



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

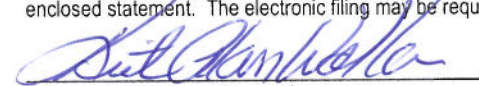
J. LYNN ANDERSON	SR VP - PRES NATIONWIDE BANK	PAMELA ANN BIESECKER	SR VP - HEAD OF TAXATION
MICHAEL ALOYSIUS BOYD #	SR VP-ENTERPRISE BRAND MKRT	JOHN LAUGHLIN CARTER	SR VP - NW RETIREMENT PLANS
TAMMY CRAIG	SR VP-CIO CL & AGENCY	RAE ANN DANKOVIC	SR VP - NFS LEGAL
TIMOTHY GERARD FROMMEYER	SR VP - CFO	DAVID 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 ADMINISTATION 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		

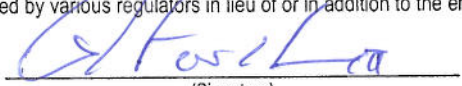
DIRECTORS OR TRUSTEES


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)
KIRT ALAN WALKER
1. (Printed Name)
PRESIDENT & COO
(Title)


(Signature)
ROBERT WILLIAM HORNER III
2. (Printed Name)
VP & SECRETARY
(Title)


(Signature)
DAVID PATRICK LAPAUL
3. (Printed Name)
SR VP & TREASURER
(Title)

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

Ethan A. Schaffner
Notary Public, State of Ohio
My Commission Expires 12-03-2020

1. State the amendment number
2. Date filed
3. Number of pages attached
Yes [X] No []





DIRECT BUSINESS IN Other Alien # 1 DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	207,697				207,697
2. Annuity considerations.....	287,909				287,909
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	50,000				50,000
5. Totals (Sum of Lines 1 to 4).....	545,606	0	0	0	545,606
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....	77				77
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	6,411				6,411
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	6,488	0	0	0	6,488
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	6,488	0	0	0	6,488
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....	409,596				409,596
12. Surrender values and withdrawals for life contracts.....	4,253				4,253
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....	32,265				32,265
15. Totals.....	446,114	0	0	0	446,114

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	38	18,267,257	(a)						38	18,267,257
21. Issued during year.....	1	1,000,000							1	1,000,000
22. Other changes to in force (Net).....	8	294,997							8	294,997
23. In force December 31 of current year.....	47	19,562,254	0	(a) 0	0	0	0	0	47	19,562,254

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

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

NONE



DIRECT BUSINESS IN Other Alien # 2 DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....					0
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	0	0	0	0	0
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	0	0	0	0	0

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....				(a).....					0	0
21. Issued during year.....									0	0
22. Other changes to in force (Net).....									0	0
23. In force December 31 of current year.....	0	0	0	(a).....0	0	0	0	0	0	0

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

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



DIRECT BUSINESS IN Other Alien # 3 DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....					.....0
2. Annuity considerations.....					.....0
3. Deposit-type contract funds.....		XXX		XXX	.....0
4. Other considerations.....					.....0
5. Totals (Sum of Lines 1 to 4).....	.....0	.....0	.....0	.....0	.....0
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					.....0
6.2 Applied to pay renewal premiums.....					.....0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					.....0
6.4 Other.....					.....0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	.....0	.....0	.....0	.....0	.....0
Annuities:					
7.1 Paid in cash or left on deposit.....					.....0
7.2 Applied to provide paid-up annuities.....					.....0
7.3 Other.....					.....0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	.....0	.....0	.....0	.....0	.....0
8. Grand Totals (Lines 6.5 + 7.4).....	.....0	.....0	.....0	.....0	.....0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					.....0
10. Matured endowments.....					.....0
11. Annuity benefits.....					.....0
12. Surrender values and withdrawals for life contracts.....					.....0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	.....0	.....0	.....0	.....0	.....0
14. All other benefits, except accident and health.....					.....0
15. Totals.....	.....0	.....0	.....0	.....0	.....0

DETAILS OF WRITE-INS

1301. ....					.....0
1302. ....					.....0
1303. ....					.....0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	.....0	.....0	.....0	.....0	.....0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	.....0	.....0	.....0	.....0	.....0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									.....0	.....0
17. Incurred during current year.....									.....0	.....0
Settled during current year:										
18.1 By payment in full.....									.....0	.....0
18.2 By payment on compromised claims.....									.....0	.....0
18.3 Totals paid.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
18.4 Reduction by compromise.....									.....0	.....0
18.5 Amount rejected.....									.....0	.....0
18.6 Total settlements.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....				(a).....					.....0	.....0
21. Issued during year.....									.....0	.....0
22. Other changes to in force (Net).....									.....0	.....0
23. In force December 31 of current year.....	.....0	.....0	.....0	(a).....0	.....0	.....0	.....0	.....0	.....0	.....0

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	.....0	.....0	.....0	.....0	.....0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	.....0	.....0	.....0	.....0	.....0

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



DIRECT BUSINESS IN Other Alien # 4 DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....					0
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	0	0	0	0	0
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	0	0	0	0	0

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0		0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....				(a).....					0	0
21. Issued during year.....									0	0
22. Other changes to in force (Net).....									0	0
23. In force December 31 of current year.....	0	0	0	(a).....0	0	0	0	0	0	0

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

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



DIRECT BUSINESS IN Other Alien # 5 DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....					.....0
2. Annuity considerations.....					.....0
3. Deposit-type contract funds.....		XXX		XXX	.....0
4. Other considerations.....					.....0
5. Totals (Sum of Lines 1 to 4).....	.....0	.....0	.....0	.....0	.....0
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					.....0
6.2 Applied to pay renewal premiums.....					.....0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					.....0
6.4 Other.....					.....0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	.....0	.....0	.....0	.....0	.....0
Annuities:					
7.1 Paid in cash or left on deposit.....					.....0
7.2 Applied to provide paid-up annuities.....					.....0
7.3 Other.....					.....0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	.....0	.....0	.....0	.....0	.....0
8. Grand Totals (Lines 6.5 + 7.4).....	.....0	.....0	.....0	.....0	.....0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					.....0
10. Matured endowments.....					.....0
11. Annuity benefits.....					.....0
12. Surrender values and withdrawals for life contracts.....					.....0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	.....0	.....0	.....0	.....0	.....0
14. All other benefits, except accident and health.....					.....0
15. Totals.....	.....0	.....0	.....0	.....0	.....0

DETAILS OF WRITE-INS

1301. ....					.....0
1302. ....					.....0
1303. ....					.....0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	.....0	.....0	.....0	.....0	.....0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	.....0	.....0	.....0	.....0	.....0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									.....0	.....0
17. Incurred during current year.....									.....0	.....0
Settled during current year:										
18.1 By payment in full.....									.....0	.....0
18.2 By payment on compromised claims.....									.....0	.....0
18.3 Totals paid.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
18.4 Reduction by compromise.....									.....0	.....0
18.5 Amount rejected.....									.....0	.....0
18.6 Total settlements.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....				(a).....					.....0	.....0
21. Issued during year.....									.....0	.....0
22. Other changes to in force (Net).....									.....0	.....0
23. In force December 31 of current year.....	.....0	.....0	.....0	(a).....0	.....0	.....0	.....0	.....0	.....0	.....0

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	.....0	.....0	.....0	.....0	.....0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	.....0	.....0	.....0	.....0	.....0

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



DIRECT BUSINESS IN Other Alien # 6 DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....					.....0
2. Annuity considerations.....					.....0
3. Deposit-type contract funds.....		XXX		XXX	.....0
4. Other considerations.....					.....0
5. Totals (Sum of Lines 1 to 4).....	.....0	.....0	.....0	.....0	.....0
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					.....0
6.2 Applied to pay renewal premiums.....					.....0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					.....0
6.4 Other.....					.....0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	.....0	.....0	.....0	.....0	.....0
Annuities:					
7.1 Paid in cash or left on deposit.....					.....0
7.2 Applied to provide paid-up annuities.....					.....0
7.3 Other.....					.....0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	.....0	.....0	.....0	.....0	.....0
8. Grand Totals (Lines 6.5 + 7.4).....	.....0	.....0	.....0	.....0	.....0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					.....0
10. Matured endowments.....					.....0
11. Annuity benefits.....					.....0
12. Surrender values and withdrawals for life contracts.....					.....0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	.....0	.....0	.....0	.....0	.....0
14. All other benefits, except accident and health.....					.....0
15. Totals.....	.....0	.....0	.....0	.....0	.....0

DETAILS OF WRITE-INS

1301. ....					.....0
1302. ....					.....0
1303. ....					.....0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	.....0	.....0	.....0	.....0	.....0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	.....0	.....0	.....0	.....0	.....0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									.....0	.....0
17. Incurred during current year.....									.....0	.....0
Settled during current year:										
18.1 By payment in full.....									.....0	.....0
18.2 By payment on compromised claims.....									.....0	.....0
18.3 Totals paid.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
18.4 Reduction by compromise.....									.....0	.....0
18.5 Amount rejected.....									.....0	.....0
18.6 Total settlements.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....				(a).....					.....0	.....0
21. Issued during year.....									.....0	.....0
22. Other changes to in force (Net).....									.....0	.....0
23. In force December 31 of current year.....	.....0	.....0	.....0	(a).....0	.....0	.....0	.....0	.....0	.....0	.....0

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	.....0	.....0	.....0	.....0	.....0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	.....0	.....0	.....0	.....0	.....0

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



DIRECT BUSINESS IN Other Alien # 7 DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....					0
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	0	0	0	0	0
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....	77				77
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	77	0	0	0	77
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	77	0	0	0	77
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	0	0	0	0	0

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....				(a).....					0	0
21. Issued during year.....									0	0
22. Other changes to in force (Net).....									0	0
23. In force December 31 of current year.....	0	0	0	(a).....0	0	0	0	0	0	0

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

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



DIRECT BUSINESS IN THE STATE OF ALASKA DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,077,104				1,077,104
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	989,720				989,720
5. Totals (Sum of Lines 1 to 4).....	2,066,824	0	0	0	2,066,824
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,670				1,670
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,670	0	0	0	1,670
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,670	0	0	0	1,670
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	115,000				115,000
10. Matured endowments.....					0
11. Annuity benefits.....	360,889				360,889
12. Surrender values and withdrawals for life contracts.....	97,056		60		97,116
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	572,945	0	60	0	573,005

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	1	115,000							1	115,000
Settled during current year:										
18.1 By payment in full.....	1	115,000							1	115,000
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	115,000	0	0	0	0	0	0	1	115,000
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	115,000	0	0	0	0	0	0	1	115,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	146	96,303,000	(a)						146	96,303,000
21. Issued during year.....	15	22,967,606							15	22,967,606
22. Other changes to in force (Net).....	(6)	(4,224,955)							(6)	(4,224,955)
23. In force December 31 of current year.....	155	115,045,651	0	(a) 0	0	0	0	0	155	115,045,651

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credit on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

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

NONE

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF ALABAMA DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	9,488,199				9,488,199
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	26,558,355		52,076		26,610,431
5. Totals (Sum of Lines 1 to 4).....	36,046,554	0	52,076	0	36,098,630
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	17				17
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	17	0	0	0	17
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	17	0	0	0	17
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	2,106,576				2,106,576
10. Matured endowments.....					0
11. Annuity benefits.....	2,469,530		56,248		2,525,778
12. Surrender values and withdrawals for life contracts.....	4,042,488		101,841		4,144,329
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	8,618,594	0	158,089	0	8,776,683
DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	221,775							2	221,775
17. Incurred during current year.....	21	2,106,576							21	2,106,576
Settled during current year:										
18.1 By payment in full.....	20	1,811,351							20	1,811,351
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	20	1,811,351	0	0	0	0	0	0	20	1,811,351
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	20	1,811,351	0	0	0	0	0	0	20	1,811,351
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	517,000	0	0	0	0	0	0	3	517,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	5,059	1,318,548,660	(a)						5,059	1,318,548,660
21. Issued during year.....	996	275,869,234							996	275,869,234
22. Other changes to in force (Net).....	(416)	(93,594,583)							(416)	(93,594,583)
23. In force December 31 of current year.....	5,639	1,500,823,311	0	(a) 0	0	0	0	0	5,639	1,500,823,311

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credit on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	9,306	9,306			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	9,306	9,306	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	9,306	9,306	0	0	0

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



DIRECT BUSINESS IN THE STATE OF ARKANSAS DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	4,552,395				4,552,395
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	19,718,655				19,718,655
5. Totals (Sum of Lines 1 to 4).....	24,271,050	0	0	0	24,271,050
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	24,950				24,950
6.2 Applied to pay renewal premiums.....	34,124				34,124
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	123,220				123,220
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	182,294	0	0	0	182,294
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	182,294	0	0	0	182,294
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	485,451				485,451
10. Matured endowments.....					0
11. Annuity benefits.....	613,819				613,819
12. Surrender values and withdrawals for life contracts.....	2,398,302		116,648		2,514,950
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....	18,498				18,498
15. Totals.....	3,516,070	0	116,648	0	3,632,718

DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	7	485,451							7	485,451
Settled during current year:										
18.1 By payment in full.....	6	480,451							6	480,451
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	6	480,451	0	0	0	0	0	0	6	480,451
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	6	480,451	0	0	0	0	0	0	6	480,451
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	5,000	0	0	0	0	0	0	1	5,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	3,201	816,855,612	(a)						3,201	816,855,612
21. Issued during year.....	369	105,494,647							369	105,494,647
22. Other changes to in force (Net).....	(240)	(30,918,171)							(240)	(30,918,171)
23. In force December 31 of current year.....	3,330	891,432,088	0	(a)	0	0	0	0	3,330	891,432,088

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	2,911	2,911			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,911	2,911	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	2,911	2,911	0	0	0

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



DIRECT BUSINESS IN AMERICAN SAMOA DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	3,298				3,298
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	3,298	0	0	0	3,298
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....					0
12. Surrender values and withdrawals for life contracts.....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	0	0	0	0	0

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	4	6,400,000	(a)						4	6,400,000
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	1	425,000							1	425,000
23. In force December 31 of current year.....	5	6,825,000	0	(a) 0	0	0	0	0	5	6,825,000

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

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

NONE



DIRECT BUSINESS IN THE STATE OF ARIZONA DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	23,272,477				23,272,477
2. Annuity considerations.....	122,919				122,919
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	115,981,077		63,627		116,044,704
5. Totals (Sum of Lines 1 to 4).....	139,376,473	0	63,627	0	139,440,100
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,994				2,994
6.2 Applied to pay renewal premiums.....	3,189				3,189
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	5,608				5,608
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	11,791	0	0	0	11,791
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	11,791	0	0	0	11,791
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,026,497				1,026,497
10. Matured endowments.....					0
11. Annuity benefits.....	3,575,985				3,575,985
12. Surrender values and withdrawals for life contracts.....	13,816,759		499,972		14,316,731
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....	40,946				40,946
15. Totals.....	18,460,187	0	499,972	0	18,960,159
DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	5	996,497							5	996,497
Settled during current year:										
18.1 By payment in full.....	4	496,497							4	496,497
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	4	496,497	0	0	0	0	0	0	4	496,497
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	4	496,497	0	0	0	0	0	0	4	496,497
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	500,000	0	0	0	0	0	0	1	500,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	3,060	1,405,678,987	(a)						3,060	1,405,678,987
21. Issued during year.....	519	335,777,133							519	335,777,133
22. Other changes to in force (Net).....	(259)	(68,337,334)							(259)	(68,337,334)
23. In force December 31 of current year.....	3,320	1,673,118,786	0	(a)	0	0	0	0	3,320	1,673,118,786

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credit on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	1,750	1,750			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,750	1,750	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,750	1,750	0	0	0

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



DIRECT BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	179,877,560				179,877,560
2. Annuity considerations.....	51,344				51,344
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	306,227,640		74,381		306,302,021
5. Totals (Sum of Lines 1 to 4).....	486,156,544	0	74,381	0	486,230,925
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	910				910
6.2 Applied to pay renewal premiums.....	12,915				12,915
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	9,486				9,486
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	23,311	0	0	0	23,311
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	23,311	0	0	0	23,311
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	11,520,429				11,520,429
10. Matured endowments.....					0
11. Annuity benefits.....	11,062,573		109,697		11,172,270
12. Surrender values and withdrawals for life contracts.....	27,812,358		2,164,408		29,976,766
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....	979				979
15. Totals.....	50,396,339	0	2,274,105	0	52,670,444

DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	9	8,489,031							9	8,489,031
17. Incurred during current year.....	48	10,862,030							48	10,862,030
Settled during current year:										
18.1 By payment in full.....	49	17,291,792							49	17,291,792
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	49	17,291,792	0	0	0	0	0	0	49	17,291,792
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	49	17,291,792	0	0	0	0	0	0	49	17,291,792
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	8	2,059,269	0	0	0	0	0	0	8	2,059,269
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	22,129	10,633,216,853	(a)						22,129	10,633,216,853
21. Issued during year.....	8,935	4,002,306,042							8,935	4,002,306,042
22. Other changes to in force (Net).....	(1,782)	(624,938,646)							(1,782)	(624,938,646)
23. In force December 31 of current year.....	29,282	14,010,584,249	0	(a) 0	0	0	0	0	29,282	14,010,584,249

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credit on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

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

NONE



DIRECT BUSINESS IN THE STATE OF CANADA DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	30,443				30,443
2. Annuity considerations.....	42,977				42,977
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	73,420	0	0	0	73,420
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....	8,818				8,818
12. Surrender values and withdrawals for life contracts.....	1,029				1,029
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	9,847	0	0	0	9,847

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	17	13,104,999	(a).....						17	13,104,999
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	2	1,000,000							2	1,000,000
23. In force December 31 of current year.....	19	14,104,999	0 (a).....	0	0	0	0	0	19	14,104,999

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

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

NONE

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF COLORADO DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	11,668,685				11,668,685
2. Annuity considerations.....	120,055				120,055
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	45,344,120		113,731		45,457,851
5. Totals (Sum of Lines 1 to 4).....	57,132,860	0	113,731	0	57,246,591
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	20				20
6.2 Applied to pay renewal premiums.....	3,926				3,926
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	43,552				43,552
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	47,498	0	0	0	47,498
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	47,498	0	0	0	47,498
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,884,715				1,884,715
10. Matured endowments.....					0
11. Annuity benefits.....	2,158,652		48,265		2,206,917
12. Surrender values and withdrawals for life contracts.....	5,556,850		992,701		6,549,551
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....	82				82
15. Totals.....	9,600,299	0	1,040,966	0	10,641,265

DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	4	140,502							4	140,502
17. Incurred during current year.....	8	1,884,715							8	1,884,715
Settled during current year:										
18.1 By payment in full.....	11	1,925,217							11	1,925,217
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	11	1,925,217	0	0	0	0	0	0	11	1,925,217
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	11	1,925,217	0	0	0	0	0	0	11	1,925,217
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	100,000	0	0	0	0	0	0	1	100,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	3,862	1,469,377,513	(a)						3,862	1,469,377,513
21. Issued during year.....	751	324,057,771							751	324,057,771
22. Other changes to in force (Net).....	(310)	(76,655,304)							(310)	(76,655,304)
23. In force December 31 of current year.....	4,303	1,716,779,980	0	(a)	0	0	0	0	4,303	1,716,779,980

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Certified on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	15,796	15,796			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	15,796	15,796	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	15,796	15,796	0	0	0

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



DIRECT BUSINESS IN THE STATE OF CONNECTICUT DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	17,651,533				17,651,533
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	14,198,612		920		14,199,532
5. Totals (Sum of Lines 1 to 4).....	31,850,145	0	920	0	31,851,065
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	248				248
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	248	0	0	0	248
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	248	0	0	0	248
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,594,681				1,594,681
10. Matured endowments.....					0
11. Annuity benefits.....	531,860				531,860
12. Surrender values and withdrawals for life contracts.....	2,760,186		84,931		2,845,117
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....	4,486				4,486
15. Totals.....	4,891,213	0	84,931	0	4,976,144

DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	25,000							1	25,000
17. Incurred during current year.....	8	1,594,681							8	1,594,681
Settled during current year:										
18.1 By payment in full.....	6	1,274,383							6	1,274,383
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	6	1,274,383	0	0	0	0	0	0	6	1,274,383
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	6	1,274,383	0	0	0	0	0	0	6	1,274,383
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	345,298	0	0	0	0	0	0	3	345,298
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	5,298	1,847,621,861	(a)						5,298	1,847,621,861
21. Issued during year.....	828	283,676,826							828	283,676,826
22. Other changes to in force (Net).....	(490)	(121,665,524)							(490)	(121,665,524)
23. In force December 31 of current year.....	5,636	2,009,633,163	0	(a)	0	0	0	0	5,636	2,009,633,163

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credit on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

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

NONE



DIRECT BUSINESS IN THE STATE OF DISTRICT OF COLUMBIA DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,878,961				1,878,961
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	1,249,366				1,249,366
5. Totals (Sum of Lines 1 to 4).....	3,128,327	0	0	0	3,128,327
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	609				609
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	609	0	0	0	609
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	609	0	0	0	609
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	10,000				10,000
10. Matured endowments.....					0
11. Annuity benefits.....	2,726				2,726
12. Surrender values and withdrawals for life contracts.....	155,529		90		155,619
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....	174				174
15. Totals.....	168,429	0	90	0	168,519

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	2	10,000							2	10,000
Settled during current year:										
18.1 By payment in full.....	2	10,000							2	10,000
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2	10,000	0	0	0	0	0	0	2	10,000
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2	10,000	0	0	0	0	0	0	2	10,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	721	306,037,036	(a)						721	306,037,036
21. Issued during year.....	115	30,176,197							115	30,176,197
22. Other changes to in force (Net).....	(68)	(11,823,111)							(68)	(11,823,111)
23. In force December 31 of current year.....	768	324,390,122	0	(a) 0	0	0	0	0	768	324,390,122

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

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

NONE



DIRECT BUSINESS IN THE STATE OF DELAWARE DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	10,038,484				10,038,484
2. Annuity considerations.....	23,910				23,910
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	7,336,858				7,336,858
5. Totals (Sum of Lines 1 to 4).....	17,399,252	0	0	0	17,399,252
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	503,172				503,172
10. Matured endowments.....					0
11. Annuity benefits.....	1,378,885				1,378,885
12. Surrender values and withdrawals for life contracts.....	3,504,605		30		3,504,635
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	5,386,662	0	30	0	5,386,692

DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	5	176,828							5	176,828
17. Incurred during current year.....	6	503,172							6	503,172
Settled during current year:										
18.1 By payment in full.....	8	215,000							8	215,000
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	8	215,000	0	0	0	0	0	0	8	215,000
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	8	215,000	0	0	0	0	0	0	8	215,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	465,000	0	0	0	0	0	0	3	465,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	4,289	1,193,031,631	(a)						4,289	1,193,031,631
21. Issued during year.....	889	139,938,918							889	139,938,918
22. Other changes to in force (Net).....	(584)	(75,258,084)							(584)	(75,258,084)
23. In force December 31 of current year.....	4,594	1,257,712,465	0	(a) 0	0	0	0	0	4,594	1,257,712,465

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credit on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	2,590	2,590			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,590	2,590	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	2,590	2,590	0	0	0

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



DIRECT BUSINESS IN THE STATE OF FLORIDA DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	60,164,654				60,164,654
2. Annuity considerations.....	152,986				152,986
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	220,216,742				220,216,742
5. Totals (Sum of Lines 1 to 4).....	280,534,382	0	0	0	280,534,382
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	8,425				8,425
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	6,085				6,085
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	14,510	0	0	0	14,510
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	14,510	0	0	0	14,510
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	15,987,080				15,987,080
10. Matured endowments.....					0
11. Annuity benefits.....	5,617,102		3,291		5,620,393
12. Surrender values and withdrawals for life contracts.....	16,178,204		146,231		16,324,435
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....	7,664				7,664
15. Totals.....	37,790,050	0	149,522	0	37,939,572

DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	8	343,448							8	343,448
17. Incurred during current year.....	25	15,897,980							25	15,897,980
Settled during current year:										
18.1 By payment in full.....	21	4,826,095							21	4,826,095
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	21	4,826,095	0	0	0	0	0	0	21	4,826,095
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	21	4,826,095	0	0	0	0	0	0	21	4,826,095
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	12	11,415,333	0	0	0	0	0	0	12	11,415,333
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	7,788	4,398,184,130	(a)						7,788	4,398,184,130
21. Issued during year.....	1,362	943,074,072							1,362	943,074,072
22. Other changes to in force (Net).....	(476)	(198,058,163)							(476)	(198,058,163)
23. In force December 31 of current year.....	8,674	5,143,200,039	0	(a)	0	0	0	0	8,674	5,143,200,039

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credit on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	417	417			
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	417	417	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	417	417	0	0	0

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



DIRECT BUSINESS IN THE STATE OF GEORGIA DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	22,091,822				22,091,822
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	66,051,602		147,191		66,198,793
5. Totals (Sum of Lines 1 to 4).....	88,143,424	0	147,191	0	88,290,615
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	6,794				6,794
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	6,794	0	0	0	6,794
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	6,794	0	0	0	6,794
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	3,020,406				3,020,406
10. Matured endowments.....	5,300				5,300
11. Annuity benefits.....	1,570,240				1,570,240
12. Surrender values and withdrawals for life contracts.....	6,272,406		199,188		6,471,594
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	10,868,352	0	199,188	0	11,067,540

DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	10,000							1	10,000
17. Incurred during current year.....	29	3,020,406							29	3,020,406
Settled during current year:										
18.1 By payment in full.....	24	2,043,920							24	2,043,920
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	24	2,043,920	0	0	0	0	0	0	24	2,043,920
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	24	2,043,920	0	0	0	0	0	0	24	2,043,920
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	6	986,486	0	0	0	0	0	0	6	986,486
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	9,816	2,751,094,869	(a)						9,816	2,751,094,869
21. Issued during year.....	2,605	658,129,099							2,605	658,129,099
22. Other changes to in force (Net).....	(1,283)	(164,417,700)							(1,283)	(164,417,700)
23. In force December 31 of current year.....	11,138	3,244,806,268	0	0	0	0	0	0	11,138	3,244,806,268

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	19,969	19,969			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	19,969	19,969	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	19,969	19,969	0	0	0

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



DIRECT BUSINESS IN GRAND TOTAL DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,100,659,480				1,100,659,480
2. Annuity considerations.....	3,581,066				3,581,066
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	2,446,171,112		1,811,585		2,447,982,697
5. Totals (Sum of Lines 1 to 4).....	3,550,411,658	0	1,811,585	0	3,552,223,243
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	114,443				114,443
6.2 Applied to pay renewal premiums.....	158,883				158,883
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	570,012				570,012
6.4 Other.....	52,873				52,873
6.5 Totals (Sum of Lines 6.1 to 6.4).....	896,211	0	0	0	896,211
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	896,211	0	0	0	896,211
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	120,827,145				120,827,145
10. Matured endowments.....	5,300				5,300
11. Annuity benefits.....	114,763,646		2,579,935		117,343,581
12. Surrender values and withdrawals for life contracts.....	320,252,384		16,710,396		336,962,780
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....	222,789				222,789
15. Totals.....	556,071,264	0	19,290,331	0	575,361,595

DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	120	21,437,974							120	21,437,974
17. Incurred during current year.....	955	119,398,390							955	119,398,390
Settled during current year:										
18.1 By payment in full.....	907	106,024,146							907	106,024,146
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	907	106,024,146	0	0	0	0	0	0	907	106,024,146
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	907	106,024,146	0	0	0	0	0	0	907	106,024,146
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	168	34,812,218	0	0	0	0	0	0	168	34,812,218
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	322,889	101,397,123,579	(a).....		1	29,000			322,890	101,397,152,579
21. Issued during year.....	64,895	22,114,163,468							64,895	22,114,163,468
22. Other changes to in force (Net).....	(27,640)	(5,802,471,518)				(2,500)			(27,640)	(5,802,474,018)
23. In force December 31 of current year.....	360,144	117,708,815,529	0	(a).....0	1	26,500	0	0	360,145	117,708,842,029

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credit on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	50	50			
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	612	612		2,775	2,775
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	581,406	581,406			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	582,018	582,018	0	2,775	2,775
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	582,068	582,068	0	2,775	2,775

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



DIRECT BUSINESS IN GUAM DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,969				1,969
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	1,969	0	0	0	1,969
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....	1,975				1,975
12. Surrender values and withdrawals for life contracts.....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,975	0	0	0	1,975

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	2	6,000,000	(a)						2	6,000,000
21. Issued during year.....									0	0
22. Other changes to in force (Net).....	(2)	(6,000,000)							(2)	(6,000,000)
23. In force December 31 of current year.....	0	0	0	(a) 0	0	0	0	0	0	0

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

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

NONE

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF HAWAII DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	25,989,909				25,989,909
2. Annuity considerations.....	154,775				154,775
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	14,863,374				14,863,374
5. Totals (Sum of Lines 1 to 4).....	41,008,058	0	0	0	41,008,058
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	112				112
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	592				592
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	704	0	0	0	704
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	704	0	0	0	704
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....	3,893,921				3,893,921
12. Surrender values and withdrawals for life contracts.....	11,626,853				11,626,853
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	15,520,774	0	0	0	15,520,774

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	699	429,071,906	(a)						699	429,071,906
21. Issued during year.....	304	165,230,095							304	165,230,095
22. Other changes to in force (Net).....	(41)	(13,792,987)							(41)	(13,792,987)
23. In force December 31 of current year.....	962	580,509,014	0	(a) 0	0	0	0	0	962	580,509,014

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credit on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

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

NONE



DIRECT BUSINESS IN THE STATE OF IOWA DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	5,103,052				5,103,052
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	10,919,964		329,776		11,249,740
5. Totals (Sum of Lines 1 to 4).....	16,023,016	0	329,776	0	16,352,792
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	3				3
6.2 Applied to pay renewal premiums.....	655				655
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	8,308				8,308
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	8,966	0	0	0	8,966
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	8,966	0	0	0	8,966
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,637,326				1,637,326
10. Matured endowments.....					0
11. Annuity benefits.....	480,149				480,149
12. Surrender values and withdrawals for life contracts.....	1,564,768		340,017		1,904,785
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	3,682,243	0	340,017	0	4,022,260

DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	67							1	67
17. Incurred during current year.....	7	1,637,326							7	1,637,326
Settled during current year:										
18.1 By payment in full.....	7	1,112,393							7	1,112,393
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	7	1,112,393	0	0	0	0	0	0	7	1,112,393
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	7	1,112,393	0	0	0	0	0	0	7	1,112,393
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	525,000	0	0	0	0	0	0	1	525,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	2,098	721,521,484	(a)						2,098	721,521,484
21. Issued during year.....	301	132,127,486							301	132,127,486
22. Other changes to in force (Net).....	(146)	(37,074,117)							(146)	(37,074,117)
23. In force December 31 of current year.....	2,253	816,574,853	0	(a)	0	0	0	0	2,253	816,574,853

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credit on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	455	455			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	455	455	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	455	455	0	0	0

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



DIRECT BUSINESS IN THE STATE OF IDAHO DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	2,472,790				2,472,790
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	20,091,844		75,873		20,167,717
5. Totals (Sum of Lines 1 to 4).....	22,564,634	0	75,873	0	22,640,507
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,005				1,005
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	3,330				3,330
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,335	0	0	0	4,335
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	4,335	0	0	0	4,335
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	680,022				680,022
10. Matured endowments.....					0
11. Annuity benefits.....	228,554		2,580		231,134
12. Surrender values and withdrawals for life contracts.....	860,703		271,132		1,131,835
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,769,279	0	273,712	0	2,042,991

DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	250,000							1	250,000
17. Incurred during current year.....	5	680,022							5	680,022
Settled during current year:										
18.1 By payment in full.....	4	580,022							4	580,022
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	4	580,022	0	0	0	0	0	0	4	580,022
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	4	580,022	0	0	0	0	0	0	4	580,022
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	350,000	0	0	0	0	0	0	2	350,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	781	293,577,269	(a)						781	293,577,269
21. Issued during year.....	65	24,974,458							65	24,974,458
22. Other changes to in force (Net).....	(44)	3,485,876							(44)	3,485,876
23. In force December 31 of current year.....	802	322,037,603	0	0	0	0	0	0	802	322,037,603

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	8,334	8,334			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	8,334	8,334	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	8,334	8,334	0	0	0

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



DIRECT BUSINESS IN THE STATE OF ILLINOIS DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	42,960,220				42,960,220
2. Annuity considerations.....	171,028				171,028
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	92,714,116		298,452		93,012,568
5. Totals (Sum of Lines 1 to 4).....	135,845,364	0	298,452	0	136,143,816
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,084				1,084
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	3,604				3,604
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,688	0	0	0	4,688
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	4,688	0	0	0	4,688
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	755,375				755,375
10. Matured endowments.....					0
11. Annuity benefits.....	7,207,647		455,289		7,662,936
12. Surrender values and withdrawals for life contracts.....	16,386,440		5,071,859		21,458,299
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	24,349,462	0	5,527,148	0	29,876,610

DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	3	187,091							3	187,091
17. Incurred during current year.....	11	681,593							11	681,593
Settled during current year:										
18.1 By payment in full.....	12	733,419							12	733,419
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	12	733,419	0	0	0	0	0	0	12	733,419
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	12	733,419	0	0	0	0	0	0	12	733,419
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	135,265	0	0	0	0	0	0	2	135,265
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	5,238	2,643,132,381	(a)						5,238	2,643,132,381
21. Issued during year.....	1,528	765,513,827							1,528	765,513,827
22. Other changes to in force (Net).....	(371)	(124,776,960)							(371)	(124,776,960)
23. In force December 31 of current year.....	6,395	3,283,869,248	0	(a)	0	0	0	0	6,395	3,283,869,248

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credit on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	18,377	18,377			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	18,377	18,377	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	18,377	18,377	0	0	0

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



DIRECT BUSINESS IN THE STATE OF INDIANA DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	9,542,689				9,542,689
2. Annuity considerations.....	550,357				550,357
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	71,375,799		7,200		71,382,999
5. Totals (Sum of Lines 1 to 4).....	81,468,845	0	7,200	0	81,476,045
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	2,565				2,565
6.2 Applied to pay renewal premiums.....	2,740				2,740
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	32,120				32,120
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	37,425	0	0	0	37,425
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	37,425	0	0	0	37,425
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	713,158				713,158
10. Matured endowments.....					0
11. Annuity benefits.....	2,887,051		401,680		3,288,731
12. Surrender values and withdrawals for life contracts.....	5,939,685		87,580		6,027,265
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....	1,180				1,180
15. Totals.....	9,541,074	0	489,260	0	10,030,334

DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	50,000							1	50,000
17. Incurred during current year.....	12	707,154							12	707,154
Settled during current year:										
18.1 By payment in full.....	10	735,288							10	735,288
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	10	735,288	0	0	0	0	0	0	10	735,288
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	10	735,288	0	0	0	0	0	0	10	735,288
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	21,866	0	0	0	0	0	0	3	21,866
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	2,990	986,245,523	(a)						2,990	986,245,523
21. Issued during year.....	545	258,555,870							545	258,555,870
22. Other changes to in force (Net).....	(219)	(30,084,629)							(219)	(30,084,629)
23. In force December 31 of current year.....	3,316	1,214,716,764	0	0	0	0	0	0	3,316	1,214,716,764

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credit on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	300	300			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	300	300	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	300	300	0	0	0

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



DIRECT BUSINESS IN THE STATE OF KANSAS DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	5,586,398				5,586,398
2. Annuity considerations.....	79,960				79,960
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	39,244,137				39,244,137
5. Totals (Sum of Lines 1 to 4).....	44,910,495	0	0	0	44,910,495
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,046				1,046
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,046	0	0	0	1,046
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,046	0	0	0	1,046
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	40,842				40,842
10. Matured endowments.....					0
11. Annuity benefits.....	1,303,806				1,303,806
12. Surrender values and withdrawals for life contracts.....	3,626,609		66		3,626,675
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	4,971,257	0	66	0	4,971,323

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	2	40,842							2	40,842
Settled during current year:										
18.1 By payment in full.....	2	40,842							2	40,842
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2	40,842	0	0	0	0	0	0	2	40,842
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2	40,842	0	0	0	0	0	0	2	40,842
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	1,492	644,399,723	(a)						1,492	644,399,723
21. Issued during year.....	389	193,181,257							389	193,181,257
22. Other changes to in force (Net).....	(72)	(21,921,435)							(72)	(21,921,435)
23. In force December 31 of current year.....	1,809	815,659,545	0	0	0	0	0	0	1,809	815,659,545

