



ANNUAL STATEMENT

As of December 31, 2015
of the Condition and Affairs of the

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

NAIC Group Code..... 0140 0140 (Current Period) (Prior Period)	NAIC Company Code..... 92657	Employer's ID Number..... 31-1000740
Organized under the Laws of OHIO Incorporated/Organized..... February 9, 1981 Statutory Home Office	State of Domicile or Port of Entry OHIO Commenced Business..... May 6, 1981	Country of Domicile US
Main Administrative Office	ONE WEST NATIONWIDE BLVD..... COLUMBUS OH US 43215-2220 (Street and Number) (City or Town, State, Country and Zip Code)	800-882-2822 (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 (Street and Number) (City or Town, State, Country and Zip Code)	800-882-2822 (Area Code) (Telephone Number)
Internet Web Site Address Statutory Statement Contact	WWW.NATIONWIDE.COM RONALD S. PORTER (Name) STATACT@NATIONWIDE.COM (E-Mail Address)	614-249-1545 (Area Code) (Telephone Number) (Extension) 877-669-5908 (Fax Number)

OFFICERS

Name	Title	Name	Title
1. KIRT ALAN WALKER	PRESIDENT & COO	2. ROBERT WILLIAM HORNER III #	VP & SECRETARY
3. DAVID PATRICK LAPAUL	SR VP & TREASURER	4. STEVEN ANDREW GINNAN	VP - NFS CHIEF ACTUARY

OTHER

J. LYNN ANDERSON	SR VP - PRES NATIONWIDE BANK	PAMELA ANN BIESECKER	SR VP - HEAD OF TAXATION
MICHAEL ALOYSIUS BOYD #	SR VP-ENTERPRISE BRAND MRKT	JOHN LAUGHLIN CARTER	SR VP - NW RETIREMENT PLANS
TAMMY CRAIG	SR VP-CIO CL & AGENCY	RAE ANN DANKOVIC	SR VP - NFS LEGAL
TIMOTHY GERARD FROMMEYER	SR VP - CFO	DAVID LUTHER GIERTZ	SR VP - NF DISTRIB SALES
PETER ANTHONY GOLATO	SR VP - NW FINANCIAL NETWORK	SUSAN JEAN GUELI	SR VP - CIO NF SYSTEMS
HARRY HANSEN HALLOWELL	SR VP	PATRICIA RUTH HATLER	EXEC VP- CHIEF LEGAL & GOV OFF
ERIC SHAWN HENDERSON	SR VP - IND PRODUCTS & SOL	TIFFANIE J HIIBNER #	SR VP-MARKT SERVIS
TERRI LYNN HILL #	SR VP- PRES, NW GROWTH SOLS	MICHAEL CRAIG KELLER	EXEC VP - CHIEF INFO OFFICER
GALE VERDELL KING #	EXEC VP - CHIEF ADMINISTRATION OFF	JENNIFER BOYD MACKENZIE #	SR VP- MARKETING NF
MARK ANGELO PIZZI	EXEC VP	STEVEN CHARLES POWER #	SR VP- NFS FIN SOLN & SPT SVCS
SANDRA LYNN RICH #	SR VP	MICHAEL SCOTT SPANGLER	SR VP - INVEST MANAG GROUP
MARK RAYMOND THRESHER	EXEC VP		

DIRECTORS OR TRUSTEES

JOHN LAUGHLIN CARTER	TIMOTHY GERARD FROMMEYER	ERIC SHAWN HENDERSON	STEPHEN SCOTT RASMUSSEN
MARK RAYMOND THRESHER	KIRT ALAN WALKER		

State of..... OHIO
County of..... FRANKLIN

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.

(Signature)	(Signature)	(Signature)
KIRT ALAN WALKER	ROBERT WILLIAM HORNER III	DAVID PATRICK LAPAUL
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
PRESIDENT & COO	VP & SECRETARY	SR VP & TREASURER
(Title)	(Title)	(Title)

Subscribed and sworn to before me
This 8th day of February 2016



State the amendment number _____
Date filed _____
Number of pages attached _____
Ethan A. Schaffner
Notary Public, State of Ohio
My Commission Expires 12-03-2020

Yes [X] No []

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	7,218,519,621		7,218,519,621	5,295,473,549
2. Stocks (Schedule D):				
2.1 Preferred stocks.....			0	
2.2 Common stocks.....			0	
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....	1,404,796,388		1,404,796,388	697,147,775
3.2 Other than first liens.....			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Cash (\$.....14,602,177, Schedule E-Part 1), cash equivalents (\$.....0, Schedule E-Part 2) and short-term investments (\$.....229,045,226, Schedule DA).....	243,647,403		243,647,403	124,421,749
6. Contract loans (including \$.....0 premium notes).....	51,992,366	29,158	51,963,208	42,700,033
7. Derivatives (Schedule DB).....	65,164,922		65,164,922	17,972,240
8. Other invested assets (Schedule BA).....	70,470,006		70,470,006	67,247,288
9. Receivables for securities.....			0	
10. Securities lending reinvested collateral assets (Schedule DL).....	58,532,807		58,532,807	48,454,565
11. Aggregate write-ins for invested assets.....	15,706,600	0	15,706,600	48,526,814
12. Subtotals, cash and invested assets (Lines 1 to 11).....	9,128,830,113	29,158	9,128,800,955	6,341,944,013
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	88,070,330		88,070,330	65,116,370
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	10,907,585	8,601,664	2,305,921	1,822,685
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	32,322,826		32,322,826	23,539,316
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	3,028,133		3,028,133	5,901,476
16.2 Funds held by or deposited with reinsured companies.....			0	
16.3 Other amounts receivable under reinsurance contracts.....	727,248		727,248	2,384,515
17. Amounts receivable relating to uninsured plans.....			0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....	81,359,042		81,359,042	72,991,518
18.2 Net deferred tax asset.....	78,687,471	78,687,471	0	
19. Guaranty funds receivable or on deposit.....	736,297		736,297	581,980
20. Electronic data processing equipment and software.....			0	
21. Furniture and equipment, including health care delivery assets (\$.....0).....			0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
23. Receivables from parent, subsidiaries and affiliates.....	62,554,907		62,554,907	9,449,158
24. Health care (\$.....0) and other amounts receivable.....			0	
25. Aggregate write-ins for other than invested assets.....	39,097,383	16,817,707	22,279,676	16,426,658
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	9,526,321,335	104,136,000	9,422,185,335	6,540,157,689
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	1,335,441,677		1,335,441,677	1,356,577,311
28. TOTALS (Lines 26 and 27).....	10,861,763,012	104,136,000	10,757,627,012	7,896,735,000

DETAILS OF WRITE-INS

1101. Other invested assets receivable.....	3,294,200		3,294,200	1,207,250
1102. Derivative collateral and receivables.....	12,412,400		12,412,400	47,319,564
1103.....			0	
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	15,706,600	0	15,706,600	48,526,814
2501. Accrued fees and other assets.....	22,330,710	51,034	22,279,676	16,426,658
2502. Deferred software costs.....	15,636,841	15,636,841	0	
2503. Disallowed interest maintenance reserve.....	1,129,832	1,129,832	0	
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	39,097,383	16,817,707	22,279,676	16,426,658

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$.....7,720,161,791 (Exhibit 5, Line 9999999) less \$.....0 included in Line 6.3 (including \$.....2,392,326,084 Modco Reserve).....	7,720,161,791	4,992,680,075
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	127,356	1,265
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve).....	17,250,196	17,490,896
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11).....	25,299,163	17,228,747
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11).....		
5. Policyholders' dividends \$.....0 and coupons \$.....0 due and unpaid (Exhibit 4, Line 10).....		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$.....0 Modco).....	1,079,247	1,026,374
6.2 Dividends not yet apportioned (including \$.....0 Modco).....		
6.3 Coupons and similar benefits (including \$.....0 Modco).....		
7. Amount provisionally held for deferred dividend policies not included in Line 6.....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$.....0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	1,675,223	1,569,759
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts.....		
9.2 Provision for experience rating refunds, including the liability of \$.....0 accident and health experience rating refunds of which \$.....0 is for medical loss ratio rebate per the Public Health Service Act.....		
9.3 Other amounts payable on reinsurance, including \$....856 assumed and \$....8,148,116 ceded.....	8,148,972	15,464,575
9.4 Interest Maintenance Reserve (IMR, Line 6).....		3,052,031
10. Commissions to agents due or accrued - life and annuity contracts \$....5,289,079, accident and health \$.....0 and deposit-type contract funds \$.....0.....	5,289,079	3,985,023
11. Commissions and expense allowances payable on reinsurance assumed.....		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6).....	2,153,335	2,060,000
13. Transfers to Separate Accounts due or accrued (net) (including \$....(121,839,106) accrued for expense allowances recognized in reserves, net of reinsured allowances).....	(121,490,208)	(103,560,766)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5).....	2,688,398	2,625,983
15.1 Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses).....		201,291
15.2 Net deferred tax liability.....		
16. Unearned investment income.....	71,586	57,675
17. Amounts withheld or retained by company as agent or trustee.....	3,562,146	1,342,434
18. Amounts held for agents' account, including \$....51,045 agents' credit balances.....	51,045	51,046
19. Remittances and items not allocated.....	27,981,019	9,695,669
20. Net adjustment in assets and liabilities due to foreign exchange rates.....		
21. Liability for benefits for employees and agents if not included above.....		
22. Borrowed money \$.....0 and interest thereon \$.....0.....		
23. Dividends to stockholders declared and unpaid.....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR Line 16, Col. 7).....	58,610,986	52,861,420
24.02 Reinsurance in unauthorized and certified (\$.....0) companies.....		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$.....0) reinsurers.....	802,342,722	707,633,080
24.04 Payable to parent, subsidiaries and affiliates.....	15,493,060	10,874,540
24.05 Drafts outstanding.....		
24.06 Liability for amounts held under uninsured plans.....		
24.07 Funds held under coinsurance.....		
24.08 Derivatives.....		
24.09 Payable for securities.....	55,981,498	62,832,308
24.10 Payable for securities lending.....	58,523,581	48,451,942
24.11 Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	2,138,480	1,909,751
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	8,687,138,675	5,849,535,118
27. From Separate Accounts Statement.....	1,335,441,677	1,356,577,311
28. Total liabilities (Line 26 and 27).....	10,022,580,352	7,206,112,429
29. Common capital stock.....	2,640,000	2,640,000
30. Preferred capital stock.....		
31. Aggregate write-ins for other than special surplus funds.....	0	0
32. Surplus notes.....		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1).....	1,275,624,500	1,055,624,500
34. Aggregate write-ins for special surplus funds.....	0	0
35. Unassigned funds (surplus).....	(543,217,840)	(367,641,929)
36. Less treasury stock, at cost:		
36.1 ....0.000 shares common (value included in Line 29 \$.....0).....		
36.2 ....0.000 shares preferred (value included in Line 30 \$.....0).....		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$.....0 in Separate Accounts Statement).....	732,406,660	687,982,571
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55).....	735,046,660	690,622,571
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	10,757,627,012	7,896,735,000

DETAILS OF WRITE-INS

2501. Reserve for escheat funds.....	2,138,480	1,909,751
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	2,138,480	1,909,751
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page.....	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198) (Line 31 above).....	0	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498) (Line 34 above).....	0	0

Annual Statement for the year 2015 of the **NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY**
SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	3,314,855,057	1,086,747,975
2. Considerations for supplementary contracts with life contingencies	1,105,968	1,298,189
3. Net investment income (Exhibit of Net Investment Income, Line 17)	309,605,582	253,992,259
4. Amortization of Interest Maintenance Reserve (IMR) (Line 5)	460,219	727,935
5. Separate Accounts net gain from operations excluding unrealized gains or losses		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	41,235,134	40,828,313
7. Reserve adjustments on reinsurance ceded	(249,644,060)	(366,705,599)
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	66,138,958	61,063,216
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	63,877,844	39,879,820
9. Totals (Lines 1 to 8.3)	3,547,634,702	1,117,832,107
10. Death benefits	48,414,749	41,640,122
11. Matured endowments (excluding guaranteed annual pure endowments)	5,300	19,123
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	16,961,771	22,999,677
13. Disability benefits and benefits under accident and health contracts	122,231	123,573
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	144,902,815	149,138,996
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	1,530,690	1,677,739
18. Payments on supplementary contracts with life contingencies	1,389,719	1,513,032
19. Increase in aggregate reserves for life and accident and health contracts	2,722,243,380	655,148,371
20. Totals (Lines 10 to 19)	2,935,570,655	872,260,633
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	466,226,232	223,520,293
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	11,477	13,661
23. General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4)	204,689,811	162,478,399
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	27,294,182	22,903,164
25. Increase in loading on deferred and uncollected premiums	1,547,988	926,224
26. Net transfers to or (from) Separate Accounts net of reinsurance	44,442,029	(4,025,972)
27. Aggregate write-ins for deductions	38,673,217	35,979,366
28. Totals (Lines 20 to 27)	3,718,455,591	1,314,055,768
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	(170,820,889)	(196,223,661)
30. Dividends to policyholders	896,135	810,037
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	(171,717,024)	(197,033,698)
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(77,250,101)	(72,623,403)
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(94,466,923)	(124,410,295)
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.....3,253,934 (excluding taxes of \$.....(2,003,962) transferred to the IMR)	(4,985,212)	1,979,448
35. Net income (Line 33 plus Line 34)	(99,452,135)	(122,430,847)
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	690,622,571	534,066,445
37. Net income (Line 35)	(99,452,135)	(122,430,847)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....(18,312,480)	(31,514,717)	5,768,251
39. Change in net unrealized foreign exchange capital gain (loss)	2,204,791	983,500
40. Change in net deferred income tax	(4,842,135)	5,938,222
41. Change in nonadmitted assets	(23,272,629)	(11,495,269)
42. Change in liability for reinsurance in unauthorized and certified companies		
43. Change in reserve on account of change in valuation basis, (increase) or decrease		
44. Change in asset valuation reserve	(5,749,566)	(6,849,363)
45. Change in treasury stock, (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		5,644,456
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in	220,000,000	290,000,000
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus	(12,949,520)	(11,002,824)
54. Net change in capital and surplus for the year (Lines 37 through 53)	44,424,089	156,556,126
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	735,046,660	690,622,571
DETAILS OF WRITE-INS		
08.301. Miscellaneous income	63,877,844	39,879,820
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	63,877,844	39,879,820
2701. Net investment earnings on funds withheld by ceding company	38,673,217	35,979,366
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	38,673,217	35,979,366
5301. Adjustment to initial reinsurance, commission and expense allowance	(12,949,520)	(11,002,824)
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398) (Line 53 above)	(12,949,520)	(11,002,824)

CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	3,303,018,241	1,080,176,945
2. Net investment income.....	292,519,357	253,884,517
3. Miscellaneous income.....	171,236,474	141,766,289
4. Total (Lines 1 through 3).....	3,766,774,072	1,475,827,750
5. Benefit and loss related payments.....	453,978,752	579,298,212
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	62,371,471	12,829,305
7. Commissions, expenses paid and aggregate write-ins for deductions.....	733,916,690	436,626,352
8. Dividends paid to policyholders.....	843,262	810,948
9. Federal and foreign income taxes paid (recovered) net of \$.....4,052,609 tax on capital gains (losses).....	(67,431,314)	5,686,134
10. Total (Lines 5 through 9).....	1,183,678,861	1,035,250,951
11. Net cash from operations (Line 4 minus Line 10).....	2,583,095,211	440,576,799
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	507,100,114	612,268,759
12.2 Stocks.....		
12.3 Mortgage loans.....	105,703,581	77,047,265
12.4 Real estate.....		
12.5 Other invested assets.....	10,044,994	
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....		
12.7 Miscellaneous proceeds.....	32,820,214	75,771,354
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	655,668,903	765,087,378
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	2,449,081,519	1,306,994,187
13.2 Stocks.....		
13.3 Mortgage loans.....	815,977,884	235,745,000
13.4 Real estate.....		
13.5 Other invested assets.....	11,030,259	
13.6 Miscellaneous applications.....	105,731,289	95,402,010
13.7 Total investments acquired (Lines 13.1 to 13.6).....	3,381,820,951	1,638,141,197
14. Net increase (decrease) in contract loans and premium notes.....	9,271,614	5,345,240
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(2,735,423,662)	(878,399,059)
CASH FROM FINANCING AND MISCELLANEOUS SOURCES		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....		
16.2 Capital and paid in surplus, less treasury stock.....	220,000,000	290,000,000
16.3 Borrowed funds.....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	(240,700)	(622,376)
16.5 Dividends to stockholders.....		
16.6 Other cash provided (applied).....	51,794,805	271,284,669
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	271,554,105	560,662,293
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17).....	119,225,654	122,840,033
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	124,421,749	1,581,716
19.2 End of year (Line 18 plus Line 19.1).....	243,647,403	124,421,749
Note: Supplemental disclosures of cash flow information for non-cash transactions:		
20.0001 Exchange of bond investment to bond investment.....	159,417,952	
20.0002 Capitalized interest on bonds.....	92,324	
20.0003 Capitalized interest on mortgage loans.....	13,795	

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance(a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
1. Premiums and annuity considerations for life and accident and health contracts.....	3,314,855,057		928,781,286	2,383,685,217			1,806,486			582,068		
2. Considerations for supplementary contracts with life contingencies.....	1,105,968				1,105,968							
3. Net investment income.....	309,605,582		147,882,556	141,952,979	555,946		569				19,213,532	
4. Amortization of Interest Maintenance Reserve (IMR).....	460,219		240,553	(55,492)	16,432						258,726	
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0											
6. Commissions and expense allowances on reinsurance ceded.....	41,235,134		29,665,492	11,568,400			1,242					
7. Reserve adjustments on reinsurance ceded.....	(249,644,060)		3,692,790	(252,942,735)			(394,115)					
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from S/A.....	66,138,958		58,920,509	5,553,936			1,664,513					
8.2 Charges and fees for deposit-type contracts.....	0											
8.3 Aggregate write-ins for miscellaneous income.....	63,877,844	0	33,928,540	29,890,057	0	0	58,478	0	0	0	769	
9. Totals (Lines 1 to 8.3).....	3,547,634,702	0	1,203,111,726	2,319,652,362	1,678,346	0	3,137,173	0	0	582,068	19,473,027	
10. Death benefits.....	48,414,749		48,414,749									
11. Matured endowments (excluding guaranteed annual pure endowments).....	5,300		5,300									
12. Annuity benefits.....	16,961,771			14,766,048			2,195,723					
13. Disability benefits and benefits under accident and health contracts.....	122,231		119,456							2,775		
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0											
15. Surrender benefits and withdrawals for life contracts.....	144,902,815		60,122,304	68,334,205			16,446,306					
16. Group conversions.....	0											
17. Interest and adjustments on contract or deposit-type contract funds.....	1,530,690		1,209,018	10,307	311,365							
18. Payments on supplementary contracts with life contingencies.....	1,389,719				1,389,719							
19. Increase in aggregate reserves for life and accident and health contracts.....	2,722,243,380		698,671,064	2,024,284,863	52,640		(765,187)					
20. Totals (Lines 10 to 19).....	2,935,570,655	0	808,541,891	2,107,395,423	1,753,724	0	17,876,842	0	0	2,775	0	
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	466,226,232		220,418,395	245,757,442			50,383			12		
22. Commissions and expense allowances on reinsurance assumed.....	11,477			11,477								
23. General insurance expenses.....	204,689,811		178,374,039	26,252,651		3,365	59,756					
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	27,294,182		25,547,389	1,742,674			4,119					
25. Increase in loading on deferred and uncollected premiums.....	1,547,988		1,547,988									
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	44,442,029		112,215,739	(51,864,874)			(15,908,836)					
27. Aggregate write-ins for deductions.....	38,673,217	0	38,673,217	0	0	0	0	0	0	0	0	
28. Totals (Lines 20 to 27).....	3,718,455,591	0	1,385,318,658	2,329,294,793	1,753,724	0	3,365	2,082,264	0	2,787	0	
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	(170,820,889)	0	(182,206,932)	(9,642,431)	(75,378)	0	(3,365)	1,054,909	0	579,281	19,473,027	
30. Dividends to policyholders.....	896,135		896,135									
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....	(171,717,024)	0	(183,103,067)	(9,642,431)	(75,378)	0	(3,365)	1,054,909	0	579,281	19,473,027	
32. Federal income taxes incurred (excluding tax on capital gains).....	(77,250,101)	-	(64,541,942)	(20,431,014)	(38,538)	-	(1,178)	371,164	-	202,745	7,188,662	
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	(94,466,923)	0	(118,561,125)	(10,788,583)	(36,840)	0	(2,187)	683,745	0	376,536	12,284,365	

DETAILS OF WRITE-INS

08.301. Miscellaneous income.....	63,877,844		33,928,540	29,890,057			58,478				769
08.302.	0										
08.303.	0										
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	63,877,844	0	33,928,540	29,890,057	0	0	58,478	0	0	0	769
2701. Net investment earnings on funds withheld.....	38,673,217		38,673,217								
2702.	0										
2703.	0										
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0
2799. Total (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	38,673,217	0	38,673,217	0	0	0	0	0	0	0	0

(a) Includes the following amounts for FEGLI/SGLI: Line 1.....0 Line 10.....0 Line 16.....0 Line 23.....0 Line 24.....0.

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group	
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year.....	4,992,680,075		2,018,180,389	2,949,663,726	7,875,620			16,960,340
2. Tabular net premiums or considerations.....	3,170,667,614		790,881,473	2,378,631,082	1,105,968			49,091
3. Present value of disability claims incurred.....	127,545		127,545		.XXX			
4. Tabular interest.....	169,512,616		84,918,143	84,130,658				463,815
5. Tabular less actual reserve released.....	636,025		6,569	152,035	477,421			
6. Increase in reserve on account of change in valuation basis.....	0							
7. Other increases (net).....	(275,005,499)		137,074,582	(411,582,937)				(497,144)
8. Totals (Lines 1 to 7).....	8,058,618,376	0	3,031,188,701	5,000,994,564	9,459,009	0	0	16,976,102
9. Tabular cost.....	251,075,354		251,075,354		.XXX			
10. Reserves released by death.....	11,282,122		11,282,122	.XXX	.XXX			.XXX
11. Reserves released by other terminations (net).....	74,670,928		44,782,531	28,218,253				1,670,144
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	4,316,877		69,331	2,857,403	1,389,719			424
13. Net transfers to or (from) Separate Accounts.....	(2,888,696)		2,136,824	(4,147,354)				(878,166)
14. Total deductions (Lines 9 to 13).....	338,456,585	0	309,346,162	26,928,302	1,389,719	0	0	792,402
15. Reserve December 31, current year.....	7,720,161,791	0	2,721,842,539	4,974,066,262	8,069,290	0	0	16,183,700

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....573,276	.....570,917
1.1 Bonds exempt from U.S. tax.....	(a).....	.....
1.2 Other bonds (unaffiliated).....	(a).....252,196,291	.....272,213,103
1.3 Bonds of affiliates.....	(a).....	.....
2.1 Preferred stocks (unaffiliated).....	(b).....	.....
2.11 Preferred stocks of affiliates.....	(b).....	.....
2.2 Common stocks (unaffiliated).....	.....	.....
2.21 Common stocks of affiliates.....	.....	.....
3. Mortgage loans.....	(c).....39,200,966	.....41,170,499
4. Real estate.....	(d).....	.....
5. Contract loans.....	.....2,156,351	.....2,255,351
6. Cash, cash equivalents and short-term investments.....	(e).....54,966	.....54,966
7. Derivative instruments.....	(f).....762,032	.....1,520,327
8. Other invested assets.....	.....139,451	.....139,451
9. Aggregate write-ins for investment income.....	.....818,315	.....818,315
10. Total gross investment income.....	.....295,901,648	.....318,742,929
11. Investment expenses.....	.....	(g).....9,137,343
12. Investment taxes, licenses and fees, excluding federal income taxes.....	.....	(g).....
13. Interest expense.....	.....	(h).....
14. Depreciation on real estate and other invested assets.....	.....	(i).....0
15. Aggregate write-ins for deductions from investment income.....	.....	.....0
16. Total deductions (Lines 11 through 15).....	.....	.....9,137,343
17. Net investment income (Line 10 minus Line 16).....	.....	.....309,605,586

DETAILS OF WRITE-INS

0901. Misc. Income.....	.....372,793	.....372,793
0902. Securities Lending.....	.....481,234	.....481,234
0903. Interest on Collateral/Futures.....	.....(35,712)	.....(35,712)
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	.....818,315	.....818,315
1501. ....	.....	.....
1502. ....	.....	.....
1503. ....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page.....	.....	.....0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above).....	.....	.....0

- (a) Includes \$.....12,938,933 accrual of discount less \$.....18,898,876 amortization of premium and less \$.....9,422,285 paid for accrued interest on purchases.
- (b) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.
- (c) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (d) Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.
- (e) Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.
- (f) Includes \$.....0 accrual of discount less \$.....0 amortization of premium.
- (g) Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to Segregated and Separate Accounts.
- (h) Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.
- (i) Includes \$.....0 depreciation on real estate and \$.....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. government bonds.....	.....	.....	.....0	.....	.....
1.1 Bonds exempt from U.S. tax.....	.....	.....	.....0	.....	.....
1.2 Other bonds (unaffiliated).....	.....(6,368,345)	.....(179,911)	.....(6,548,256)	.....99,539	.....(6,618,986)
1.3 Bonds of affiliates.....	.....	.....	.....0	.....	.....
2.1 Preferred stocks (unaffiliated).....	.....	.....	.....0	.....	.....
2.11 Preferred stocks of affiliates.....	.....	.....	.....0	.....	.....
2.2 Common stocks (unaffiliated).....	.....	.....	.....0	.....	.....
2.21 Common stocks of affiliates.....	.....	.....	.....0	.....	.....
3. Mortgage loans.....	.....664,198	.....	.....664,198	.....(3,303,683)	.....
4. Real estate.....	.....	.....	.....0	.....	.....
5. Contract loans.....	.....	.....	.....0	.....	.....
6. Cash, cash equivalents and short-term investments.....	.....	.....	.....0	.....	.....
7. Derivative instruments.....	.....(158,422)	.....	.....(158,422)	.....(48,860,506)	.....8,802,779
8. Other invested assets.....	.....	.....	.....0	.....2,237,453	.....
9. Aggregate write-ins for capital gains (losses).....	.....0	.....(1,414,403)	.....(1,414,403)	.....0	.....21,000
10. Total capital gains (losses).....	.....(5,862,569)	.....(1,594,314)	.....(7,456,883)	.....(49,827,197)	.....2,204,793

