	.....	.....	Nationwide Retirement Solutions, Inc. of Ohio .....	..OH .....	..NIA	Nationwide Retirement Solutions, Inc.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
.....	.....	.....	31-1331479	4287126 .....	.....	.....	Nationwide Retirement Solutions, Inc. of Texas .....	..TX .....	..NIA	Nationwide Retirement Solutions, Inc.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
..0140	Nationwide .....	.....	74-2200854	4287135 .....	.....	.....	Nationwide Securities, LLC .....	..OH .....	..NIA	NFS Distributors, Inc.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
..0140	Nationwide .....	.....	36-2434406	4287078 .....	.....	.....	Nationwide Services Company, LLC .....	..OH .....	..NIA	Nationwide Mutual Insurance Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
.....	.....	.....	31-4177100	4288093 .....	.....	.....	Nationwide Tax Credit Partners 2009-G, LLC .....	..OH .....	..NIA	Nationwide Mutual Insurance Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
..0140	Nationwide .....	.....	27-0743545	4564041 .....	.....	.....	Nationwide Tax Credit Partners 2009-H, LLC .....	..OH .....	..NIA	Nationwide Mutual Insurance Company	Other.....	..0.010	Nationwide Mutual Insurance Company .....	.....2
.....	.....	.....	27-0768791	4596891 .....	.....	.....	Nationwide Tax Credit Partners 2009-I, LLC .....	..OH .....	..NIA	Nationwide Mutual Insurance Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....2
.....	.....	.....	27-1362364	4596622 .....	.....	.....	Nationwide Tax Credit Partners 2013-A, 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-B, LLC .....	..OH .....	..NIA	Nationwide Life Insurance Company	Ownership.....	..0.010	Nationwide Mutual Insurance Company .....	.....2
.....	.....	.....	46-1971926 .....	.....	.....	.....	ND La Quinta Partners, LLC .....	..OH .....	..NIA	Nationwide Life Insurance Company	Ownership.....	..0.010	Nationwide Mutual Insurance Company .....	.....
..0140	Nationwide .....	.....	11-3651828	4588168 .....	.....	.....	Newhouse Capital Partners II, LLC .....	..DE .....	..NIA	Nationwide Realty Investors, Ltd.	Ownership.....	..95.000	Nationwide Mutual Insurance Company .....	.....1
..0140	Nationwide .....	.....	4286866	4286866 .....	.....	.....	Newhouse Capital Partners II, LLC .....	..DE .....	..NIA	Nationwide Global Ventures, Inc.	Ownership.....	..80.000	Nationwide Mutual Insurance Company .....	.....1
..0140	Nationwide .....	.....	4286866	4286866 .....	.....	.....	Newhouse Capital Partners, 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	NWD Investment Management, Inc.	Ownership.....	..19.000	Nationwide Mutual Insurance Company .....	.....1
..0140	Nationwide .....	.....	4286679	4286679 .....	.....	.....	Newhouse Capital Partners, LLC .....	..DE .....	..NIA	Nationwide Mutual Insurance Company	Ownership.....	..70.000	Nationwide Mutual Insurance Company .....	.....1
.....	.....	.....	4286679 .....	.....	.....	.....	Newhouse Capital Partners, LLC .....	..DE .....	..NIA	Nationwide Mutual Fire Insurance Company	Ownership.....	..10.000	Nationwide Mutual Insurance Company .....	.....1
..0140	Nationwide .....	.....	31-1630871	4287032 .....	.....	.....	NFS Distributors, Inc. ....	..DE .....	..NIA	Nationwide Financial Services, Inc.	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....1
..0140	Nationwide .....	.....	14-1892640	4596677 .....	.....	.....	NHT XII Tax Credit Fund, LLC .....	..DC .....	..NIA	Nationwide Life Insurance Company	Ownership.....	..49.990	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 .....	.....	14-1892640	4596677 .....	.....	.....	NHT XII Tax Credit Fund, LLC .....	..DC .....	..NIA	Nationwide Mutual Insurance Company	Ownership.....	..25.000	Nationwide Mutual Insurance Company .....	.....1
..0140	Nationwide .....	.....	46-3762545	4750442 .....	.....	.....	NNOV8, LLC .....	..OH .....	..NIA	Nationwide Mutual Insurance Company	Ownership.....	..100.000	Nationwide Mutual Insurance Company .....	.....
.....	.....	.....	26-0351004 .....	.....	.....	.....	North Bank Condominium Home Owners Association .....	..OH .....	.....	Other non-Nationwide	n/a .....	.....	Other non-Nationwide .....	.....
..0140	Nationwide	20-4939866	4590817	North of Third, LLCOHNIA	NRI Equity Land Investments, LLC	Ownership.....	..100.000	Nationwide Mutual Insurance Company

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..0140	Nationwide		26-4083207	4590385			Northstar Commercial Development, LLC 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-ONG 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	

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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	

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

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	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.	Ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		82-0549218	4288244			Retention Alternatives, Ltd.	BMJ	IA	Nationwide Mutual Fire Insurance Company	Ownership	100.000	Nationwide Mutual Insurance Company	1
0140	Nationwide			4595278			Riverview Diversified Opportunities Fund, LLC	DE		Nationwide Mutual Insurance Company	Ownership		Nationwide Mutual Insurance Company	
0140	Nationwide			4595278			Riverview Diversified Opportunities Fund, LLC	DE		Nationwide Mutual Fire Insurance Company	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			Victoria Specialty 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	

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

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	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 AND ANNUITY INSURANCE COMPANY

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
	26-2451988	1492 Capital, LLC	(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 Jersey	(159,000,000)						*		(159,000,000)	292,083,443
14516	38-3198542	Harleysville Lake States Insurance 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 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 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)