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credit on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	4,313	4,313			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,313	4,313	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	4,313	4,313	0	0	0

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



DIRECT BUSINESS IN THE STATE OF KENTUCKY DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	12,962,837				12,962,837
2. Annuity considerations.....	44,354				44,354
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	30,623,876				30,623,876
5. Totals (Sum of Lines 1 to 4).....	43,631,067	0	0	0	43,631,067
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	702				702
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	415				415
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,117	0	0	0	1,117
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,117	0	0	0	1,117
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	6,541,252				6,541,252
10. Matured endowments.....					0
11. Annuity benefits.....	1,483,447		189,341		1,672,788
12. Surrender values and withdrawals for life contracts.....	3,690,743		93,815		3,784,558
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....	919				919
15. Totals.....	11,716,361	0	283,156	0	11,999,517

DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	4	306,000							4	306,000
17. Incurred during current year.....	43	6,541,253							43	6,541,253
Settled during current year:										
18.1 By payment in full.....	42	6,677,253							42	6,677,253
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	42	6,677,253	0	0	0	0	0	0	42	6,677,253
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	42	6,677,253	0	0	0	0	0	0	42	6,677,253
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	5	170,000	0	0	0	0	0	0	5	170,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	5,462	1,191,623,110	(a)						5,462	1,191,623,110
21. Issued during year.....	1,094	219,414,081							1,094	219,414,081
22. Other changes to in force (Net).....	(711)	(59,690,468)							(711)	(59,690,468)
23. In force December 31 of current year.....	5,845	1,351,346,723	0	0	0	0	0	0	5,845	1,351,346,723

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credit on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	5,395	5,395			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	5,395	5,395	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	5,395	5,395	0	0	0

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



DIRECT BUSINESS IN THE STATE OF LOUISIANA DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	5,878,874				5,878,874
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	33,704,534		34,620		33,739,154
5. Totals (Sum of Lines 1 to 4).....	39,583,408	0	34,620	0	39,618,028
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	13				13
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	4,636				4,636
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	4,649	0	0	0	4,649
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	4,649	0	0	0	4,649
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....	3,139,021		12,244		3,151,265
12. Surrender values and withdrawals for life contracts.....	7,552,850		96,259		7,649,109
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....	1,288				1,288
15. Totals.....	10,693,159	0	108,503	0	10,801,662

DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	130,211							1	130,211
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....	1	130,211							1	130,211
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	130,211	0	0	0	0	0	0	1	130,211
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	130,211	0	0	0	0	0	0	1	130,211
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	1,032	514,649,356	(a)						1,032	514,649,356
21. Issued during year.....	216	109,614,542							216	109,614,542
22. Other changes to in force (Net).....	(57)	(21,960,368)							(57)	(21,960,368)
23. In force December 31 of current year.....	1,191	602,303,530	0	(a)	0	0	0	0	1,191	602,303,530

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credit on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	8,668	8,668			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	8,668	8,668	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	8,668	8,668	0	0	0

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



DIRECT BUSINESS IN THE STATE OF MASSACHUSETTS DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	19,173,342				19,173,342
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	44,739,452		1,000		44,740,452
5. Totals (Sum of Lines 1 to 4).....	63,912,794	0	1,000	0	63,913,794
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....	463				463
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	170				170
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	633	0	0	0	633
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	633	0	0	0	633
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	2,622,527				2,622,527
10. Matured endowments.....					0
11. Annuity benefits.....	854,163		7,140		861,303
12. Surrender values and withdrawals for life contracts.....	4,443,420		30		4,443,450
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	7,920,110	0	7,170	0	7,927,280

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	8	2,622,527							8	2,622,527
Settled during current year:										
18.1 By payment in full.....	7	2,597,527							7	2,597,527
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	7	2,597,527	0	0	0	0	0	0	7	2,597,527
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	7	2,597,527	0	0	0	0	0	0	7	2,597,527
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	25,000	0	0	0	0	0	0	1	25,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	1,603	1,101,009,567	(a)						1,603	1,101,009,567
21. Issued during year.....	457	312,683,649							457	312,683,649
22. Other changes to in force (Net).....	(33)	(46,459,386)							(33)	(46,459,386)
23. In force December 31 of current year.....	2,027	1,367,233,830	0	(a)	0	0	0	0	2,027	1,367,233,830

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	12,519	12,519			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	12,519	12,519	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	12,519	12,519	0	0	0

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



DIRECT BUSINESS IN THE STATE OF MARYLAND DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	31,682,521				31,682,521
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	47,067,949				47,067,949
5. Totals (Sum of Lines 1 to 4).....	78,750,470	0	0	0	78,750,470
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	439				439
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	31				31
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	470	0	0	0	470
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	470	0	0	0	470
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	3,362,236				3,362,236
10. Matured endowments.....					0
11. Annuity benefits.....	3,477,717				3,477,717
12. Surrender values and withdrawals for life contracts.....	8,118,291		60		8,118,351
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....	3,227				3,227
15. Totals.....	14,961,471	0	60	0	14,961,531

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	4	510,779							4	510,779
17. Incurred during current year.....	40	3,326,236							40	3,326,236
Settled during current year:										
18.1 By payment in full.....	39	2,964,783							39	2,964,783
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	39	2,964,783	0	0	0	0	0	0	39	2,964,783
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	39	2,964,783	0	0	0	0	0	0	39	2,964,783
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	5	872,232	0	0	0	0	0	0	5	872,232
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	17,101	3,889,115,663	(a)						17,101	3,889,115,663
21. Issued during year.....	3,138	685,033,168							3,138	685,033,168
22. Other changes to in force (Net).....	(1,744)	(258,310,722)							(1,744)	(258,310,722)
23. In force December 31 of current year.....	18,495	4,315,838,109	0	0	0	0	0	0	18,495	4,315,838,109

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	21,578	21,578			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	21,578	21,578	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	21,578	21,578	0	0	0

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



DIRECT BUSINESS IN THE STATE OF MAINE DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	2,430,466				2,430,466
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	3,468,294				3,468,294
5. Totals (Sum of Lines 1 to 4).....	5,898,760	0	0	0	5,898,760
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	130,000				130,000
10. Matured endowments.....					0
11. Annuity benefits.....	463,092				463,092
12. Surrender values and withdrawals for life contracts.....	193,180				193,180
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	786,272	0	0	0	786,272

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	3	130,000							3	130,000
Settled during current year:										
18.1 By payment in full.....	2	46,292							2	46,292
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2	46,292	0	0	0	0	0	0	2	46,292
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2	46,292	0	0	0	0	0	0	2	46,292
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	83,708	0	0	0	0	0	0	1	83,708
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	544	182,976,393	(a)						544	182,976,393
21. Issued during year.....	39	44,901,809							39	44,901,809
22. Other changes to in force (Net).....	(39)	(11,485,177)							(39)	(11,485,177)
23. In force December 31 of current year.....	544	216,393,025	0	(a) 0	0	0	0	0	544	216,393,025

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

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

NONE



DIRECT BUSINESS IN THE STATE OF MICHIGAN DURING THE YEAR

NAIC Group Code.....0140

NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	58,366,738				58,366,738
2. Annuity considerations.....	127,409				127,409
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	108,479,331				108,479,331
5. Totals (Sum of Lines 1 to 4).....	166,973,478	0	0	0	166,973,478
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	2,305				2,305
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,305	0	0	0	2,305
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	2,305	0	0	0	2,305
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	3,424,476				3,424,476
10. Matured endowments.....					0
11. Annuity benefits.....	8,784,711		27,174		8,811,885
12. Surrender values and withdrawals for life contracts.....	15,103,001		13,646		15,116,647
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....	7,572				7,572
15. Totals.....	27,319,760	0	40,820	0	27,360,580

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	4	411,654							4	411,654
17. Incurred during current year.....	14	3,414,577							14	3,414,577
Settled during current year:										
18.1 By payment in full.....	15	3,488,056							15	3,488,056
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	15	3,488,056	0	0	0	0	0	0	15	3,488,056
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	15	3,488,056	0	0	0	0	0	0	15	3,488,056
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	338,175	0	0	0	0	0	0	3	338,175
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	11,655	5,587,736,853	(a)						11,655	5,587,736,853
21. Issued during year.....	2,229	1,258,830,585							2,229	1,258,830,585
22. Other changes to in force (Net).....	(625)	(256,734,079)							(625)	(256,734,079)
23. In force December 31 of current year.....	13,259	6,589,833,359	0	0	0	0	0	0	13,259	6,589,833,359

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credit on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	22,447	22,447			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	22,447	22,447	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	22,447	22,447	0	0	0

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



DIRECT BUSINESS IN THE STATE OF MINNESOTA DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	17,100,092				17,100,092
2. Annuity considerations.....	109,668				109,668
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	13,334,943		66,549		13,401,492
5. Totals (Sum of Lines 1 to 4).....	30,544,703	0	66,549	0	30,611,252
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,626				1,626
6.2 Applied to pay renewal premiums.....	4,093				4,093
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	10,701				10,701
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	16,420	0	0	0	16,420
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	16,420	0	0	0	16,420
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	405,745				405,745
10. Matured endowments.....					0
11. Annuity benefits.....	584,198		63,422		647,620
12. Surrender values and withdrawals for life contracts.....	3,127,113		1,505,926		4,633,039
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....	4,494				4,494
15. Totals.....	4,121,550	0	1,569,348	0	5,690,898

DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	5	405,745							5	405,745
Settled during current year:										
18.1 By payment in full.....	4	365,745							4	365,745
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	4	365,745	0	0	0	0	0	0	4	365,745
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	4	365,745	0	0	0	0	0	0	4	365,745
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	40,000	0	0	0	0	0	0	1	40,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	2,374	1,179,353,756	(a)						2,374	1,179,353,756
21. Issued during year.....	694	375,796,023							694	375,796,023
22. Other changes to in force (Net).....	(187)	(73,978,157)							(187)	(73,978,157)
23. In force December 31 of current year.....	2,881	1,481,171,622	0	(a)	0	0	0	0	2,881	1,481,171,622

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credit on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	1,481	1,481			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,481	1,481	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,481	1,481	0	0	0

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

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF MISSOURI DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	16,268,558				16,268,558
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	31,958,247		72,356		32,030,603
5. Totals (Sum of Lines 1 to 4).....	48,226,805	0	72,356	0	48,299,161
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	519				519
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,086				1,086
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,605	0	0	0	1,605
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,605	0	0	0	1,605
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,681,005				1,681,005
10. Matured endowments.....					0
11. Annuity benefits.....	591,304		277,939		869,243
12. Surrender values and withdrawals for life contracts.....	3,383,711		831,815		4,215,526
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	5,656,020	0	1,109,754	0	6,765,774

DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	104,882							2	104,882
17. Incurred during current year.....	6	1,681,005							6	1,681,005
Settled during current year:										
18.1 By payment in full.....	7	1,685,887							7	1,685,887
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	7	1,685,887	0	0	0	0	0	0	7	1,685,887
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	7	1,685,887	0	0	0	0	0	0	7	1,685,887
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	100,000	0	0	0	0	0	0	1	100,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	3,159	1,718,649,095	(a)						3,159	1,718,649,095
21. Issued during year.....	844	454,337,337							844	454,337,337
22. Other changes to in force (Net).....	(264)	(129,332,370)							(264)	(129,332,370)
23. In force December 31 of current year.....	3,739	2,043,654,062	0	(a) 0	0	0	0	0	3,739	2,043,654,062

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credit on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	17,426	17,426			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	17,426	17,426	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	17,426	17,426	0	0	0

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



DIRECT BUSINESS IN THE STATE OF NORTHERN MARIANA ISLANDS DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....					.....0
2. Annuity considerations.....					.....0
3. Deposit-type contract funds.....		XXX		XXX	.....0
4. Other considerations.....					.....0
5. Totals (Sum of Lines 1 to 4).....	.....0	.....0	.....0	.....0	.....0
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					.....0
6.2 Applied to pay renewal premiums.....					.....0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					.....0
6.4 Other.....					.....0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	.....0	.....0	.....0	.....0	.....0
Annuities:					
7.1 Paid in cash or left on deposit.....					.....0
7.2 Applied to provide paid-up annuities.....					.....0
7.3 Other.....					.....0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	.....0	.....0	.....0	.....0	.....0
8. Grand Totals (Lines 6.5 + 7.4).....	.....0	.....0	.....0	.....0	.....0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					.....0
10. Matured endowments.....					.....0
11. Annuity benefits.....					.....0
12. Surrender values and withdrawals for life contracts.....					.....0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	.....0	.....0	.....0	.....0	.....0
14. All other benefits, except accident and health.....					.....0
15. Totals.....	.....0	.....0	.....0	.....0	.....0

DETAILS OF WRITE-INS

1301. ....					.....0
1302. ....					.....0
1303. ....					.....0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	.....0	.....0	.....0	.....0	.....0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	.....0	.....0	.....0	.....0	.....0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									.....0	.....0
17. Incurred during current year.....									.....0	.....0
Settled during current year:										
18.1 By payment in full.....									.....0	.....0
18.2 By payment on compromised claims.....									.....0	.....0
18.3 Totals paid.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
18.4 Reduction by compromise.....									.....0	.....0
18.5 Amount rejected.....									.....0	.....0
18.6 Total settlements.....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0	.....0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....				(a).....					.....0	.....0
21. Issued during year.....									.....0	.....0
22. Other changes to in force (Net).....									.....0	.....0
23. In force December 31 of current year.....	.....0	.....0	.....0	(a).....0	.....0	.....0	.....0	.....0	.....0	.....0

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	.....0	.....0	.....0	.....0	.....0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	.....0	.....0	.....0	.....0	.....0

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

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF MISSISSIPPI DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	4,886,371				4,886,371
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	15,417,457				15,417,457
5. Totals (Sum of Lines 1 to 4).....	20,303,828	0	0	0	20,303,828
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	29,366				29,366
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	29,366	0	0	0	29,366
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	29,366	0	0	0	29,366
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,610,700				1,610,700
10. Matured endowments.....					0
11. Annuity benefits.....	657,996		129,963		787,959
12. Surrender values and withdrawals for life contracts.....	1,361,954		219,939		1,581,893
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	3,630,650	0	349,902	0	3,980,552

DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	17,000							2	17,000
17. Incurred during current year.....	22	1,610,700							22	1,610,700
Settled during current year:										
18.1 By payment in full.....	18	1,347,700							18	1,347,700
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	18	1,347,700	0	0	0	0	0	0	18	1,347,700
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	18	1,347,700	0	0	0	0	0	0	18	1,347,700
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	6	280,000	0	0	0	0	0	0	6	280,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	4,805	940,369,426	(a)						4,805	940,369,426
21. Issued during year.....	1,251	172,211,555							1,251	172,211,555
22. Other changes to in force (Net).....	(492)	(67,825,604)							(492)	(67,825,604)
23. In force December 31 of current year.....	5,564	1,044,755,377	0	(a)	0	0	0	0	5,564	1,044,755,377

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credit on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	2,373	2,373			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,373	2,373	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	2,373	2,373	0	0	0

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



DIRECT BUSINESS IN THE STATE OF MONTANA DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	440,421				440,421
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	5,845,692				5,845,692
5. Totals (Sum of Lines 1 to 4).....	6,286,113	0	0	0	6,286,113
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	8,171				8,171
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	8,171	0	0	0	8,171
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	8,171	0	0	0	8,171
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	109,735				109,735
10. Matured endowments.....					0
11. Annuity benefits.....	97,401				97,401
12. Surrender values and withdrawals for life contracts.....	231,403		179,173		410,576
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	438,539	0	179,173	0	617,712

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	1	109,735							1	109,735
Settled during current year:										
18.1 By payment in full.....	1	109,735							1	109,735
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	109,735	0	0	0	0	0	0	1	109,735
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	109,735	0	0	0	0	0	0	1	109,735
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	331	104,141,605	(a)						331	104,141,605
21. Issued during year.....	24	8,334,000							24	8,334,000
22. Other changes to in force (Net).....	(3)	(1,783,436)							(3)	(1,783,436)
23. In force December 31 of current year.....	352	110,692,169	0	(a) 0	0	0	0	0	352	110,692,169

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credit on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

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

NONE



DIRECT BUSINESS IN THE STATE OF NORTH CAROLINA DURING THE YEAR

NAIC Group Code.....0140

NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	51,224,335				51,224,335
2. Annuity considerations.....	61,808				61,808
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	139,350,206				139,350,206
5. Totals (Sum of Lines 1 to 4).....	190,636,349	0	0	0	190,636,349
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	33				33
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	606				606
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	639	0	0	0	639
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	639	0	0	0	639
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	8,981,809				8,981,809
10. Matured endowments.....					0
11. Annuity benefits.....	3,361,102		49,374		3,410,476
12. Surrender values and withdrawals for life contracts.....	10,851,525		58,820		10,910,345
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....	12,077				12,077
15. Totals.....	23,206,513	0	108,194	0	23,314,707

DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	8	639,955							8	639,955
17. Incurred during current year.....	128	8,885,809							128	8,885,809
Settled during current year:										
18.1 By payment in full.....	114	7,540,897							114	7,540,897
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	114	7,540,897	0	0	0	0	0	0	114	7,540,897
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	114	7,540,897	0	0	0	0	0	0	114	7,540,897
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	22	1,984,867	0	0	0	0	0	0	22	1,984,867
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	36,542	8,307,659,178	(a)						36,542	8,307,659,178
21. Issued during year.....	6,477	1,258,622,584							6,477	1,258,622,584
22. Other changes to in force (Net).....	(3,483)	(602,654,729)							(3,483)	(602,654,729)
23. In force December 31 of current year.....	39,536	8,963,627,033	0	(a)	0	0	0	0	39,536	8,963,627,033

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	51,964	51,964			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	51,964	51,964	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	51,964	51,964	0	0	0