DETAILS OF WRITE-INS

0901. FX on Currency.....	.....	.....(1,409,133)	.....(1,409,133)	.....	.....
0902. Misc.....	.....	.....(5,270)	.....(5,270)	.....	.....21,000
0903. ....	.....	.....	.....0	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0	.....0	.....0	.....0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above).....	.....0	.....(1,414,403)	.....(1,414,403)	.....0	.....21,000

EXHIBIT 1 - PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	1		2		3 Ordinary		4	5	6 Group		7 Accident and Health		8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance			Annuities	Group	Credit (Group & Individual)	Other					Aggregate of All Other Lines of Business
FIRST YEAR (other than single)																
1. Uncollected.....	115,461		115,461													
2. Deferred and accrued.....	10,566,028		10,566,028													
3. Deferred, accrued and uncollected:																
3.1 Direct.....	10,681,489		10,681,489													
3.2 Reinsurance assumed.....	0		0													
3.3 Reinsurance ceded.....	0		0													
3.4 Net (Line 1 + Line 2).....	10,681,489	0	10,681,489	0	0	0	0	0	0	0	0	0	0	0	0	0
4. Advance.....	0		0													
5. Line 3,4 - Line 4.....	10,681,489	0	10,681,489	0	0	0	0	0	0	0	0	0	0	0	0	0
6. Collected during year:																
6.1 Direct.....	539,051,111		539,051,111													
6.2 Reinsurance assumed.....	0		0													
6.3 Reinsurance ceded.....	9,315,857		9,315,857													
6.4 Net.....	529,735,254	0	529,735,254	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Line 5 + Line 6.4.....	540,416,743	0	540,416,743	0	0	0	0	0	0	0	0	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance).....	10,350,491		10,350,491													
9. First year premiums and considerations:																
9.1 Direct.....	539,382,109		539,382,109													
9.2 Reinsurance assumed.....	0		0													
9.3 Reinsurance ceded.....	9,315,857		9,315,857													
9.4 Net (Line 7 - Line 8).....	530,066,252	0	530,066,252	0	0	0	0	0	0	0	0	0	0	0	0	0
SINGLE																
10. Single premiums and considerations:																
10.1 Direct.....	67,964,904		64,383,837	3,581,067												
10.2 Reinsurance assumed.....	0		0													
10.3 Reinsurance ceded.....	9,271		9,271													
10.4 Net.....	67,955,633	0	64,383,837	3,571,796	0	0	0	0	0	0	0	0	0	0	0	0
RENEWAL																
11. Uncollected.....	2,572,809		2,572,809													
12. Deferred and accrued.....	39,195,763		39,195,763													
13. Deferred, accrued and uncollected:																
13.1 Direct.....	58,906,296		58,906,296													
13.2 Reinsurance assumed.....	0		0													
13.3 Reinsurance ceded.....	17,137,724		17,137,724													
13.4 Net (Line 11 + Line 12).....	41,768,572	0	41,768,572	0	0	0	0	0	0	0	0	0	0	0	0	0
14. Advance.....	1,675,223		1,675,223													
15. Line 13,4 - Line 14.....	40,093,349	0	40,093,349	0	0	0	0	0	0	0	0	0	0	0	0	0
16. Collected during year:																
16.1 Direct.....	2,946,547,667		497,982,901	2,446,171,112					1,811,586					582,068		
16.2 Reinsurance assumed.....	18,104		18,104													
16.3 Reinsurance ceded.....	240,110,871		174,048,080	66,057,691					5,100							
16.4 Net.....	2,706,454,900	0	323,952,925	2,380,113,421	0	0	0	0	1,806,486	0	0	0	0	582,068	0	0
17. Line 15 + Line 16.4.....	2,746,548,249	0	364,046,274	2,380,113,421	0	0	0	0	1,806,486	0	0	0	0	582,068	0	0
18. Prior year (uncollected + deferred and accrued - advance).....	29,715,077		29,715,077													
19. Renewal premiums and considerations:																
19.1 Direct.....	2,952,959,609		504,394,843	2,446,171,112					1,811,586					582,068		
19.2 Reinsurance assumed.....	18,104		18,104													
19.3 Reinsurance ceded.....	236,144,541		170,081,750	66,057,691					5,100							
19.4 Net (Line 17 - Line 18).....	2,716,833,172	0	334,331,197	2,380,113,421	0	0	0	0	1,806,486	0	0	0	0	582,068	0	0
TOTAL																
20. Total premiums and annuity considerations:																
20.1 Direct.....	3,560,306,622	0	1,108,160,789	2,449,752,179	0	0	0	0	1,811,586	0	0	0	0	582,068	0	0
20.2 Reinsurance assumed.....	18,104	0	18,104	0	0	0	0	0	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded.....	245,469,669	0	179,397,607	66,066,962	0	0	0	0	5,100	0	0	0	0	0	0	0
20.4 Net (Lines 9,4 + 10,4 + 19,4).....	3,314,855,057	0	928,781,286	2,383,685,217	0	0	0	0	1,806,486	0	0	0	0	582,068	0	0

EXHIBIT 1 - PART 2 - DIVIDENDS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (direct business only)

	1 Total	2 Industrial Life	3 Ordinary		5 Credit Life (Group and Individual)	6 Group		8 Accident and Health		11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group & Individual)		10 Other
DIVIDENDS AND COUPONS APPLIED (included in Part 1)										
21. To pay renewal premiums.....	158,809		158,809							
22. All other.....	570,011		570,011							
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED										
23. First year (other than single):										
23.1 Reinsurance ceded.....	14,194,281			14,194,281						
23.2 Reinsurance assumed.....	0									
23.3 Net ceded less assumed.....	14,194,281	0	0	14,194,281	0	0	0	0	0	0
24. Single:										
24.1 Reinsurance ceded.....	0									
24.2 Reinsurance assumed.....	11,477			11,477						
24.3 Net ceded less assumed.....	(11,477)	0	0	(11,477)	0	0	0	0	0	0
25. Renewal:										
25.1 Reinsurance ceded.....	27,040,853		29,665,492	(2,625,881)		1,242				
25.2 Reinsurance assumed.....	0									
25.3 Net ceded less assumed.....	27,040,853	0	29,665,492	(2,625,881)	0	1,242	0	0	0	0
26. Totals:										
26.1 Reinsurance ceded (Page 6, Line 6).....	41,235,134	0	29,665,492	11,568,400	0	1,242	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22).....	11,477	0	0	11,477	0	0	0	0	0	0
26.3 Net ceded less assumed.....	41,223,657	0	29,665,492	11,556,923	0	1,242	0	0	0	0
COMMISSIONS INCURRED (direct business only)										
27. First year (other than single).....	230,506,300		205,745,897	24,760,403						
28. Single.....	18,692,700		2,718,686	15,974,014						
29. Renewal.....	217,027,232		11,953,812	205,023,025		50,383			12	
30. Deposit-type contract funds.....	0									
31. Totals (to agree with Page 6, Line 21).....	466,226,232	0	220,418,395	245,757,442	0	50,383	0	0	12	0

Annual Statement for the year 2015 of the **NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY**
EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5 Investment	6 Total
	1 Life	Accident and Health		4 All Other Lines of Business		
		2 Cost Containment	3 All Other			
1. Rent.....	4,239,515				3,173	4,242,688
2. Salaries and wages.....	93,103,583				631,887	93,735,470
3.11 Contributions for benefit plans for employees.....	11,767,214				149,852	11,917,066
3.12 Contributions for benefit plans for agents.....						0
3.21 Payments to employees under non-funded benefit plans.....						0
3.22 Payments to agents under non-funded benefit plans.....						0
3.31 Other employee welfare.....	398,741				5,717	404,458
3.32 Other agent welfare.....						0
4.1 Legal fees and expenses.....	2,452,549					2,452,549
4.2 Medical examination fees.....	236,893					236,893
4.3 Inspection report fees.....	13,180,190					13,180,190
4.4 Fees of public accountants and consulting actuaries.....	16,937,368				14,358	16,951,726
4.5 Expense of investigation and settlement of policy claims.....						0
5.1 Traveling expenses.....	9,299,704				11,197	9,310,901
5.2 Advertising.....	12,611,492				26	12,611,518
5.3 Postage, express, telegraph and telephone.....	2,445,534				14,734	2,460,268
5.4 Printing and stationery.....	6,254,372				433	6,254,805
5.5 Cost or depreciation of furniture and equipment.....	146,866				2,911	149,777
5.6 Rental of equipment.....	5,811					5,811
5.7 Cost or depreciation of EDP equipment and software.....	15,056				715	15,771
6.1 Books and periodicals.....	869,784				6,324	876,108
6.2 Bureau and association fees.....	228,868				1,348	230,216
6.3 Insurance, except on real estate.....	157,812				1,817	159,629
6.4 Miscellaneous losses.....	(240,452)					(240,452)
6.5 Collection and bank service charges.....	123,184					123,184
6.6 Sundry general expenses.....	27,842,265				7,830,908	35,673,173
6.7 Group service and administration fees.....	2,120,918				(22,034)	2,098,884
6.8 Reimbursements by uninsured plans.....						0
7.1 Agency expense allowance.....	435,773				1	435,774
7.2 Agents' balances charged off (less \$.....0 recovered).....						0
7.3 Agency conferences other than local meetings.....						0
9.1 Real estate expenses.....	2,670					2,670
9.2 Investment expenses not included elsewhere.....	54,101				483,976	538,077
9.3 Aggregate write-ins for expenses.....	0	0	0	0	0	0
10. General expenses incurred.....	204,689,811	0	0	0	9,137,343	(a) 213,827,154
11. General expenses unpaid December 31, prior year.....	2,060,000					2,060,000
12. General expenses unpaid December 31, current year.....	2,153,335					2,153,335
13. Amounts receivable relating to uninsured plans, prior year.....						0
14. Amounts receivable relating to uninsured plans, current year.....						0
15. General expenses paid during year (Lines 10+11-12-13+14).....	204,596,476	0	0	0	9,137,343	213,733,819

DETAILS OF WRITE-INS

09.301.....						0
09.302.....						0
09.303.....						0
09.398. Summary of remaining write-ins for Line 9.3 from overflow page.....	0	0	0	0	0	0
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398)(Line 9.3 above).....	0	0	0	0	0	0

(a) Includes management fees of \$.....0 to affiliates and \$.....0 to non-affiliates.

EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)

	Insurance			4 Investment	5 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes.....					0
2. State insurance department licenses and fees.....	1,963,865				1,963,865
3. State taxes on premiums.....	21,286,501				21,286,501
4. Other state taxes, including \$.....0 for employee benefits.....	511,357				511,357
5. U.S. Social Security taxes.....	3,517,707				3,517,707
6. All other taxes.....	14,752				14,752
7. Taxes, licenses and fees incurred.....	27,294,182	0	0	0	27,294,182
8. Taxes, licenses and fees unpaid December 31, prior year.....	2,625,983				2,625,983
9. Taxes, licenses and fees unpaid December 31, current year.....	2,688,398				2,688,398
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9).....	27,231,767	0	0	0	27,231,767

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums.....	158,809	
2. Applied to shorten the endowment or premium-paying period.....		
3. Applied to provide paid-up additions.....	570,011	
4. Applied to provide paid-up annuities.....		
5. Total Lines 1 through 4.....	728,820	0
6. Paid-in cash.....	49,511	
7. Left on deposit.....	64,932	
8. Aggregate write-ins for dividend or refund options.....	0	0
9. Total Lines 5 through 8.....	843,263	0
10. Amount due and unpaid.....		
11. Provision for dividends or refunds payable in the following calendar year.....	1,079,247	
12. Terminal dividends.....		
13. Provision for deferred dividend contracts.....		
14. Amount provisionally held for deferred dividend contracts not included in Line 13.....		
15. Total Lines 10 through 14.....	1,079,247	0
16. Total from prior year.....	1,026,374	
17. Total dividends or refunds (Lines 9 + 15 - 16).....	896,136	0

DETAILS OF WRITE-INS

0801.....		
0802.....		
0803.....		
0898. Summary of remaining write-ins for Line 8 from overflow page.....	0	0
0899. Totals (Line 0801 thru 0803 plus 0898) (Line 8 above).....	0	0

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
Life Insurance:					
0100001. 1958 CSO 3.00% NET LEVEL 1966 - 1988.....	33,740		33,740		
0100002. 1958 CSO 2.50% NET LEVEL 1966 - 1988.....	290,697		290,697		
0100003. 1958 CSO 3.50% NET LEVEL 1966 - 1988.....	64,063		64,063		
0100004. 1958 CSO 3.50% CRVM 1966 - 1988.....	58,179		58,179		
0100005. 1958 CSO 3.00% CRVM 1966 - 1988.....	11,233		11,233		
0100006. 1958 CSO 4.00% CRVM 1966 - 1988.....	1,159,136		1,159,136		
0100007. 1958 CSO 4.50% CRVM 1966 - 1988.....	3,179,311		3,179,311		
0100008. 1958 CSO 4.00% NET LEVEL 1966 - 1988.....	35,202		35,202		
0100009. 1980 CSO 6.00% 200% NET LEVEL 1989 - 2008.....	6,179,670		6,179,670		
0100010. 1980 CSO 3.00% CRVM 1989 - 2008.....	219,652,985		219,652,985		
0100011. 1980 CSO 4.00% & 4.50% CRVM 1989 - 2008.....	13,734,518		13,734,518		
0100012. 1980 CSO 4.00% CRVM 1989 - 2008.....	77,668,348		77,668,348		
0100013. 1980 CSO 4.50% & 5.00% CRVM 1989 - 2008.....	10,958,155		10,958,155		
0100014. 1980 CSO 4.50% CRVM 1989 - 2008.....	428,601,484		428,601,484		
0100015. 1980 CSO 4.50% MOD 1989 - 2008.....	23,880				23,880
0100016. 1980 CSO 4.50% NET LEVEL 1989 - 2008.....	30,049		30,049		
0100017. 1980 CSO 5.00% CRVM 1989 - 2008.....	7,883		7,883		
0100018. 1980 CSO 5.50% 200% NET LEVEL 1989 - 2008.....	2,684,985		2,684,985		
0100019. 1980 CSO 5.50% CRVM 1989 - 2008.....	265,971		265,971		
0100020. 1980 CSO 6.00% CRVM 1989 - 2008.....	192		192		
0100021. 1958 CET 4.00% NET LEVEL 1966 - 1988.....	8,200		8,200		
0100022. 2001 CSO 3.50% CRVM NB.....	1,203,174,366		1,203,174,366		
0100023. 2001 CSO 4.00% CRVM NB.....	2,294,995,665		2,294,995,665		
0100024. 1958 CET 2.50% NET LEVEL 1966 - 1988.....	4,225		4,225		
0100025. 1958 CET 3.00% NET LEVEL 1966 - 1988.....	2,453		2,453		
0100026. 1958 CET 3.50% NET LEVEL 1966 - 1988.....	4,344		4,344		
0199997. Totals (Gross).....	4,262,828,934	0	4,262,805,054	0	23,880
0199998. Reinsurance ceded.....	1,715,698,472		1,715,674,592		23,880
0199999. Totals (Net).....	2,547,130,462	0	2,547,130,462	0	0
Annuities (excluding supplementary contracts with life contingencies):					
0200001. 1983 IAM 7.25% 1995.....	58,685	XXX	58,685	XXX	
0200002. 1983 IAM 6.5% 94.....	5,229	XXX	5,229	XXX	
0200003. 1983 IAM 6.75% 96-97.....	370,072	XXX	370,072	XXX	
0200004. 1983 IAM 7.75% 1992.....	64,276	XXX	64,276	XXX	
0200005. 1983 IAM 8.00% 1987.....	15,469	XXX	15,469	XXX	
0200006. 1983 IAM 8.25% 1990-1991.....	297,127	XXX	297,127	XXX	
0200007. 1983 IAM 8.75% 1988-1989.....	46,824	XXX	46,824	XXX	
0200008. 1983 IAM 9.25% 1986.....	22,810	XXX	22,810	XXX	
0200009. 1983 INDIVIDUAL ANNUITY 00 11.00% IMMEDIATE.....	892,165	XXX	892,165	XXX	
0200010. A-2000 6.25% 98-99.....	203,762	XXX	203,762	XXX	
0200011. A-2000 6.50% 02.....	41,518	XXX	41,518	XXX	
0200012. A-2000 6.75% 01.....	246,105	XXX	246,105	XXX	
0200013. A-2000 7.00% 00.....	639,904	XXX	639,904	XXX	
0200014. 1983 IAM 7.00% 1993.....	48,006	XXX	48,006	XXX	
0200015. DEFERRED ANNUITY -CARVM.....	5,097,952,772	XXX	5,081,738,197	XXX	16,214,575
0200016. 1951 GAM 3.5% (IMM).....	3,590	XXX		XXX	3,590
0200017. 1971 IAM 11.25% 1975 - 1982.....	51,646	XXX	51,646	XXX	
0200018. 1971 GAM -03-9 3.50%.....	1,357,809	XXX	1,357,809	XXX	
0200019. 1983 INDIVIDUAL ANNUITY 00 6.75% IMMEDIATE.....	55,673	XXX	55,673	XXX	
0200020. 1983 INDIVIDUAL ANNUITY 00 6.50% IMMEDIATE.....	2,794	XXX	2,794	XXX	
0200021. 1983 INDIVIDUAL ANNUITY 00 7.25% IMMEDIATE.....	81,559	XXX	81,559	XXX	
0200022. 1983 INDIVIDUAL ANNUITY 00 7.75% IMMEDIATE.....	37,065	XXX	37,065	XXX	
0200023. 2000 -00 6.75% IMMEDIATE.....	287,022	XXX	287,022	XXX	
0200024. 2000 -00 6.50% IMMEDIATE.....	226,575	XXX	226,575	XXX	
0200025. 2000 -00 5.25% IMMEDIATE.....	2,912,109	XXX	2,912,109	XXX	
0200026. 2000 -00 5.50% IMMEDIATE.....	4,696,726	XXX	4,696,726	XXX	
0200027. 2000 -00 6.00% IMMEDIATE.....	1,153,941	XXX	1,153,941	XXX	
0200028. 2000 -00 6.25% IMMEDIATE.....	31,819	XXX	31,819	XXX	
0200029. 2000 -00 7.00% IMMEDIATE.....	221,800	XXX	221,800	XXX	
0200030. 1983 INDIVIDUAL ANNUITY 00 7.00% IMMEDIATE.....	1,315	XXX	1,315	XXX	
0200031. 2000 -00 5.00% IMMEDIATE.....	968,559	XXX	968,559	XXX	
0200032. 2000 -00 4.25% IMMEDIATE.....	1,308,503	XXX	1,308,503	XXX	
0200033. 2000 -00 4.00% IMMEDIATE.....	2,035,495	XXX	2,035,495	XXX	
0200034. 2000 -00 4.50% IMMEDIATE.....	1,778,781	XXX	1,778,781	XXX	
0299997. Totals (Gross).....	5,118,117,505	XXX	5,101,899,340	XXX	16,218,165
0299998. Reinsurance ceded.....	129,554,796	XXX	129,119,543	XXX	435,253
0299999. Totals (Net).....	4,988,562,709	XXX	4,972,779,797	XXX	15,782,912
Supplementary Contracts with Life Contingencies:					
0300001. 1983 IAM 7.25% 1995.....	39,052		39,052		
0300002. 1983 IAM 6.5% 94.....	24,432		24,432		
0300003. 1983 IAM 6.75% 96-97.....	168,344		168,344		
0300004. 1983 IAM 7.75% 1992.....	28,097		28,097		

Annual Statement for the year 2015 of the **NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY**
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0300005. 1983 IAM 8.00% 1987.....	2,700		2,700		
0300006. 1983 IAM 8.25% 1990-1991.....	31,819		31,819		
0300007. 1983 IAM 8.75% 1988-1989.....	85,100		85,100		
0300008. A-2000 6.0% 03 09 NB.....	776,291		776,291		
0300009. A-2000 5.25% 05-06.....	718,179		718,179		
0300010. A-2000 5.50% 04 07-08.....	1,366,864		1,366,864		
0300011. A-2000 6.25% 98-99.....	11,111		11,111		
0300012. A-2000 6.50% 02.....	189,440		189,440		
0300013. A-2000 6.75% 01.....	66,590		66,590		
0300014. A-2000 7.00% 00.....	304,806		304,806		
0300015. 1983 IAM 7.00% 1993.....	84,411		84,411		
0300016. 2000 -00 5.00% IMMEDIATE.....	793,812		793,812		
0300017. 2000 -00 4.25% IMMEDIATE.....	3,378,242		3,378,242		
0399997. Totals (Gross).....	8,069,290	0	8,069,290	0	0
0399999. Totals (Net).....	8,069,290	0	8,069,290	0	0
Accidental Death Benefits:					
0400001. 1959 ADB & 1958 CSO 3.00% 1966 - 1988.....	275		275		
0400002. 1959 ADB & 1980 CSO 4.00% 1989 - 2008.....	59,008		59,008		
0400003. 1959 ADB & 1980 CSO 4.50% 1989 - 2008.....	1,858		1,858		
0400004. 1959 ADB & 1958 CSO 4.00% 1966 - 1988.....	2,099		2,099		
0499997. Totals (Gross).....	63,240	0	63,240	0	0
0499999. Totals (Net).....	63,240	0	63,240	0	0
Disability - Active Lives:					
0500001. 1952 INTERCO DIS BEN 5 PER 2 & 1980 CSO 4.50% 1989 - 2008.....	83,841		83,841		
0500002. 1952 DISABILITY & 1980 CSO 4.00% 1989 - 2008.....	150,917		150,917		
0500003. 1952 DISABILITY & 1980 CSO 4.50% 1989 - 2008.....	2,639,720		2,639,720		
0500004. 1952 INTERCO DIS BEN 45 PER 2 & 1958 CSO 3.00% 1966 - 1988.....	153		153		
0500005. 1952 INTERCO DIS BEN 45 PER 2 & 1958 CSO 3.50% 1966 - 1988.....	3,609		3,609		
0500006. 1952 INTERCO DIS BEN 5 PER 2 1980 CSO 4.50% 82 - NB.....	1,585		1,585		
0500007. 1952 DISABILITY & 1958 CSO 4.00% 1966 - 1988.....	609,934		609,934		
0500008. 1952 DISABILITY & 2001 CSO 4.00% NB.....	17,364,322		17,364,322		
0500009. 1980 DISABILITY & 1980 CSO 4.50% 1989 - 2008.....	669,434		669,434		
0599997. Totals (Gross).....	21,523,515	0	21,523,515	0	0
0599998. Reinsurance ceded.....	3,502,280		3,502,280		
0599999. Totals (Net).....	18,021,235	0	18,021,235	0	0
Disability - Disabled Lives:					
0600001. 1952 DISABILITY & 1980 CSO 4.00% 1989 - 2008.....	79,536		79,536		
0600002. 1952 INTERCO DIS BEN 5 PER 2 3.50% 1960 - 2008.....	18,299		18,299		
0600003. 1952 DISABILITY & 2001 CSO 4.00% NB.....	461,022		461,022		
0600004. 1980 DISABILITY & 1980 CSO 4.50% 1989 - 2008.....	8,988		8,988		
0600005. PROVIDENT MUTUAL TABLE 4.50% 1984 - 2008.....	1,270,747		1,270,747		
0699997. Totals (Gross).....	1,838,592	0	1,838,592	0	0
0699998. Reinsurance ceded.....	558,384		558,384		
0699999. Totals (Net).....	1,280,208	0	1,280,208	0	0
Miscellaneous Reserves:					
0700001. Reserve for separate account guarantee benefits.....	1,663,023		1,278,337		384,686
For excess of valuation net premiums over corresponding gross premiums on respective policies computed according to the standard of valuation required by this state	266,051,393		266,051,393		
0700002. Contingency Reserves.....	10,453,135		10,453,135		
0700004. New York XS Interest.....	347,297		347,297		
0799997. Totals (Gross).....	278,514,848	0	278,130,162	0	384,686
0799998. Reinsurance ceded.....	121,480,201		121,496,303		(16,102)
0799999. Totals (Net).....	157,034,647	0	156,633,859	0	400,788
9999999. Totals (Net) - Page 3, Line 1.....	7,720,161,791	0	7,703,978,091	0	16,183,700

Annual Statement for the year 2015 of the **NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY**
EXHIBIT 5 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts? Yes No
- 1.2 If not, state which kind is issued
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts? Yes No
- 2.2 If not, state which kind is issued
 Non - Participating
3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? Yes No
 If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
4. Has the reporting entity any assessment or stipulated premium contracts in force? If so, state: Yes No
- 4.1 Amount of insurance: \$.....
- 4.2 Amount of reserve: \$.....
- 4.3 Basis of reserve:
- 4.4 Basis of regular assessments:
- 4.5 Basis of special assessments:
- 4.6 Assessments collected during year: \$.....
5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.
- CareMatters
 credited: n/a, charged 4%
- IUL
 declared rate, credited: 2%, charged: 3.9% yr 1-10, 3.25% yr 11+ alternative, credited: 0% (equal to the guar. floor), charged: 8%
- AVUL
 credited: 3%, charged: 3.9% yr 1-10, 3.25% yr 11+
- PVUL
 credited: 3%, charged 4.5%
- SVUL
 credited: 3% yr 1-10, 3.65% yr 11+, charged: 3.9%
- SUL
 credited: 3%, charged: 5% (NY and OR), 6% (All Other States)
- SUL II
 credited: 3%, charged: 5%
- CAUL
 credited: 3%, charged: 5%
- SPUL
 credited: 3%, charged: 5%
- NLG
 credited: 3%, charged: 5%
6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes No
- 6.1 If so, state the amount of reserve on such contracts on the basis actually held: \$.....
- 6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: \$.....
 Attach statement of methods employed in their valuation.
7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes No
- 7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements: \$.....
- 7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:
- 7.3 State the amount of reserves established for this business: \$.....
- 7.4 Identify where the reserves are reported in the blank.
8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December of the current year? Yes No
- 8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: \$.....
- 8.2 State the amount of reserves established for this business: \$.....
- 8.3 Identify where the reserves are reported in the blank.
9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes No

EXHIBIT 5 - INTERROGATORIES

- 9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders. \$.....1,362,396,256
- 9.2 State the amount of reserves established for this business. \$.....1,263,012,324
- 9.3 Identify where the reserves are reported in the blank.
Exhibit 5

EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due To Change
	2 Changed From	3 Changed To	