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
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 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 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 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 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 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?	NO
14. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
15. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
16. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
17. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	YES
18. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
20. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	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 AND ANNUITY INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

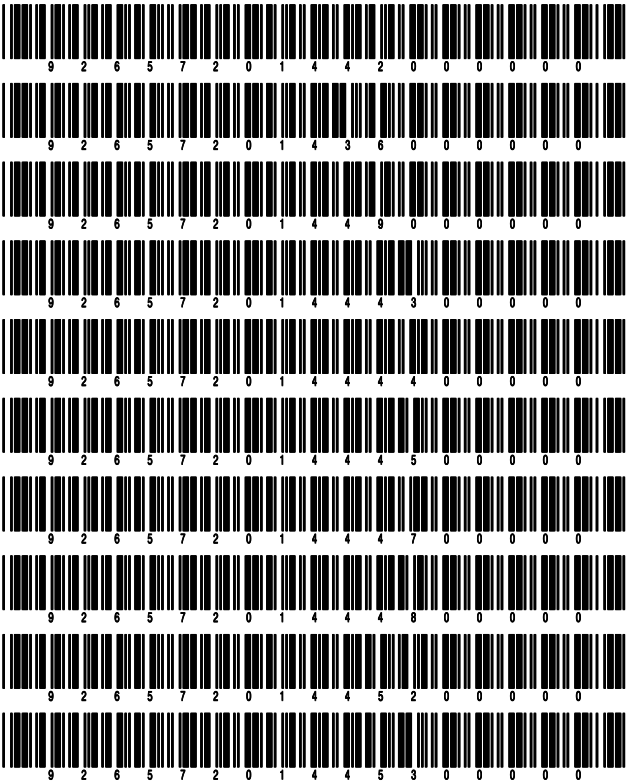
AUGUST FILING

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

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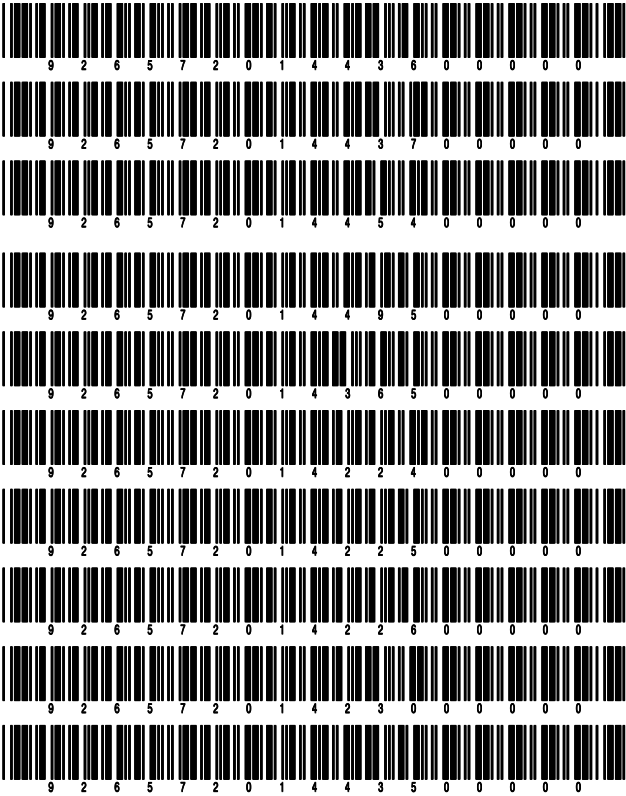
Bar Codes:	
12.	SIS Stockholder Information Supplement [Document Identifier 420]
13.	Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]
14.	Trusted Surplus Statement [Document Identifier 490]
18.	Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]
19.	Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]
20.	Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
22.	Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
23.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]
27.	Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]
28.	Modified Guaranteed Annuity Model Regulation [Document Identifier 453]



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

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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]
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]
49. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]





SUPPLEMENT FOR THE YEAR 2014 OF THE NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE O SUPPLEMENT

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

Of The Nationwide Life and Annuity Insurance Company

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

NAIC Group Code 0140 NAIC Company Code 92657 Employer's Identification Number (FEIN) 31-1000740

SUPPLEMENTAL SCHEDULE O - PART 1

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Years in Which Losses Were Incurred		Net Amount Paid Policyholders				
		1 2010	2 2011	3 2012	4 2013	5 2014(a)
1.	Prior	1				
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)	(2)	(2)		
2.	2010	1				
3.	2011	XXX	1			
4.	2012	XXX	XXX	1		
5.	2013	XXX	XXX	XXX	1	
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 AND ANNUITY 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 Were Incurred	Net Amounts Paid for Cost Containment Expenses				
	1 2010	2 2011	3 2012	4 2013	5 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 AND ANNUITY INSURANCE COMPANY

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 3

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Years in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 2010	2 2011	3 2012	4 2013	5 2014
1. 2010				XXX	XXX
2. 2011	XXX				XXX
3. 2012	XXX	XXX			
4. 2013	XXX	XXX	XXX		
5. 2014	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. 2010	1			XXX	XXX
2. 2011	XXX	1			XXX
3. 2012	XXX	XXX	1		
4. 2013	XXX	XXX	XXX	1	
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 Were Incurred	Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
	1 2010	2 2011	3 2012	4 2013	5 2014
1. 2010					
2. 2011	XXX				
3. 2012	XXX	XXX			
4. 2013	XXX	XXX	XXX		
5. 2014	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. 2010	1				
2. 2011	XXX	1			
3. 2012	XXX	XXX	1		
4. 2013	XXX	XXX	XXX	1	
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 Methodology	2 Amount
1. Industrial Life			
2. Ordinary Life			
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			

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