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



DIRECT BUSINESS IN THE STATE OF NORTH DAKOTA DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,225,685				1,225,685
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	4,717,239				4,717,239
5. Totals (Sum of Lines 1 to 4).....	5,942,924	0	0	0	5,942,924
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....	11,162				11,162
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	17,335				17,335
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	28,497	0	0	0	28,497
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	28,497	0	0	0	28,497
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	100,000				100,000
10. Matured endowments.....					0
11. Annuity benefits.....	111,277				111,277
12. Surrender values and withdrawals for life contracts.....	625,736		7,484		633,220
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	837,013	0	7,484	0	844,497

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	1	100,000							1	100,000
Settled during current year:										
18.1 By payment in full.....	1	100,000							1	100,000
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	100,000	0	0	0	0	0	0	1	100,000
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	100,000	0	0	0	0	0	0	1	100,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	299	139,818,727	(a)						299	139,818,727
21. Issued during year.....	33	16,938,767							33	16,938,767
22. Other changes to in force (Net).....	(22)	(12,422,912)							(22)	(12,422,912)
23. In force December 31 of current year.....	310	144,334,582	0	(a) 0	0	0	0	0	310	144,334,582

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credit on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

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

NONE



DIRECT BUSINESS IN THE STATE OF NEBRASKA DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	4,821,226				4,821,226
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	34,752,075				34,752,075
5. Totals (Sum of Lines 1 to 4).....	39,573,301	0	0	0	39,573,301
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,773				1,773
6.2 Applied to pay renewal premiums.....	5,864				5,864
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	15,431				15,431
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	23,068	0	0	0	23,068
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	23,068	0	0	0	23,068
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	602,220				602,220
10. Matured endowments.....					0
11. Annuity benefits.....	450,758		25,099		475,857
12. Surrender values and withdrawals for life contracts.....	757,112		607,393		1,364,505
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,810,090	0	632,492	0	2,442,582

DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	68,161							2	68,161
17. Incurred during current year.....	3	602,220							3	602,220
Settled during current year:										
18.1 By payment in full.....	5	670,381							5	670,381
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	5	670,381	0	0	0	0	0	0	5	670,381
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	5	670,381	0	0	0	0	0	0	5	670,381
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	1,029	470,808,036	(a)						1,029	470,808,036
21. Issued during year.....	157	113,384,366							157	113,384,366
22. Other changes to in force (Net).....	(35)	(854,865)							(35)	(854,865)
23. In force December 31 of current year.....	1,151	583,337,537	0	0	0	0	0	0	1,151	583,337,537

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credits on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	1,424	1,424			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,424	1,424	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,424	1,424	0	0	0

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



DIRECT BUSINESS IN THE STATE OF NEW HAMPSHIRE DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,485,250				1,485,250
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	18,533,428				18,533,428
5. Totals (Sum of Lines 1 to 4).....	20,018,678	0	0	0	20,018,678
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	147,908				147,908
10. Matured endowments.....					0
11. Annuity benefits.....	184,430				184,430
12. Surrender values and withdrawals for life contracts.....	1,092,016		11,370		1,103,386
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....	388				388
15. Totals.....	1,424,742	0	11,370	0	1,436,112

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	5	147,908							5	147,908
Settled during current year:										
18.1 By payment in full.....	5	147,908							5	147,908
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	5	147,908	0	0	0	0	0	0	5	147,908
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	5	147,908	0	0	0	0	0	0	5	147,908
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	856	299,976,354	(a)						856	299,976,354
21. Issued during year.....	80	30,190,460							80	30,190,460
22. Other changes to in force (Net).....	(43)	(13,656,787)							(43)	(13,656,787)
23. In force December 31 of current year.....	893	316,510,027	0	(a) 0	0	0	0	0	893	316,510,027

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credit on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	289	289			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	289	289	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	289	289	0	0	0

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



DIRECT BUSINESS IN THE STATE OF NEW JERSEY DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	55,135,038				55,135,038
2. Annuity considerations.....	47,952				47,952
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	46,718,613		5,100		46,723,713
5. Totals (Sum of Lines 1 to 4).....	101,901,603	0	5,100	0	101,906,703
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,381				1,381
6.2 Applied to pay renewal premiums.....	601				601
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,274				1,274
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	3,256	0	0	0	3,256
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	3,256	0	0	0	3,256
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	2,015,616				2,015,616
10. Matured endowments.....					0
11. Annuity benefits.....	1,247,084		396,529		1,643,613
12. Surrender values and withdrawals for life contracts.....	9,962,480		247,496		10,209,976
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....	5,202				5,202
15. Totals.....	13,230,382	0	644,025	0	13,874,407

DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	6	404,039							6	404,039
17. Incurred during current year.....	6	2,015,616							6	2,015,616
Settled during current year:										
18.1 By payment in full.....	11	2,344,655							11	2,344,655
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	11	2,344,655	0	0	0	0	0	0	11	2,344,655
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	11	2,344,655	0	0	0	0	0	0	11	2,344,655
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	75,000	0	0	0	0	0	0	1	75,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	3,988	2,598,136,025	(a)						3,988	2,598,136,025
21. Issued during year.....	1,214	751,026,040							1,214	751,026,040
22. Other changes to in force (Net).....	(173)	(136,830,481)							(173)	(136,830,481)
23. In force December 31 of current year.....	5,029	3,212,331,584	0	(a) 0	0	0	0	0	5,029	3,212,331,584

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	1,445	1,445			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,445	1,445	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,445	1,445	0	0	0

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



DIRECT BUSINESS IN THE STATE OF NEW MEXICO DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,781,710				1,781,710
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	9,114,927				9,114,927
5. Totals (Sum of Lines 1 to 4).....	10,896,637	0	0	0	10,896,637
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	244				244
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	5,540				5,540
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	5,784	0	0	0	5,784
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	5,784	0	0	0	5,784
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....	286,632				286,632
12. Surrender values and withdrawals for life contracts.....	1,371,179		90,876		1,462,055
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,657,811	0	90,876	0	1,748,687

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	473	161,140,593	(a).....						473	161,140,593
21. Issued during year.....	63	37,097,184							63	37,097,184
22. Other changes to in force (Net).....	(33)	3,303,865							(33)	3,303,865
23. In force December 31 of current year.....	503	201,541,642	0	(a).....0	0	0	0	0	503	201,541,642

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	2,020	2,020			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	2,020	2,020	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	2,020	2,020	0	0	0

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



DIRECT BUSINESS IN THE STATE OF NEVADA DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	6,228,312				6,228,312
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	8,415,126				8,415,126
5. Totals (Sum of Lines 1 to 4).....	14,643,438	0	0	0	14,643,438
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	2,514				2,514
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	2,514	0	0	0	2,514
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	2,514	0	0	0	2,514
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	136,885				136,885
10. Matured endowments.....					0
11. Annuity benefits.....	844,162		85,232		929,394
12. Surrender values and withdrawals for life contracts.....	1,981,216		180		1,981,396
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	2,962,263	0	85,412	0	3,047,675

DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	3	136,885							3	136,885
Settled during current year:										
18.1 By payment in full.....	1	1,885							1	1,885
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	1	1,885	0	0	0	0	0	0	1	1,885
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	1	1,885	0	0	0	0	0	0	1	1,885
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	135,000	0	0	0	0	0	0	2	135,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	1,219	467,397,794	(a)						1,219	467,397,794
21. Issued during year.....	341	117,864,014							341	117,864,014
22. Other changes to in force (Net).....	(125)	(22,881,041)							(125)	(22,881,041)
23. In force December 31 of current year.....	1,435	562,380,767	0	(a) 0	0	0	0	0	1,435	562,380,767

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credit on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	4,814	4,814			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,814	4,814	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	4,814	4,814	0	0	0

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



DIRECT BUSINESS IN THE STATE OF NEW YORK DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	941,995				941,995
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	22,871,489				22,871,489
5. Totals (Sum of Lines 1 to 4).....	23,813,484	0	0	0	23,813,484
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....	4				4
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	5,579				5,579
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	5,583	0	0	0	5,583
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	5,583	0	0	0	5,583
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	451,721				451,721
10. Matured endowments.....					0
11. Annuity benefits.....	867,484				867,484
12. Surrender values and withdrawals for life contracts.....	832,799		30		832,829
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	2,152,004	0	30	0	2,152,034

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	4,898							1	4,898
17. Incurred during current year.....	1	451,721							1	451,721
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	2	456,619	0	0	0	0	0	0	2	456,619
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	726	620,643,450	(a)						726	620,643,450
21. Issued during year.....	221	118,225,537							221	118,225,537
22. Other changes to in force (Net).....	(10)	(16,305,701)							(10)	(16,305,701)
23. In force December 31 of current year.....	937	722,563,286	0	(a) 0	0	0	0	0	937	722,563,286

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

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

NONE



DIRECT BUSINESS IN THE STATE OF OHIO DURING THE YEAR

NAIC Group Code.....0140

NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	54,310,847				54,310,847
2. Annuity considerations.....	118,722				118,722
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	141,131,586		6,260		141,137,846
5. Totals (Sum of Lines 1 to 4).....	195,561,155	0	6,260	0	195,567,415
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	2,029				2,029
6.4 Other.....	52,873				52,873
6.5 Totals (Sum of Lines 6.1 to 6.4).....	54,902	0	0	0	54,902
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	54,902	0	0	0	54,902
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	16,734,289				16,734,289
10. Matured endowments.....					0
11. Annuity benefits.....	9,530,100				9,530,100
12. Surrender values and withdrawals for life contracts.....	20,727,674		82,189		20,809,863
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....	11,680				11,680
15. Totals.....	47,003,743	0	82,189	0	47,085,932

DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	8	4,926,969							8	4,926,969
17. Incurred during current year.....	88	16,592,828							88	16,592,828
Settled during current year:										
18.1 By payment in full.....	80	14,735,347							80	14,735,347
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	80	14,735,347	0	0	0	0	0	0	80	14,735,347
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	80	14,735,347	0	0	0	0	0	0	80	14,735,347
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	16	6,784,450	0	0	0	0	0	0	16	6,784,450
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	31,358	7,736,212,579	(a)						31,358	7,736,212,579
21. Issued during year.....	4,238	1,095,271,986							4,238	1,095,271,986
22. Other changes to in force (Net).....	(2,343)	(344,898,434)							(2,343)	(344,898,434)
23. In force December 31 of current year.....	33,253	8,486,586,131	0	(a)	0	0	0	0	33,253	8,486,586,131

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credit on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	75,828	75,828			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	75,828	75,828	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	75,828	75,828	0	0	0

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



DIRECT BUSINESS IN THE STATE OF OKLAHOMA DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	5,610,588				5,610,588
2. Annuity considerations.....	144,356				144,356
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	15,328,054		75,812		15,403,866
5. Totals (Sum of Lines 1 to 4).....	21,082,998	0	75,812	0	21,158,810
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	128				128
6.2 Applied to pay renewal premiums.....	4,168				4,168
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	7,232				7,232
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	11,528	0	0	0	11,528
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	11,528	0	0	0	11,528
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	218,161				218,161
10. Matured endowments.....					0
11. Annuity benefits.....	2,261,099		77,954		2,339,053
12. Surrender values and withdrawals for life contracts.....	4,145,767		1,279,214		5,424,981
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....	7,130				7,130
15. Totals.....	6,632,157	0	1,357,168	0	7,989,325

DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	502,158							1	502,158
17. Incurred during current year.....	3	218,161							3	218,161
Settled during current year:										
18.1 By payment in full.....	3	610,319							3	610,319
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	3	610,319	0	0	0	0	0	0	3	610,319
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	3	610,319	0	0	0	0	0	0	3	610,319
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	110,000	0	0	0	0	0	0	1	110,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	746	360,553,107	(a)						746	360,553,107
21. Issued during year.....	67	43,989,444							67	43,989,444
22. Other changes to in force (Net).....	(37)	(19,168,345)							(37)	(19,168,345)
23. In force December 31 of current year.....	776	385,374,206	0	(a) 0	0	0	0	0	776	385,374,206

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credit on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	1,760	1,760			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,760	1,760	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,760	1,760	0	0	0

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

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF OREGON DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	6,770,853				6,770,853
2. Annuity considerations.....	242,147				242,147
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	14,438,670				14,438,670
5. Totals (Sum of Lines 1 to 4).....	21,451,670	0	0	0	21,451,670
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	4,946				4,946
6.2 Applied to pay renewal premiums.....	43,594				43,594
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	11,576				11,576
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	60,116	0	0	0	60,116
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	60,116	0	0	0	60,116
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	300,000				300,000
10. Matured endowments.....					0
11. Annuity benefits.....	1,602,890		2,984		1,605,874
12. Surrender values and withdrawals for life contracts.....	10,644,250		30		10,644,280
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	12,547,140	0	3,014	0	12,550,154

DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	1	25,000							1	25,000
17. Incurred during current year.....	4	300,000							4	300,000
Settled during current year:										
18.1 By payment in full.....	4	325,000							4	325,000
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	4	325,000	0	0	0	0	0	0	4	325,000
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	4	325,000	0	0	0	0	0	0	4	325,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	0	0	0	0	0	0	0	1	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	1,890	793,558,551	(a)						1,890	793,558,551
21. Issued during year.....	209	116,784,369							209	116,784,369
22. Other changes to in force (Net).....	(93)	(55,601,551)							(93)	(55,601,551)
23. In force December 31 of current year.....	2,006	854,741,369	0	(a) 0	0	0	0	0	2,006	854,741,369

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credit on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	649	649			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	649	649	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	649	649	0	0	0

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



DIRECT BUSINESS IN OTHER ALIEN GRAND TOTAL DURING THE YEAR

NAIC Group Code.....0140

NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	207,697				207,697
2. Annuity considerations.....	287,909				287,909
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	50,000				50,000
5. Totals (Sum of Lines 1 to 4).....	545,606	0	0	0	545,606
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....	154				154
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	6,411				6,411
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	6,565	0	0	0	6,565
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	6,565	0	0	0	6,565
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....	409,596				409,596
12. Surrender values and withdrawals for life contracts.....	4,253				4,253
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....	32,265				32,265
15. Totals.....	446,114	0	0	0	446,114

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	38	18,267,257	(a)						38	18,267,257
21. Issued during year.....	1	1,000,000							1	1,000,000
22. Other changes to in force (Net).....	8	294,997							8	294,997
23. In force December 31 of current year.....	47	19,562,254	0	(a) 0	0	0	0	0	47	19,562,254

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

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

NONE



DIRECT BUSINESS IN THE STATE OF PENNSYLVANIA DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	77,352,641				77,352,641
2. Annuity considerations.....	326,468				326,468
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	79,229,101				79,229,101
5. Totals (Sum of Lines 1 to 4).....	156,908,210	0	0	0	156,908,210
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	334				334
6.2 Applied to pay renewal premiums.....	1,041				1,041
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,628				1,628
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	3,003	0	0	0	3,003
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	3,003	0	0	0	3,003
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	7,652,936				7,652,936
10. Matured endowments.....					0
11. Annuity benefits.....	7,571,954		577		7,572,531
12. Surrender values and withdrawals for life contracts.....	30,287,392		17,347		30,304,739
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....	20,402				20,402
15. Totals.....	45,532,684	0	17,924	0	45,550,608

DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	24	939,868							24	939,868
17. Incurred during current year.....	134	7,549,721							134	7,549,721
Settled during current year:										
18.1 By payment in full.....	136	7,543,147							136	7,543,147
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	136	7,543,147	0	0	0	0	0	0	136	7,543,147
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	136	7,543,147	0	0	0	0	0	0	136	7,543,147
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	22	946,442	0	0	0	0	0	0	22	946,442
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	40,299	8,653,078,427	(a)		1	29,000			40,300	8,653,107,427
21. Issued during year.....	6,570	1,483,953,705							6,570	1,483,953,705
22. Other changes to in force (Net).....	(3,608)	(548,662,886)				(2,500)			(3,608)	(548,665,386)
23. In force December 31 of current year.....	43,261	9,588,369,246	0	(a)	1	26,500	0	0	43,262	9,588,395,746

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....	195	195		2,775	2,775
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	81,171	81,171			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	81,366	81,366	0	2,775	2,775
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	81,366	81,366	0	2,775	2,775

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



DIRECT BUSINESS IN PUERTO RICO DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	21,338				21,338
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	1,673,258				1,673,258
5. Totals (Sum of Lines 1 to 4).....	1,694,596	0	0	0	1,694,596
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....	388,875				388,875
12. Surrender values and withdrawals for life contracts.....	916,401		11,803		928,204
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,305,276	0	11,803	0	1,317,079

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	10	9,511,491	(a).....						10	9,511,491
21. Issued during year.....	2	20,000							2	20,000
22. Other changes to in force (Net).....	1	(1,065,213)							1	(1,065,213)
23. In force December 31 of current year.....	13	8,466,278	0 (a).....	0	0	0	0	0	13	8,466,278

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

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

NONE



DIRECT BUSINESS IN THE STATE OF RHODE ISLAND DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	4,906,554				4,906,554
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	4,265,442				4,265,442
5. Totals (Sum of Lines 1 to 4).....	9,171,996	0	0	0	9,171,996
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	(171,870)				(171,870)
10. Matured endowments.....					0
11. Annuity benefits.....	267,665				267,665
12. Surrender values and withdrawals for life contracts.....	915,347		60		915,407
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,011,142	0	60	0	1,011,202

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	750,000							2	750,000
17. Incurred during current year.....	6	(171,870)							6	(171,870)
Settled during current year:										
18.1 By payment in full.....	8	578,130							8	578,130
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	8	578,130	0	0	0	0	0	0	8	578,130
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	8	578,130	0	0	0	0	0	0	8	578,130
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	2,640	642,007,937	(a)						2,640	642,007,937
21. Issued during year.....	316	106,700,986							316	106,700,986
22. Other changes to in force (Net).....	(259)	(34,111,328)							(259)	(34,111,328)
23. In force December 31 of current year.....	2,697	714,597,595	0	(a)	0	0	0	0	2,697	714,597,595

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credit on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	696	696			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	696	696	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	696	696	0	0	0

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



DIRECT BUSINESS IN THE STATE OF SOUTH CAROLINA DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	14,640,811				14,640,811
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	34,166,772		3,800		34,170,572
5. Totals (Sum of Lines 1 to 4).....	48,807,583	0	3,800	0	48,811,383
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	591				591
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	591	0	0	0	591
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	591	0	0	0	591
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	2,165,305				2,165,305
10. Matured endowments.....					0
11. Annuity benefits.....	1,207,690				1,207,690
12. Surrender values and withdrawals for life contracts.....	2,616,653		246,088		2,862,741
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....	474				474
15. Totals.....	5,990,122	0	246,088	0	6,236,210

DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	4	910,000							4	910,000
17. Incurred during current year.....	40	2,165,305							40	2,165,305
Settled during current year:										
18.1 By payment in full.....	38	2,088,305							38	2,088,305
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	38	2,088,305	0	0	0	0	0	0	38	2,088,305
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	38	2,088,305	0	0	0	0	0	0	38	2,088,305
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	6	987,000	0	0	0	0	0	0	6	987,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	9,560	1,811,934,219	(a)						9,560	1,811,934,219
21. Issued during year.....	2,022	383,403,801							2,022	383,403,801
22. Other changes to in force (Net).....	(1,183)	(108,136,690)							(1,183)	(108,136,690)
23. In force December 31 of current year.....	10,399	2,087,201,330	0	0	0	0	0	0	10,399	2,087,201,330

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	22,280	22,280			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	22,280	22,280	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	22,280	22,280	0	0	0

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



DIRECT BUSINESS IN THE STATE OF SOUTH DAKOTA DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	13,282,398				13,282,398
2. Annuity considerations.....	28,749				28,749
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	1,201,144				1,201,144
5. Totals (Sum of Lines 1 to 4).....	14,512,291	0	0	0	14,512,291
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....	162				162
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	5,558				5,558
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	5,720	0	0	0	5,720
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	5,720	0	0	0	5,720
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....	227,657				227,657
12. Surrender values and withdrawals for life contracts.....	1,027,411		38,721		1,066,132
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,255,068	0	38,721	0	1,293,789

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	662	344,207,809	(a).....						662	344,207,809
21. Issued during year.....	111	92,874,321							111	92,874,321
22. Other changes to in force (Net).....	(30)	(6,521,538)							(30)	(6,521,538)
23. In force December 31 of current year.....	743	430,560,592	0	(a).....0	0	0	0	0	743	430,560,592

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credit on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

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

NONE

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF TENNESSEE DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	17,765,421				17,765,421
2. Annuity considerations.....	150,215				150,215
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	79,678,535		1,200		79,679,735
5. Totals (Sum of Lines 1 to 4).....	97,594,171	0	1,200	0	97,595,371
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	57,746				57,746
6.2 Applied to pay renewal premiums.....	12,928				12,928
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	65,324				65,324
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	135,998	0	0	0	135,998
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	135,998	0	0	0	135,998
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	2,003,949				2,003,949
10. Matured endowments.....					0
11. Annuity benefits.....	3,804,666				3,804,666
12. Surrender values and withdrawals for life contracts.....	10,542,629		208,845		10,751,474
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....	5,672				5,672
15. Totals.....	16,356,916	0	208,845	0	16,565,761

DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	3	57,000							3	57,000
17. Incurred during current year.....	30	1,976,885							30	1,976,885
Settled during current year:										
18.1 By payment in full.....	30	1,963,885							30	1,963,885
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	30	1,963,885	0	0	0	0	0	0	30	1,963,885
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	30	1,963,885	0	0	0	0	0	0	30	1,963,885
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	3	70,000	0	0	0	0	0	0	3	70,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	9,132	2,303,716,476	(a)						9,132	2,303,716,476
21. Issued during year.....	1,581	415,069,881							1,581	415,069,881
22. Other changes to in force (Net).....	(846)	(145,505,524)							(846)	(145,505,524)
23. In force December 31 of current year.....	9,867	2,573,280,833	0	(a) 0	0	0	0	0	9,867	2,573,280,833

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	17,759	17,759			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	17,759	17,759	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	17,759	17,759	0	0	0

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



DIRECT BUSINESS IN THE STATE OF TEXAS DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	96,233,693				96,233,693
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	234,597,382				234,597,382
5. Totals (Sum of Lines 1 to 4).....	330,831,075	0	0	0	330,831,075
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	247				247
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	34,823				34,823
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	35,070	0	0	0	35,070
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	35,070	0	0	0	35,070
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	8,298,837				8,298,837
10. Matured endowments.....					0
11. Annuity benefits.....	5,622,134		2,127		5,624,261
12. Surrender values and withdrawals for life contracts.....	16,155,494		32,848		16,188,342
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....	4,825				4,825
15. Totals.....	30,081,290	0	34,975	0	30,116,265

DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	63,511							2	63,511
17. Incurred during current year.....	43	8,141,003							43	8,141,003
Settled during current year:										
18.1 By payment in full.....	41	6,566,849							41	6,566,849
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	41	6,566,849	0	0	0	0	0	0	41	6,566,849
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	41	6,566,849	0	0	0	0	0	0	41	6,566,849
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	4	1,637,665	0	0	0	0	0	0	4	1,637,665
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	20,958	7,931,887,294	(a)						20,958	7,931,887,294
21. Issued during year.....	4,950	1,876,243,546							4,950	1,876,243,546
22. Other changes to in force (Net).....	(1,923)	(466,183,856)							(1,923)	(466,183,856)
23. In force December 31 of current year.....	23,985	9,341,946,984	0	(a) 0	0	0	0	0	23,985	9,341,946,984

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	78,705	78,705			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	78,705	78,705	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	78,705	78,705	0	0	0

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



DIRECT BUSINESS IN THE STATE OF UTAH DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	6,742,196				6,742,196
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	28,788,370				28,788,370
5. Totals (Sum of Lines 1 to 4).....	35,530,566	0	0	0	35,530,566
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	43				43
6.2 Applied to pay renewal premiums.....	141				141
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	876				876
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,060	0	0	0	1,060
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,060	0	0	0	1,060
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,250,245				1,250,245
10. Matured endowments.....					0
11. Annuity benefits.....	521,216				521,216
12. Surrender values and withdrawals for life contracts.....	3,164,269				3,164,269
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	4,935,730	0	0	0	4,935,730

DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	5	1,250,245							5	1,250,245
Settled during current year:										
18.1 By payment in full.....	4	1,050,245							4	1,050,245
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	4	1,050,245	0	0	0	0	0	0	4	1,050,245
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	4	1,050,245	0	0	0	0	0	0	4	1,050,245
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	200,000	0	0	0	0	0	0	1	200,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	1,687	769,396,376	(a)						1,687	769,396,376
21. Issued during year.....	348	163,903,110							348	163,903,110
22. Other changes to in force (Net).....	(176)	(43,790,661)							(176)	(43,790,661)
23. In force December 31 of current year.....	1,859	889,508,825	0	0	0	0	0	0	1,859	889,508,825

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credit on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	8,539	8,539			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	8,539	8,539	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	8,539	8,539	0	0	0

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

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	40,116,434				40,116,434
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	44,421,857				44,421,857
5. Totals (Sum of Lines 1 to 4).....	84,538,291	0	0	0	84,538,291
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....	4,246				4,246
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	2,410				2,410
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	6,656	0	0	0	6,656
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	6,656	0	0	0	6,656
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	4,200,600				4,200,600
10. Matured endowments.....					0
11. Annuity benefits.....	1,954,793				1,954,793
12. Surrender values and withdrawals for life contracts.....	4,515,493		50,677		4,566,170
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....	16,838				16,838
15. Totals.....	10,687,724	0	50,677	0	10,738,401

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	9	369,944							9	369,944
17. Incurred during current year.....	62	4,200,601							62	4,200,601
Settled during current year:										
18.1 By payment in full.....	56	2,908,186							56	2,908,186
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	56	2,908,186	0	0	0	0	0	0	56	2,908,186
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	56	2,908,186	0	0	0	0	0	0	56	2,908,186
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	15	1,662,359	0	0	0	0	0	0	15	1,662,359
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	20,020	4,907,829,556	(a)						20,020	4,907,829,556
21. Issued during year.....	3,490	811,343,637							3,490	811,343,637
22. Other changes to in force (Net).....	(1,690)	(293,702,884)							(1,690)	(293,702,884)
23. In force December 31 of current year.....	21,820	5,425,470,309	0	(a)	0	0	0	0	21,820	5,425,470,309

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credit on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....	50	50			
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	18,541	18,541			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	18,541	18,541	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	18,591	18,591	0	0	0

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



DIRECT BUSINESS IN U.S. VIRGIN ISLANDS DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	47,371				47,371
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....					0
5. Totals (Sum of Lines 1 to 4).....	47,371	0	0	0	47,371
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....					0
10. Matured endowments.....					0
11. Annuity benefits.....	798				798
12. Surrender values and withdrawals for life contracts.....					0
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	798	0	0	0	798

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....									0	0
Settled during current year:										
18.1 By payment in full.....									0	0
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	0	0	0	0	0	0	0	0	0	0
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	0	0	0	0	0	0	0	0	0	0
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	8	17,660,000	(a).....						8	17,660,000
21. Issued during year.....	3	1,200,000							3	1,200,000
22. Other changes to in force (Net).....	1	10,358							1	10,358
23. In force December 31 of current year.....	12	18,870,358	0	(a).....0	0	0	0	0	12	18,870,358

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....					
25.6 Totals (Sum of Lines 25.1 to 25.5).....	0	0	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	0	0	0	0	0

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

NONE



DIRECT BUSINESS IN THE STATE OF VERMONT DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,269,562				1,269,562
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	2,223,453				2,223,453
5. Totals (Sum of Lines 1 to 4).....	3,493,015	0	0	0	3,493,015
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....					0
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	260,000				260,000
10. Matured endowments.....					0
11. Annuity benefits.....	9,859				9,859
12. Surrender values and withdrawals for life contracts.....	300,899		16,190		317,089
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	570,758	0	16,190	0	586,948

DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	2	260,000							2	260,000
Settled during current year:										
18.1 By payment in full.....	2	260,000							2	260,000
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2	260,000	0	0	0	0	0	0	2	260,000
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2	260,000	0	0	0	0	0	0	2	260,000
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	918	192,301,279	(a)						918	192,301,279
21. Issued during year.....	132	26,330,170							132	26,330,170
22. Other changes to in force (Net).....	(51)	(13,639,851)							(51)	(13,639,851)
23. In force December 31 of current year.....	999	204,991,598	0	0	0	0	0	0	999	204,991,598

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credit on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	4,106	4,106			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	4,106	4,106	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	4,106	4,106	0	0	0

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



DIRECT BUSINESS IN THE STATE OF WASHINGTON DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	19,286,337				19,286,337
2. Annuity considerations.....	276,815				276,815
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	26,376,673		76,715		26,453,388
5. Totals (Sum of Lines 1 to 4).....	45,939,825	0	76,715	0	46,016,540
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	1,971				1,971
6.2 Applied to pay renewal premiums.....	12,713				12,713
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	77,867				77,867
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	92,551	0	0	0	92,551
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	92,551	0	0	0	92,551
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,916,903				1,916,903
10. Matured endowments.....					0
11. Annuity benefits.....	2,126,779		3,230		2,130,009
12. Surrender values and withdrawals for life contracts.....	7,243,787		207,061		7,450,848
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....	3,592				3,592
15. Totals.....	11,291,061	0	210,291	0	11,501,352
DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	15	1,916,904							15	1,916,904
Settled during current year:										
18.1 By payment in full.....	14	1,613,720							14	1,613,720
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	14	1,613,720	0	0	0	0	0	0	14	1,613,720
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	14	1,613,720	0	0	0	0	0	0	14	1,613,720
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	303,184	0	0	0	0	0	0	1	303,184
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	3,752	1,671,419,072	(a)						3,752	1,671,419,072
21. Issued during year.....	614	399,016,993							614	399,016,993
22. Other changes to in force (Net).....	(247)	(132,733,494)							(247)	(132,733,494)
23. In force December 31 of current year.....	4,119	1,937,702,571	0	(a) 0	0	0	0	0	4,119	1,937,702,571

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	10,637	10,637			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	10,637	10,637	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	10,637	10,637	0	0	0

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

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY



DIRECT BUSINESS IN THE STATE OF WISCONSIN DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	8,331,963				8,331,963
2. Annuity considerations.....	144,183				144,183
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	25,693,090		304,646		25,997,736
5. Totals (Sum of Lines 1 to 4).....	34,169,236	0	304,646	0	34,473,882
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	791				791
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	791	0	0	0	791
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	791	0	0	0	791
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	139,288				139,288
10. Matured endowments.....					0
11. Annuity benefits.....	3,273,780		152,556		3,426,336
12. Surrender values and withdrawals for life contracts.....	4,141,355		414,184		4,555,539
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	7,554,423	0	566,740	0	8,121,163

DETAILS OF WRITE-INS					
1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	3	139,288							3	139,288
Settled during current year:										
18.1 By payment in full.....	2	24,288							2	24,288
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	2	24,288	0	0	0	0	0	0	2	24,288
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	2	24,288	0	0	0	0	0	0	2	24,288
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	115,000	0	0	0	0	0	0	1	115,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	979	658,919,855	(a)						979	658,919,855
21. Issued during year.....	289	210,274,875							289	210,274,875
22. Other changes to in force (Net).....	(61)	(73,644,197)							(61)	(73,644,197)
23. In force December 31 of current year.....	1,207	795,550,533	0	(a) 0	0	0	0	0	1,207	795,550,533

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credit on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	13,390	13,390			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	13,390	13,390	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	13,390	13,390	0	0	0

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



DIRECT BUSINESS IN THE STATE OF WEST VIRGINIA DURING THE YEAR
NAIC Group Code.....0140 NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	7,097,086				7,097,086
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	17,193,240				17,193,240
5. Totals (Sum of Lines 1 to 4).....	24,290,326	0	0	0	24,290,326
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....					0
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	379				379
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	379	0	0	0	379
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	379	0	0	0	379
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	1,369,010				1,369,010
10. Matured endowments.....					0
11. Annuity benefits.....	1,023,333				1,023,333
12. Surrender values and withdrawals for life contracts.....	4,527,273				4,527,273
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....	10,735				10,735
15. Totals.....	6,930,351	0	0	0	6,930,351

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....	2	402,201							2	402,201
17. Incurred during current year.....	31	1,369,010							31	1,369,010
Settled during current year:										
18.1 By payment in full.....	32	1,761,211							32	1,761,211
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	32	1,761,211	0	0	0	0	0	0	32	1,761,211
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	32	1,761,211	0	0	0	0	0	0	32	1,761,211
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	1	10,000	0	0	0	0	0	0	1	10,000
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	6,317	937,144,697	(a)						6,317	937,144,697
21. Issued during year.....	750	102,546,225							750	102,546,225
22. Other changes to in force (Net).....	(648)	(70,678,786)							(648)	(70,678,786)
23. In force December 31 of current year.....	6,419	969,012,136	0	(a) 0	0	0	0	0	6,419	969,012,136

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credit on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	8,048	8,048			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	8,048	8,048	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	8,048	8,048	0	0	0

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



DIRECT BUSINESS IN THE STATE OF WYOMING DURING THE YEAR

NAIC Group Code.....0140

NAIC Company Code.....92657

LIFE INSURANCE

	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS					
1. Life insurance.....	1,179,277				1,179,277
2. Annuity considerations.....					0
3. Deposit-type contract funds.....		XXX		XXX	0
4. Other considerations.....	3,519,626		300		3,519,926
5. Totals (Sum of Lines 1 to 4).....	4,698,903	0	300	0	4,699,203
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit.....	230				230
6.2 Applied to pay renewal premiums.....					0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period.....	1,068				1,068
6.4 Other.....					0
6.5 Totals (Sum of Lines 6.1 to 6.4).....	1,298	0	0	0	1,298
Annuities:					
7.1 Paid in cash or left on deposit.....					0
7.2 Applied to provide paid-up annuities.....					0
7.3 Other.....					0
7.4 Totals (Sum of Lines 7.1 to 7.3).....	0	0	0	0	0
8. Grand Totals (Lines 6.5 + 7.4).....	1,298	0	0	0	1,298
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits.....	84,927				84,927
10. Matured endowments.....					0
11. Annuity benefits.....	118,601				118,601
12. Surrender values and withdrawals for life contracts.....	1,095,478		64,073		1,159,551
13. Aggregate write-ins for miscellaneous direct claims and benefits paid....	0	0	0	0	0
14. All other benefits, except accident and health.....					0
15. Totals.....	1,299,006	0	64,073	0	1,363,079

DETAILS OF WRITE-INS

1301.					0
1302.					0
1303.					0
1398. Summary of remaining write-ins for Line 13 from overflow page.....	0	0	0	0	0
1399. Total (Lines 1301 thru 1303 plus 1398)(Line 13 above).....	0	0	0	0	0

	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind. Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED										
16. Unpaid December 31, prior year.....									0	0
17. Incurred during current year.....	3	84,927							3	84,927
Settled during current year:										
18.1 By payment in full.....	3	84,927							3	84,927
18.2 By payment on compromised claims.....									0	0
18.3 Totals paid.....	3	84,927	0	0	0	0	0	0	3	84,927
18.4 Reduction by compromise.....									0	0
18.5 Amount rejected.....									0	0
18.6 Total settlements.....	3	84,927	0	0	0	0	0	0	3	84,927
19. Unpaid Dec. 31, current year (Lines 16 + 17 - 18.6).....	0	0	0	0	0	0	0	0	0	0
POLICY EXHIBIT					No. of Pol.					
20. In force December 31, prior year.....	516	182,909,175	(a)						516	182,909,175
21. Issued during year.....	114	38,680,180							114	38,680,180
22. Other changes to in force (Net).....	(59)	(16,238,383)							(59)	(16,238,383)
23. In force December 31 of current year.....	571	205,350,972	0	(a) 0	0	0	0	0	571	205,350,972

(a) Includes Individual Credit Life Insurance, prior year \$.....0 current year \$.....0.
Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$.....0 current year \$.....0.
Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$.....0 current year \$.....0.