NONE

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	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
ACTIVE LIFE RESERVE									
1. Unearned premium reserves.....	.0								
2. Additional contract reserves (a).....	127,356								127,356
3. Additional actuarial reserves - Asset/Liability analysis.....	.0								
4. Reserve for future contingent benefits.....	.0								
5. Reserve for rate credits.....	.0								
6. Aggregate write-ins for reserves.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
7. Totals (Gross).....	127,356	.0	.0	.0	.0	.0	.0	.0	127,356
8. Reinsurance ceded.....	.0								
9. Totals (Net).....	127,356	.0	.0	.0	.0	.0	.0	.0	127,356
CLAIM RESERVE									
10. Present value of amounts not yet due on claims.....	.0								
11. Additional actuarial reserves - Asset/Liability analysis.....	.0								
12. Reserve for future contingent benefits.....	.0								
13. Aggregate write-ins for reserves.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
14. Totals (Gross).....	.0	.0	.0	.0	.0	.0	.0	.0	.0
15. Reinsurance ceded.....	.0								
16. Totals (Net).....	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. TOTALS (Net).....	127,356	.0	.0	.0	.0	.0	.0	.0	127,356
18. TABULAR FUND INTEREST.....	.0								

DETAILS OF WRITE-INS

0601.....									
0602.....									
0603.....									
0698. Summary of remaining write-ins for Line 6 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
0699. Totals (Lines 0601 thru 0603 plus 0698) (Line 6 above).....	.0	.0	.0	.0	.0	.0	.0	.0	.0
1301.....									
1302.....									
1303.....									
1398. Summary of remaining write-ins for Line 13 from overflow page.....	.0	.0	.0	.0	.0	.0	.0	.0	.0
1399. Totals (Lines 1301 thru 1303 + 1398) (Line 13 above).....	.0	.0	.0	.0	.0	.0	.0	.0	.0

(a) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS

	1 Total	2 Guaranteed Interest Contracts	3 Annuities Certain	4 Supplemental Contracts	5 Dividend Accumulations or Refunds	6 Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance.....	17,490,896		10,580,956	6,355,559	153,117	401,264
2. Deposits received during the year.....	3,527,354		2,214,131	1,248,992	64,932	(701)
3. Investment earnings credited to the account.....	483,482		376,686	170,334	(71,624)	8,086
4. Other net change in reserves.....	.0					
5. Fees and other charges assessed.....	.0					
6. Surrender charges.....	.0					
7. Net surrender or withdrawal payments.....	4,251,536		2,716,078	1,560,357	27,002	(51,901)
8. Other net transfers to or (from) Separate Accounts.....	.0					
9. Balance at the end of current year before reinsurance (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7 - 8).....	17,250,196	0	10,455,695	6,214,528	119,423	460,550
10. Reinsurance balance at the beginning of the year.....	.0					
11. Net change in reinsurance assumed.....	.0					
12. Net change in reinsurance ceded.....	.0					
13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12).....	.0	0	.0	.0	.0	.0
14. Net balance at the end of the current year after reinsurance (Lines 9 + 13).....	17,250,196	0	10,455,695	6,214,528	119,423	460,550

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct.....	.0										
1.2 Reinsurance assumed.....	.0										
1.3 Reinsurance ceded.....	.0										
1.4 Net.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2. In course of settlement:											
2.1 Resisted:											
2.11 Direct.....	750,000		750,000								
2.12 Reinsurance assumed.....	.0										
2.13 Reinsurance ceded.....	.0										
2.14 Net.....	750,000	.0	(b).....750,000	(b).....0	.0	(b).....0	(b).....0	.0	.0	.0	.0
2.2 Other:											
2.21 Direct.....	27,423,913		27,423,913								
2.22 Reinsurance assumed.....	.0										
2.23 Reinsurance ceded.....	9,513,055		9,513,055								
2.24 Net.....	17,910,858	.0	(b).....17,910,858	(b).....0	.0	(b).....0	(b).....0	.0	(b).....0	(b).....0	(b).....0
3. Incurred but unreported:											
3.1 Direct.....	6,638,305		6,638,305								
3.2 Reinsurance assumed.....	.0										
3.3 Reinsurance ceded.....	.0										
3.4 Net.....	6,638,305	.0	(b).....6,638,305	(b).....0	.0	(b).....0	(b).....0	.0	(b).....0	(b).....0	(b).....0
4. Totals:											
4.1 Direct.....	34,812,218	.0	34,812,218	.0	.0	.0	.0	.0	.0	.0	.0
4.2 Reinsurance assumed.....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
4.3 Reinsurance ceded.....	9,513,055	.0	9,513,055	.0	.0	.0	.0	.0	.0	.0	.0
4.4 Net.....	25,299,163	(a).....0	(a).....25,299,163	.0	.0	.0	(a).....0	.0	.0	.0	.0

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$.....0 in Column 2, \$.....0 in Column 3 and \$.....0 in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for

Ordinary Life Insurance \$.....0, Individual Annuities \$.....0, Credit Life (Group and Individual) \$.....0, and Group Life \$.....0,

are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$.....0, Credit (Group and Individual) Accident and Health \$.....0 and Other Accident and Health \$.....0

are included in Page 3, Line 2, (See Exhibit 6, Claim Reserve).

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements during the year:											
1.1 Direct.....	226,417,067		107,680,989	114,763,648	1,389,719			2,579,936			2,775
1.2 Reinsurance assumed.....	2,832		2,832								
1.3 Reinsurance ceded.....	170,469,887		70,068,542	100,017,132				384,213			
1.4 Net..... (d)	55,950,012	0	37,615,279	14,746,516	1,389,719	0	0	2,195,723	0	0	2,775
2. Liability December 31, current year from Part 1:											
2.1 Direct.....	34,812,218	0	34,812,218	0	0	0	0	0	0	0	0
2.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded.....	9,513,055	0	9,513,055	0	0	0	0	0	0	0	0
2.4 Net.....	25,299,163	0	25,299,163	0	0	0	0	0	0	0	0
3. Amounts recoverable from reinsurers Dec. 31, current year.....	3,028,133		3,028,999	(866)							
4. Liability December 31, prior year:											
4.1 Direct.....	21,437,974		21,437,974								
4.2 Reinsurance assumed.....	0		0								
4.3 Reinsurance ceded.....	4,209,227		4,209,227								
4.4 Net.....	17,228,747	0	17,228,747	0	0	0	0	0	0	0	0
5. Amounts recoverable from reinsurers Dec. 31, prior year.....	5,901,475		5,882,809	18,666							
6. Incurred benefits:											
6.1 Direct.....	239,791,311	0	121,055,233	114,763,648	1,389,719	0	0	2,579,936	0	0	2,775
6.2 Reinsurance assumed.....	2,832	0	2,832	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded.....	172,900,373	0	72,518,560	99,997,600	0	0	0	384,213	0	0	0
6.4 Net.....	66,893,770	0	48,539,505	14,766,048	1,389,719	0	0	2,195,723	0	0	2,775

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....0 in Line 1.1, \$.....0 in Line 1.4, \$.....0 in Line 6.1 and \$.....0 in line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....5,300 in Line 1.1, \$.....5,300 in Line 1.4, \$.....5,300 in Line 6.1 and \$.....5,300 in line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....0 in Line 1.1, \$.....0 in Line 1.4, \$.....0 in Line 6.1 and \$.....0 in line 6.4.

(d) Includes \$.....0 premiums waived under total and permanent disability benefits.

EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			.0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....			.0
2.2 Common stocks.....			.0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....			.0
3.2 Other than first liens.....			.0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....			.0
4.2 Properties held for the production of income.....			.0
4.3 Properties held for sale.....			.0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			.0
6. Contract loans.....	29,158	20,719	(8,439)
7. Derivatives (Schedule DB).....			.0
8. Other invested assets (Schedule BA).....			.0
9. Receivables for securities.....			.0
10. Securities lending reinvested collateral assets (Schedule DL).....			.0
11. Aggregate write-ins for invested assets.....	.0	.0	.0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	29,158	20,719	(8,439)
13. Title plants (for Title insurers only).....			.0
14. Investment income due and accrued.....			.0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	8,601,664	6,368,150	(2,233,514)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			.0
15.3 Accrued retrospective premiums and contracts subject to redetermination.....			.0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....			.0
16.2 Funds held by or deposited with reinsured companies.....			.0
16.3 Other amounts receivable under reinsurance contracts.....			.0
17. Amounts receivable relating to uninsured plans.....			.0
18.1 Current federal and foreign income tax recoverable and interest thereon.....			.0
18.2 Net deferred tax asset.....	78,687,471	65,217,126	(13,470,345)
19. Guaranty funds receivable or on deposit.....			.0
20. Electronic data processing equipment and software.....			.0
21. Furniture and equipment, including health care delivery assets.....			.0
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			.0
23. Receivables from parent, subsidiaries and affiliates.....			.0
24. Health care and other amounts receivable.....			.0
25. Aggregate write-ins for other than invested assets.....	16,817,707	9,257,376	(7,560,331)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	104,136,000	80,863,371	(23,272,629)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.0
28. TOTALS (Lines 26 and 27).....	104,136,000	80,863,371	(23,272,629)

DETAILS OF WRITE-INS

1101.....			.0
1102.....			.0
1103.....			.0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	.0	.0	.0
1199. Totals (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	.0	.0	.0
2501. Accrued fees and other assets.....	51,034	51,034	.0
2502. Deferred software costs.....	15,636,841	9,206,342	(6,430,499)
2503. Disallowed interest maintenance reserve.....	1,129,832		(1,129,832)
2598. Summary of remaining write-ins for Line 25 from overflow page.....	.0	.0	.0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	16,817,707	9,257,376	(7,560,331)

NOTES TO THE FINANCIAL STATEMENTS**Note 1 – Summary of Significant Accounting Policies and Going Concern****A. Accounting Practices**

The accompanying statutory financial statements of Nationwide Life and Annuity Insurance Company (NLAIC or the Company) have been prepared in conformity with accounting practices prescribed or permitted by the National Association of Insurance Commissioners (NAIC) and the State of Ohio.

The Ohio Department of Insurance (Department) recognizes only statutory accounting practices (SAP) prescribed or permitted by the Department for determining and reporting the financial condition and results of operations of an insurance company, as well as, determining its solvency under the Ohio Insurance Law. The NAIC's *Accounting Practices and Procedures* manual (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the State of Ohio. The Commissioner of Insurance has the right to permit other specific practices that deviate from prescribed practices. The Company has no statutory accounting practices that differ from NAIC SAP.

Olentangy Reinsurance, LLC (Olentangy), a Vermont domiciled special purpose financial insurance company and subsidiary of the Company, has been granted a permitted practice from the State of Vermont that changed the subsidiary's valuation by \$56,000,000 and \$66,000,000 as of December 31, 2015 and 2014, respectively.

A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of Ohio is shown below:

	State of Domicile	2015	2014
Net Income			
(1) Net Income	OH	\$ (99,452,135)	\$ (122,430,847)
(2) State prescribed practices that increase/(decrease) NAIC SAP	OH	-	-
(3) State permitted practices that increase/(decrease) NAIC SAP	OH	-	-
(4) Net Income, NAIC SAP (1-2-3=4)		<u>\$ (99,452,135)</u>	<u>\$ (122,430,847)</u>
Surplus			
(5) Statutory Capital and Surplus	OH	\$ 735,046,660	\$ 690,622,571
(6) State prescribed practices that increase/(decrease) NAIC SAP	OH	-	-
(7) State permitted practices that increase/(decrease) NAIC SAP			
NONE	OH	-	-
Subsidiary valuation	VT	<u>56,000,000</u>	<u>66,000,000</u>
(8) Statutory Capital and Surplus, NAIC SAP (5-6-7=8)		<u>\$ 679,046,660</u>	<u>\$ 624,622,571</u>

The amounts in this statement pertain to the entire Company business including, as appropriate, its Separate Account business.

B. Use of Estimates in the Preparation of the Financial Statements

In preparing the financial statements in conformity with the Annual Statement Instructions and NAIC SAP, the Company is required to make estimates and assumptions that affect the reported amounts of assets and liabilities and the disclosures of contingent assets and liabilities as of the date of the financial statements and the reported amounts of revenues and expenses for the reporting period. Actual results could differ significantly from those estimates.

C. Accounting Policies

Life insurance premiums are recognized as revenue over the premium paying period of the related policies. Annuity considerations are recognized as revenue when received. Policy benefits and claims that are expensed include interest credited to policy account balances, benefits and claims incurred in the period in excess of related policy reserves and other changes in future policy benefits. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

In addition, the Company uses the following accounting policies:

- Short-term investments consist of investments with maturities of twelve months or less at acquisition and are stated at amortized cost, which approximates fair value.
- Bonds, excluding loan-backed and structured securities, are stated at amortized cost, except those with an NAIC designation of "6", which are stated at the lower of amortized cost or fair value. Amortization of premiums and discounts is calculated using the effective yield method.
- Unaffiliated common stocks are reported at fair value.
- Preferred stocks are stated at amortized cost, except those with an NAIC designation of "4" through "6", which are stated at the lower of amortized cost or fair value.
- Mortgage loans are carried at the unpaid principal balance adjusted for premiums and discounts, less a valuation allowance. The valuation allowance for mortgage loans reflects management's best estimate of probable credit losses.
- Loan-backed and structured securities (collectively, loan-backed securities) are stated at amortized cost or the lower of amortized cost or fair value in accordance with the provisions of Statement of Statutory Accounting Principles (SSAP) No. 43-Revised and the Purposes and Procedures Manual of the NAIC Securities Valuation Office. The retrospective adjustment method is used to value loan-backed securities where the collection of all contractual cash flows is probable. For all other loan-backed securities, the Company uses the prospective adjustment method. Refer to Note 5(D) for a discussion of the other-than-temporary impairment policy for loan-backed securities.
- The investment in the Company's wholly-owned insurance subsidiary, Olentangy, is carried at the value of its underlying audited statutory surplus.
- Other invested assets consist primarily of investments in partnerships, limited liability companies and joint ventures. Interests are reported using the equity method of accounting. Changes in carrying value as a result of the equity method are reflected as net unrealized capital gains and losses as a direct adjustment to surplus. Realized gains and losses are generally recognized through income at the time of disposal or when operating distributions are received. Refer to Note 1(C)7 above for the accounting treatment for the Company's investment in a limited liability company, which is a wholly-owned subsidiary.
- Refer to Note 8 for the derivative accounting policy.

NOTES TO THE FINANCIAL STATEMENTS

- (10) The Company anticipates investment income as a factor in the premium deficiency calculation.
- (11) The Company no longer issues any health policies and due to the small size of the Company's health in force block, the Company no longer holds any liabilities for the health business. Each year's claims are paid from current year premiums.
- (12) The Company has not modified its capitalization policy from the prior period.
- (13) Not Applicable – The Company does not have any pharmaceutical rebate receivables.

D. Going Concern

Not applicable.

Note 2 - Accounting Changes and Corrections of Errors**A. Accounting Changes**

During 2014, the Company recorded a change in accounting principle related to the treatment of realized gains and losses from the termination of certain interest rate related derivatives in the Interest Maintenance Reserve (IMR) calculation. As a result of this change, the Company recorded a cumulative effect adjustment to statutory capital and surplus of \$5,644,456 as of December 31, 2013. This impact is reported on line 49, "Cumulative effect of changes in accounting principles", in the 2014 Summary of Operations.

Effective January 1, 2014, the Company changed its method for amortizing IMR from the seriatim basis to the grouped method on a prospective basis.

Adopted Accounting Standards

In March 2015, the Company adopted SSAP No. 69, *Treatment of Non-Cash Items in the Cash Flow Statements*. The adopted revisions clarify that the cash flow statement is limited to transactions involving "cash," which is defined to include cash, cash equivalents and short-term investments, and expand disclosures to include non-cash operating items. The adoption of the guidance resulted in a change in the current year presentation of the Cash Flow Statement.

In August 2015, the Company adopted revisions to SSAP No. 61R, *Life, Deposit-Type, Accident and Health Reinsurance*. The revisions incorporate disclosure requirements regarding compliance with the NAIC XXX/AXXX Reinsurance Model Regulation or AG 48. The adoption resulted in increased disclosures only and had no impact on the Company's statutory financial statements.

In December 2015, the Company adopted revisions to SSAP No. 61R, *Life, Deposit-Type, Accident and Health Reinsurance*. The revisions expand required disclosures regarding the impact of the NAIC XXX/AXXX Reinsurance Framework on risk-based capital, which will provide transparency to the financial statements regarding the use of XXX/AXXX captives. The adoption resulted in increased disclosures only and had no impact on the Company's statutory financial statements.

In December 2015, the Company adopted revisions to SSAP No. 97, *Investments in Subsidiary, Controlled and Affiliated Entities*. The revisions clarify accounting for non-insurance SCAs, add disclosure of permitted or prescribed practices for insurance SCAs, and clarify adjustments for non-insurance SCAs meeting the revenue and activity test. The adoption resulted in increased disclosures only and did not impact statutory surplus.

In November 2015, the Company adopted revisions to SSAP No. 97, *Investments in Subsidiary, Controlled and Affiliated Entities*. The revisions incorporate a new disclosure detailing the reported value for SCAs, as well as information received after filing the SCA with the NAIC. The adoption resulted in increased disclosures only and had no impact on the Company's statutory financial statements.

On July 1, 2014, the Company adopted revisions to SSAP No. 26, *Bonds* and SSAP No. 43R, *Loan-Backed and Structured Securities*. The revisions require expanded disclosures around structured notes to assist financial statement users in assessing risk by CUSIP level. The adoption resulted in increased disclosures only and had no impact on the Company's statutory financial statements. Refer to Note 5 for the disclosure requirements in accordance with the adopted guidance.

Note 3 - Business Combinations and Goodwill**A. Statutory Purchase Method**

Not applicable.

B. Statutory Merger

Not applicable.

C. Assumption Reinsurance

Not applicable.

D. Impairment Loss

Not applicable.

Note 4 – Discontinued Operations

Not applicable.

Note 5 – Investments**A. Mortgage Loans, including Mezzanine Real Estate Loans**

- (1) The minimum and maximum lending rates for mortgage loans issued during 2015 were:

<u>Residential</u>	<u>Commercial</u>
Not Applicable	3.4% and 13.0%

- (2) The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgages was 82.8%.

	December 31,	December 31,
	2015	2014
3. Taxes, assessments, and any amounts advanced and not included in the mortgage loan total	\$ -	\$ -

NOTES TO THE FINANCIAL STATEMENTS

4. Age analysis of mortgage loans.

	Farm	Residential		Commercial		Mezzanine	Total	
		Insured	All Other	Insured	All Other			
a.Current Year								
1. Recorded Investment (All)								
(a) Current	\$	-\$	-\$	-\$	-\$	\$1,408,783,495	\$ 957,476	\$ 1,409,740,971
(b) 30-59 Days Past Due		-	-	-	-	-	-	-
(c) 60-89 Days Past Due		-	-	-	-	-	-	-
(d) 90-179 Days Past Due		-	-	-	-	-	-	-
(e) 180+ Days Past Due		-	-	-	-	-	-	-
2. Accruing Interest								
90-179 Days Past Due								
(a) Recorded Investment	\$	-\$	-\$	-\$	-\$	-	-\$	-
(b) Interest Accrued		-	-	-	-	-	-	-
3. Accruing Interest								
180+ Days Past Due								
(a) Recorded Investment	\$	-\$	-\$	-\$	-\$	-	-\$	-
(b) Interest Accrued		-	-	-	-	-	-	-
4. Interest Reduced								
(a) Recorded Investment	\$	-\$	-\$	-\$	-\$	-	-\$	-
(b) Number of Loans		-	-	-	-	-	-	-
(c) Percent Reduced		%	%	%	%	%	%	%

	Farm	Residential		Commercial		Mezzanine	Total	
		Insured	All Other	Insured	All Other			
b.Prior Year								
1. Recorded Investment (All)								
(a) Current	\$	-\$	-\$	-\$	-\$	698,788,676	-\$	698,788,676
(b) 30-59 Days Past Due		-	-	-	-	-	-	-
(c) 60-89 Days Past Due		-	-	-	-	-	-	-
(d) 90-179 Days Past Due		-	-	-	-	-	-	-
(e) 180+ Days Past Due		-	-	-	-	-	-	-
2. Accruing Interest								
90-179 Days Past Due								
(a) Recorded Investment	\$	-\$	-\$	-\$	-\$	-	-\$	-
(b) Interest Accrued		-	-	-	-	-	-	-
3. Accruing Interest								
180+ Days Past Due								
(a) Recorded Investment	\$	-\$	-\$	-\$	-\$	-	-\$	-
(b) Interest Accrued		-	-	-	-	-	-	-
4. Interest Reduced								
(a) Recorded Investment	\$	-\$	-\$	-\$	-\$	-	-\$	-
(b) Number of Loans		-	-	-	-	-	-	-
(c) Percent Reduced		%	%	%	%	%	%	%

5. Investments in impaired loans with or without allowance for credit losses:

	Farm	Residential		Commercial		Mezzanine	Total	
		Insured	All Other	Insured	All Other			
a.Current Year								
1. With Allowance for Credit Losses	\$	-\$	-\$	-\$	-\$	\$895,454	-\$	895,454
2. No Allowance for Credit Losses		-	-	-	-	-	-	-
b.Prior Year								
1. With Allowance for Credit Losses	\$	-\$	-\$	-\$	-\$	1,916,394	-\$	1,916,394
2. No Allowance for Credit Losses		-	-	-	-	-	-	-

NOTES TO THE FINANCIAL STATEMENTS

6. Investment in impaired loans - Average recorded investment, interest income recognized, recorded investment in nonaccrual status and amount of interest income recognized using a cash-basis method of accounting:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
a. Current Year							
1. Average Recorded Investment	\$	-\$	-\$	-\$	-\$	1,405,924	\$ - 1,405,924
2. Interest Income Recognized		-	-	-	-	70,740	- 70,740
3. Recorded Investments on Nonaccrual Status		-	-	-	-	-	- -
4. Amount of Interest Income Recognized Using a Cash Basis Method of Accounting		-	-	-	-	-	- -
b. Prior Year							
1. Average Recorded Investment	\$	-\$	-\$	-\$	-\$	1,983,288	\$ - 1,983,288
2. Interest Income Recognized		-	-	-	-	166,690	- 166,690
3. Recorded Investments on Nonaccrual Status		-	-	-	-	-	- -
4. Amount of Interest Income Recognized Using a Cash Basis Method of Accounting		-	-	-	-	-	- -

7. Allowance for credit losses:

	December 31, 2015	December 31, 2014
(a) Balance at beginning of period	\$ 2,494,040	\$ 2,429,323
(b) Additions charged to operations	-	-
(c) Direct write-downs charged against the allowances	3,303,683	64,717
(d) Recoveries of amounts previously charged off	(643,265)	-
(e) Balances at end of period	<u>\$ 5,154,458</u>	<u>\$ 2,494,040</u>

8. Mortgage loans derecognized as a result of foreclosure

Current Year	
(a) Aggregate amount of mortgage loans derecognized	\$ -
(b) Real estate collateral recognized	\$ -
(c) Other collateral recognized	\$ -
(d) Receivables recognized from a government guarantee of the foreclosed mortgage loan	\$ -

9. The Company accrues interest income on impaired loans to the extent it is deemed collectible (delinquent less than 90 days) and the loans continue to perform under the original or restructured contractual terms. Interest received on non-accrual status mortgage loans on real estate is included in net investment income in the period received.

B. Troubled Debt Restructuring

	December 31, 2015	December 31, 2014
1. The total recorded investment in restructured loans, as of year end	\$ -	\$ -
2. The realized capital losses related to these loans	\$ -	\$ -
3. Total contractual commitments to extend credit to debtors owing receivables whose terms have been modified in troubled debt restructuring	\$ -	\$ -
4. The Company accrues interest income on impaired loans to the extent it is deemed collectible (delinquent less than 90 days) and the loan continues to perform under its original or restructured contractual terms. Interest received on non-accrual status mortgage loans on real estate is included in net investment income in the period received.		

C. Reverse Mortgages

Not applicable.

D. Loan-Backed Securities

- Prepayment assumptions are generally obtained using a model provided by a third-party vendor.
- None
- The following table summarizes other-than-temporary impairments for loan-backed securities recognized in the current reporting period based on the fact that the present value of projected cash flows expected to be collected was less than the amortized cost of the securities:

(1)	(2)	(3)	(4)	(5)	(6)	(7)
CUSIP	Amortized cost before current period OTTI	Present value of projected cash flows	Recognized other-than-temporary impairment	Amortized cost after other-than-temporary impairment	Fair value at time of OTTI	Date of financial statement where reported
00253CHS9	\$ 326,905	\$ 146,994	\$ 179,911	\$ 146,994	\$ 115,469	Q2 '15
Total			\$ 179,911			

NOTES TO THE FINANCIAL STATEMENTS

4. All impaired securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains):

As of December 31, 2015

- a. The aggregate amount of unrealized losses:

	1. Less than 12 Months	\$ <u>(2,765,653)</u>
	2. 12 Months or Longer	\$ <u>(8,825,365)</u>

- b. The aggregate related fair value of securities with unrealized losses:

	1. Less than 12 Months	\$ <u>135,516,895</u>
	2. 12 Months or Longer	\$ <u>45,494,088</u>

5. The Company reviews all loan-backed and structured securities in which the fair value of the given security is less than the amortized cost to determine if a given security is other-than-temporarily impaired. The Company examines characteristics of the underlying collateral, such as delinquency and default rates, the quality of the underlying borrower, the type of collateral in the pool, the vintage year of the collateral, subordination levels within the structure of the collateral pool, and the quality of any credit guarantors, to determine the cash flows expected to be received for the security.

If the severity and duration of the security's unrealized loss indicates a risk of an other-than-temporary impairment, then the Company will evaluate if the amortized cost basis of the security will be recovered by comparing the present value of the cash flows expected to be received for the given security with the amortized cost basis of the security. If the present value of cash flows is greater than the amortized cost basis of a security then the security is deemed not to be other-than-temporarily impaired.

E. Repurchase Agreements and Securities Lending Transactions

1. For repurchase agreements, the Company policy requires that the reporting entity receive collateral having a fair value of at least 95% of the fair value of the securities transferred.

For reverse repurchase agreements, the Company policy requires that the reporting entity receive as collateral transferred securities having a fair value at least equal to 102% of the purchase price paid by the reporting entity for the securities.