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credit on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group policies (b).....					
24.1 Federal Employee Health Benefits Plan premium (b).....					
24.2 Credit (group and individual).....					
24.3 Collectively renewable policies (b).....					
24.4 Medicare Title XVIII exempt from state taxes or fees.....					
Other Individual Policies:					
25.1 Non-cancelable (b).....					
25.2 Guaranteed renewable (b).....					
25.3 Non-renewable for stated reasons only (b).....					
25.4 Other accident only.....					
25.5 All other (b).....	1,353	1,353			
25.6 Totals (Sum of Lines 25.1 to 25.5).....	1,353	1,353	0	0	0
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6).....	1,353	1,353	0	0	0

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

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

Interest Maintenance Reserve

	1 Amount
1. Reserve as of December 31, prior year.....	3,052,031
2. Current year's realized pre-tax capital gains/(losses) of \$.....(5,725,605) transferred into the reserve net of taxes of \$.....(2,003,962).....	(3,721,643)
3. Adjustment for current year's liability gains/(losses) released from the reserve.....	0
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3).....	(669,612)
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4).....	460,219
6. Reserve as of December 31, current year (Line 4 minus Line 5).....	(1,129,831)

Amortization

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released from the Reserve	4 Balance Before Reduction for the Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2015.....	657,416	(197,197)		460,219
2. 2016.....	707,063	(656,213)		50,850
3. 2017.....	569,479	(818,137)		(248,658)
4. 2018.....	584,835	(672,759)		(87,924)
5. 2019.....	203,237	(525,748)		(322,511)
6. 2020.....	52,463	(374,108)		(321,645)
7. 2021.....	(11,242)	(261,203)		(272,445)
8. 2022.....	(42,609)	(201,270)		(243,879)
9. 2023.....	65,860	(136,450)		(70,590)
10. 2024.....	106,939	(69,318)		37,621
11. 2025.....	101,981	3,350		105,331
12. 2026.....	128,365	35,146		163,511
13. 2027.....	76,883	29,015		105,898
14. 2028.....	40,508	22,383		62,891
15. 2029.....	49,027	15,236		64,263
16. 2030.....	43,999	8,472		52,471
17. 2031.....	55,790	4,905		60,695
18. 2032.....	31,859	5,038		36,897
19. 2033.....	(18,477)	5,303		(13,174)
20. 2034.....	(24,288)	5,568		(18,720)
21. 2035.....	(21,919)	5,701		(16,218)
22. 2036.....	(10,753)	5,966		(4,787)
23. 2037.....	(2,093)	6,231		4,138
24. 2038.....	(13,435)	6,363		(7,072)
25. 2039.....	(47,126)	6,761		(40,365)
26. 2040.....	(58,579)	6,894		(51,685)
27. 2041.....	(74,110)	6,496		(67,614)
28. 2042.....	(81,041)	5,170		(75,871)
29. 2043.....	(8,574)	3,712		(4,862)
30. 2044.....	(1,235)	2,254		1,019
31. 2045 and Later.....	(8,192)	796		(7,396)
32. Total (Lines 1 to 31).....	3,052,031	(3,721,643)	0	(669,612)

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year.....	38,979,142	5,140,131	44,119,274		8,742,147	8,742,147	52,861,421
2. Realized capital gains/(losses) net of taxes - General Account.....	(102,994)		(102,994)			0	(102,994)
3. Realized capital gains/(losses) net of taxes - Separate Accounts.....			0			0	0
4. Unrealized capital gains/(losses) - net of deferred taxes - General Account.....	1,497,815	(2,147,394)	(649,579)		55,040	55,040	(594,539)
5. Unrealized capital gains/(losses) - net of deferred taxes - Separate Accounts.....			0			0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves.....			0			0	0
7. Basic contribution.....	13,690,949	2,361,767	16,052,716			0	16,052,716
8. Accumulated balances (Lines 1 through 5, minus 6 plus 7).....	54,064,913	5,354,504	59,419,416	0	8,797,187	8,797,187	68,216,603
9. Maximum reserve.....	62,489,165	11,625,331	74,114,496		830,246	830,246	74,944,742
10. Reserve objective.....	42,282,371	8,943,667	51,226,039		830,246	830,246	52,056,284
11. 20% of (Line 10 minus Line 8).....	(2,356,508)	717,833	(1,638,676)	0	(1,593,388)	(1,593,388)	(3,232,064)
12. Balance before transfers (Lines 8 + 11).....	51,708,404	6,072,337	57,780,741	0	7,203,799	7,203,799	64,984,540
13. Transfers.....			0			0	0
14. Voluntary contribution.....			0			0	0
15. Adjustment down to maximum/up to zero.....			0		(6,373,553)	(6,373,553)	(6,373,553)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15).....	51,708,404	6,072,337	57,780,741	0	830,246	830,246	58,610,987

ASSET VALUATION RESERVE

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Default Component

Line Number	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1		Exempt obligations.....	13,405,447	XXX	XXX	13,405,447	0.0000	0	0.0000	0	0.0000	0
2	1	Highest quality.....	3,094,132,653	XXX	XXX	3,094,132,653	0.0004	1,237,653	0.0023	7,116,505	0.0030	9,282,398
3	2	High quality.....	3,662,281,149	XXX	XXX	3,662,281,149	0.0019	6,958,334	0.0058	21,241,231	0.0090	32,960,530
4	3	Medium quality.....	354,338,834	XXX	XXX	354,338,834	0.0093	3,295,351	0.0230	8,149,793	0.0340	12,047,520
5	4	Low quality.....	83,651,788	XXX	XXX	83,651,788	0.0213	1,781,783	0.0530	4,433,545	0.0750	6,273,884
6	5	Lower quality.....	9,465,606	XXX	XXX	9,465,606	0.0432	408,914	0.1100	1,041,217	0.1700	1,609,153
7	6	In or near default.....	1,244,144	XXX	XXX	1,244,144	0.0000	0	0.2000	248,829	0.2000	248,829
8		Total unrated multi-class securities acquired by conversion.....		XXX	XXX	0	XXX	0	XXX	0	XXX	
9		Total bonds (sum of Lines 1 through 8).....	7,218,519,621	XXX	XXX	7,218,519,621	XXX	13,682,036	XXX	42,231,119	XXX	62,422,315
PREFERRED STOCKS												
10	1	Highest quality.....		XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0
11	2	High quality.....		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
12	3	Medium quality.....		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
13	4	Low quality.....		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
14	5	Lower quality.....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
15	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
16		Affiliated life with AVR.....		XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17		Total preferred stocks (sum of Lines 10 through 16).....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
SHORT-TERM BONDS												
18		Exempt obligations.....	159,082,718	XXX	XXX	159,082,718	0.0000	0	0.0000	0	0.0000	0
19	1	Highest quality.....	5,816,037	XXX	XXX	5,816,037	0.0004	2,326	0.0023	13,377	0.0030	17,448
20	2	High quality.....		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
21	3	Medium quality.....		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
22	4	Low quality.....		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
23	5	Lower quality.....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
24	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
25		Total short-term bonds (sum of Lines 18 thru 24).....	164,898,755	XXX	XXX	164,898,755	XXX	2,326	XXX	13,377	XXX	17,448
DERIVATIVE INSTRUMENTS												
26		Exchange traded.....	6,633,100	XXX	XXX	6,633,100	0.0004	2,653	0.0023	15,256	0.0030	19,899
27	1	Highest quality.....	9,834,467	XXX	XXX	9,834,467	0.0004	3,934	0.0023	22,619	0.0030	29,503
28	2	High quality.....		XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0
29	3	Medium quality.....		XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0
30	4	Low quality.....		XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0
31	5	Lower quality.....		XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0
32	6	In or near default.....		XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
33		Total derivative instruments.....	16,467,567	XXX	XXX	16,467,567	XXX	6,587	XXX	37,875	XXX	49,403
34		Total (Lines 9 + 17 + 25 + 33).....	7,399,885,943	XXX	XXX	7,399,885,943	XXX	13,690,949	XXX	42,282,371	XXX	62,489,165

ASSET VALUATION RESERVE (continued)

Basic Contribution, Reserve Objective and Maximum Reserve Calculations

Default Component

Line Number	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
31		MORTGAGE LOANS										
		In good standing:										
	35	Farm mortgages - CM1 - highest quality.....			XXX.....	0	0.0010	0	0.0050	0	0.0065	0
	36	Farm mortgages - CM2 - high quality.....			XXX.....	0	0.0035	0	0.0100	0	0.0130	0
	37	Farm mortgages - CM3 - medium quality.....			XXX.....	0	0.0060	0	0.0175	0	0.0225	0
	38	Farm mortgages - CM4 - low medium quality.....			XXX.....	0	0.0105	0	0.0300	0	0.0375	0
	39	Farm mortgages - CM5 - low quality.....			XXX.....	0	0.0160	0	0.0425	0	0.0550	0
	40	Residential mortgages-insured or guaranteed.....			XXX.....	0	0.0003	0	0.0006	0	0.0010	0
	41	Residential mortgages-all other.....			XXX.....	0	0.0013	0	0.0030	0	0.0040	0
	42	Commercial mortgages-insured or guaranteed.....			XXX.....	0	0.0003	0	0.0006	0	0.0010	0
	43	Commercial mortgages-all other - CM1 - highest quality.....	1,024,689,257		XXX.....	1,024,689,257	0.0010	1,024,689	0.0050	5,123,446	0.0065	6,660,480
	44	Commercial mortgages-all other - CM2 - high quality.....	379,149,655		XXX.....	379,149,655	0.0035	1,327,024	0.0100	3,791,497	0.0130	4,928,946
	45	Commercial mortgages-all other - CM3 - medium quality.....			XXX.....	0	0.0060	0	0.0175	0	0.0225	0
	46	Commercial mortgages-all other - CM4 - low medium quality.....	957,476		XXX.....	957,476	0.0105	10,053	0.0300	28,724	0.0375	35,905
	47	Commercial mortgages-all other - CM5 - low quality.....			XXX.....	0	0.0160	0	0.0425	0	0.0550	0
		Overdue, not in process:										
	48	Farm mortgages.....			XXX.....	0	0.0420	0	0.0760	0	0.1200	0
	49	Residential mortgages-insured or guaranteed.....			XXX.....	0	0.0005	0	0.0012	0	0.0020	0
	50	Residential mortgages-all other.....			XXX.....	0	0.0025	0	0.0058	0	0.0090	0
	51	Commercial mortgages-insured or guaranteed.....			XXX.....	0	0.0005	0	0.0012	0	0.0020	0
	52	Commercial mortgages-all other.....			XXX.....	0	0.0420	0	0.0760	0	0.1200	0
		In process of foreclosure:										
	53	Farm mortgages.....			XXX.....	0	0.0000	0	0.1700	0	0.1700	0
	54	Residential mortgages-insured or guaranteed.....			XXX.....	0	0.0000	0	0.0040	0	0.0040	0
	55	Residential mortgages-all other.....			XXX.....	0	0.0000	0	0.0130	0	0.0130	0
	56	Commercial mortgages-insured or guaranteed.....			XXX.....	0	0.0000	0	0.0040	0	0.0040	0
	57	Commercial mortgages-all other.....			XXX.....	0	0.0000	0	0.1700	0	0.1700	0
	58	Total Schedule B mortgages (sum of Lines 35 through 57).....	1,404,796,388	0	XXX.....	1,404,796,388	XXX.....	2,361,767	XXX.....	8,943,667	XXX.....	11,625,331
	59	Schedule DA mortgages.....			XXX.....	0	0.0030	0	0.0100	0	0.0130	0
	60	Total mortgage loans on real estate (Lines 58 + 59).....	1,404,796,388	0	XXX.....	1,404,796,388	XXX.....	2,361,767	XXX.....	8,943,667	XXX.....	11,625,331

Asset Valuation Reserve - Equity
NONE

Asset Valuation Reserve - Equity
NONE

ASSET VALUATION RESERVE (continued)
Basic Contribution, Reserve Objective and Maximum Reserve Calculations
Equity and Other Invested Asset Component

Line Number	NAIC Design- ation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK										
65		Unaffiliated public.....		XXX.....	XXX.....	.....0	.....0.0000	.....0	(a).....	.....0	(a).....	.....0
66		Unaffiliated private.....		XXX.....	XXX.....	.....0	.....0.0000	.....0	.....0.1600	.....0	.....0.1600	.....0
67		Affiliated life with AVR.....	59,400,065	XXX.....	XXX.....	59,400,065	.....0.0000	.....0	.....0.0000	.....0	.....0.0000	.....0
68		Affiliated certain other (see SVO Purposes and Procedures manual).....		XXX.....	XXX.....	.....0	.....0.0000	.....0	.....0.1300	.....0	.....0.1300	.....0
69		Affiliated other - all other.....		XXX.....	XXX.....	.....0	.....0.0000	.....0	.....0.1600	.....0	.....0.1600	.....0
70		Total with Common Stock Characteristics (Sum of Lines 65 through 69).....	59,400,065	XXX.....	XXX.....	59,400,065	XXX.....	.....0	XXX.....	.....0	XXX.....	.....0
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE										
71		Home office property (general account only).....				.....0	.....0.0000	.....0	.....0.0750	.....0	.....0.0750	.....0
72		Investment properties.....	11,069,942			11,069,942	.....0.0000	.....0	.....0.0750	830,246	.....0.0750	830,246
73		Properties acquired in satisfaction of debt.....				.....0	.....0.0000	.....0	.....0.1100	.....0	.....0.1100	.....0
74		Total with Real Estate Characteristics (Sum of Lines 71 through 73).....	11,069,942	.....0	.....0	11,069,942	XXX.....	.....0	XXX.....	830,246	XXX.....	830,246
		LOW INCOME HOUSING TAX CREDIT INVESTMENTS										
75		Guaranteed federal low income housing tax credit.....				.....0	.....0.0003	.....0	.....0.0006	.....0	.....0.0010	.....0
76		Non-guaranteed federal low income housing tax credit.....				.....0	.....0.0063	.....0	.....0.0120	.....0	.....0.0190	.....0
77		Guaranteed state low income housing tax credit.....				.....0	.....0.0003	.....0	.....0.0006	.....0	.....0.0010	.....0
78		Non-guaranteed state low income housing tax credit.....				.....0	.....0.0063	.....0	.....0.0120	.....0	.....0.0190	.....0
79		All other low income housing tax credit.....				.....0	.....0.0273	.....0	.....0.0600	.....0	.....0.0975	.....0
80		Total LIHTC (Sum of Lines 75 through 79).....	.....0	.....0	.....0	.....0	XXX.....	.....0	XXX.....	.....0	XXX.....	.....0
		ALL OTHER INVESTMENTS										
81		NAIC 1 working capital finance investments.....		XXX.....		.....0	.....0.0000	.....0	.....0.0037	.....0	.....0.0037	.....0
82		NAIC 2 working capital finance investments.....		XXX.....		.....0	.....0.0000	.....0	.....0.0120	.....0	.....0.0120	.....0
83		Other invested assets - Schedule BA.....		XXX.....		.....0	.....0.0000	.....0	.....0.1300	.....0	.....0.1300	.....0
84		Other short-term invested assets - Schedule DA.....		XXX.....		.....0	.....0.0000	.....0	.....0.1300	.....0	.....0.1300	.....0
85		Total All Other (sum of Lines 81, 82, 83 and 84).....	.....0	XXX.....	.....0	.....0	XXX.....	.....0	XXX.....	.....0	XXX.....	.....0
86		Total Other Invested Assets - Schedule BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85).....	70,470,007	.....0	.....0	70,470,007	XXX.....	.....0	XXX.....	830,246	XXX.....	830,246

(a) Times the company's weighted average portfolio beta (Minimum .10, Maximum .20).
(b) Determined using same factors and breakdowns used for directly owned real estate.
(c) This will be the factor associated with the risk category determined in the company generated worksheet.

ASSET VALUATION RESERVE (continued)

Basic Contributions, Reserve Objective and Maximum Reserve Calculations

Replications (Synthetic) Assets

1	2	3	4	5	6	7	8	9
RSAT Number	Type	CUSIP	Description of Asset(s)	NAIC Designation or Other Description of Asset	Value of Asset	AVR Basic Contribution	AVR Reserve Objective	AVR Maximum Reserve

NONE

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
SCHEDULE F

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

1	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted

CLAIMS DISPOSED OF DURING CURRENT YEAR

Death Claims - Ordinary

L039421870.....	.....	.....TX.....	.....2012.....	.....125,000	.....10,000	.....	Misrepresentation on application.....
0199999. Death Claims - Ordinary.....				.....125,000	.....10,000	.....0	.....XXX.....
0599999. Subtotal - Disposed Death Claims.....				.....125,000	.....10,000	.....0	.....XXX.....
2699999. Subtotal - Claims Disposed of During Current Year.....				.....125,000	.....10,000	.....0	.....XXX.....

CLAIMS RESISTED DURING CURRENT YEAR

Death Claims - Ordinary

L044518860.....	.....	.....SC.....	.....2013.....	.....750,000	.....	.....750,000	Beneficiary (wife) was convicted of voluntary manslaughter...
2799999. Death Claims - Ordinary.....				.....750,000	.....0	.....750,000	.....XXX.....
3199999. Subtotal - Resisted Death Claims.....				.....750,000	.....0	.....750,000	.....XXX.....
5299999. Subtotal - Claims Resisted of During Current Year.....				.....750,000	.....0	.....750,000	.....XXX.....
5399999. Totals.....				.....875,000	.....10,000	.....750,000	.....XXX.....

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
									Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written.....	582,068	XXX		XXX		XXX		XXX	612	XXX		XXX		XXX		XXX	581,456	XXX
2. Premiums earned.....	582,068	XXX		XXX		XXX		XXX	612	XXX		XXX		XXX		XXX	581,456	XXX
3. Incurred claims.....	2,775	0.5	0	0.0	0	0.0	0	0.0	2,775	453.4	0	0.0	0	0.0	0	0.0	0	0.0
4. Cost containment expenses.....	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4).....	2,775	0.5	0	0.0	0	0.0	0	0.0	2,775	453.4	0	0.0	0	0.0	0	0.0	0	0.0
6. Increase in contract reserves.....	126,091	21.7	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	126,091	21.7
7. Commissions (a).....	12	0.0		0.0		0.0		0.0	12	2.0		0.0		0.0		0.0		0.0
8. Other general insurance expenses.....	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
9. Taxes, licenses and fees.....	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
10. Total other expenses incurred.....	12	0.0	0	0.0	0	0.0	0	0.0	12	2.0	0	0.0	0	0.0	0	0.0	0	0.0
11. Aggregate write-ins for deductions.....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds.....	453,190	77.9	0	0.0	0	0.0	0	0.0	(2,175)	(355.4)	0	0.0	0	0.0	0	0.0	455,365	78.3
13. Dividends or refunds.....	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
14. Gain from underwriting after dividends or refunds.....	453,190	77.9	0	0.0	0	0.0	0	0.0	(2,175)	(355.4)	0	0.0	0	0.0	0	0.0	455,365	78.3
DETAILS OF WRITE-INS																		
1101.	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
1102.	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
1103.	0	0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0		0.0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
1199. Total (Lines 1101 thru 1103 plus 1198) (Line 11 above).....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

(a) Includes \$.....0 reported as 'Contract, membership and other fees retained by agents.'