The Company's securities lending agreement requires a minimum of 102% of the fair value of loaned securities to be held as collateral. Cash collateral received is invested in short-term investments and reported on the Asset page as Securities Lending Reinvested Collateral assets. The offsetting collateral liability is reported in the Payable for Securities Lending line on the Liabilities page.

2. No assets were pledged as collateral as of year-end.

3. Collateral Received

a. Aggregate Amount Cash Collateral Received

1. Repurchase Agreement

Not applicable.

2. Securities Lending

	<u>Fair Value</u>
(a) Open	\$ 58,523,581
(b) 30 Days or Less	-
(c) 31 to 60 Days	-
(d) 61 to 90 Days	-
(e) Greater Than 90 Days	-
(f) Subtotal	\$ 58,523,581
(g) Securities Received	<u>74,574,806</u>
(h) Total Collateral Received	<u>\$ 133,098,387</u>

3. Dollar Repurchase Agreement

Not applicable.

- b. The fair value of that collateral and of the portion of that collateral that the Company has sold or repledged was \$58,532,807 and \$48,454,565 as of December 31, 2015 and 2014, respectively.

- c. The reporting entity receives primarily cash collateral in an amount in excess of the fair value of the securities lent. The reporting entity invests the cash collateral (primarily in short-term investments) to earn additional yield.

4. The Company did not have any securities lending activities with an affiliated agent.

NOTES TO THE FINANCIAL STATEMENTS

5. Collateral Reinvestment

a. Aggregate Amount Cash Collateral Reinvested

1. Repurchase Agreement

Not applicable.

2. Securities Lending

	<u>Amortized Cost</u>	<u>Fair Value</u>
(a) Open	\$ -	\$ -
(b) 30 Days or Less	58,532,807	58,532,807
(c) 31 to 60 Days	-	-
(d) 61 to 90 Days	-	-
(e) 91 to 120 Days	-	-
(f) 121 to 180 Days	-	-
(g) 181 to 365 Days	-	-
(h) 1 to 2 years	-	-
(i) 2 to 3 years	-	-
(j) Greater Than 3 years	-	-
(k) Subtotal	<u>\$ 58,532,807</u>	<u>\$ 58,532,807</u>
(l) Securities Received	<u>-</u>	<u>-</u>
(m) Total Collateral Reinvested	<u>\$ 58,532,807</u>	<u>\$ 58,532,807</u>

3. Dollar Repurchased Agreement

Not applicable.

b. Since the borrower or the Company may terminate a securities lending transaction at any time, to the extent loans are terminated in advance of reinvestment collateral maturities, the Company would repay its securities lending payable obligation from operating cash flows or the proceeds of sales from its investment portfolio, which includes significant liquid securities.

6. The Company has accepted securities as collateral that it is not permitted by contract or custom to repledge or sell with a fair value of \$74,574,806 as of December 31, 2015. The Company did not accept collateral that it is not permitted by contract or custom to repledge or sell as of December 31, 2014.

7. There are no securities lending transactions that extend beyond one year as of the reporting date.

F. Real Estate

Not applicable.

G. Low-Income Housing Tax Credits

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

H. Restricted Assets

1. Restricted Assets (Including Pledged)

	Gross Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
Restricted Asset Category (Including pledged)	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
A Subject to contractual obligation for which liability is not shown	-	-	-	-	-	-	-	-	0.00%	0.00%
B Collateral held under security lending agreements	58,532,807	-	-	-	58,532,807	48,454,565	10,078,242	58,532,807	0.54%	0.54%
C Subject to repurchase agreements	-	-	-	-	-	-	-	-	0.00%	0.00%
D Subject to reverse repurchase agreements	-	-	-	-	-	-	-	-	0.00%	0.00%
E Subject to dollar repurchase agreements	-	-	-	-	-	-	-	-	0.00%	0.00%
F Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-	-	0.00%	0.00%
G Placed under contracts	-	-	-	-	-	-	-	-	0.00%	0.00%
H Letter stock or securities restricted as to sale-excluding FHLB capital stock	-	-	-	-	-	-	-	-	0.00%	0.00%
I FHLB capital stock	-	-	-	-	-	-	-	-	0.00%	0.00%
J On deposit with states	4,630,701	-	-	-	4,630,701	4,618,377	12,324	4,630,701	0.04%	0.04%
K On deposit with other regulatory bodies	-	-	-	-	-	-	-	-	0.00%	0.00%
L Pledged collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-	-	0.00%	0.00%
M Pledged as collateral not captured in other categories	-	-	-	-	-	-	-	-	0.00%	0.00%
N Other restricted assets	142,693,153	-	-	-	142,693,153	49,952,668	92,740,485	142,693,153	1.31%	1.33%
O Total Restricted assets	205,856,661	-	-	-	205,856,661	103,025,610	102,831,051	205,856,661	1.90%	1.91%

(a) Subset of column 1
(b) Subset of column 3

2. Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

None.

3. Detail of Other Restricted Assets (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

	Gross Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
Description of Assts	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
Loaned to others under conforming securities lending program	142,693,153	-	-	-	142,693,153	49,952,668	92,740,485	142,693,153	1.31%	1.33%
Total	142,693,153	-	-	-	142,693,153	49,952,668	92,740,485	142,693,153	1.31%	1.33%

(a) Subset of column 1
(b) Subset of column 3

NOTES TO THE FINANCIAL STATEMENTS

I. Working Capital Finance Investments

Not applicable.

J. Offsetting and Netting of Assets and Liabilities

No assets or liabilities are offset and reported net in accordance with a valid right to offset per SSAP No 64, *Offsetting and Netting of Assets and Liabilities*.

K. Structured Notes

CUSIP Identification	Actual Cost	Fair Value	Book/Adjusted Carrying Value	Mortgage- Referenced Security (YES/NO)
05567HDC7	\$ 10,000,000	\$ 12,425,000	\$ 10,000,000	NO
670877AA7	2,003,660	2,181,380	2,001,227	NO
Total	\$ 12,003,660	\$ 14,606,380	\$ 12,001,227	

Note 6 - Joint Ventures, Partnerships and Limited Liability Companies

A. Detail for Those Greater than 10% of Admitted Assets

The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its total admitted assets.

B. Write-downs for Impairments

The Company did not recognize any impairment write down for its investments in Joint Ventures, Partnerships or Liability Companies in 2015.

Note 7 - Investment Income

A. Accrued Investment Income

The Company nonadmits investment income due and accrued if amounts are over 90 days past due with the exception of mortgage loans in default which are nonadmitted if amounts are over 180 days past due.

B. Amounts Nonadmitted

The total amount of investment income nonadmitted at December 31, 2015 was \$0.

Note 8 - Derivative Instruments

A. The Company is exposed to certain risks relating to its ongoing business operations which are managed using derivative instruments. The primary risks managed by using derivative instruments are equity and interest rate risks. The Company uses cross currency swaps, equity options, and equity futures to hedge these risks.

The Company is exposed to credit-related losses in the event of nonperformance by counterparties to financial instruments, but it does not expect any counterparties to fail to meet their obligations given their high credit ratings. Potential losses are minimized through careful evaluation of counterparty credit standing, selection of counterparties from a limited group of high quality institutions, and collateral agreements.

The cash requirements of a derivative will vary by contract. In a cross currency swap, notional amounts are typically exchanged in the respective contracted currencies at both settlement date and at expiration. Interest payments are also exchanged in the contracted currencies, timing and amounts. Interest rate swap payments are based on the notional of the contract; the fixed and floating leg payments are netted and exchanged periodically with the appropriate counterparty. For exchange-traded futures, the broker for the various types of contracts that the Company may employ establishes margin requirements. The margin account is settled daily for movements in market values of open contracts and settlement of closed contracts. The Company uses cash to settle variation margin requirements and either cash or highly liquid securities to settle initial margin requirements. Option contracts are assets that are purchased with upfront cash. Options can either expire in-the-money or out-of-the-money. If the option expires in-the-money the counterparty pays the Company the difference between the strike price and the level at which the contract expires. If the contract expires out-of-the-money, no payment is received from the counterparty.

Equity Market Risk Management. The Company offers equity indexed products. These programs expose the Company to various market risks, including equity risk. Adverse changes in the equity markets expose the Company to significant volatility. To mitigate these risks, the Company enters into various equity futures and equity options.

Foreign currency risk management. As part of its regular investing activities, the Company may purchase foreign currency denominated investments. These investments and the associated income expose the Company to volatility associated with movements in foreign exchange rates. In an effort to mitigate this risk, the Company uses cross-currency swaps. As foreign exchange rates change, the increase or decrease in the cash flows of the derivative instrument generally offset the changes in the functional-currency equivalent cash flows of the hedged item.

B. Periodic cash flows and accruals of income/expense are reported in a manner consistent with the hedged item, generally as other investment income. Realized gains and losses on commitment and anticipatory hedges are used to adjust the basis of the hedged item and are therefore amortized into investment income over the remaining life of the hedged item.

Fair value of derivative instruments is determined using various valuation techniques relying predominately on observable market inputs. These inputs include interest rate swap curves, credit spreads, interest rates, counterparty credit risk, equity volatility and equity index levels. In some cases, the Company will utilize non-binding broker quotes to determine fair value.

Derivative instruments used in hedging transactions considered to be effective hedges are valued and reported in a manner consistent with the hedged items (i.e. hedge accounting). Derivative instruments used in hedging transaction that do not meet or no longer meet the criteria of an effective hedge are accounted for at fair value with changes in fair value recorded in surplus as unrealized gains or losses.

C. No gain or loss recognized in derivative instruments' unrealized gains or losses during the year were excluded from the assessment of hedge effectiveness.

D. There is no net gain or loss recognized during the year resulting from derivatives that no longer qualify for hedge accounting.

E. 1. The Company is not currently engaged in written covered options used for income generation or derivatives accounted for as cash flow hedges of a forecasted transaction, other than the payment of variable interest on existing financial instruments.

2. In addition, no amounts of gains or losses were classified in unrealized gains/losses related to cash flow hedges that have been discontinued because it was no longer probable that the original forecasted transaction would occur as anticipated.

NOTES TO THE FINANCIAL STATEMENTS**Note 9 - Income Taxes**

A. The components of the deferred tax asset/(liability) at December 31 are as follows:

	December 31, 2015		
	Ordinary	Capital	Total
(1a) Gross deferred tax assets	\$ 289,547,984	\$ 12,291,745	\$ 301,839,729
(1b) Statutory valuation allowance adjustment	-	-	-
(1c) Adjusted gross deferred tax assets	\$ 289,547,984	\$ 12,291,745	\$ 301,839,729
(1d) Deferred tax assets nonadmitted	66,395,726	12,291,745	78,687,471
(1e) Subtotal net admitted deferred tax asset	\$ 223,152,258	\$ -	\$ 223,152,258
(1f) Deferred tax liabilities	223,152,258	-	223,152,258
(1g) Net admitted deferred tax asset/(net deferred tax liability)	\$ -	\$ -	\$ -

	December 31, 2014		
	Ordinary	Capital	Total
(1a) Gross deferred tax assets	\$ 252,489,043	\$ 9,237,417	\$ 261,726,460
(1b) Statutory valuation allowance adjustment	-	-	-
(1c) Adjusted gross deferred tax assets	\$ 252,489,043	\$ 9,237,417	\$ 261,726,460
(1d) Deferred tax assets nonadmitted	56,425,293	8,791,833	65,217,126
(1e) Subtotal net admitted deferred tax asset	\$ 196,063,750	\$ 445,584	\$ 196,509,334
(1f) Deferred tax liabilities	196,063,750	445,584	196,509,334
(1g) Net admitted deferred tax asset/(net deferred tax liability)	\$ -	\$ -	\$ -

	Change		
	Ordinary	Capital	Total
(1a) Gross deferred tax assets	\$ 37,058,941	\$ 3,054,328	\$ 40,113,269
(1b) Statutory valuation allowance adjustment	-	-	-
(1c) Adjusted gross deferred tax assets	\$ 37,058,941	\$ 3,054,328	\$ 40,113,269
(1d) Deferred tax assets nonadmitted	9,970,433	3,499,912	13,470,345
(1e) Subtotal net admitted deferred tax asset	\$ 27,088,508	\$ (445,584)	\$ 26,642,924
(1f) Deferred tax liabilities	27,088,508	(445,584)	26,642,924
(1g) Net admitted deferred tax asset/(net deferred tax liability)	\$ -	\$ -	\$ -

NOTES TO THE FINANCIAL STATEMENTS**Admission Calculation Components SSAP No. 101**

	December 31, 2015		
	Ordinary	Capital	Total
(2a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ -	\$ -	\$ -
(2b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from (2a) above) after application of the threshold limitation (the less of (2b)1 and (2b)2 below)	\$ -	\$ -	\$ -
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	\$ -	\$ -	\$ -
2. Adjusted gross deferred tax assets allowed per limit threshold	XXX	XXX	\$ 110,256,999
(2c) Adjusted gross deferred tax assets (excluding the amount of deferred tax asset from 2(a) and 2(b) above) offset by gross deferred tax liabilities	\$ 223,152,258	\$ -	\$ 223,152,258
(2d) Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	\$ 223,152,258	\$ -	\$ 223,152,258

	December 31, 2014		
	Ordinary	Capital	Total
(2a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ -	\$ -	\$ -
(2b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from (2a) above) after application of the threshold limitation (the less of (2b)1 and (2b)2 below)	\$ -	\$ -	\$ -
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	\$ -	\$ -	\$ -
2. Adjusted gross deferred tax assets allowed per limit threshold	XXX	XXX	\$ 103,593,386
(2c) Adjusted gross deferred tax assets (excluding the amount of deferred tax asset from 2(a) and 2(b) above) offset by gross deferred tax liabilities	\$ 196,063,750	\$ 445,584	\$ 196,509,334
(2d) Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	\$ 196,063,750	\$ 445,584	\$ 196,509,334

	Change		
	Ordinary	Capital	Total
(2a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ -	\$ -	\$ -
(2b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from (2a) above) after application of the threshold limitation (the less of (2b)1 and (2b)2 below)	\$ -	\$ -	\$ -
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	\$ -	\$ -	\$ -
2. Adjusted gross deferred tax assets allowed per limit threshold	XXX	XXX	\$ 6,663,613
(2c) Adjusted gross deferred tax assets (excluding the amount of deferred tax asset from 2(a) and 2(b) above) offset by gross deferred tax liabilities	\$ 27,088,508	\$ (445,584)	\$ 26,642,924
(2d) Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	\$ 27,088,508	\$ (445,584)	\$ 26,642,924

	December 31, 2015	December 31, 2014
(3a) Ratio percentage used to determine recovery period and threshold limitation amount	930.919%	1,244.200%
(3b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in (2b)2 above	\$ 794,197,270	\$ 690,622,571

NOTES TO THE FINANCIAL STATEMENTS**Impact of Tax Planning Strategies**

		December 31, 2015		
		Ordinary	Capital	Total
(4a)	Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage			
	(1) Adjusted Gross DTAs amount from Note 9A1(c)	\$ 289,547,984	\$ 12,291,745	\$ 301,839,729
	(2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%	0.00%
	(3) Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 223,152,258	\$ -	\$ 223,152,258
	(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of planning strategies	0.00%	0.00%	0.00%

		December 31, 2014		
		Ordinary	Capital	Total
(4a)	Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage			
	(1) Adjusted Gross DTAs amount from Note 9A1(c)	\$ 252,489,043	\$ 9,237,417	\$ 261,726,460
	(2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%	0.00%
	(3) Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 196,063,750	\$ 445,584	\$ 196,509,334
	(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of planning strategies	0.00%	0.00%	0.00%

		Change		
		Ordinary	Capital	Total
(4a)	Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage			
	(1) Adjusted Gross DTAs amount from Note 9A1(c)	\$ 37,058,941	\$ 3,054,328	\$ 40,113,269
	(2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%	0.00%
	(3) Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 27,088,508	\$ (445,584)	\$ 26,642,924
	(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of planning strategies	0.00%	0.00%	0.00%

(4b) Does this Company's tax-planning strategies include the use of reinsurance? Yes [] No [X]

B. There are no temporary differences for which deferred tax liabilities are not recognized.

C. Current income taxes incurred consist of the following major components:

		December 31, 2015	December 31, 2014	Change
1.	Current Income Tax			
	(a) Federal	\$ (77,250,101)	\$ (72,623,403)	\$ (4,626,698)
	(b) Foreign	-	-	-
	(c) Subtotal	\$ (77,250,101)	\$ (72,623,403)	\$ (4,626,698)
	(d) Federal income tax on net capital gains	1,249,972	4,018,408	(2,768,436)
	(e) Utilization of capital loss carry-forwards	-	-	-
	(f) Other	-	-	-
	(g) Federal and foreign income taxes incurred	\$ (76,000,129)	\$ (68,604,995)	\$ (7,395,134)

NOTES TO THE FINANCIAL STATEMENTS

	December 31, 2015	December 31, 2014	Change
2. Deferred Tax Assets			
(a) Ordinary:	\$	\$	\$
(1) Discounting of unpaid losses	-	-	-
(2) Unearned premium reserve	-	-	-
(3) Policyholder reserves	157,958,480	140,683,530	17,274,950
(4) Investments	6,415,852	8,006,915	(1,591,063)
(5) Deferred acquisition costs	107,812,912	89,794,621	18,018,291
(6) Policyholder dividends accrual	377,736	359,231	18,505
(7) Fixed assets	3,639,271	2,652,300	986,971
(8) Compensation and benefits accrual	-	-	-
(9) Pension accrual	230,143	-	230,143
(10) Receivables - nonadmitted	-	-	-
(11) Net operating loss carry-forward	7,869,338	6,868,931	1,000,407
(12) Tax credit carry-forward	1,150,099	923,158	226,941
(13) Other (including items <5% of total ordinary tax assets)	4,094,153	3,200,357	893,796
(99) Subtotal	<u>\$ 289,547,984</u>	<u>\$ 252,489,043</u>	<u>\$ 37,058,941</u>
(b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(c) Nonadmitted	<u>66,395,726</u>	<u>56,425,293</u>	<u>9,970,433</u>
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	<u>\$ 223,152,258</u>	<u>\$ 196,063,750</u>	<u>\$ 27,088,508</u>
(e) Capital:			
(1) Investments	\$ 12,291,745	\$ 9,237,417	\$ 3,054,328
(2) Net capital loss carry-forward	-	-	-
(3) Real estate	-	-	-
(4) Other (including items <5% of total capital tax assets)	-	-	-
(99) Subtotal	<u>\$ 12,291,745</u>	<u>\$ 9,237,417</u>	<u>\$ 3,054,328</u>
(f) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(g) Nonadmitted	<u>12,291,745</u>	<u>8,791,833</u>	<u>3,499,912</u>
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	<u>\$ -</u>	<u>\$ 445,584</u>	<u>\$ (445,584)</u>
(i) Admitted deferred tax assets (2d + 2h)	<u>\$ 223,152,258</u>	<u>\$ 196,509,334</u>	<u>\$ 26,642,924</u>

3. Deferred Tax Liabilities

	December 31, 2015	December 31, 2014	Change
(a) Ordinary:	\$	\$	\$
(1) Investments	\$ 3,405,293	\$ 796,723	\$ 2,608,570
(2) Fixed assets	-	-	-
(3) Deferred and uncollected premium	17,749,486	14,447,320	3,302,166
(4) Policyholder reserves	13,252,246	-	13,252,246
(5) Other (including items <5% of total ordinary tax liabilities)	328,388	153,557	174,831
(6) Trust Assets	<u>188,416,845</u>	<u>180,666,150</u>	<u>7,750,695</u>
(99) Subtotal	<u>\$ 223,152,258</u>	<u>\$ 196,063,750</u>	<u>\$ 27,088,508</u>
(b) Capital:			
(1) Investments	\$ -	\$ 445,584	\$ (445,584)
(2) Real estate	-	-	-
(3) Other (including items <5% of total capital tax liabilities)	-	-	-
(99) Subtotal	<u>\$ -</u>	<u>\$ 445,584</u>	<u>\$ (445,584)</u>
(c) Deferred tax liabilities (3a99 + 3b99)	<u>\$ 223,152,258</u>	<u>\$ 196,509,334</u>	<u>\$ 26,642,924</u>
4. Net deferred tax asset/(liability) (2i - 3c)	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

5. The change in deferred income taxes is comprised of the following (this analysis is exclusive of the nonadmitted assets as the change in nonadmitted assets are reported separately from the Change in net deferred income taxes in the surplus section of the annual statement.

	December 31, 2015	December 31, 2014	Change
(a) Adjusted gross deferred tax assets	\$ 301,839,729	\$ 261,726,460	\$ 40,113,269
(b) Deferred tax liabilities	<u>223,152,258</u>	<u>196,509,334</u>	<u>26,642,924</u>
(c) Net deferred tax assets (liabilities)	\$ 78,687,471	\$ 65,217,126	\$ 13,470,345
(d) Tax effect of unrealized gains (losses)			<u>18,312,480</u>
(f) Change in deferred income tax			<u>\$ (4,842,135)</u>

NOTES TO THE FINANCIAL STATEMENTS

D. The provision for federal income taxes incurred is different from that which would be obtained by applying the Federal statutory income tax rate to pre-tax income. The significant book to tax adjustments causing this difference are as follows:

	December 31, 2015	December 31, 2014
(a) Current income taxes incurred	\$ (76,000,129)	\$ (68,604,995)
(b) Change in deferred income tax	4,842,135	(5,938,222)
(c) Total income tax reported	\$ (71,157,994)	\$ (74,543,217)
(d) Income before taxes	(175,452,264)	(191,035,843)
(e) Federal statutory tax rate	35%	35%
(f) Expected income tax expense (benefit) at 35% statutory rate	\$ (61,408,292)	\$ (66,862,545)
(1) Dividends received deduction	\$ (1,512,261)	\$ (1,974,923)
(2) Nondeductible expenses for meals, penalties, and lobbying	345,723	276,097
(3) Deferred tax benefit on nonadmitted assets	4,715,336	(2,595,627)
(4) Change in tax reserves	(100,006)	100,533
(5) Tax credits	(219,954)	(271,728)
(6) Tax adjustment for IMR	(1,463,652)	(150,328)
(7) Initial ceding commission	(4,532,333)	(3,850,986)
(8) Prior year adjustments	-	805,115
(9) Deferred tax assets transferred from affiliate	-	(1,039,812)
(10) Disregarded entity adjustment	(6,982,555)	1,020,987
(g) Total	\$ (71,157,994)	\$ (74,543,217)

E. Operating Loss and Tax Credit Carryforwards and Protective Tax Deposits

1. As of December 31, 2015 operating loss or tax credit carryforwards are available as follows:

	Amount	Origination	Expiration
Operating loss carryforwards	\$ 22,483,823	2013	2028
Amount of AMT tax credits	\$ -		
Foreign tax credits	\$ 6,987	2008	2018
	\$ 93,559	2009	2019
	\$ 151,373	2010	2020
	\$ 155,658	2011	2021
	\$ 125,420	2012	2022
	\$ 198,574	2013	2023
	\$ 209,264	2014	2024
	\$ 209,264	2015	2025
Business credits	\$ -		

2. The amount of Federal income taxes incurred that are available for recoupment in the event of future net losses are:

2015	\$-
2014	\$-
2013	\$-

3. The Company did not have any protective tax deposits under Section 6603 of the Internal Revenue Code as of December 31, 2015 and 2014.

NOTES TO THE FINANCIAL STATEMENTS**F. Consolidated Federal Income Tax Return**

1. Effective January 1, 2015, the Company became eligible to join the Nationwide Mutual Insurance Company's (NMIC's) consolidated tax return group. Beginning in 2015, the Company's federal income tax return will be consolidated with the following entities:

Nationwide Mutual Insurance Company	Nationwide Global Ventures, Inc.
AGMC Reinsurance, Ltd	Nationwide Indemnity Company
Allied General Agency Company	Nationwide Insurance Company of America
Allied Group, Inc.	Nationwide Insurance Company of Florida
Allied Holding (Delaware), Inc.	Nationwide Investment Services Corporation
Allied Insurance Company of America	Nationwide Life and Annuity Insurance Company
Allied Property & Casualty Insurance Company	Nationwide Life Insurance Company
Allied Texas Agency, Inc.	Nationwide Lloyds
AMCO Insurance Company	Nationwide Member Solutions Agency, Inc.
American Marine Underwriters	Nationwide Property & Casualty Insurance Company
Crestbrook Insurance Company	Nationwide Retirement Solutions Ins. Agency, Inc.
Depositors Insurance Company	Nationwide Retirement Solutions, Inc.
DVM Insurance Agency, Inc.	Nationwide Retirement Solutions, Inc. of AZ
Eagle Captive Reinsurance, LLC	Nationwide Retirement Solutions, Inc. of OH
Freedom Specialty Insurance Company	Nationwide Retirement Solutions, Inc. of TX
Harleysville Group Inc.	NFS Distributors, Inc.
Harleysville Insurance Co. of New York	NWD Asset Management Holdings, Inc.
Harleysville Insurance Company	NWD Investment Management, Inc.
Harleysville Insurance Company of New Jersey	On Your Side Nationwide Insurance Agency, Inc.
Harleysville Lake States Insurance Company	Premier Agency, Inc.
Harleysville Preferred Insurance Company	Registered Investment Advisors Services, Inc.
Harleysville Worcester Insurance Company	Riverview International Group, Inc.
Insurance Intermediaries, Inc.	Scottsdale Indemnity Company
Lone Star General Agency, Inc.	Scottsdale Insurance Company
National Casualty Company	Scottsdale Surplus Lines Insurance Company
Nationwide Advantage Mortgage Company	THI Holdings (Delaware), Inc.
Nationwide Affinity Insurance Company of America	Titan Auto Insurance of New Mexico, Inc.
Nationwide Agribusiness Insurance Company	Titan Indemnity Company
Nationwide Assurance Company	Titan Insurance Company
Nationwide Bank	Titan Insurance Services, Inc.
Nationwide Cash Management Company	Veterinary Pet Insurance Company
Nationwide Corporation	Victoria Automobile Insurance Company
Nationwide Fin. Institution Distrib. Agency, Inc.	Victoria Fire & Casualty Company
Nationwide Financial Assignment Company	Victoria National Insurance Company
Nationwide Financial General Agency, Inc.	Victoria Select Insurance Company
Nationwide Financial Services, Inc.	Victoria Specialty Insurance Company
Nationwide General Insurance Company	VPI Services, Inc.
Nationwide Global Holdings, Inc.	Western Heritage Insurance Company

2. Effective January 1, 2015, the Company became a party to a revised tax sharing agreement which was approved by the Board of Directors. The revised tax sharing agreement reflects the new NMIC consolidated federal return group which includes the affiliated entities listed above. The method of allocation among the companies is based upon separate return calculations with current benefit for tax losses and credits utilized in the consolidated return.