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (continued)

	1	2	3	4	Other Individual Contracts				
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
PART 2 - RESERVES AND LIABILITIES									
A. Premium Reserves:									
1. Unearned premiums.....	0								
2. Advance premiums.....	0								
3. Reserve for rate credits.....	0								
4. Total premium reserves, current year.....	0	0	0	0	0	0	0	0	0
5. Total premium reserves, prior year.....	0								
6. Increase in total premium reserves.....	0	0	0	0	0	0	0	0	0
B. Contract Reserves:									
1. Additional reserves (a).....	127,356								127,356
2. Reserve for future contingent benefits.....	0								
3. Total contract reserves, current year.....	127,356	0	0	0	0	0	0	0	127,356
4. Total contract reserves, prior year.....	1,265								1,265
5. Increase in contract reserves.....	126,091	0	0	0	0	0	0	0	126,091
C. Claim Reserves and Liabilities:									
1. Total current year.....	0	0	0	0	0	0	0	0	0
2. Total prior year.....	0								
3. Increase.....	0	0	0	0	0	0	0	0	0

38

PART 3 - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES

1. Claims Paid During the Year:									
1.1 On claims incurred prior to current year.....	2,775				2,775				
1.2 On claims incurred during current year.....	0								
2. Claim Reserves and Liabilities, December 31, Current Year:									
2.1 On claims incurred prior to current year.....	0								
2.2 On claims incurred during current year.....	0								
3. Test:									
3.1 Lines 1.1 and 2.1.....	2,775	0	0	0	2,775	0	0	0	0
3.2 Claim reserves and liabilities, December 31, prior year.....	0								
3.3 Line 3.1 minus Line 3.2.....	2,775	0	0	0	2,775	0	0	0	0

PART 4 - REINSURANCE

A. Reinsurance Assumed:									
1. Premiums written.....	0								
2. Premiums earned.....	0								
3. Incurred claims.....	0								
4. Commissions.....	0								
B. Reinsurance Ceded:									
1. Premiums written.....	0								
2. Premiums earned.....	0								
3. Incurred claims.....	0								
4. Commissions.....	0								

(a) Includes \$.....0 premium deficiency reserve.

NONE

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred claims.....			2,775	2,775
2. Beginning claim reserves and liabilities.....				0
3. Ending claim reserves and liabilities.....				0
4. Claims paid.....	0	0	2,775	2,775
B. Assumed Reinsurance:				
5. Incurred claims.....				0
6. Beginning claim reserves and liabilities.....				0
7. Ending claim reserves and liabilities.....				0
8. Claims paid.....	0	0	0	0
C. Ceded Reinsurance:				
9. Incurred claims.....				0
10. Beginning claim reserves and liabilities.....				0
11. Ending claim reserves and liabilities.....				0
12. Claims paid.....	0	0	0	0
D. Net:				
13. Incurred claims.....	0	0	2,775	2,775
14. Beginning claim reserves and liabilities.....	0	0	0	0
15. Ending claim reserves and liabilities.....	0	0	0	0
16. Claims paid.....	0	0	2,775	2,775
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred claims and cost containment expenses.....			2,775	2,775
18. Beginning reserves and liabilities.....				0
19. Ending reserves and liabilities.....				0
20. Paid claims and cost containment expenses.....	0	0	2,775	2,775

SCHEDULE S - PART 1 - SECTION 1

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

1	2	3	4	5	6	7	8	9	10	11	12
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Amount of In Force at End of Year	Reserve	Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
General Account - Non-Affiliates - U.S. Non-Affiliates											
65676.....	35-0472300....	02/01/1989	Lincoln National Life Insurance Co.....	IN.....	YRT/I.....	.....	.....	.....18,104	.....	.....	.....
82627.....	06-0839705....	01/01/1989	Swiss Re Life and Health America Inc.....	MO.....	YRT/I.....	.....1,110,917	.....20,518	.....	.....	.....	.....
0899999.	Total - General Account - Non-Affiliates - U.S. Non-Affiliates.....					.....1,110,917	.....20,518	.....18,104	.....0	.....0	.....0
1099999.	Total - General Account - Non-Affiliates.....					.....1,110,917	.....20,518	.....18,104	.....0	.....0	.....0
1199999.	Total - General Account.....					.....1,110,917	.....20,518	.....18,104	.....0	.....0	.....0
2399999.	Total U.S.....					.....1,110,917	.....20,518	.....18,104	.....0	.....0	.....0
9999999.	Total.....					.....1,110,917	.....20,518	.....18,104	.....0	.....0	.....0

SCHEDULE S - PART 1 - SECTION 2

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

1	2	3	4	5	6	7	8	9	10	11	12
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Premiums	Unearned Premiums	Reserve Liability Other Than for Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance

NONE

SCHEDULE S - PART 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
Life and Annuity - Non-Affiliates - U.S. Non-Affiliates						
86258.....	13-2572994....	10/21/2003	General Re Life Corporation.....	CT.....	.....	.....10,486
88340.....	59-2859797....	10/01/2004	Hannover Life Re.....	FL.....	.....	.....28,110
93572.....	43-1235868....	10/01/1980	Reinsurance Group of America.....	MO.....	.....865,110	.....1,517,500
93572.....	43-1235868....	04/01/2004	Reinsurance Group of America.....	MO.....	.....(866)	.....
93572.....	43-1235868....	04/01/1992	Reinsurance Group of America.....	MO.....	.....	.....353,596
87572.....	23-2038295....	10/01/2002	Scottish Re.....	DE.....	.....1,568,454	.....10,486
97071.....	13-3126819....	04/01/2008	SCOR Global Life USA Reinsurance Company.....	DE.....	.....	.....500,000
68713.....	84-0499703....	06/01/1997	Security Life of Denver Ins Co.....	CO.....	.....595,435	.....6,384,573
82627.....	06-0839705....	01/19/2005	Swiss Re Life and Health America.....	MO.....	.....	.....56,219
86231.....	39-0989781....	05/01/1997	Transamerica Life Insurance Company.....	IA.....	.....	.....100,000
86231.....	39-0989781....	04/01/1991	Transamerica Life Insurance Company.....	IA.....	.....	.....552,085
0899999.	Total - Life and Annuity Non-Affiliates - U.S. Non-Affiliates.....				.....3,028,133	.....9,513,055
1099999.	Total - Life and Annuity Non-Affiliates.....				.....3,028,133	.....9,513,055
1199999.	Total - Life and Annuity.....				.....3,028,133	.....9,513,055
2399999.	Total U.S.....				.....3,028,133	.....9,513,055
9999999.	Total.....				.....3,028,133	.....9,513,055

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount In Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
General Account - Authorized - Affiliates - U.S. - Other														
66869.....	31-4156830....	12/31/1996	Nationwide Life Insurance Company	OH.....	AMCO/I.....	FL.....	.....	.....	.....	.....65,793,998	.....	.....	.....2,338,113,469	.....
66869.....	31-4156830....	02/26/1999	Nationwide Life Insurance Company	OH.....	CO/G.....	OL.....	.....110,871,614	.....152,779,957	.....152,706,237	.....	.....	.....	.....	.....
66869.....	31-4156830....	01/01/1994	Nationwide Life Insurance Company	OH.....	MCO/I.....	OL.....	.....835,184,781	.....	.....	.....5,496,699	.....	.....	.....44,886,588	.....
0299999.	Total - General Account - Authorized - Affiliates - U.S. - Other.....						.....946,056,395	.....152,779,957	.....152,706,237	.....71,290,697	.....0	.....0	.....2,383,000,057	.....0
0399999.	Total - General Account - Authorized - Affiliates - U.S. - Total.....						.....946,056,395	.....152,779,957	.....152,706,237	.....71,290,697	.....0	.....0	.....2,383,000,057	.....0
0799999.	Total - General Account - Authorized - Affiliates.....						.....946,056,395	.....152,779,957	.....152,706,237	.....71,290,697	.....0	.....0	.....2,383,000,057	.....0
General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates														
60895.....	35-0145825....	01/01/1977	American United Life Ins Co.....	IN.....	CO/I.....	OL.....	.....	.....179,487	.....166,057	.....17,367	.....	.....	.....	.....
68365.....	04-2729166....	05/01/1999	AXA Re Life Insurance Compnay.....	DE.....	ACO/I.....	VSAA.....	.....	.....(24,229)	.....(68,745)	.....	.....	.....	.....	.....
22039.....	13-2673100....	11/01/1997	General Reins Corp.....	DE.....	YRT/I.....	XXX.....	.....250,000	.....	.....	.....1,295	.....	.....	.....	.....
22039.....	13-2673100....	11/01/1997	General Reins Corp.....	DE.....	YRT/I.....	OL.....	.....5,779,835	.....137,386	.....118,312	.....	.....	.....	.....	.....
86258.....	13-2572994....	10/21/2003	General Re Life Corporation.....	CT.....	YRT/I.....	OL.....	.....321,664,429	.....1,444,022	.....1,451,027	.....1,245,446	.....	.....	.....	.....
86258.....	13-2572994....	10/21/2003	General Re Life Corporation.....	CT.....	YRT/I.....	XXX.....	.....1,000,000	.....	.....	.....2,692	.....	.....	.....	.....
86258.....	13-2572994....	10/21/2003	General Re Life Corporation.....	CT.....	YRT/I.....	AXXX.....	.....232,903,654	.....46,960	.....34,745	.....917,352	.....	.....	.....	.....
88340.....	59-2859797....	10/01/2004	Hannover Life Re.....	FL.....	YRT/I.....	OL.....	.....111,473,835	.....10,095	.....5,860	.....113,862	.....	.....	.....	.....
88340.....	59-2859797....	10/01/2004	Hannover Life Re.....	FL.....	YRT/I.....	XXX.....	.....685,987,974	.....	.....	.....392,882	.....	.....	.....	.....
88340.....	59-2859797....	10/01/2004	Hannover Life Re.....	FL.....	YRT/I.....	AXXX.....	.....968,656,094	.....126,624	.....86,473	.....1,019,294	.....	.....	.....	.....
65838.....	01-0233346....	05/01/1997	John Hancock Life Insurance Co.....	MI.....	OTH/I.....	VSAA.....	.....	.....	.....176,951	.....	.....	.....	.....	.....
65676.....	35-0472300....	04/01/1998	Lincoln National Life Ins Company.....	IN.....	YRT/I.....	OL.....	.....105,609,276	.....88,632	.....138,934	.....916,224	.....	.....	.....	.....
65676.....	35-0472300....	04/01/1998	Lincoln National Life Ins Company.....	IN.....	YRT/I.....	AXXX.....	.....53,633,068	.....145,644	.....112,983	.....362,041	.....	.....	.....	.....
66346.....	58-0828824....	01/01/1998	Munich American Reassurance Co.....	GA.....	YRT/I.....	OL.....	.....69,610,540	.....215,936	.....216,119	.....175,897	.....	.....	.....	.....
66346.....	58-0828824....	01/01/1998	Munich American Reassurance Co.....	GA.....	YRT/I.....	AXXX.....	.....619,548	.....102	.....86	.....4,874	.....	.....	.....	.....
66346.....	58-0828824....	01/15/2000	Munich American Reassurance Co.....	GA.....	OTH/I.....	VSAA.....	.....	.....	.....46,207	.....	.....	.....	.....	.....
68136.....	63-0169720....	10/01/2001	Protective Life Insurance Co.....	TN.....	ACO/I.....	FL.....	.....	.....27,356,855	.....28,217,228	.....254,577	.....	.....	.....	.....
93572.....	43-1235868....	10/01/1980	Reinsurance Group of America.....	MO.....	CO/I.....	OL.....	.....652,500	.....4,016	.....5,203	.....(309)	.....	.....	.....	.....
93572.....	43-1235868....	10/01/1980	Reinsurance Group of America.....	MO.....	CO/I.....	XXX.....	.....8,748,797,348	.....132,631,089	.....122,746,695	.....11,654,083	.....	.....	.....	.....
93572.....	43-1235868....	04/01/1992	Reinsurance Group of America.....	MO.....	YRT/I.....	OL.....	.....1,182,359,616	.....5,483,482	.....5,460,806	.....5,541,175	.....	.....	.....	.....
93572.....	43-1235868....	04/01/1992	Reinsurance Group of America.....	MO.....	YRT/I.....	XXX.....	.....2,818,912,834	.....	.....	.....2,518,670	.....	.....	.....	.....
93572.....	43-1235868....	04/01/1992	Reinsurance Group of America.....	MO.....	YRT/I.....	AXXX.....	.....1,771,468,807	.....440,285	.....367,864	.....4,699,424	.....	.....	.....	.....
64688.....	75-6020048....	04/01/2008	SCOR Global Life Americas Reinsurance Co.....	DE.....	YRT/I.....	OL.....	.....267,771,250	.....39,718	.....31,212	.....239,047	.....	.....	.....	.....
64688.....	75-6020048....	04/01/2008	SCOR Global Life Americas Reinsurance Co.....	DE.....	YRT/I.....	XXX.....	.....861,087,261	.....	.....	.....445,429	.....	.....	.....	.....
64688.....	75-6020048....	04/01/2008	SCOR Global Life Americas Reinsurance Co.....	DE.....	YRT/I.....	AXXX.....	.....371,731,185	.....82,750	.....54,574	.....423,438	.....	.....	.....	.....
97071.....	13-3126819....	06/01/2012	SCOR Global Life USA Reins Co.....	DE.....	YRT/I.....	OL.....	.....200,000	.....3	.....5	.....108	.....	.....	.....	.....
97071.....	13-3126819....	06/01/2012	SCOR Global Life USA Reins Co.....	DE.....	YRT/I.....	AXXX.....	.....14,667,293	.....3,848	.....3,232	.....15,469	.....	.....	.....	.....
87572.....	23-2038295....	10/01/2002	Scottish Re.....	DE.....	ACO/I.....	FL.....	.....	.....102,197,945	.....115,811,096	.....7,108	.....	.....	.....	.....
87572.....	23-2038295....	10/01/2002	Scottish Re.....	DE.....	YRT/I.....	OL.....	.....68,296,231	.....1,295,061	.....1,543,129	.....853,218	.....	.....	.....	.....
68713.....	84-0499703....	06/01/1997	Security Life of Denver Ins Co.....	CO.....	YRT/I.....	OL.....	.....142,817,169	.....927,815	.....957,914	.....1,304,121	.....	.....	.....	.....