G. Federal or Foreign Income Tax Loss Contingencies

The Company does not have any tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting date.

Note 10 - Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

The Company is a wholly-owned subsidiary of Nationwide Life Insurance Company (NLIC). NLIC is a wholly-owned subsidiary of Nationwide Financial Services, Inc. (NFS), incorporated in the State of Delaware, which in turn, is a wholly-owned subsidiary of Nationwide Corporation (Nationwide Corp.). Nationwide Corp. is a subsidiary of NMIC and Nationwide Mutual Fire Insurance Company (NMFIC).

Pursuant to a financial support agreement, NLIC agreed to provide the Company with the minimum capital and surplus required by each state in which the Company does business. This agreement does not constitute NLIC as guarantor of any obligation or indebtedness of the Company or provide any creditor of NLIC with recourse to or against any of the assets of NLIC.

The Company has entered into significant, recurring transactions and agreements with NMIC, other affiliates and subsidiaries as a part of its ongoing operations. These include annuity and life insurance contracts, office space cost sharing arrangements and agreements related to reinsurance, cost sharing, administrative services, marketing, intercompany loans, intercompany repurchases and cash management services. Measures used to determine the allocation among companies includes individual employee estimates of time spent, special cost studies, the number of full-time employees and other methods agreed to by the participating companies.

In addition, Nationwide Services Company, LLC ("NSC"), a subsidiary of NMIC, provides data processing, systems development, hardware and software support, telephone, mail and other services to the Company, based on specified rates for units of service consumed. For the years ended December 31, 2015 and 2014, the Company was allocated costs from NMIC and NSC totaling \$69,590,189 and \$28,162,571, respectively.

The Company has a cost sharing arrangement with NMIC to occupy office space. For the years ended December 31, 2015 and 2014, the Company made payments to NMIC of \$4,109,093 and \$1,691,630 respectively.

Funds of Nationwide Funds Group ("NFG"), an affiliate, are offered to the Company's customers as investment options in certain of the Company's products. As of December 31, 2015 and 2014, customer allocations to NFG funds totaled \$724,823,141 and \$786,308,044, respectively. For the years ended December 31, 2015 and 2014, NFG paid the Company \$1,926,766 and \$2,099,494, respectively, for the distribution and servicing of these funds.

NOTES TO THE FINANCIAL STATEMENTS

The Company also participates in intercompany repurchase agreements with affiliates whereby the seller transfers securities to the buyer at a stated value. Upon demand or after a stated period, the seller repurchases the securities at the original sales price plus interest. As of December 31, 2015 and 2014, the Company had no outstanding borrowings from affiliated entities under such agreements. During 2015 and 2014, the most the Company had outstanding at any given time was \$109,000,000 and \$70,000,000 respectively, and the Company incurred interest expense on intercompany repurchase agreements of \$25,630 and \$14,320 during 2015 and 2014, respectively.

The Company and various affiliates entered into agreements with Nationwide Cash Management Company (NCMC), an affiliate, under which NCMC acts as a common agent in handling the purchase and sale of short-term securities for the respective accounts of the participants. Amounts on deposit with NCMC for the benefit of the Company were \$229,045,226 and \$120,964,394 as of December 31, 2015 and 2014, respectively.

The contractual obligations under the Company's single premium deferred annuity ("SPDA") contracts in force and issued before September 1, 1988 are guaranteed by NLIC. Total SPDA contracts affected by this guarantee in force as of December 31, 2015 and 2014 were approximately \$18,559,652 and \$20,586,830, respectively.

NLAIC received a \$10,000,000 return of contributed surplus payment from Olentangy during 2015.

NLAIC received capital contributions from NLIC of \$220,000,000 during 2015.

During 2014, the Company received capital contributions of \$290,000,000 from NLIC. On February 13, 2014, the Company received a capital contribution of \$150,000,000 from NLIC and received approval from the Department to record the contribution as a Type I Subsequent Event in its 2013 statutory financial statements.

The Company has an intercompany reinsurance agreement with its wholly owned subsidiary, Olentangy, whereby the Company cedes a block of certain universal life and term life insurance policies on an indemnity coinsurance basis with funds withheld and a block of certain term life insurance policies on a yearly renewable term basis. These policies are ceded to a reinsurance pool that includes Olentangy and Union Hamilton Reinsurance Ltd (UHRL), a Bermuda captive (collectively, "Reinsurance Pool"). The Reinsurance Pool members have joint and several liability under the reinsurance agreement until June 30, 2028 when UHRL exits the Reinsurance Pool and Olentangy becomes solely liable.

Amounts ceded to Olentangy under the reinsurance agreement during 2015 and 2014 included premiums of \$109,735,991 and \$124,411,359, respectively, benefits and claims of \$34,921,436 and \$56,769,648, respectively and net investment earnings on funds withheld assets of \$38,673,217 and \$35,979,366, respectively. In order for the Company to record a reinsurance reserve credit of \$1,354,724,318 as of December 31, 2015 for the ceded block, the Company is holding assets in funds withheld for the benefit of the Reinsurance Pool with a book adjusted carrying value and fair value of \$802,342,722 and \$804,830,291, respectively. As of December 31, 2014 the book adjusted carrying value and fair value of the funds withheld assets was \$707,633,080 and \$772,297,484, respectively. The Reinsurance Pool has also established a trust account for the benefit of the Company which had a fair value of \$554,245,172 and \$531,970,977 as of December 31, 2015 and 2014, respectively.

The Company has an intercompany reinsurance agreement with NLIC whereby certain inforce and subsequently issued fixed individual deferred annuity contracts are ceded on a modified coinsurance basis. Under modified coinsurance agreements, the ceding company retains invested assets and investment earnings are paid to the reinsurer. Under terms of the agreement, NLIC bears the investment risk associated with changes in interest rates. Risk of asset default is retained by the Company, and NLIC pays a fee to the Company for the Company's retention of such risk. The agreement will remain inforce until all contract obligations are settled. The ceding of risk does not discharge the original insurer from its primary obligation to the contractholder. Amounts ceded to NLIC are included in the Company's statutory statement of operations for 2015 and 2014 and include premiums of \$65,793,998 and \$91,875,643, respectively, net investment income of \$96,632,991 and \$105,919,838, respectively, and benefits, change in reserves and other expenses of \$276,243,702 and \$411,443,626, respectively. The reserve adjustment for 2015 and 2014 of \$(253,336,850) and \$(369,036,003), respectively, represents changes in reserves related to this fixed block of business, offset by investment earnings on the underlying assets. Amounts payable as of December 31, 2015 and 2014 related to this contract were \$5,120,839 and \$9,563,098, respectively. Policy reserves under this agreement totaled \$2,338,113,469 and \$2,494,788,401 as of December 31, 2015 and 2014, respectively.

The Company has an intercompany reinsurance agreement with NLIC whereby certain variable universal life insurance, whole life insurance and universal life insurance policies are ceded on a modified coinsurance basis. Total policy reserves under this treaty were \$44,886,588 and \$45,380,475 as of December 31, 2015 and 2014, respectively. Total premiums ceded under this treaty were \$5,496,699 and \$6,257,486 during 2015 and 2014, respectively.

The Company has an intercompany reinsurance agreement with NLIC whereby a certain life insurance contract is ceded on a 100% coinsurance basis. Policy reserves ceded under this agreement totaled \$152,779,957 and \$152,706,237 as of December 31, 2015 and 2014, respectively.

Insurance Subsidiary, Controlled and Affiliated (SCA) Entities

Olentangy applies a permitted practice which differs from NAIC SAP. If the permitted practice was not applied, Olentangy's statutory surplus would be decreased by \$538,333,844 as of December 31, 2015 and its risk based capital (RBC) would have been below levels outlined under Olentangy's Plan of Operations filed with the State of Vermont. However, it should be noted that the Plan of Operations was filed as such based on the permission granted for the permitted practice. As a result of this permitted practice, the Company's statutory capital and surplus increased by \$56,000,000 as of December 31, 2015 through its investment in Olentangy. As of December 31, 2015, the Company's investment in Olentangy was \$59,400,064. If the permitted practice were not utilized, the Company's investment in Olentangy would be \$0.

Note 11 - Debt

A. All Other Debt

Not applicable.

B. Federal Home Loan Bank (FHLB) Agreements

Not applicable.

Note 12 - Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

A. Defined Benefit Plans

Not applicable.

B. Asset Allocation

Not applicable.

C. Fair Value of Plan Assets

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS**D. Long-Term Rate of Return on Assets**

Not applicable.

E. Defined Contribution Plans

NMIC sponsors a defined contribution retirement savings plan (401(k)) which covers substantially all employees. Employees make salary deferral contributions of up to 80%. Salary deferrals of up to 6% receive a 50% company match, 20% of which vest each year until the participant has five years of vesting services. The Company match is funded on a biweekly basis and the expense of such contributions are allocated to the Company based on employee contributions. The Company's allocated expense for contributions were \$1,310,000 and \$1,062,000 for the years ended December 31, 2015 and 2014, respectively. Individuals are subject to a dollar limit on salary deferrals per IRS Section 402(g) (\$18,000 and \$17,500 in 2015 and 2014, respectively). Other limits also apply. The Company has no legal obligation for benefits under this plan.

F. Multiemployer Plans

Not applicable.

G. Consolidated/Holding Company Plans

The Company, together with other affiliated companies, participates in a qualified defined benefit pension plan (the Nationwide Retirement Plan or the NRP), several non-qualified defined benefit supplemental executive retirement plans, and postretirement benefit plans (life and health care), all sponsored by NMIC.

All employees of participating companies who have completed at least one year of service and who are at least 21 years of age are eligible to participate in the NRP. All participants are eligible for benefits based on an account balance feature. Participants hired prior to 2002 are eligible for benefits based on the annual earnings rates over the highest 60 consecutive calendar months during a participant's last 120 months of service (final average pay formula), if such benefits are of greater value than the account balance feature.

The Company funds pension costs accrued for direct employees plus an allocation of pension costs accrued for employees of affiliates whose work benefits the Company. In addition, separate non-qualified defined benefit pension plans sponsored by NMIC cover certain executives with at least one year of service. The Company's portion of expense (benefit) relating to these plans was \$416,000 and \$(97,000) for the years ended December 31, 2015 and 2014, respectively.

In addition to the NRP, the Company and certain affiliated companies participate in life and health care benefit plans sponsored by NMIC for qualifying retirees, which are generally available to retirees who were full time employees hired prior to June 1, 2000 (prior to January 1, 1994 for life benefits), who have attained age 55 and have at least 15 years of service with the Company.

The Company's portion of benefit relating to these plans was \$43,000 and \$234,000 for the years ended December 31, 2015 and 2014, respectively.

The Company, together with other affiliated companies, also participates in non-qualified deferred compensation arrangements for certain employees and agents. The employer has no legal obligation for benefits under the plans. Expenses are allocated to the Company based on individual participants.

Total Plan liabilities for non-qualified deferred compensation plans were \$274,357,000 and \$278,884,000 on December 31, 2015 and 2014, respectively. Total Plan liabilities for non-qualified defined benefit plans were \$336,653,000 and \$322,302,000 on December 31, 2015 and 2014, respectively. Total expenses related to the non-qualified benefit plans were \$28,981,000 and \$18,319,000 for the years ending December 31, 2015 and 2014, respectively.

H. Postemployment Benefits and Compensated Absences

The Company has no obligation to current or former employees for benefits after their employment but before their retirement other than for compensation related to earned vacation. The liability for earned but untaken vacation has been accrued.

I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)

Not applicable.

Note 13 - Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations**1. Outstanding Shares**

The Company has 66,000 Class A shares of \$40 per share par value common stock issued, authorized and outstanding as of December 31, 2015.

2. Dividend Rate of Preferred Stock

The Company has no preferred stock outstanding.

3. Dividend Restrictions

The State of Ohio insurance laws require insurers to seek prior regulatory approval to pay a dividend or distribution of cash or other property if the fair market value thereof, together with that of other dividends or distributions made in the preceding twelve months, exceeds the greater of (i) 10% of statutory-basis capital and surplus as of the prior December 31 or (ii) the statutory-basis net income of the insurer for the prior year. The Company's statutory capital and surplus as of December 31, 2015 was \$735,046,660, and statutory net loss for 2015 was \$99,452,135. Due to the Company's unassigned deficit as of December 31, 2015, any dividend paid by the Company in 2016 would require regulatory approval.

The State of Ohio insurance laws also require insurers to seek prior regulatory approval for any dividend paid from other than earned capital and surplus. Earned capital and surplus is defined under the State of Ohio insurance laws as the amount equal to the Company's unassigned funds as set forth in its most recent statutory financial statements, including net unrealized capital gains and losses or revaluation of assets. Additionally, following any dividend, an insurer's policyholder capital and surplus must be reasonable in relation to the insurer's outstanding liabilities and adequate for its financial needs.

4. Dividends Paid

During the years ended December 31, 2015 and 2014, the Company did not pay any dividends to NLIC.

5. Profits Available for Ordinary Dividends

Within the limitations of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to shareholders.

NOTES TO THE FINANCIAL STATEMENTS

6. Restrictions on Surplus

There is no restriction on the use of the Company's unassigned surplus and such surplus is held for the benefit of the shareholder.

7. Advances to Surplus Not Repaid

Not applicable.

8. Stock Held by Company for Special Purposes

The Company does not hold any stock for special purpose.

9. Changes in Special Surplus Funds

The Company does not hold any special surplus funds.

10. Changes in Unassigned Funds

The portion of unassigned funds (surplus) represented or (reduced) by each item below is as follows:

	<u>December 31, 2015</u>	<u>December 31, 2014</u>
a. Unrealized gains (losses)	\$ (24,155,433)	\$ 5,154,493

11. Surplus Notes

Not applicable.

12. and 13. Quasi Reorganizations

Not applicable.

Note 14 – Liabilities, Contingencies and Assessments

A. Contingent Commitments

(1) As of December 31, 2015, the Company has not guaranteed any obligations which are subject to SSAP No. 5R.

Commitments

Commitments to fund fixed rate mortgage loans are agreements to lend to a borrower and are subject to conditions established in the underlying contracts. Commitments generally have fixed expiration dates or other termination clauses and may require payment of a deposit. Commitments extended by the Company are based on management's case-by-case credit evaluation of the borrower and the borrower's loan collateral. The underlying mortgaged property represents the collateral if the commitment is funded. The Company's policy for new mortgage loans is to generally lend no more than 80% of collateral value. Should the commitment be funded, the Company's exposure to credit loss in the event of nonperformance by the borrower is represented by the contractual amounts of these commitments less the net realizable value of the collateral. The contractual amounts also represent the cash requirements for all unfunded commitments.

As of December 31, 2015, the Company has unfunded commitments of \$18,517,872 related to its investment in limited partnership and limited liability companies.

(2) Not applicable.

(3) Not applicable.

B. Assessments

(1) The increase in the number of insurance companies that are under regulatory supervision has resulted, and is expected to continue to result in increased assessments by state guaranty funds to cover losses to policyholders of insolvent or rehabilitated insurance companies. Those mandatory assessments may be partially recovered through a reduction in future premium taxes in certain states. The Company records an estimate of the amounts it expects to be assessed in future periods as a liability. Separately, the Company records an estimated premium tax recoverable. Changes in the estimated future liability and premium tax recoverable are recognized in current period operations.

(2)

a. Assets recognized from paid and accrued premium tax offsets and policy holder surcharges prior year-end	\$ 993,273
b. Decreases current year:	
Premium tax offsets applied	92,934
c. Increases current year:	
Change in accrued premium tax offsets	193,847
d. Assets recognized from paid and accrued premium tax offsets and policy holder surcharges current year-end	<u>\$ 1,094,186</u>

C. Gain Contingencies

Not applicable.

D. Claims Related Extra Contractual Obligations and Bad Faith Losses Stemming From Lawsuits

Not applicable.

E. Joint and Several Liabilities

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS**F. All Other Contingencies***Legal and Regulatory Matters*

The Company is subject to legal and regulatory proceedings in the ordinary course of its business. The Company's legal and regulatory matters include proceedings specific to the Company and other proceedings generally applicable to business practices in the industries in which the Company operates. These matters are subject to many uncertainties, and given their complexity and scope, their outcomes cannot be predicted. Regulatory proceedings could also affect the outcome of one or more of the Company's litigation matters. Furthermore, it is often not possible to determine the ultimate outcomes of the pending regulatory investigations and legal proceedings or to provide reasonable ranges of potential losses with any degree of certainty. Some matters are in very preliminary stages, and the Company does not have sufficient information to make an assessment of the plaintiffs' claims for liability or damages. In some of the cases seeking to be certified as class actions, the court has not yet decided whether a class will be certified or (in the event of certification) the size of the class and class period. In many of the cases, the plaintiffs are seeking undefined amounts of damages or other relief, including punitive damages and equitable remedies, which are difficult to quantify and cannot be defined based on the information currently available. The Company believes, however, that based on currently known information, the ultimate outcome of all pending legal and regulatory matters is not likely to have a material adverse effect on the Company's statutory financial position. Nonetheless, given the large or indeterminate amounts sought in certain of these matters and the inherent unpredictability of litigation, it is possible that such outcomes could materially affect the Company's financial position or results of operations in a particular quarter or annual period.

The various businesses conducted by the Company are subject to oversight by numerous federal and state regulatory entities, including, but not limited to, the Securities and Exchange Commission, the Financial Industry Regulatory Authority, the Department of Labor, the IRS and state insurance authorities. Such regulatory entities may, in the normal course, be engaged in general or targeted inquiries, examinations and investigations of the Company and/or its affiliates. The financial services industry has been the subject of increasing scrutiny in connection with a broad spectrum of regulatory issues; with respect to all such scrutiny directed at the Company and/or its affiliates, the Company is cooperating with regulators. The Company will cooperate with NMIC insofar as any inquiry, examination or investigation encompasses NMIC's operations.

Tax Matters

The Company's federal income tax returns are routinely audited by the IRS. The Company provides for federal income taxes based on amounts the Company believes it ultimately will owe. Inherent in the provision for federal income taxes are estimates regarding the deductibility of certain items and the realization of certain tax credits. In the event the ultimate deductibility of certain items or the realization of certain tax credits differs from estimates, the Company may be required to change the provision for federal income taxes recorded in the statutory financial statements, which could be significant. Management has used best estimates to establish reserves for uncertain tax positions based on current facts and circumstances regarding tax exposure items where the ultimate deductibility is open to interpretation. Management believes its tax reserves reasonably provide for potential assessments that may result from IRS examinations and other tax-related matters for all open tax years.

Indemnifications

In the normal course of business, the Company provides standard indemnifications to contractual counterparties. The types of indemnifications typically provided include breaches of representations and warranties, taxes and certain other liabilities, such as third party lawsuits. The indemnification clauses are often standard contractual terms and are entered into in the normal course of business based on an assessment that the risk of loss would be remote. The terms of the indemnifications vary in duration and nature. In many cases, the maximum obligation is not explicitly stated, and the contingencies triggering the obligation to indemnify have not occurred and are not expected to occur. Consequently, the maximum amount of the obligation under such indemnifications is not determinable. Historically, the Company has not made any material payments pursuant to these obligations.

Note 15 – Leases

The Company does not have any material lease obligations at this time.

Note 16 - Information About Financial Instruments With Off-Balance Sheet Risk And Financial Instruments With Concentrations of Credit Risk

- The table below summarizes the face amount of the Company's financial instruments with off balance sheet risk.

Description	Assets		Liabilities	
	2015 Notional	2014 Notional	2015 Notional	2014 Notional
a. Swaps	\$ 163,828,090	\$ -	\$ -	\$ 43,347,500
b. Futures	-	60,750	160,720	1,060
c. Options	2,280,401,524	211,899,794	-	-
Total	\$ 2,444,229,614	\$ 211,960,544	\$ 160,720	\$ 43,348,560

- Notional amounts of derivative financial instruments significantly exceed the credit risk associated with these instruments and represent contractual balances on which calculations of amounts to be exchanged are based. Credit exposure is limited to the sum of the aggregate fair value of positions that have become favorable to the Company, including accrued interest receivable due from counterparties, net of collateral received.
- Potential credit losses from derivative counterparties are minimized through careful evaluation of counterparty credit standing, selection of counterparties from a limited group of high quality institutions, collateral agreements and other contract provisions.
- Collateral requirements for over-the-counter derivative instruments are controlled by the International Swap Dealers Association and Credit Support Annex documents that are negotiated with each counterparty. Generally, these documents outline each party's rights and obligations for receiving and posting collateral. These documents address such issues as calculating collateral due/owed, delivery and return of collateral, uses and substitution for collateral, distributions and interest rights and remedies for both parties, credit thresholds and eligible collateral (typically cash, debt obligations issued by the United States Treasury, or obligations issued by government agencies). The Company monitors their collateral position on a daily basis, adjusting positions as necessary, and in accordance with the terms of these agreements.

Note 17 - Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

- Transfers of Receivables Reported as Sales

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS**B. Transfers and Servicing of Financial Assets**

1. The Company has entered into a securities lending agreement with an agent bank whereby eligible securities may be loaned to third parties, primarily major brokerage firms. These transactions are used to generate additional income on the securities portfolio. Loaned securities continue to be reported as invested assets and the Company is entitled to receive any payments of interest or dividends paid on loaned securities. The agreement requires a minimum of 102% of the fair value of loaned securities to be held as collateral. Cash collateral received from borrowers is reflected as a "Payable for securities lending" on the "Statement of Liabilities, Surplus and Other Funds" while non-cash collateral is recorded off-balance sheet. Cash collateral received is reinvested by the agent bank in accordance with the Company's authorized investment policy and included in "Securities lending reinvested collateral assets" in the "Statement of Assets". If the fair value of the reinvested collateral assets is less than the fair value of the securities loaned, the shortfall is non-admitted. Because the borrower or the Company may terminate a securities lending transaction at any time, if loans are terminated in advance of the reinvested collateral asset maturities, the Company would repay its securities lending obligation from operating cash flows or the proceeds of sales from its investment portfolio, which includes significant liquid securities.

The fair value of loaned securities was \$130,015,596 at December 31, 2015. The Company held \$74,574,803 of non-cash collateral for loaned securities as of December 31, 2015.

Reinvested collateral assets reported on Schedule DL are excluded from other statutory schedules and disclosures.

See Note 5 E. for additional information concerning securities lending.

2. No servicing assets or liabilities were recognized during the period.
3. No servicing assets or liabilities were recognized during the period.
4. There were no assets securitized during the period.
5. There were no transfers of financial assets accounted for as a secured borrowing.
6. There were no transfers of receivables with recourse.
7. (a) As part of the Company's securities lending program a reverse repurchase agreement was entered into on December 31, 2015 that matures on January 4, 2016. The underlying assets are U.S. Government securities with a market value of \$59,469,913 as of December 31, 2015.
 - (b) Not applicable.
 - (c) Not applicable.
 - (d) Not applicable.

C. Wash Sales

None.

Note 18 - Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans**A. Administrative Services Only (ASO) Plans**

Not applicable.

B. Administrative Services Contract (ASC) Plans

Not applicable.

C. Medicare or Other Similarly Structured Cost Based Reimbursement Contracts

Not applicable.

Note 19 - Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

Not applicable.

Note 20 – Fair Value Measurements

A. Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Fair value measurements are based upon observable and unobservable inputs. Observable inputs reflect market data obtained from independent sources while unobservable inputs reflect the Company's view of market assumptions in the absence of observable market information. The Company utilizes valuation techniques that maximize the use of observable inputs and minimize the use of unobservable inputs. In determining fair value, the Company uses various methods including market and income approaches.

The Company categorizes its assets and liabilities into a three-level hierarchy based on the priority of the inputs to the valuation technique. The fair value hierarchy gives the highest priority to quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). If the inputs used to measure fair value fall within different levels of the hierarchy, the category level is based on the lowest priority level input that is significant to the fair value measurement of the instrument in its entirety.

The Company categorizes assets and liabilities held at fair value in the statutory statements of admitted assets, liabilities, capital and surplus as follows:

Level 1. Unadjusted quoted prices accessible in active markets for identical assets or liabilities at the measurement date and mutual funds where the value per share (unit) is determined and published daily and is the basis for current transactions.

Level 2. Unadjusted quoted prices for similar assets or liabilities in active markets or inputs (other than quoted prices) that are observable or that are derived principally from or corroborated by observable market data through correlation or other means. Primary inputs to this valuation technique may include comparative trades, bid/asks, interest rate movements, U.S. Treasury rates, U.S. LIBOR, prime rates, cash flows, maturity dates, call ability, estimated prepayments and/or underlying collateral values.

Level 3. Prices or valuation techniques that require inputs that are both unobservable and significant to the overall fair value measurement. Inputs reflect management's best estimate about the assumptions market participants would use at the measurement date in pricing the asset or liability. Consideration is given to the risk inherent in both the method of valuation and the valuation inputs.

The Company reviews its fair value hierarchy classifications for assets and liabilities quarterly. Changes in observability of significant valuation inputs identified during these reviews may trigger reclassifications. Reclassifications are reported as transfers at the beginning of the period in which the change occurs.

NOTES TO THE FINANCIAL STATEMENTS

To determine the fair value of bonds and stocks for which market quotations are available, independent pricing services are most often utilized. For these bonds and stocks, the Company obtains the pricing services' methodologies, inputs and assumptions and classifies the investments accordingly in the fair value hierarchy.

A corporate pricing matrix is used in valuing certain corporate bonds. The corporate pricing matrix was developed using publicly available spreads for privately placed corporate securities with varying weighted average lives and credit quality ratings. The weighted average life and credit quality rating of a particular bond to be priced using the corporate pricing matrix are important inputs into the model and are used to determine a corresponding spread that is added to the appropriate U.S. Treasury yield to create an estimated market yield for that bond. The estimated market yield and other relevant factors are then used to estimate the fair value of the particular bond.

Non-binding broker quotes are also utilized to determine the fair value of certain bonds when quotes are not available from independent pricing services or a corporate pricing matrix. These bonds are classified accordingly in the fair value hierarchy as only one broker quote is ordinarily obtained, the investment is not traded on an exchange, the pricing is not available to other entities and/or the transaction volume in the same or similar investments has decreased. Inputs used in the development of prices are not provided to the Company by the brokers as the brokers often do not provide the necessary transparency into their quotes and methodologies. Broker quotes are subject to validation of price movements that require approval from the Company's management. Management uses its knowledge of the investment and current market conditions to determine if the price is indicative of the investment's fair value.

Fair value of derivative instruments is determined using various valuation techniques relying predominately on observable market inputs. These inputs include interest rate swap curves, credit spreads, interest rates, counterparty credit risk, equity volatility and equity index levels. In cases where observable inputs are not available, the Company will utilize non-binding broker quotes to determine fair value and these instruments are classified accordingly in the fair value hierarchy.

The following table summarizes assets and liabilities measured at fair value as of December 31, 2015:

	Level 1	Level 2	Level 3	Total
Assets at Fair Value				
Industrial & Misc.	\$ -	\$ -	\$ 23,462	\$ 23,462
Total Bonds	\$ -	\$ -	\$ 23,462	\$ 23,462
Separate Account Assets ¹	1,335,441,677	-	-	1,335,441,677
Derivative Assets	-	-	55,357,642	55,357,642
Total Assets at Fair Value	\$ 1,335,441,677	\$ -	\$ 55,381,104	\$ 1,390,822,781
Liabilities at Fair Value				
Derivatives Liabilities	\$ -	\$ -	\$ -	\$ -
Total Liabilities at Fair Value	\$ -	\$ -	\$ -	\$ -

1 The value of separate account liabilities is set to equal the fair value of separate account assets.

The following table presents the rollforward of Level 3 assets and liabilities held at fair value during the year ended December 31, 2015:

	Beginning Balance at 12/31/2014	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2015
Assets at Fair Value										
Industrial & Misc.	\$54,803	\$-	\$-	\$-	\$(123,665)	\$92,324	\$-	\$-	\$-	\$23,462
Total Bonds	\$54,803	\$-	\$-	\$-	\$(123,665)	\$92,324	\$-	\$-	\$-	\$23,462
Derivative Assets	\$16,967,740	\$-	\$-	\$(39,287,063)	\$-	\$95,925,895	\$-	\$(18,248,930)	\$-	\$55,357,642
Total Assets at Fair Value	\$17,022,543	\$-	\$-	\$(39,287,063)	\$(123,665)	\$96,018,219	\$-	\$(18,248,930)	\$-	\$55,381,104

There were no transfers into or out of Level 3 during the year ended December 31, 2015.

B. & C. The following table summarizes aggregate carrying value and fair value, by level, for all financial assets and liabilities, excluding assets and liabilities reported at fair value, as of December 31, 2015:

	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)
Assets						
Bonds	\$7,168,672,227	\$7,218,496,159	\$64,018,560	\$6,976,380,387	\$128,273,280	\$-
Mortgage loans	1,378,245,538	1,404,796,388	-	-	1,378,245,538	-
Short-term investments	229,045,226	229,045,226	-	229,045,226	-	-
Derivative assets	11,516,589	9,807,280	-	11,516,589	-	-
Policy loans	51,963,208	51,963,208	-	-	51,963,208	-
Securities lending collateral assets	58,532,807	58,532,807	58,532,807	-	-	-
Total Assets	\$8,897,975,595	\$8,972,641,068	\$122,551,367	\$7,216,942,202	\$1,558,482,026	\$-
Liabilities						
Investment contracts	\$5,355,514,555	\$5,050,296,741	\$-	\$-	\$5,355,514,555	\$-
Total Liabilities	\$5,355,514,555	\$5,050,296,741	\$-	\$-	\$5,355,514,555	\$-

D. Not Practicable to Estimate Fair Value

Not applicable.

Note 21 - Other Items

A. Unusual or Infrequent Items

Not applicable.

B. Troubled Debt Restructuring for Debtors

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS**C. Other Disclosures**

At December 31, 2015, the Company has commitments for unsettled purchases of private placement securities of \$35,000,000.

As of December 31, 2015, the Company had posted cash collateral of \$12,412,400 to counterparties and held cash collateral of \$53,116,000 for open derivatives contracts. Cash collateral posted to counterparties is recorded as a receivable asset on Page 2 while cash collateral received and held is recorded as a payable liability on Page 3. Cash collateral received is invested in short-term investments and bonds. The Company had \$933,530 securities as off-balance sheet collateral pledged by derivative counterparties as of December 31, 2015.

D. Business Interruption Insurance Recoveries

Not applicable.

E. State Transferable and Non-Transferable Tax Credits

Not applicable.

F. Subprime Mortgage Related Risk Exposure

1. The Company evaluates many characteristics when classifying collateral as subprime, including the credit quality of the borrower as defined by Fair Isaac Credit Organization (FICO) scores, as well as other factors, such as loan-to-value ratios and type of real estate.
2. The Company has no direct exposure through investments in subprime mortgage loans.
3. Direct exposure through other investments:

	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other Than Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	\$57,032,944	\$60,121,998	\$61,459,507	\$5,917,533
b. Commercial mortgage backed securities				
c. Collateralized debt obligations				
d. Structured securities				
e. Equity investments in SCAs				
f. Other Assets				
g. Total	\$57,032,944	\$60,121,998	\$61,459,507	\$5,917,533

4. The Company has no exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage.

G. Retained Assets

The Company does not retain beneficiary assets. During a death benefit claim, the beneficiary has the option to receive an interest bearing deposit account with an affiliated banking institution, Nationwide Bank. In the case that the interest-bearing deposit account is selected by the beneficiary, the deposits are FDIC (Federal Deposit Insurance Corporation) insured and the Company has disposed of its policyholder liabilities and related assets. Interest earned by the beneficiary is consistent with interest earned on all other Nationwide Bank interest-bearing checking account deposits. While receipt of a deposit account with Nationwide Bank is an option available to the beneficiary during settlement of a death claim, the default death benefit settlement method is payment to the beneficiary in the form of a check.

H. Insurance-Linked Securities

Not applicable.

Note 22 - Events SubsequentType I – Recognized Subsequent Events:

Subsequent events have been considered through February 25, 2016 for the statutory statement issued on February 29, 2016.

There were no Type I material events occurring subsequent to the end of the year that merited recognition or disclosure in these statements that have not already been reflected as required.

Type II – Nonrecognized Subsequent Events:

Subsequent events have been considered through February 25, 2016 for the statutory statement issued on February 29, 2016.

There were no Type II material events occurring subsequent to the end of the year that merited disclosure in these statements that have not already been disclosed as required.

Note 23 - Reinsurance**A. Ceded Reinsurance Report**

Section 1 - General Interrogatories

1. Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the Company or by any representative, officer, trustee, or director of the Company?

Yes () No (X)

If yes, give full details.

2. Have any policies issued by the Company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business?

Yes () No (X)

If yes, give full details.

NOTES TO THE FINANCIAL STATEMENTS

Section 2 - Ceded reinsurance Report-Part A

1. Does the Company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits?

Yes () No (X)

- a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the Company to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the Company may consider the current or anticipated experience of the business reinsured in making this estimate.

N/A

- b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in the income statement?

N/A

2. Does the Company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?

Yes () No (X)

If yes, give full details.

Section 3 - Ceded Reinsurance Report-Part B

1. What is the estimated amount of the aggregate reduction in surplus (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2, above) of termination of ALL reinsurance agreements, by either party as of the date of this statement? Where necessary, the Company may consider the current or anticipated experience of the business reinsured in making this estimate.

The estimated impact of termination of all ceded reinsurance, if any, to the Company's statutory surplus has not been determined at this time.

2. Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the Company as of the effective date of the agreement?

Yes () No (X)

If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments?

B. Uncollectible Reinsurance

None

C. Commutation of Ceded Reinsurance

Not applicable.

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

Not applicable.

E. Reinsurance of Variable Annuity Contracts with an Affiliated Captive Reinsurer

Not applicable.

F. Variable Annuity Reinsurance Agreement with an Affiliated Captive Reinsurer

Not applicable.

G. Ceding Entities that Utilize Captives to Assume Reserves Subject to the XXX/AXXX Captive Framework

Olentangy, a subsidiary of the Company, assumes XXX/AXXX reserves from the Company. However, the policies assumed by Olentangy are exempt from the classification of "covered policies" which require the XXX/AXXX Reinsurance Primary Security Shortfall calculation.

Note 24 - Retrospectively Rated Contracts and Contracts Subject to Redetermination

A. Method Used to Estimate

Not applicable.

B. Method Used to Record

Not applicable.

C. Amount and Percent of Net Retrospective Premiums

Not applicable.

D. Medical Loss Ratio Rebates Required Pursuant to the Public Health Service Act

Not applicable.

E. Risk Sharing Provisions of the Affordable Care Act

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS**Note 25 - Changes in Incurred Losses and Loss Adjustment Expenses**

Not applicable.

Note 26 - Intercompany Pooling Arrangements

Not applicable.

Note 27 - Structured Settlements

A. Reserves Released due to Purchases of Annuities

Not applicable.

B. Annuity Insurers with Balances due Greater than 1% of Policyholders' Surplus

Not applicable.

Note 28 - Health Care Receivables

A. Pharmaceutical Rebate Receivables

Not applicable.

B. Risk Sharing Receivables

Not applicable.

Note 29 - Participating Policies

For the year ended December 31, 2015, the relative percentage of individual and group participating life insurance policies was 0.04% of the total individual and group life insurance in-force. The Company accounts for its policyholder dividends based upon guidance from SSAP No. 51, Life Contracts.

Note 30 - Premium Deficiency Reserves

The Company's liability for premium deficiency reserves as of December 31, 2015 is as follows:

1. Liability carried for premium deficiency reserves	\$0
2. Date of the most recent evaluation of this liability	December 31, 2015
3. Was anticipated investment income utilized in the calculation?	Yes

Note 31 - Reserves for Life Contracts and Annuity Contracts

- (1) The Company waives deduction of deferred fractional premiums upon death of the insured. The Company returns any portion of final premium paid beyond the month of death for all policies.
- (2) The same percentage that is applied to the gross premiums for determining the rate charged the substandard risk, is also applied to the rates in the statutory mortality table at all durations. For example, a life issued at table B, which would normally use 80CSO, would actually use 80CSO with all rates grossed up 50%.
- (3) As of December 31, 2015, the Company had \$17,151,781,037 of insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the State of Ohio. Reserves to cover the above insurance totaled the gross amount of \$266,051,393 at year-end and are reported in Exhibit 5, Miscellaneous Reserves.
- (4) The Tabular Interest (Page 7, Part A, Line 4), The Tabular Less Actual Reserve Released (Page 7, Part A, Line 5), and the Tabular Cost (Page 7, Part A, Line 9) have been determined by formulas described in the instructions for Page 7.
- (5) The Tabular Interest on Funds not involving life contingencies is calculated using the actual accrued interest on such funds.
- (6) There are no other reserve changes for the current year.

NOTES TO THE FINANCIAL STATEMENTS

Note 32 - Analysis of Annuity Actuarial Reserves and Deposit Type Liabilities by Withdrawal Characteristics

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
A. Subject to discretionary withdrawal:					
(1) With market value adjustment	\$ 2,283,771,008	\$ -	\$ -	\$ 2,283,771,008	40.76%
(2) At book value less current surrender charge of 5% or more	1,006,189,503	-	-	1,006,189,503	17.96%
(3) At fair value	6,214,528	-	458,494,899	464,709,427	8.29%
(4) Total with market value adjustment or at fair value (Total of 1 through 3)	\$ 3,296,175,039	\$ -	\$ 458,494,899	\$ 3,754,669,938	67.01%
(5) At book value without adjustment (Minimal or no charge or adjustment)	1,808,921,130	-	-	1,808,921,130	32.29%
B. Not subject to discretionary withdrawal	38,340,825	-	989,352	39,330,177	0.70%
C. Total (gross: direct + assumed)	\$ 5,143,436,994	\$ -	\$ 459,484,251	\$ 5,602,921,245	100.00%
D. Reinsurance ceded	129,554,797	-	-	129,554,797	
E. Total (net)* (C) - (D)	\$ 5,013,882,197	\$ -	\$ 459,484,251	\$ 5,473,366,448	

* Reconciliation of total annuity actuarial reserves and deposit fund liabilities

	Amount
F. Life & Accident & Health Annual Statement:	
(1) Exhibit 5, Annuities Section, Total (net)	\$ 4,988,562,709
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	8,069,292
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	17,250,196
(4) Subtotal	\$ 5,013,882,197
Separate Accounts Annual Statement:	
(5) Exhibit 3, Line 0299999, Column 2	459,145,553
(6) Exhibit 3, Line 0399999, Column 2	-
(7) Policyholder dividend and coupon accumulations	-
(8) Policyholder premiums	-
(9) Guaranteed interest contracts	-
(10) Other contract deposit funds	338,698
(11) Subtotal	\$ 459,484,251
(12) Combined Total	\$ 5,473,366,448

Note 33 - Premium and Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2015 were as follows:

Type	Gross	Net of Loading
(1) Industrial	\$ -	\$ -
(2) Ordinary New Business	10,681,489	2,124,077
(3) Ordinary Renewal	41,768,572	32,504,670
(4) Credit Life	-	-
(5) Group Life	-	-
(6) Group Annuity	-	-
(7) Totals	\$ 52,450,061	\$ 34,628,747

Note 34 - Separate Accounts

A. Separate Account Activity

- The Company utilized separate accounts to record and account for assets and liabilities in its variable annuities and variable life insurance product lines.
- As of December 31, 2015 and 2014 the Company's separate account statement included legally insulated assets of \$1,335,441,677 and \$1,356,577,311, respectively. The assets legally insulated from the general account as of December 31, 2015, attributed to the following product lines:

Product/Transaction	Legally Insulated Assets	Separate Account Assets (Not Legally Insulated)
Annuities	\$ 459,727,162	\$ -
Life Insurance	875,714,515	-
Total	\$ 1,335,441,677	\$ -

- In accordance with the products/transactions recorded within the separate account, some separate account liabilities are guaranteed by the general account. (In accordance with the guarantees provided, if the investment proceeds are insufficient to cover the rate of return guaranteed for the product, the policyholder proceeds will be remitted by the general account).

NOTES TO THE FINANCIAL STATEMENTS

As of December 31, 2015 and 2014, the Company's general account had a maximum guarantee for separate account liabilities of \$12,387,103 and \$8,878,713, respectively. To compensate the general account for the risk taken during 2015 and 2014, the separate account paid risk charges of \$492,309 and \$535,215, respectively. During 2015 and 2014, the general account of the Company had paid \$67,239 and \$199,326, respectively, toward separate account guarantees. To compensate the general account for the risk taken, the separate account has paid risk charges as follows for the past five (5) years:

a. 2015	\$	492,309
b. 2014	\$	535,215
c. 2013	\$	556,886
d. 2012	\$	593,117
e. 2011	\$	750,296

(4) The Company does not engage in securities lending transactions within its separate accounts.

B. General Nature and Characteristics of Separate Accounts Business

Most separate accounts held by the Company relate to individual and group variable annuity and variable universal life insurance contracts of a non-guaranteed return nature. The net investment experience of the separate accounts is credited directly to the contract holder and can be positive or negative. The individual variable annuity contracts generally provide an incidental death benefit of the greater of account value or premium paid (net of prior withdrawals). However, many individual variable annuity contracts also provide death benefits equal to (i) the most recent fifth-year anniversary account value, (ii) the highest account value on any previous anniversary, (iii) premiums paid increased 5% or certain combinations of these, all adjusted for prior withdrawals. The death benefit and cash value under the variable universal life policies may vary with the investment performance of the underlying investments in the separate accounts. The assets and liabilities of these separate accounts are carried at fair value and are non-guaranteed. This business has been included in Column 4.

Information regarding the Separate Accounts of the Company is as follows:

	Index	Nonindexed Guaranteee Less than/equal to 4%	Nonindexed Guaranteee More than 4%	Nonguaranteed Separate Accounts	Total
(1) Premiums, considerations or deposits for year ended 12/31/2015	\$ -	\$ -	\$ -	\$ 159,514,746	\$ 159,514,746
Reserves at 12/31/15					
(2) For accounts with assets at:					
a. Fair value	\$ -	\$ -	\$ -	\$ 1,213,964,676	\$ 1,213,964,676
b. Amortized cost	-	-	-	-	-
c. Total Reserves	\$ -	\$ -	\$ -	\$ 1,213,964,676	\$ 1,213,964,676
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal:					
1. With market value adjustment	\$ -	\$ -	\$ -	\$ -	\$ -
2. At book value without market value adjustment and with current surrender charge of 5% or more	-	-	-	-	-
3. At fair value	-	-	-	1,212,975,324	1,212,975,324
4. At book value without market value adjustment and with current surrender charge less than 5%	-	-	-	-	-
5. Subtotal	\$ -	\$ -	\$ -	\$ 1,212,975,324	\$ 1,212,975,324
b. Not subject to discretionary withdrawal	-	-	-	989,352	989,352
c. Total	\$ -	\$ -	\$ -	\$ 1,213,964,676	\$ 1,213,964,676

(4) Not applicable.

C. Reconciliation of Net Transfers To or (From) Separate Accounts

(1) Transfers as reported in the Summary of Operations of the Separate Accounts Statement:

a. Transfers to Separate Accounts (Page 4, Line 1.4)	\$ 159,514,746
b. Transfers from Separate Accounts (Page 4, Line 10)	120,636,657
c. Net transfers to (from) Separate Accounts (a) - (b)	\$ 38,878,089

(2) Reconciling Adjustments

a. Exchange accounts offsetting in the general account	5,548,664
b. Gain(loss) not reported in General Account transfers	15,276

(3) Transfers as reported in the Summary of Operations of the Life, Accident & Health Annual Statement

(1c) + (2) = (Page 4, Line 26)	\$ 44,442,029
--------------------------------	---------------

Note 35 – Loss/Claim Adjustment Expenses

The Company no longer issues any health policies and due to the small size of the Company's health insurance business, the Company no longer holds any liabilities for claim adjustment expenses for the health business.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
If yes, complete Schedule Y, Parts 1, 1A and 2.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State regulating? OHIO
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change: _____
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2011
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2011
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 04/02/2013
- 3.4 By what department or departments? OH
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments? Yes [] No [] N/A [X]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A [X]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
 - 4.11 sales of new business? Yes [] No [X]
 - 4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
 - 4.21 sales of new business? Yes [] No [X]
 - 4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
- 5.2 If yes, provide name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 6.2 If yes, give full information:
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]
- 7.2 If yes,
 - 7.21 State the percentage of foreign control _____ %
 - 7.22 State the nationality(ies) of the foreign person(s) or entity(ies); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(ies) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity

- 8.1 Is the company a subsidiary of a bank holding company regulated with the Federal Reserve Board? Yes [] No [X]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [X] No []
- 8.4 If the response to 8.3 is yes, please provide below the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
Nationwide Bank	Columbus, OH	NO	YES	NO	NO
Nationwide Mutual Insurance Company	Columbus, OH	YES	NO	NO	NO
Nationwide Mutual Fire Insurance Company	Columbus, OH	YES	NO	NO	NO
Nationwide Corporation	Columbus, OH	YES	NO	NO	NO
Nationwide Financial Services, Inc.	Columbus, OH	YES	NO	NO	NO
Nationwide Investment Services Corp	Columbus, OH	NO	NO	NO	YES
Nationwide Investment Advisors, LLC	Columbus, OH	NO	NO	NO	YES
Nationwide Securities, LLC	Dublin, OH	NO	NO	NO	YES
Nationwide Fund Advisors	King of Prussia, PA	NO	NO	NO	YES
Nationwide Fund Distributors, LLC	King of Prussia, PA	NO	NO	NO	YES
Nationwide Asset Management, LLC	Columbus, OH	NO	NO	NO	YES

- 9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
KPMG LLP, 191 W. Nationwide Blvd., Suite 500, Columbus, OH 43215

GENERAL INTERROGATORIES**PART 1 - COMMON INTERROGATORIES**

- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes No
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
- 10.3 Has the insurer been granted any exemptions related to other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes No
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes No N/A
- 10.6 If the response to 10.5 is no or n/a, please explain:
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
James P. Cleary, Vice President and Appointed Actuary, One Nationwide Plaza, Columbus, OH 43215
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes No
- | | | | |
|-------|-------------------------------------|---|---------------|
| 12.11 | Name of real estate holding company | <u>Bell Institutional Fund V, LLC, Crow Holdings Realty Partners VII, LP, NW - Deerfield, LLC, West 25th Street Lofts LLC</u> | |
| 12.12 | Number of parcels involved | | 38 |
| 12.13 | Total book/adjusted carrying value | | \$ 11,069,942 |
- 12.2 If yes, provide explanation
The Company holds real estate indirectly through real estate funds, real estate holding companies, and tax credit vehicles
13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes No
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes No
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes No N/A
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes No
- (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- (c) Compliance with applicable governmental laws, rules and regulations;
- (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- (e) Accountability for adherence to the code.
- 14.11 If the response to 14.1 is no, please explain:
- 14.2 Has the code of ethics for senior managers been amended? Yes No
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes No
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes No
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.
- | 1 | 2 | 3 | 4 |
|---|---------------------------------|---|--------|
| American Bankers Association (ABA) Routing Number | Issuing or Confirming Bank Name | Circumstances That Can Trigger the Letter of Credit | Amount |
| | | | |
- BOARD OF DIRECTORS**
16. Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinator committee thereof? Yes No
17. Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinator committees thereof? Yes No
18. Has the reporting entity an established procedure for disclosure to its Board of Directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes No
- FINANCIAL**
19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes No
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- | | | |
|-------|---|------|
| 20.11 | To directors or other officers | \$ 0 |
| 20.12 | To stockholders not officers | \$ 0 |
| 20.13 | Trustees, supreme or grand (Fraternal only) | \$ 0 |
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- | | | |
|-------|---|------|
| 20.21 | To directors or other officers | \$ 0 |
| 20.22 | To stockholders not officers | \$ 0 |
| 20.23 | Trustees, supreme or grand (Fraternal only) | \$ 0 |
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reporting in the statement? Yes No
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- | | | |
|-------|----------------------|------|
| 21.21 | Rented from others | \$ 0 |
| 21.22 | Borrowed from others | \$ 0 |
| 21.23 | Leased from others | \$ 0 |
| 21.24 | Other | \$ 0 |

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

- 22.1 Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:
- | | | | |
|-------|--|----|---|
| 22.21 | Amount paid as losses or risk adjustment | \$ | 0 |
| 22.22 | Amount paid as expenses | \$ | 0 |
| 22.23 | Other amounts paid | \$ | 0 |
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$ 62,513,602

INVESTMENT

- 24.01 Were all of the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 24.03)? Yes [X] No []
- 24.02 If no, give full and complete information, relating thereto:
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off balance sheet (an alternative is to reference Note 17 where this information is also provided).
Nationwide utilizes a third party to administer its Securities Lending program. Securities are loaned to approved counterparties, who in turn post cash collateral to Nationwide. The amount of cash collateral received is calculated as a percentage of the market value of the security being lent. The cash is subsequently reinvested based upon a Nationwide approved Investment Policy. The collateral received by Nationwide and the corresponding payable to the counterparties are recorded on balance sheet. Additionally, Nationwide participates in a Cash Release Program. Nationwide can borrow a limited amount of cash from the program subject to the underwriting of the plan administrator. Nationwide pays 1 month LIBOR on the borrowings, a majority of which comes back to Nationwide as earnings on the securities lending program. As of December 31, 2015, Nationwide had loaned \$130,015,596 to approved counterparties and received cash collateral amounts of \$58,523,581 and non-cash off-balance sheet collateral of \$74,574,806.
- 24.04 Does the company's security lending program meet the requirements for a conforming program as outlined in the *Risk-Based Capital Instructions*? Yes [X] No [] N/A []
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. \$ 133,107,612
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs \$ 0
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [X] No [] N/A []
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [X] No [] N/A []
- 24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes [X] No [] N/A []
- 24.10 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:
- | | | | |
|--------|--|----|------------|
| 24.101 | Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2: | \$ | 58,532,807 |
| 24.102 | Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2: | \$ | 58,532,807 |
| 24.103 | Total payable for securities lending reported on the liability page: | \$ | 58,523,581 |
- 25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is current in force? (Exclude securities subject to Interrogatory 21.1 and 24.03.) Yes [X] No []
- 25.2 If yes, state the amount thereof at December of the current year:
- | | | | |
|-------|--|----|------------|
| 25.21 | Subject to repurchase agreements | \$ | 0 |
| 25.22 | Subject to reverse repurchase agreements | \$ | 0 |
| 25.23 | Subject to dollar repurchase agreements | \$ | 0 |
| 25.24 | Subject to reverse dollar repurchase agreements | \$ | 0 |
| 25.25 | Placed under option agreements | \$ | 0 |
| 25.26 | Letter stock or securities restricted as sale – excluding FHLB Capital Stock | \$ | 0 |
| 25.27 | FHLB Capital Stock | \$ | 0 |
| 25.28 | On deposit with states | \$ | 4,630,701 |
| 25.29 | On deposit with other regulatory bodies | \$ | 0 |
| 25.30 | Pledged as collateral – excluding collateral pledged to an FHLB | \$ | 12,412,400 |
| 25.31 | Pledged as collateral to FHLB – including assets backing funding agreements | \$ | 0 |
| 25.32 | Other | \$ | 0 |
- 25.3 For category (25.26) provide the following:
- | 1
Nature of Restriction | 2
Description | 3
Amount |
|----------------------------|------------------|-------------|
| | | \$ |
- 26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [X] No []
- 26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [X] No [] N/A []
 If no, attach a description with this statement.
- 27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]
- 27.2 If yes, state the amount thereof at December of the current year: \$ 0
28. Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC *Financial Condition Examiners Handbook*? Yes [X] No []
- 28.01 For all agreements that comply with the requirements of the NAIC *Financial Condition Examiners Handbook*, complete the following:
- | 1
Name of Custodian(s) | 2
Custodian Address |
|-----------------------------|-----------------------------------|
| The Bank of New York Mellon | 1 Wall Street, New York, NY 10286 |

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

28.02 For all agreements that do not comply with the requirements of the NAIC *Financial Condition Examiners Handbook*, provide the name, location and a complete explanation

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes [] No [X]

28.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

28.05 Identify all investment advisors, broker/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository	2 Name(s)	3 Address
N/A	Members of the investment staff designated by the Chief Investment Officer as detailed in the Corporate Resolution	One Nationwide Plaza, Columbus, Ohio 43215

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D-Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])? Yes [] No [X]

29.2 If yes, complete the following schedule:

1 CUSIP	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 TOTAL		

29.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holdings	4 Date of Valuation

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

		1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1	Bonds	7,218,519,621	7,168,695,707	(49,823,914)
30.2	Preferred Stocks	0	0	0
30.3	Totals	7,218,519,621	7,168,695,707	(49,823,914)

30.4 Describe the sources or methods utilized in determining fair values:

For fixed maturity and marketable equity securities for which market quotations generally are available, Nationwide generally uses independent pricing services to assist in determining the fair value measurement. For certain fixed maturity securities not priced by independent services (generally private placement securities without quoted market prices), an internally developed pricing model or "corporate pricing matrix" is most often used. The corporate pricing matrix is developed by obtaining private spreads versus the U.S. Treasury yield for corporate securities with varying weighted average lives and bond ratings. The weighted average life and bond rating of a particular fixed maturity security to be priced using the corporate matrix are important inputs into the model and are used to determine a corresponding spread that is added to the U.S. Treasury yield to create an estimated market yield for that bond. The estimated market yield and other relevant factors are then used to estimate the fair value of the particular fixed maturity security. Nationwide also utilized broker quotes to assist in pricing securities or to validate modeled prices.

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [X] No []

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No [X]

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliance pricing source for purposes of disclosure of fair value for Schedule D:
Nationwide relies on broker valuations only when an approved third party vendor evaluation is not available. Any exceptions are approved by Risk Management and the Middle Office and reviewed by the Investments Pricing Committee. The brokers used to value securities are deemed to be main market makers for each individual security and therefore have in depth knowledge of the particular issue.

32.1 Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed? Yes [X] No []

32.2 If no, list exceptions:

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 187,946

33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
American Council Of Life Insurers	\$ 121,568
LL Global Inc	62,084

34.1 Amount of payments for legal expenses, if any? \$ 182,656

34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
Corporate Insight Inc	\$ 81,669

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$ 0

35.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

1 Name	2 Amount Paid
	\$

GENERAL INTERROGATORIES**PART 2 – LIFE INTERROGATORIES**

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?			Yes []	No [X]		
1.2	If yes, indicate premium earned on U.S. business only.		\$		0		
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?		\$		0		
1.3	Reason for excluding:						
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.		\$		0		
1.5	Indicate total incurred claims on all Medicare Supplement insurance.		\$		0		
1.6	Individual policies:						
	Most current three years:						
1.61	Total premium earned		\$		0		
1.62	Total incurred claims		\$		0		
1.63	Number of covered lives		\$		0		
	All years prior to most current three years:						
1.64	Total premium earned		\$		0		
1.65	Total incurred claims		\$		0		
1.66	Number of covered lives		\$		0		
1.7	Group policies:						
	Most current three years:						
1.71	Total premium earned		\$		0		
1.72	Total incurred claims		\$		0		
1.73	Number of covered lives		\$		0		
	All years prior to most current three years:						
1.74	Total premium earned		\$		0		
1.75	Total incurred claims		\$		0		
1.76	Number of covered lives		\$		0		
2.	Health Test:						
				1	2		
				Current Year	Prior Year		
2.1	Premium Numerator	\$		0	\$	0	
2.2	Premium Denominator	\$		3,314,855,057	\$	1,086,747,975	
2.3	Premium Ratio (2.1/2.2)	\$		0.000	\$	0.000	
2.4	Reserve Numerator	\$		0	\$	0	
2.5	Reserve Denominator	\$		7,588,553,663	\$	4,859,011,973	
2.6	Reserve Ratio (2.4/2.5)	\$		0.000	\$	0.000	
3.1	Does the reporting entity have Separate Accounts?				Yes [X]	No []	
3.2	If yes, has a Separate Accounts statement been filed with this Department				Yes [X]	No []	N/A []
3.3	What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?		\$			121,839,106	
3.4	State the authority under which Separate Accounts are maintained: <u>Ohio</u>						
3.5	Was any of the reporting entity's Separate Accounts business reinsured as of December 31?				Yes [X]	No []	
3.6	Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?				Yes []	No [X]	
3.7	If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)?"		\$			0	
4.1	Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)?"				Yes [X]	No []	
4.2	Net reimbursement of such expenses between reporting entities:						
4.21	Paid		\$			220,485,729	
4.22	Received		\$			0	
5.1	Does the reporting entity write any guaranteed interest contracts?				Yes []	No [X]	
5.2	If yes, what amount pertaining to these items is included in:						
5.21	Page 3, Line 1		\$			0	
5.22	Page 4, Line 1		\$			0	
6.	For stock reporting entities only:						
6.1	Total amount paid in by stockholders as surplus funds since organization of the reporting entity:		\$			1,231,600,000	

GENERAL INTERROGATORIES

PART 2 – LIFE INTERROGATORIES

7. Total dividends paid stockholders since organization of the reporting entity:

7.11	Cash		\$	42,001,461
7.12	Stock		\$	0

8.1 Does the company reinsure any Workers' Compensation Carve-Out business defined as:

Yes [] No [X]

Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.

8.2 If yes, has the reporting entity completed the *Workers' Compensation Carve-Out Supplement* to the Annual Statement?

Yes [] No []

8.3 If 8.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

		1		2		3
		Reinsurance Assumed		Reinsurance Ceded		Net Retained
8.31	Earned premium	\$ 0	\$	0	\$	0
8.32	Paid claims	\$ 0	\$	0	\$	0
8.33	Claim liability and reserve (beginning of year)	\$ 0	\$	0	\$	0
8.34	Claim liability and reserve (end of year)	\$ 0	\$	0	\$	0
8.35	Incurred claims	\$ 0	\$	0	\$	0

8.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 8.31 and 8.34 for Column (1) are:

	Attachment Point	1		2
		Earned Premium	\$	Claim Liability and Reserve
8.41	<\$25,000	\$ 0	\$	0
8.42	\$25,000 — 99,999	\$ 0	\$	0
8.43	\$100,000 — 249,999	\$ 0	\$	0
8.44	\$250,000 — 999,999	\$ 0	\$	0
8.45	\$1,000,000 or more	\$ 0	\$	0

8.5 What portion of earned premium reported in 8.31, Column 1 was assumed from pools?

\$ 0

9.1 Does the company have variable annuities with guaranteed benefits?

Yes [X] No []

9.2 If 9.1 is yes, complete the following table for each type of guaranteed benefit.

Type		3	4	5	6	7	8	9
1 Guaranteed Death Benefit	2 Guaranteed Living Benefit	Waiting Period Remaining	Account Value Related to Col. 3	Total Related Account Values	Gross Amount of Reserve	Location of Reserve	Portion Reinsured	Reinsurance Reserve Credit
Ratchet	None	N/A	0	135,830,649	938,210	Exhibit 5G	0% GMDB	
Ratchet	Ratchet 7 Year wait	0 yrs	938141		3,502	Exhibit 5G	0% GMDB	(790)
		Total	938141	938,141	3,502			(790)
Ratchet	Rollup 7 Year	0 yrs	2530096		8,798	Exhibit 5G	0% GMDB	(5,154)
		Total	2530096	2,530,096	8,798			(5,154)
Reset	None	N/A	0	279,469,853	215,356	Exhibit 5G	0% GMDB	
Reset	Ratchet 7 Year wait	0 yrs	25298			Exhibit 5G	0% GMDB	(24)
		Total	25298	25,298				(24)
Reset	Rollup 7 Year	0 yrs	708175		2,518	Exhibit 5G	0% GMDB	(1,330)
		Total	708175	708,175	2,518			(1,330)
Rollup	None	N/A	0	37,523,021	476,970	Exhibit 5G	0% GMDB	
ROP	None	N/A	0	65,157,208	5,956	Exhibit 5G	0% GMDB	
ROP	Ratchet 7 Year wait	0 yrs	3334987		3,803	Exhibit 5G	0% GMDB	(5,921)
		Total	3334987	3,334,987	3,803			(5,921)
ROP	Rollup 7 Year	0 yrs	6003636		7,910	Exhibit 5G	0% GMDB	(11,011)
		Total	6003636	6,003,636	7,910			(11,011)
None	None	N/A	0	346,529		Exhibit 5G	0% GMDB	
Total			13540333	531,867,593	1,663,023	Exhibit 5G		(24,229)

10. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:

10.1 Amount of loss reserves established by these annuities during the current year:

\$ 0

10.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1 P&C Insurance Company and Location	2 Statement Value on Purchase Date of Annuities (i.e., Present Value)
\$	

11.1 Do you act as a custodian for health savings accounts?

Yes [] No [X]

11.2 If yes, please provide the amount of custodial funds held as of the reporting date.

\$ 0

11.3 Do you act as an administrator for health savings accounts?

Yes [] No [X]

11.4 If yes, please provide the balance of the funds administered as of the reporting date.

\$ 0

GENERAL INTERROGATORIES

PART 2 – LIFE INTERROGATORIES

12.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [X] N/A []

12.2 If the answer to 12.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other
	0					

13. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded).

13.1 Direct Premiums Written		\$	1,101,754,963
13.2 Total Incurred Claims		\$	119,398,389
13.3 Number of Covered Lives			322,084

*Ordinary Life Insurance Includes
Term (whether full underwriting, limited underwriting, jet issue, "short form app")
Whole Life (whether full underwriting, limited underwriting, jet issue, "short form app")
Variable Life (with or without secondary guarantee)
Universal Life (with or without secondary guarantee)
Variable Universal Life (with or without secondary guarantee)

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e., 17.6.

Show amounts of life insurance in this exhibit in thousands (omit \$000)

	1 2015	2 2014	3 2013	4 2012	5 2011
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4).....	49,508,330	39,353,355	31,551,083	24,081,190	20,453,120
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4).....	68,200,485	62,043,769	54,395,206	48,268,616	42,052,108
3. Credit life (Line 21, Col. 6).....					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4).....	26	29	90	173	203
5. Industrial (Line 21, Col. 2).....					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4).....					
7. Total (Line 21, Col. 10).....	117,708,841	101,397,153	85,946,379	72,349,979	62,505,431
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2).....	11,879,869	9,867,202	8,978,425	5,228,457	4,434,586
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2).....	10,234,294	10,504,040	9,422,640	9,181,753	7,288,486
10. Credit life (Line 2, Col. 6).....					
11. Group (Line 2, Col. 9).....					
12. Industrial (Line 2, Col. 2).....					
13. Total (Line 2, Col. 10).....	22,114,163	20,371,242	18,401,065	14,410,210	11,723,072
Premium Income - Lines of Business (Exhibit 1-Part 1)					
14. Industrial life (Line 20.4, Col. 2).....					
15.1 Ordinary life insurance (Line 20.4, Col. 3).....	928,781,286	725,131,149	71,999,071	392,204,769	329,073,858
15.2 Ordinary individual annuities (Line 20.4, Col. 4).....	2,383,685,217	359,627,728	11,268,760	11,111,796	7,559,233
16. Credit life (group and individual) (Line 20.4, Col. 5).....					
17.1 Group life insurance (Line 20.4, Col. 6).....					61,098
17.2 Group annuities (Line 20.4, Col. 7).....	1,806,486	1,849,864	1,031,368	1,267,102	1,227,910
18.1 A&H - group (Line 20.4, Col. 8).....		50	2,506	3,635	982
18.2 A&H - credit (group and individual) (Line 20.4, Col. 9).....					
18.3 A&H - other (Line 20.4, Col. 10).....	582,068	139,184	1,956	930	1,066
19. Aggregate of all other lines of business (Line 20.4, Col. 11).....					
20. Total.....	3,314,855,057	1,086,747,975	84,303,661	404,588,232	337,924,147
Balance Sheet (Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)....	9,422,185,335	6,540,157,689	5,565,740,224	5,067,714,551	4,198,909,052
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26).....	8,687,138,675	5,849,535,118	5,031,673,779	4,756,719,405	3,896,454,468
23. Aggregate life reserves (Page 3, Line 1).....	7,720,161,791	4,992,680,075	4,334,191,768	4,422,667,304	3,609,287,807
24. Aggregate A&H reserves (Page 3, Line 2).....	127,356	1,265			
25. Deposit-type contract funds (Page 3, Line 3).....	17,250,196	17,490,896	18,113,272	17,327,229	17,352,334
26. Asset valuation reserve (Page 3, Line 24.01).....	58,610,986	52,861,420	46,012,057	26,731,421	18,535,786
27. Capital (Page 3, Lines 29 & 30).....	2,640,000	2,640,000	2,640,000	2,640,000	2,640,000
28. Surplus (Page 3, Line 37).....	732,406,660	687,982,571	531,426,445	308,355,146	299,814,584
Cash Flow (Page 5)					
29. Net Cash from operations (Line 11).....	2,583,095,211	440,576,799	(162,861,112)	735,244,660	104,746,372
Risk-Based Capital Analysis					
30. Total adjusted capital.....	794,197,270	743,997,178	580,592,145	338,245,335	323,484,916
31. Authorized control level risk-based capital.....	85,313,273	59,798,855	49,199,525	43,566,786	37,998,321
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1).....	79.1	83.5	87.4	88.0	86.2
33. Stocks (Lines 2.1 and 2.2).....				0.0	0.0
34. Mortgage loans on real estate (Lines 3.1 and 3.2).....	15.4	11.0	10.2	10.7	11.9
35. Real estate (Line 4.1, 4.2 and 4.3).....					
36. Cash, cash equivalents and short-term investments (Line 5).....	2.7	2.0	0.0	0.6	0.8
37. Contract loans (Line 6).....	0.6	0.7	0.7	0.6	0.6
38. Derivatives (Line 7).....	0.7	0.3			
39. Other invested assets (Line 8).....	0.8	1.1	1.2		
40. Receivables for securities (Line 9).....					0.0
41. Securities lending reinvested collateral assets (Line 10).....	0.6	0.8	0.3	0.1	0.5
42. Aggregate write-ins for invested assets (Line 11).....	0.2	0.8	0.0		
43. Cash, cash equivalents and invested assets (Line 12).....	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(continued)

	1 2015	2 2014	3 2013	4 2012	5 2011
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Sch. D Summary, Line 12 Col. 1).....					
45. Affiliated preferred stocks (Sch. D Summary, Line 18 Col. 1).....					
46. Affiliated common stocks (Sch. D Summary, Line 24 Col. 1).....					
47. Affiliated short-term investments (subtotal included in Sch. DA, Verif. Col. 5, Line 10).....					
48. Affiliated mortgage loans on real estate.....	22,150,000	4,216,180	4,321,941	13,794,755	14,139,205
49. All other affiliated.....	61,818,833	67,247,288	64,701,095		
50. Total of above Lines 44 to 49.....	83,968,833	71,463,468	69,023,036	13,794,755	14,139,205
51. Total investment in parent included in Lines 44 to 49 above.....					
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	104,136,000	80,863,371	69,368,102	122,875,492	111,792,984
53. Total admitted assets (Page 2, Line 28, Col. 3).....	10,757,627,012	7,896,735,000	6,901,560,158	6,243,320,954	5,357,405,975
Investment Data					
54. Net investment income (Exhibit of Net Investment Income).....	309,605,586	253,992,259	238,981,207	222,393,208	209,475,638
55. Realized capital gains (losses) (Page 4, Line 34, Column 1).....	(4,985,212)	1,979,448	2,985,335	(4,330,741)	(14,768,863)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1).....	(31,514,717)	5,768,251	74,001,161	3,566,067	(2,781,942)
57. Total of above Lines 54, 55 and 56.....	273,105,657	261,739,958	315,967,703	221,628,534	191,924,833
Benefits and Reserve Increase (Page 6)					
58. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1 less Lines 10, 11, 12, 13, 14 and 15, Cols. 9, 10 & 11).....	210,404,091	213,918,791	220,647,398	225,933,960	247,382,765
59. Total contract benefits - A&H (Lines 13 & 14, Cols. 9, 10 & 11).....	2,775	2,700	2,700	2,700	2,135
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 & 3).....	698,671,064	606,664,127	(18,822,595)	297,563,517	246,097,000
61. Increase in A&H reserves (Line 19, Cols. 9, 10 & 11).....					
62. Dividends to policyholders (Line 30, Col. 1).....	896,135	810,037	888,705	971,461	1,047,336
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22, & 23 less Line 6)/(Page 6 Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00.....	19.0	31.8	218.4	46.2	46.0
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.00.....	4.6	4.5	5.3	6.0	6.3
65. A&H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2).....	22.1	2.8	60.5	59.1	104.2
66. A&H cost containment percent (Schedule H, Part 1, Line 4, Col. 2).....					
67. A&H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2).....	0.0	0.0	1.7	2.1	2.6
A&H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Sch. H, Part 3, Line 3.1, Col. 2).....					(440)
69. Prior years' claim liability and reserve - group health (Sch. H, Part 3, Line 3.2, Col. 2).....					
70. Incurred losses on prior years' claims - health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2).....	2,775	2,700	2,700	2,700	2,575
71. Prior years' claim liability and reserve - health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2).....					
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72. Industrial life (Col. 2).....					
73. Ordinary - life (Col. 3).....	(118,561,125)	(149,831,857)	(94,034,611)	(80,674,325)	(72,460,401)
74. Ordinary - individual annuities (Col. 4).....	10,788,583	12,220,723	(22,845,552)	19,571,511	13,883,226
75. Ordinary - supplementary contracts (Col. 5).....	(36,840)	237,153	(249,310)	56,243	1,843,511
76. Credit life (Col. 6).....					
77. Group life (Col. 7).....	(2,187)	(2,792)	(2,568)	(124,770)	(127,011)
78. Group annuities (Col. 8).....	683,745	878,871	643,869	989,953	527,062
79. A&H - group (Col. 9).....		27	1,595	2,318	910
80. A&H - credit (Col. 10).....					
81. A&H - other (Col. 11).....	376,536	137,096	(114)	(1,135)	(962)
82. Aggregate of all other lines of business (Col. 12).....	12,284,365	11,950,483	10,158,428	10,399,397	9,868,032
83. Total (Col. 1).....	(94,466,923)	(124,410,296)	(106,328,263)	(49,780,808)	(46,465,633)

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors?

Yes [] No []

If no, please explain:

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance (a)
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance (a)	Number of		9 Amount of Insurance (a)	
							7 Policies	8 Certificates		
1. In force end of prior year.....			322,889	101,397,123			1	13	29	101,397,152
2. Issued during year.....			64,895	22,114,163						22,114,163
3. Reinsurance assumed.....										0
4. Revived during year.....										0
5. Increased during year (net).....				(143,442)						(143,442)
6. Subtotals, Lines 2 to 5.....	0	0	64,895	21,970,721	0	0	0	0	0	21,970,721
7. Additions by dividends during year.....	XXX		XXX		XXX		XXX	XXX		0
8. Aggregate write-ins for increases.....	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8).....	0	0	387,784	123,367,844	0	0	1	13	29	123,367,873
Deductions during year:										
10. Death.....			942	120,291			XXX			120,291
11. Maturity.....							XXX			0
12. Disability.....							XXX			0
13. Expiry.....			1,098	22,668						22,668
14. Surrender.....			13,163	2,495,697						2,495,697
15. Lapse.....			12,368	2,511,601						2,511,601
16. Conversion.....			546	257,684			XXX	XXX	XXX	257,684
17. Decreased (net).....			12	251,088				2	3	251,091
18. Reinsurance.....										0
19. Aggregate write-ins for decreases.....	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19).....	0	0	28,129	5,659,029	0	0	0	2	3	5,659,032
21. In force end of year (Line 9 minus Line 20).....	0	0	359,655	117,708,815	0	0	1	11	26	117,708,841
22. Reinsurance ceded end of year.....	XXX		XXX	57,946,496	XXX		XXX	XXX	26	57,946,522
23. Line 21 minus Line 22.....	XXX		XXX	59,762,319	XXX	(b)	0	XXX	XXX	59,762,319

DETAILS OF WRITE-INS

0801.										0
0802.										0
0803.										0
0898. Summary of remaining write-ins for Line 8 from overflow page.....	0	0	0	0	0	0	0	0	0	0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above).....	0	0	0	0	0	0	0	0	0	0
1901.										0
1902.										0
1903.										0
1998. Summary of remaining write-ins for Line 19 from overflow page.....	0	0	0	0	0	0	0	0	0	0
1999. Totals (Lines 1901 thru 1903 plus 1998) (Line 19 above).....	0	0	0	0	0	0	0	0	0	0

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000).

(b) Group \$.000; Individual \$.000.

EXHIBIT OF LIFE INSURANCE (continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends.....	XXX		XXX	76,847
25. Other paid-up insurance.....			3,037	60,749
26. Debit ordinary insurance.....	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
27. Term policies-decreasing.....				
28. Term policies-other.....	24,147	9,897,557	176,940	66,180,419
29. Other term insurance-decreasing.....	XXX		XXX	
30. Other term insurance.....	XXX	336,737	XXX	1,928,127
31. Totals (Lines 27 to 30).....	24,147	10,234,294	176,940	68,108,546
Reconciliation to Lines 2 and 21:				
32. Term additions.....	XXX		XXX	32,557
33. Totals, extended term insurance.....	XXX	XXX	2,973	59,382
34. Totals, whole life and endowment.....	40,748	11,879,869	179,742	49,508,330
35. Totals (Lines 31 to 34).....	64,895	22,114,163	359,655	117,708,815

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial.....				
37. Ordinary.....	22,114,163		117,664,517	44,298
38. Credit Life (Group and Individual).....				
39. Group.....			26	
40. Totals (Lines 36 to 39).....	22,114,163	0	117,664,543	44,298

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies.....	XXX		XXX	
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis.....		XXX		XXX
43. Federal Employees' Group Life Insurance included in Line 21.....				
44. Servicemen's Group Life Insurance included in Line 21.....				
45. Group Permanent Insurance included in Line 21.....			11	27

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies (a).....	125,279
--	---------

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.
47.1 60% initial face
47.2 3000 term per unit of child rider prior to 1983

POLICIES WITH DISABILITY PROVISIONS

Disability Provision	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificates	8 Amount of Insurance (a)
48. Waiver of Premium.....			23,507	1,113,781				
49. Disability Income.....								
50. Extended Benefits.....			XXX	XXX				
51. Other.....								
52. Total.....	0 (b)	0	23,507	1,113,781	0 (b)	0	0	0

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000).

(b) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the Annual Statement Instructions.

**EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE
AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS,
ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES**

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year.....	288	220		
2. Issued during year.....	23	20		
3. Reinsurance assumed.....				
4. Increased during year (net).....				
5. Total (Lines 1 to 4).....	311	240	0	0
Deductions during year:				
6. Decreased (net).....	23	36		
7. Reinsurance ceded.....				
8. Totals (Lines 6 and 7).....	23	36	0	0
9. In force end of year.....	288	204	0	0
10. Amount on deposit.....		(a)		(a)
11. Income now payable.....	288	204		
12. Amount of income payable.....	(a) 1,293,843	(a) 1,440,210	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year.....	722	71,979	33	1,751
2. Issued during year.....	57	19,622		
3. Reinsurance assumed.....				
4. Increased during year (net).....				
5. Total (Lines 1 to 4).....	779	91,601	33	1,751
Deductions during year:				
6. Decreased (net).....	75	6,687	1	178
7. Reinsurance ceded.....				
8. Totals (Lines 6 and 7).....	75	6,687	1	178
9. In force end of year.....	704	84,914	32	1,573
Income now payable:				
10. Amount of income payable.....	(a)(a)5,039,106	.XXX	.XXX	(a)(a)1,204
Deferred fully paid:				
11. Account balance.....	.XXX	(a)(a)5,605,403,388	.XXX	(a)(a)114,561,576
Deferred not fully paid:				
12. Account balance.....	.XXX	(a)(a)0	.XXX	(a)(a)0

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in force	3 Policies	4 Premiums in force	5 Policies	6 Premiums in force
1. In force end of prior year.....	2	50			399	139,184
2. Issued during year.....					530	
3. Reinsurance assumed.....						
4. Increased during year (net).....		.XXX		.XXX		.XXX
5. Total (Lines 1 to 4).....	2	.XXX	0	.XXX	929	.XXX
Deductions during year:						
6. Conversions.....		.XXX	.XXX	.XXX	.XXX	.XXX
7. Decreased (net).....		.XXX		.XXX	1	.XXX
8. Reinsurance ceded.....		.XXX		.XXX		.XXX
9. Totals (Lines 6 to 8).....	0	.XXX	0	.XXX	1	.XXX
10. In force end of year.....	2	(a)(a)50	0	(a)(a)0	928	(a) 581,407

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year.....	111	85
2. Issued during year.....		
3. Reinsurance assumed.....		
4. Increased during year (net).....	8	
5. Total (Lines 1 to 4).....	119	85
Deductions during year:		
6. Decreased (net).....		7
7. Reinsurance ceded.....		
8. Totals (Lines 6 and 7).....	0	7
9. In force end of year.....	119	78
10. Amount of account balance.....	(a) 460,550	(a) 119,423

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the Annual Statement Instructions.

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

1	States, Etc.	Active Status	Direct Business Only						
			Life Contracts		4 Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	5 Other Considerations	6 Total Columns 2 through 5	7 Deposit-Type Contracts	
			2 Life Insurance Premiums	3 Annuity Considerations					
1.	Alabama	AL	L	9,488,199		9,306	26,610,431	36,107,936	
2.	Alaska	AK	L	1,077,104			989,720	2,066,824	
3.	Arizona	AZ	L	23,272,477	122,919	1,750	116,044,704	139,441,850	
4.	Arkansas	AR	L	4,552,395		2,911	19,718,655	24,273,961	
5.	California	CA	L	179,877,560	51,344		306,302,021	486,230,925	
6.	Colorado	CO	L	11,668,685	120,055	15,796	45,457,851	57,262,387	
7.	Connecticut	CT	L	17,651,533			14,199,532	31,851,065	
8.	Delaware	DE	L	10,038,484	23,910	2,590	7,336,858	17,401,842	
9.	District of Columbia	DC	L	1,878,961			1,249,366	3,128,327	
10.	Florida	FL	L	60,164,654	152,986	417	220,216,742	280,534,799	
11.	Georgia	GA	L	22,091,822		19,969	66,198,793	88,310,584	
12.	Hawaii	HI	L	25,989,909	154,775		14,863,374	41,008,058	
13.	Idaho	ID	L	2,472,790		8,334	20,167,717	22,648,841	
14.	Illinois	IL	L	42,960,220	171,028	18,377	93,012,568	136,162,193	
15.	Indiana	IN	L	9,542,689	550,357	300	71,382,999	81,476,345	
16.	Iowa	IA	L	5,103,052		455	11,249,740	16,353,247	
17.	Kansas	KS	L	5,586,398	79,960	4,313	39,244,137	44,914,808	
18.	Kentucky	KY	L	12,962,837	44,354	5,395	30,623,876	43,636,462	
19.	Louisiana	LA	L	5,878,874		8,668	33,739,154	39,626,696	
20.	Maine	ME	L	2,430,466			3,468,294	5,898,760	
21.	Maryland	MD	L	31,682,521		21,578	47,067,949	78,772,048	
22.	Massachusetts	MA	L	19,173,342		12,519	44,740,452	63,926,313	
23.	Michigan	MI	L	58,366,738	127,409	22,447	108,479,331	166,995,925	
24.	Minnesota	MN	L	17,100,092	109,668	1,481	13,401,492	30,612,733	
25.	Mississippi	MS	L	4,886,371		2,373	15,417,457	20,306,201	
26.	Missouri	MO	L	16,268,558		17,426	32,030,603	48,316,587	
27.	Montana	MT	L	440,421			5,845,692	6,286,113	
28.	Nebraska	NE	L	4,821,226		1,424	34,752,075	39,574,725	
29.	Nevada	NV	L	6,228,312		4,814	8,415,126	14,648,252	
30.	New Hampshire	NH	L	1,485,250		289	18,533,428	20,018,967	
31.	New Jersey	NJ	L	55,135,038	47,952	1,445	46,723,713	101,908,148	
32.	New Mexico	NM	L	1,781,710		2,020	9,114,927	10,898,657	
33.	New York	NY	N	941,995			22,871,489	23,813,484	
34.	North Carolina	NC	L	51,224,335	61,808	51,964	139,350,206	190,688,313	
35.	North Dakota	ND	L	1,225,685			4,717,239	5,942,924	
36.	Ohio	OH	L	54,310,847	118,722	75,828	141,137,846	195,643,243	
37.	Oklahoma	OK	L	5,610,588	144,356	1,760	15,403,866	21,160,570	
38.	Oregon	OR	L	6,770,853	242,147	649	14,438,670	21,452,319	
39.	Pennsylvania	PA	L	77,352,641	326,468	81,366	79,229,101	156,989,576	
40.	Rhode Island	RI	L	4,906,554		696	4,265,442	9,172,692	
41.	South Carolina	SC	L	14,640,811		22,280	34,170,572	48,833,663	
42.	South Dakota	SD	L	13,282,398	28,749		1,201,144	14,512,291	
43.	Tennessee	TN	L	17,765,421	150,215	17,759	79,679,735	97,613,130	
44.	Texas	TX	L	96,233,693		78,705	234,597,382	330,909,780	
45.	Utah	UT	L	6,742,196		8,539	28,788,370	35,539,105	
46.	Vermont	VT	L	1,269,562		4,106	2,223,453	3,497,121	
47.	Virginia	VA	L	40,116,434		18,591	44,421,857	84,556,882	
48.	Washington	WA	L	19,286,337	276,815	10,637	26,453,388	46,027,177	
49.	West Virginia	WV	L	7,097,086		8,048	17,193,240	24,298,374	
50.	Wisconsin	WI	L	8,331,963	144,183	13,390	25,997,736	34,487,272	
51.	Wyoming	WY	L	1,179,277		1,353	3,519,926	4,700,556	
52.	American Samoa	AS	N	3,298				3,298	
53.	Guam	GU	N	1,969				1,969	
54.	Puerto Rico	PR	N	21,338			1,673,258	1,694,596	
55.	US Virgin Islands	VI	N	47,371				47,371	
56.	Northern Mariana Islands	MP	N					0	
57.	Canada	CAN	N	30,443	42,977			73,420	
58.	Aggregate Other Alien	OT	XXX	207,697	287,909	0	50,000	545,606	0
59.	Subtotal	(a)	50	1,100,659,480	3,581,066	582,068	2,447,982,697	3,552,805,311	0
90.	Reporting entity contributions for employee benefit plans	XXX						0	
91.	Dividends or refunds applied to purchase paid-up additions and annuities	XXX		570,011				570,011	
92.	Dividends or refunds applied to shorten endowment or premium paying period	XXX						0	
93.	Premium or annuity considerations waived under disability or other contract provisions	XXX		188,359				188,359	
94.	Aggregate other amounts not allocable by State	XXX		0	0	0	0	0	0
95.	Totals (Direct Business)	XXX		1,101,417,850	3,581,066	582,068	2,447,982,697	3,553,563,681	0
96.	Plus reinsurance assumed	XXX		18,104				18,104	
97.	Totals (All Business)	XXX		1,101,435,954	3,581,066	582,068	2,447,982,697	3,553,581,785	0
98.	Less reinsurance ceded	XXX		183,363,937	9,271		66,062,791	249,435,999	0
99.	Totals (All Business) less reinsurance ceded	XXX		918,072,017	3,571,795	(b)	2,381,919,906	3,304,145,786	0

DETAILS OF WRITE-INS

58001.	Foreign - Other	XXX		207,697	287,909		50,000	545,606	
58002.		XXX						0	
58003.		XXX						0	
58998.	Summ. of remaining write-ins for line 58 from overflow page	XXX		0	0	0	0	0	0
58999.	Total (Lines 58001 thru 58003 plus 58998) (Line 58 above)	XXX		207,697	287,909	0	50,000	545,606	0
9401.		XXX						0	
9402.		XXX						0	
9403.		XXX						0	
9498.	Summ. of remaining write-ins for line 94 from overflow page	XXX		0	0	0	0	0	0
9499.	Total (Lines 9401 thru 9403 plus 9498) (Line 94 above)	XXX		0	0	0	0	0	0

(L) - Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) - Registered - Non-domiciled RRGs; (Q) - Qualified - Qualified or Accredited Reinsurer; (E) - Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) - None of the above - Not allowed to write business in the state.

Explanation of basis of allocation by states, etc., of premiums and annuity considerations.

Premium income and annuity consideration is assigned to States based on the address on the Company's records. For Group Life and Health policies covering less than 500 lives, the premiums received are generally allocated to the state in which the employees are principally located or in which the principal office of the group policyholder is located; for such policies covering 500 or more lives, the premiums or considerations are generally allocated to the state in which the owner of the certificate resides (if applicable).

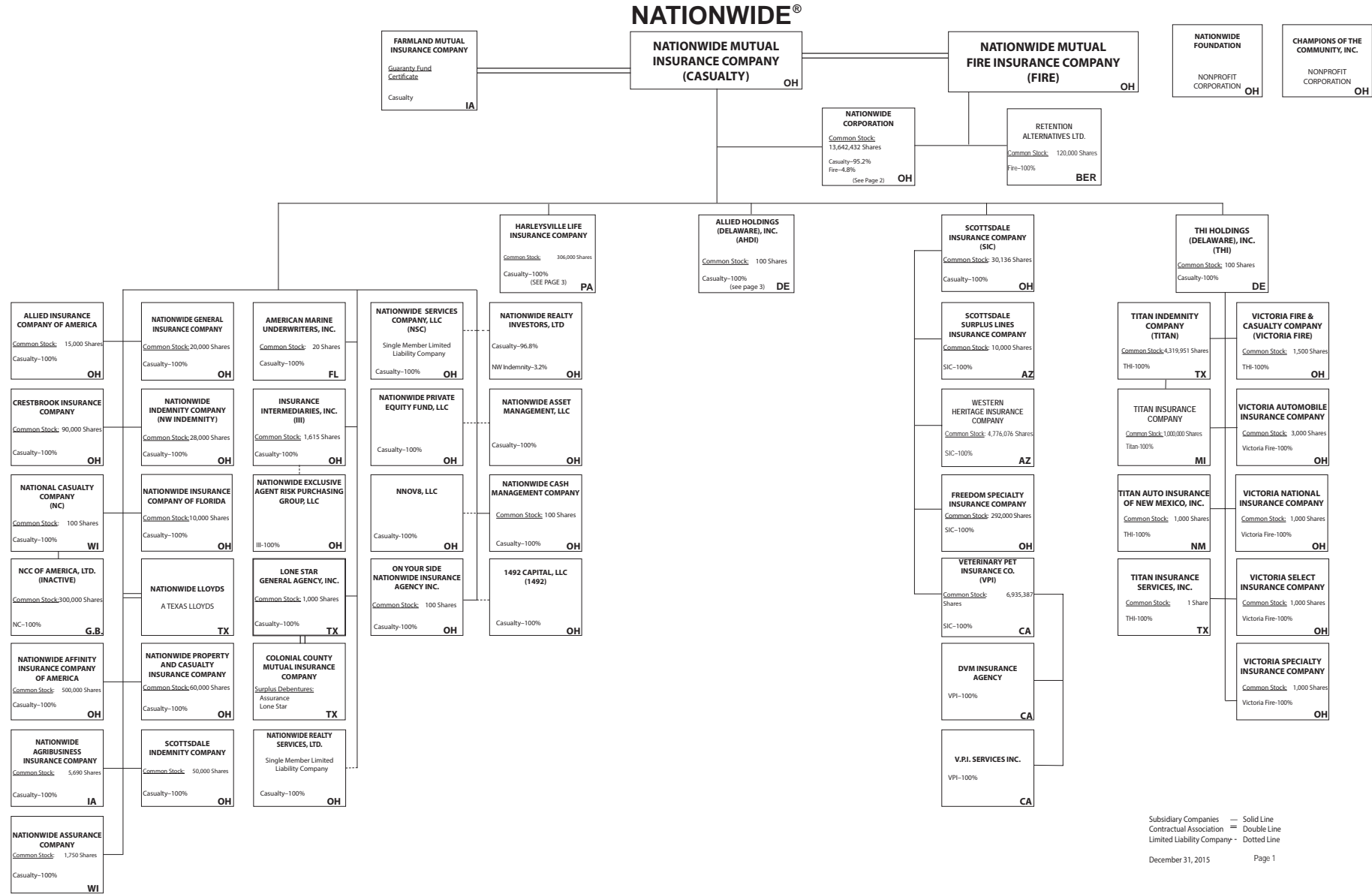
(a) Insert the number of "L" responses except for Canada and Other Alien.

(b) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Cols. 8, 9, and 10, or with Schedule H, Part 1, Column 1, Line 1. Indicate which:

Schedule H, Part 1, Column 1, Line 1

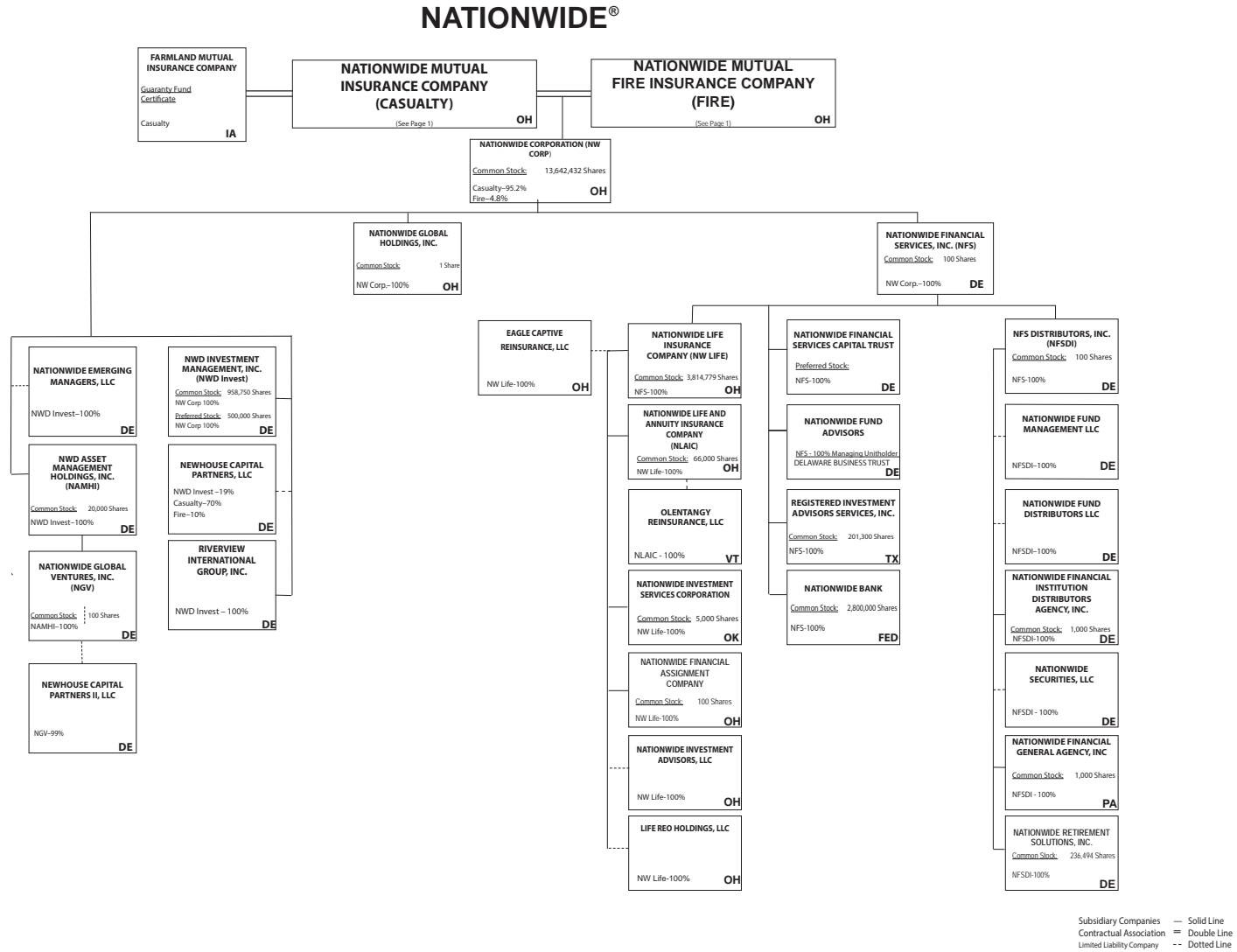
NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

51

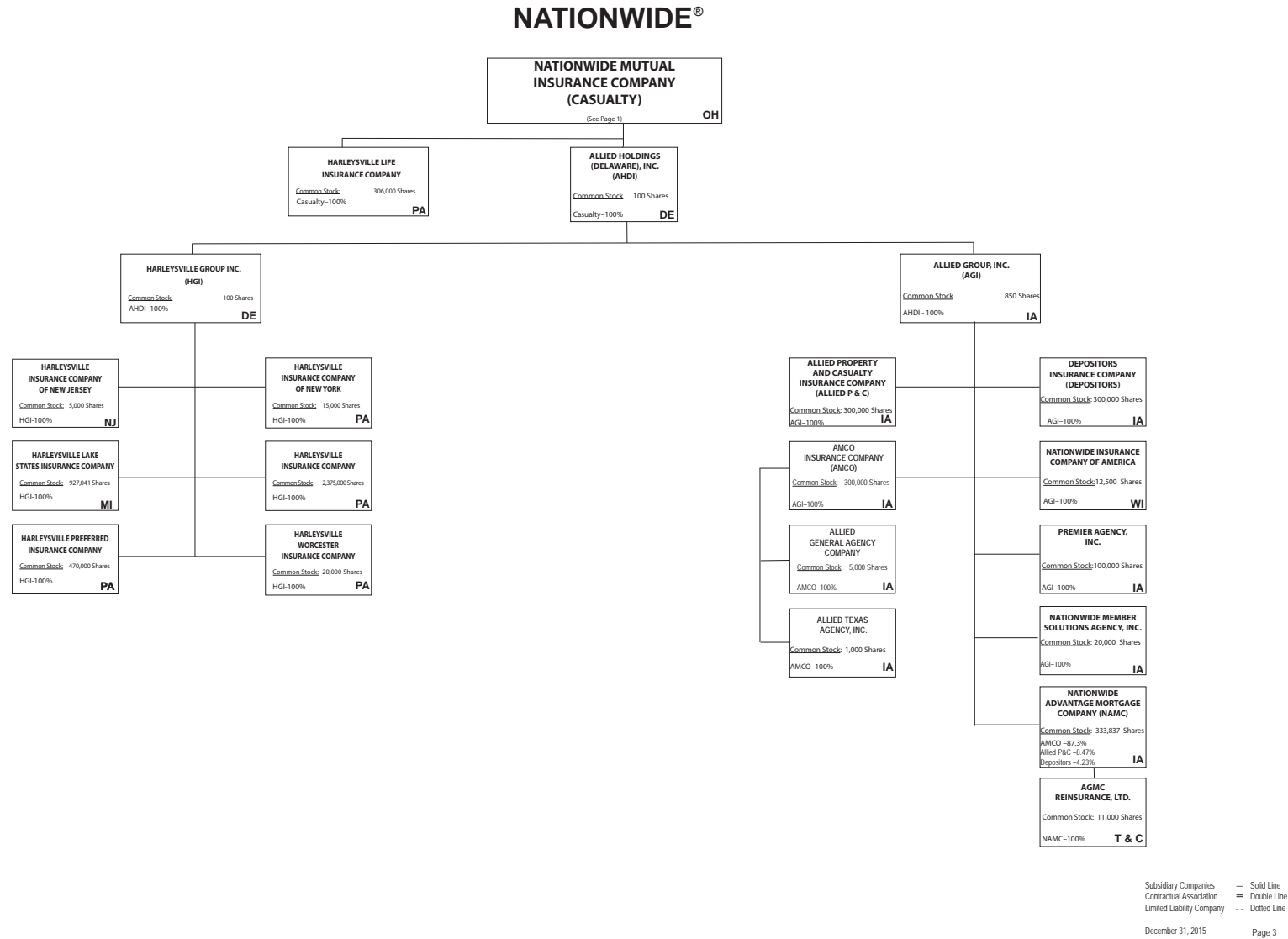


Subsidiary Companies — Solid Line
 Contractual Association = Double Line
 Limited Liability Company - Dotted Line
 December 31, 2015 Page 1

(Casualty/Fire subsidiaries)



(Nationwide Corp. subsidiaries)



NATIONWIDE INSURANCE COMPANIES

NAIC Group Code	Group Name	NAIC Company Code	State of Domicile	Federal ID Number	Name of Company
0140	Nationwide	10127	OH	27-0114983	Allied Insurance Company of America
0140	Nationwide	42579	IA	42-1201931	Allied Property and Casualty Insurance Company
0140	Nationwide	19100	IA	42-6054959	AMCO Insurance Company
0140	Nationwide	29262	TX	74-1061659	Colonial County Mutual Insurance Company
0140	Nationwide	18961	OH	68-0066866	Crestbrook Insurance Company
0140	Nationwide	42587	IA	42-1207150	Depositors Insurance Company
0140	Nationwide	15821	OH	42-4523959	Eagle Captive Reinsurance, LLC
0140	Nationwide	13838	IA	42-0618271	Farmland Mutual Insurance Company
0140	Nationwide	22209	OH	75-6013587	Freedom Specialty Insurance Company
0140	Nationwide	23582	PA	41-0417250	Harleysville Insurance Company
0140	Nationwide	42900	NJ	23-2253669	Harleysville Insurance Company of New Jersey
0140	Nationwide	10674	PA	23-2864924	Harleysville Insurance Company of New York
0140	Nationwide	14516	MI	38-3198542	Harleysville Lake States Insurance Company
0140	Nationwide	64327	PA	23-1580983	Harleysville Life Insurance Company
0140	Nationwide	35696	PA	23-2384978	Harleysville Preferred Insurance Company
0140	Nationwide	26182	PA	04-1989660	Harleysville Worcester Insurance Company
0140	Nationwide	11991	WI	38-0865250	National Casualty Company
0140	Nationwide	26093	OH	48-0470690	Nationwide Affinity Insurance Company of America
0140	Nationwide	28223	IA	42-1015537	Nationwide Agribusiness Insurance Company
0140	Nationwide	10723	WI	95-0639970	Nationwide Assurance Company
0140	Nationwide	23760	OH	31-4425763	Nationwide General Insurance Company
0140	Nationwide	10070	OH	31-1399201	Nationwide Indemnity Company
0140	Nationwide	25453	WI	95-2130882	Nationwide Insurance Company of America
0140	Nationwide	10948	OH	31-1613686	Nationwide Insurance Company of Florida
0140	Nationwide	92657	OH	31-1000740	Nationwide Life and Annuity Insurance Company
0140	Nationwide	66869	OH	31-4156830	Nationwide Life Insurance Company
0140	Nationwide	42110	TX	75-1780981	Nationwide Lloyds
0140	Nationwide	23779	OH	31-4177110	Nationwide Mutual Fire Insurance Company
0140	Nationwide	23787	OH	31-4177100	Nationwide Mutual Insurance Company
0140	Nationwide	37877	OH	31-0970750	Nationwide Property & Casualty Insurance Company
0140	Nationwide	13999	VT	27-1712056	Olentangy Reinsurance, LLC
0140	Nationwide	15580	OH	31-1117969	Scottsdale Indemnity Company
0140	Nationwide	41297	OH	31-1024978	Scottsdale Insurance Company
0140	Nationwide	10672	AZ	86-0835870	Scottsdale Surplus Lines Insurance Company
0140	Nationwide	13242	TX	74-2286759	Titan Indemnity Company
0140	Nationwide	36269	MI	86-0619597	Titan Insurance Company
0140	Nationwide	42285	CA	95-3750113	Veterinary Pet Insurance Company
0140	Nationwide	10644	OH	34-1785903	Victoria Automobile Insurance Company
0140	Nationwide	42889	OH	34-1394913	Victoria Fire & Casualty Company
0140	Nationwide	10778	OH	34-1842604	Victoria National Insurance Company
0140	Nationwide	10105	OH	34-1777972	Victoria Select Insurance Company
0140	Nationwide	10777	OH	34-1842602	Victoria Specialty Insurance Company
0140	Nationwide	37150	AZ	86-0561941	Western Heritage Insurance Company
4664	PURE	12873	FL	20-8287105	Privilege Underwriters Reciprocal Exchange
4664	PURE	13204	FL	26-3109178	PURE Insurance Company

**2015 ALPHABETICAL INDEX
LIFE ANNUAL STATEMENT BLANK**

Analysis of Increase in Reserves During The Year	7	Schedule D – Part 2 – Section 1	E11
Analysis of Operations By Lines of Business	6	Schedule D – Part 2 – Section 2	E12
Asset Valuation Reserve Default Component	30	Schedule D – Part 3	E13
Asset Valuation Reserve Equity	32	Schedule D – Part 4	E14
Asset Valuation Reserve Replications (Synthetic) Assets	35	Schedule D – Part 5	E15
Asset Valuation Reserve	29	Schedule D – Part 6 – Section 1	E16
Assets	2	Schedule D – Part 6 – Section 2	E16
Cash Flow	5	Schedule D – Summary By Country	SI04
Exhibit 1 – Part 1 – Premiums and Annuity Considerations for Life and Accident and Health Contracts	9	Schedule D – Verification Between Years	SI03
Exhibit 1 – Part 2 – Dividends and Coupons Applied, Reinsurance Commissions and Expense	10	Schedule DA – Part 1	E17
Exhibit 2 – General Expenses	11	Schedule DA – Verification Between Years	SI10
Exhibit 3 – Taxes, Licenses and Fees (Excluding Federal Income Taxes)	11	Schedule DB – Part A – Section 1	E18
Exhibit 4 – Dividends or Refunds	11	Schedule DB – Part A – Section 2	E19
Exhibit 5 – Aggregate Reserve for Life Contracts	12	Schedule DB – Part A – Verification Between Years	SI11
Exhibit 5 – Interrogatories	13	Schedule DB – Part B – Section 1	E20
Exhibit 5A – Changes in Bases of Valuation During The Year	13	Schedule DB – Part B – Section 2	E21
Exhibit 6 – Aggregate Reserves for Accident and Health Contracts	14	Schedule DB – Part B – Verification Between Years	SI11
Exhibit 7 – Deposit-Type Contracts	15	Schedule DB – Part C – Section 1	SI12
Exhibit 8 – Claims for Life and Accident and Health Contracts – Part 1	16	Schedule DB – Part C – Section 2	SI13
Exhibit 8 – Claims for Life and Accident and Health Contracts – Part 2	17	Schedule DB – Part D – Section 1	E22
Exhibit of Capital Gains (Losses)	8	Schedule DB – Part D – Section 2	E23
Exhibit of Life Insurance	25	Schedule DB – Verification	SI14
Exhibit of Net Investment Income	8	Schedule DL – Part 1	E24
Exhibit of Nonadmitted Assets	18	Schedule DL – Part 2	E25
Exhibit of Number of Policies, Contracts, Certificates, Income Payable and Account Values	27	Schedule E – Part 1 – Cash	E26
Five-Year Historical Data	22	Schedule E – Part 2 – Cash Equivalents	E27
Form for Calculating the Interest Maintenance Reserve (IMR)	28	Schedule E – Part 3 – Special Deposits	E28
General Interrogatories	20	Schedule E – Verification Between Years	SI15
Jurat Page	1	Schedule F	36
Liabilities, Surplus and Other Funds	3	Schedule H – Accident and Health Exhibit – Part 1	37
Life Insurance (State Page)	24	Schedule H – Part 2, Part 3 and Part 4	38
Notes To Financial Statements	19	Schedule H – Part 5 – Health Claims	39
Overflow Page For Write-ins	55	Schedule S – Part 1 – Section 1	40
Schedule A – Part 1	E01	Schedule S – Part 1 – Section 2	41
Schedule A – Part 2	E02	Schedule S – Part 2	42
Schedule A – Part 3	E03	Schedule S – Part 3 – Section 1	43
Schedule A – Verification Between Years	SI02	Schedule S – Part 3 – Section 2	44
Schedule B – Part 1	E04	Schedule S – Part 4	45
Schedule B – Part 2	E05	Schedule S – Part 5	46
Schedule B – Part 3	E06	Schedule S – Part 6	47
Schedule B – Verification Between Years	SI02	Schedule S – Part 7	48
Schedule BA – Part 1	E07	Schedule T – Part 2 Interstate Compact	50
Schedule BA – Part 2	E08	Schedule T – Premiums and Annuity Considerations	49
Schedule BA – Part 3	E09	Schedule Y – Information Concerning Activities of Insurer Members of a Holding Company Group	51
Schedule BA – Verification Between Years	SI03	Schedule Y – Part 1A – Detail of Insurance Holding Company System	52
Schedule D – Part 1	E10	Schedule Y – Part 2 – Summary of Insurer's Transactions With Any Affiliates	53
Schedule D – Part 1A – Section 1	SI05	Summary Investment Schedule	SI01
Schedule D – Part 1A – Section 2	SI08	Summary of Operations	4
		Supplemental Exhibits and Schedules Interrogatories	54