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount In Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
68713.....	84-0499703....	06/01/1997	Security Life of Denver Ins Co.....	CO.....	YRT/I.....	AXXX .....	.....531,700,556	.....168,743,489	.....163,506,546	.....10,006,468	.....	.....	.....	.....
82627.....	06-0839705....	01/19/2005	Swiss Re Life and Health America.....	MO.....	YRT/I.....	OL .....	.....635,278,891	.....310,237	.....279,519	.....444,825	.....	.....	.....	.....
82627.....	06-0839705....	01/19/2005	Swiss Re Life and Health America.....	MO.....	YRT/I.....	XXX .....	.....1,007,237,397	.....	.....	.....907,894	.....	.....	.....	.....
82627.....	06-0839705....	01/19/2005	Swiss Re Life and Health America.....	MO.....	YRT/I.....	AXXX .....	.....2,192,213,202	.....1,660,098	.....1,397,327	.....4,903,590	.....	.....	.....	.....
82627.....	06-0839705....	05/01/1987	Swiss Re Life and Health America Inc.....	MO.....	CO/G.....	OL .....	.....26,500	.....23,880	.....26,073	.....	.....	.....	.....	.....
82627.....	06-0839705....	08/01/2005	Swiss Re Life and Health America Inc.....	MO.....	ADB/I.....	OL .....	.....	.....	.....	.....241	.....	.....	.....	.....
86231.....	39-0989781....	05/01/1997	Transamerica Life Insurance Company.....	IA.....	CO/I.....	OL .....	.....661,979,292	.....17,645,024	.....18,221,621	.....1,487,763	.....	.....	.....	.....
86231.....	39-0989781....	05/01/1997	Transamerica Life Insurance Company.....	IA.....	OTH/I.....	VSAA .....	.....	.....	.....176,951	.....	.....	.....	.....	.....
86231.....	39-0989781....	04/01/1991	Transamerica Life Insurance Company.....	IA.....	YRT/I.....	OL .....	.....149,057,169	.....1,841,029	.....1,858,952	.....959,775	.....	.....	.....	.....
0899999.	Total - General Account - Authorized - Non-Affiliates - U.S. Non-Affiliates.....						.....23,983,442,754	.....463,057,283	.....463,150,956	.....51,835,340	.....0	.....0	.....0	.....0
1099999.	Total - General Account - Authorized - Non-Affiliates.....						.....23,983,442,754	.....463,057,283	.....463,150,956	.....51,835,340	.....0	.....0	.....0	.....0
1199999.	Total - General Account - Authorized.....						.....24,929,499,149	.....615,837,240	.....615,857,193	.....123,126,037	.....0	.....0	.....2,383,000,057	.....0
General Account - Unauthorized - Affiliates - U.S. - Captive														
13999.....	27-1712056....	06/28/2013	Olentangy Reinsurance LLC.....	VT.....	CO/I.....	XXX .....	.....21,683,493,654	.....320,693,049	.....288,112,575	.....46,795,143	.....	.....	.....	.....47,712,960
13999.....	27-1712056....	06/28/2013	Olentangy Reinsurance LLC.....	VT.....	CO/I.....	AXXX .....	.....4,829,106,999	.....1,034,031,269	.....949,481,129	.....62,940,848	.....	.....	.....	.....754,629,762
13999.....	27-1712056....	06/28/2013	Olentangy Reinsurance LLC.....	VT.....	YRT/I.....	XXX .....	.....5,261,940,053	.....	.....	.....	.....	.....	.....	.....
1288888.	Total - General Account - Unauthorized - Affiliates - U.S. - Captive.....						.....31,774,540,706	.....1,354,724,318	.....1,237,593,704	.....109,735,991	.....0	.....0	.....0	.....802,342,722
1499999.	Total - General Account - Unauthorized - Affiliates - U.S. - Total.....						.....31,774,540,706	.....1,354,724,318	.....1,237,593,704	.....109,735,991	.....0	.....0	.....0	.....802,342,722
1899999.	Total - General Account - Unauthorized - Affiliates.....						.....31,774,540,706	.....1,354,724,318	.....1,237,593,704	.....109,735,991	.....0	.....0	.....0	.....802,342,722
General Account - Unauthorized - Non-Affiliates - U.S. Non-Affiliates														
93580.....	84-0849721....	01/01/2008	M Life Insurance Co.....	CO.....	MCO/I.....	OL .....	.....361,078,876	.....	.....	.....10,981,046	.....	.....	.....9,326,027	.....
93580.....	84-0849721....	01/01/2008	M Life Insurance Co.....	CO.....	YRT/I.....	AXXX .....	.....819,243,531	.....	.....	.....1,541,445	.....	.....	.....	.....
93580.....	84-0849721....	01/01/2008	M Life Insurance Co.....	CO.....	YRT/I.....	OL .....	.....56,770,136	.....	.....	.....49,434	.....	.....	.....	.....
1999999.	Total - General Account - Unauthorized - Non-Affiliates - U.S. Non-Affiliates.....						.....1,237,092,543	.....0	.....0	.....12,571,925	.....0	.....0	.....9,326,027	.....0
General Account - Unauthorized - Non-Affiliates - Non-U.S. Non-Affiliates														
00000.....	AA-3190878...	07/01/2002	Wilton Reinsurance Bermuda Ltd.....	BMU.....	YRT/I.....	OL.....	.....5,389,946	.....232,583	.....223,311	.....35,716	.....	.....	.....	.....
2099999.	Total - General Account - Unauthorized - Non-Affiliates - Non-U.S. Non-Affiliates.....						.....5,389,946	.....232,583	.....223,311	.....35,716	.....0	.....0	.....0	.....0
2199999.	Total - General Account - Unauthorized - Non-Affiliates.....						.....1,242,482,489	.....232,583	.....223,311	.....12,607,641	.....0	.....0	.....9,326,027	.....0
2299999.	Total - General Account - Unauthorized.....						.....33,017,023,195	.....1,354,956,901	.....1,237,817,015	.....122,343,632	.....0	.....0	.....9,326,027	.....802,342,722
3499999.	Total - General Account - Authorized, Unauthorized and Certified.....						.....57,946,522,344	.....1,970,794,141	.....1,853,674,208	.....245,469,669	.....0	.....0	.....2,392,326,084	.....802,342,722
Separate Accounts - Authorized - Affiliates - U.S. - Other														
66869.....	31-4156830....	02/26/1999	Nationwide Life Insurance Company.....	OH.....	MCO/I.....	OL.....	.....	.....	.....	.....	.....	.....	.....91,401,980	.....
3699999.	Total - Separate Accounts - Authorized - Affiliates - U.S. - Other.....						.....0	.....0	.....0	.....0	.....0	.....0	.....91,401,980	.....0
3799999.	Total - Separate Accounts - Authorized - Affiliates - U.S. - Total.....						.....0	.....0	.....0	.....0	.....0	.....0	.....91,401,980	.....0
4199999.	Total - Separate Accounts - Authorized - Affiliates.....						.....0	.....0	.....0	.....0	.....0	.....0	.....91,401,980	.....0
4599999.	Total - Separate Accounts - Authorized.....						.....0	.....0	.....0	.....0	.....0	.....0	.....91,401,980	.....0
Separate Accounts - Unauthorized - Non-Affiliates - U.S. Non-Affiliates														
93580.....	84-0849721....	01/01/2008	M Life Insurance Company.....	CO.....	YRT/I.....	OL.....	.....	.....	.....	.....	.....	.....	.....12,141,914	.....

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities

Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount In Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
5399999.	Total - Separate Accounts - Unauthorized - Non-Affiliates		- U.S. Non-Affiliates				0	0	0	0	0	0	12,141,914	0
5599999.	Total - Separate Accounts - Unauthorized - Non-Affiliates						0	0	0	0	0	0	12,141,914	0
5699999.	Total - Separate Accounts - Unauthorized						0	0	0	0	0	0	12,141,914	0
6899999.	Total - Separate Accounts - Authorized, Unauthorized and Certified						0	0	0	0	0	0	103,543,894	0
6999999.	Total U.S.						57,941,132,398	1,970,561,558	1,853,450,897	245,433,953	0	0	2,495,869,978	802,342,722
7099999.	Total Non-U.S.						5,389,946	232,583	223,311	35,716	0	0	0	0
9999999.	Total						57,946,522,344	1,970,794,141	1,853,674,208	245,469,669	0	0	2,495,869,978	802,342,722

SCHEDULE S - PART 3 - SECTION 2

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (estimated)	10 Reserve Credit Taken Other Than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		

NONE

SCHEDULE S - PART 4

Reinsurance Ceded To Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols. 5 + 6 + 7)	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9 + 11 + 12 + 13 + 14 But Not in Excess of Col. 8
General Account - Life and Annuity - Affiliates - U.S. - Captive														
13999.....	27-1712056.	..12/31/2010	Olentangy Reinsurance LLC.....	...1,354,724,318	.....	.....	...1,354,724,318	.....	.....	.....554,245,172	.....804,830,291	.....	.....16,084,070	...1,354,724,318
0199999.	Total - General Account - Life and Annuity - Affiliates - U.S. - Captive.....			...1,354,724,318	.....0	.....0	...1,354,724,318	.....0	.....XXX.....	.....554,245,172	.....804,830,291	.....0	.....16,084,070	...1,354,724,318
0399999.	Total - General Account - Life and Annuity - Affiliates - U.S. - Total.....			...1,354,724,318	.....0	.....0	...1,354,724,318	.....0	.....XXX.....	.....554,245,172	.....804,830,291	.....0	.....16,084,070	...1,354,724,318
0799999.	Total - General Account - Life and Annuity - Affiliates.....			...1,354,724,318	.....0	.....0	...1,354,724,318	.....0	.....XXX.....	.....554,245,172	.....804,830,291	.....0	.....16,084,070	...1,354,724,318
General Account - Life and Annuity - Non-Affiliates - U.S. Non-Affiliates														
00000.....	AA-3190878.	..07/01/2002	Wilton Reinsurance Bermuda Ltd .....	.....232,583	.....	.....	.....232,583	.....300,000	.....	.....	.....	.....	.....	.....232,583
0899999.	Total - General Account - Life and Annuity - Non-Affiliates - U.S. Non-Affiliates.....			.....232,583	.....0	.....0	.....232,583	.....300,000	.....XXX.....	.....0	.....0	.....0	.....0	.....232,583
1099999.	Total - General Account - Life and Annuity - Non-Affiliates.....			.....232,583	.....0	.....0	.....232,583	.....300,000	.....XXX.....	.....0	.....0	.....0	.....0	.....232,583
1199999.	Total - General Account - Life and Annuity.....			...1,354,956,901	.....0	.....0	...1,354,956,901	.....300,000	.....XXX.....	.....554,245,172	.....804,830,291	.....0	.....16,084,070	...1,354,956,901
2399999.	Total - General Account.....			...1,354,956,901	.....0	.....0	...1,354,956,901	.....300,000	.....XXX.....	.....554,245,172	.....804,830,291	.....0	.....16,084,070	...1,354,956,901
3599999.	Total - U.S.....			...1,354,956,901	.....0	.....0	...1,354,956,901	.....300,000	.....XXX.....	.....554,245,172	.....804,830,291	.....0	.....16,084,070	...1,354,956,901
9999999.	Total.....			...1,354,956,901	.....0	.....0	...1,354,956,901	.....300,000	.....XXX.....	.....554,245,172	.....804,830,291	.....0	.....16,084,070	...1,354,956,901
(a)			Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number		Issuing or Confirming Bank Name						Letters of Credit Amount	
				1.....	111025013.....		Wachovia Bank N.A.....						.....300,000	

SCHEDULE S - PART 5

Provision for Reinsurance Ceded to Certified Reinsurers as of December 31, Current Year (000 Omitted)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Collateral						23	24	25	26	
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Domi- ciliary Juris- diction	Certi- fied Rein- surer Rating (1 thru 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% - 100%)	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total Recoverable Credit Taken (Cols. 9 + 10 + 11)	Miscellaneous Balances (Credit)	Net Obligation Subject to Collateral (Col. 12 - 13)	Dollar Amount of Collateral Required for Full Credit (Col. 14 x Col. 8)	16	17	18	19	20	21	22	Percent of Collateral Provided for Net Obligation Subject to Collateral (Col. 22 / Col. 14)	Percent Credit Allowed on Net Obligation Subject to Collateral (Col. 23 / Col. 8, not to Exceed 100%)	Amount of Credit Allowed for Net Obligation Subject to Collateral (Col. 14 x Col. 24)	Liability for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 14 - Col. 25)
															Multiple Beneficiary Trust	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Total Collateral Provided (Cols. 16 + 17 + 19 + 20 + 21)				

NONE

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
SCHEDULE S - PART 6

Five-Year Exhibit of Reinsurance Ceded Business
(000 Omitted)

	1 2015	2 2014	3 2013	4 2012	5 2011
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts.....	245,470	280,743	894,439	861,612	247,600
2. Commissions and reinsurance expense allowances.....	41,235	40,828	112,287	56,992	31,902
3. Contract claims.....	172,900	210,443	491,994	405,209	401,615
4. Surrender benefits and withdrawals for life contracts.....	196,576	321,876	284,648	742	955
5. Dividends to policyholders.....					
6. Reserve adjustments on reinsurance ceded.....	(249,644)	(366,706)	(180,664)	389,746	(217,366)
7. Increase in aggregate reserves for life and accident and health contracts.....	117,120	118,191	547,942	56,497	45,893
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected.....	17,138	21,160	22,636	15,403	16,219
9. Aggregate reserves for life and accident and health contracts.....	1,970,794	1,853,674	1,735,484	1,187,542	1,131,045
10. Liability for deposit-type contracts.....					
11. Contract claims unpaid.....	9,513	4,209	3,406	8,121	11,517
12. Amounts recoverable on reinsurance.....	3,028	5,901	7,336	9,899	1,623
13. Experience rating refunds due or unpaid.....			9,943	28,363	11,258
14. Policyholders' dividends (not included in Line 10).....					
15. Commissions and reinsurance expense allowances due.....					
16. Unauthorized reinsurance offset.....					
17. Offset for reinsurance with certified reinsurers.....					.XXX
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F).....	804,830	772,297	638,028	269,759	238,224
19. Letters of credit (L).....	300	300	300	300	300
20. Trust agreements (T).....	554,245	531,971	491,710	299,945	280,133
21. Other (O).....					
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple beneficiary trust.....					.XXX
23. Funds deposited by and withheld from (F).....					.XXX
24. Letters of credit (L).....					.XXX
25. Trust agreements (T).....					.XXX
26. Other (O).....					.XXX

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1	2	3
	As Reported (Net of Ceded)	Restatement Adjustments	Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12).....	9,128,800,955		9,128,800,955
2. Reinsurance (Line 16).....	3,755,381	(3,755,381)	0
3. Premiums and considerations (Line 15).....	34,628,747	17,137,724	51,766,471
4. Net credit for ceded reinsurance.....	XXX	1,966,924,845	1,966,924,845
5. All other admitted assets (balance).....	255,000,252		255,000,252
6. Total assets excluding Separate Accounts (Line 26).....	9,422,185,335	1,980,307,188	11,402,492,523
7. Separate Account Assets (Line 27).....	1,335,441,677		1,335,441,677
8. Total assets (Line 28).....	10,757,627,012	1,980,307,188	12,737,934,200
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2).....	7,720,289,147	1,970,794,133	9,691,083,280
10. Liability for deposit-type contracts (Line 3).....	17,250,196		17,250,196
11. Claim reserves (Line 4).....	25,299,163	9,513,055	34,812,218
12. Policyholder dividends/reserves (Lines 5 through 7).....	1,079,247		1,079,247
13. Premium & annuity considerations received in advance (Line 8).....	1,675,223		1,675,223
14. Other contract liabilities (Line 9).....	8,148,972		8,148,972
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount).....			0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount).....	802,342,722		802,342,722
17. Reinsurance with certified reinsurers (Line 24.02 inset amount).....			0
18. Funds held under reinsurance treaties with certified reinsurers (Line 24.03 inset amount).....			0
19. All other liabilities (balance).....	111,054,005		111,054,005
20. Total liabilities excluding Separate Accounts (Line 26).....	8,687,138,675	1,980,307,188	10,667,445,863
21. Separate Account liabilities (Line 27).....	1,335,441,677		1,335,441,677
22. Total liabilities (Line 28).....	10,022,580,352	1,980,307,188	12,002,887,540
23. Capital & surplus (Line 38).....	735,046,660	XXX	735,046,660
24. Total liabilities, capital & surplus (Line 39).....	10,757,627,012	1,980,307,188	12,737,934,200
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves.....	1,970,794,133		
26. Claim reserves.....	9,513,055		
27. Policyholder dividends/reserves.....	0		
28. Premium & annuity considerations received in advance.....	0		
29. Liability for deposit-type contracts.....	0		
30. Other contract liabilities.....	0		
31. Reinsurance ceded assets.....	3,755,381		
32. Other ceded reinsurance recoverables.....	0		
33. Total ceded reinsurance recoverables.....	1,984,062,569		
34. Premiums and considerations.....	17,137,724		
35. Reinsurance in unauthorized companies.....	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers.....	0		
37. Reinsurance with certified reinsurers.....	0		
38. Funds held under reinsurance treaties with certified reinsurers.....	0		
39. Other ceded reinsurance payables/offsets.....	0		
40. Total ceded reinsurance payables/offsets.....	17,137,724		
41. Total net credit for ceded reinsurance.....	1,966,924,845		

SCHEDULE T - PART 2

INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

			Direct Business Only				
			1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	6 Totals
States, Etc.							
1.	Alabama.....	AL	9,488,199			9,306	9,497,505
2.	Alaska.....	AK	1,077,104				1,077,104
3.	Arizona.....	AZ	23,272,477	122,919		1,750	23,397,146
4.	Arkansas.....	AR	4,552,395			2,911	4,555,306
5.	California.....	CA	179,877,560	51,344			179,928,904
6.	Colorado.....	CO	11,668,685	120,055		15,796	11,804,536
7.	Connecticut.....	CT	17,651,533				17,651,533
8.	Delaware.....	DE	10,038,484	23,910		2,590	10,064,984
9.	District of Columbia.....	DC	1,878,961				1,878,961
10.	Florida.....	FL	60,164,654	152,986			60,317,640
11.	Georgia.....	GA	22,091,822			19,969	22,111,791
12.	Hawaii.....	HI	25,989,909	154,775			26,144,684
13.	Idaho.....	ID	2,472,790			8,334	2,481,124
14.	Illinois.....	IL	42,960,220	171,028		18,377	43,149,625
15.	Indiana.....	IN	9,542,689	550,357		300	10,093,346
16.	Iowa.....	IA	5,103,052			455	5,103,507
17.	Kansas.....	KS	5,586,398	79,960		4,313	5,670,671
18.	Kentucky.....	KY	12,962,837	44,354		5,395	13,012,586
19.	Louisiana.....	LA	5,878,874			8,668	5,887,542
20.	Maine.....	ME	2,430,466				2,430,466
21.	Maryland.....	MD	31,682,521			21,578	31,704,099
22.	Massachusetts.....	MA	19,173,342			12,519	19,185,861
23.	Michigan.....	MI	58,366,738	127,409		22,447	58,516,594
24.	Minnesota.....	MN	17,100,092	109,668		1,481	17,211,241
25.	Mississippi.....	MS	4,886,371			2,373	4,888,744
26.	Missouri.....	MO	16,268,558			17,426	16,285,984
27.	Montana.....	MT	440,421				440,421
28.	Nebraska.....	NE	4,821,226			1,424	4,822,650
29.	Nevada.....	NV	6,228,312			4,814	6,233,126
30.	New Hampshire.....	NH	1,485,250			289	1,485,539
31.	New Jersey.....	NJ	55,135,038	47,952		1,445	55,184,435
32.	New Mexico.....	NM	1,781,710			2,020	1,783,730
33.	New York.....	NY	941,995				941,995
34.	North Carolina.....	NC	51,224,335	61,808		51,964	51,338,107
35.	North Dakota.....	ND	1,225,685				1,225,685
36.	Ohio.....	OH	54,310,847	118,722		75,828	54,505,397
37.	Oklahoma.....	OK	5,610,588	144,356		1,760	5,756,704
38.	Oregon.....	OR	6,770,853	242,147		649	7,013,649
39.	Pennsylvania.....	PA	77,352,641	326,468		81,171	77,760,280
40.	Rhode Island.....	RI	4,906,554			696	4,907,250
41.	South Carolina.....	SC	14,640,811			22,280	14,663,091
42.	South Dakota.....	SD	13,282,398	28,749			13,311,147
43.	Tennessee.....	TN	17,765,421	150,215		17,759	17,933,395
44.	Texas.....	TX	96,233,693			78,705	96,312,398
45.	Utah.....	UT	6,742,196			8,539	6,750,735
46.	Vermont.....	VT	1,269,562			4,106	1,273,668
47.	Virginia.....	VA	40,116,434			18,541	40,134,975
48.	Washington.....	WA	19,286,337	276,815		10,637	19,573,789
49.	West Virginia.....	WV	7,097,086			8,048	7,105,134
50.	Wisconsin.....	WI	8,331,963	144,183		13,390	8,489,536
51.	Wyoming.....	WY	1,179,277			1,353	1,180,630
52.	American Samoa.....	AS	3,298				3,298
53.	Guam.....	GU	1,969				1,969
54.	Puerto Rico.....	PR	21,338				21,338
55.	US Virgin Islands.....	VI	47,371				47,371
56.	Northern Mariana Islands.....	MP					0
57.	Canada.....	CAN	30,443	42,977			73,420
58.	Aggregate Other Alien.....	OT	207,697	287,909			495,606
59.	Totals.....		1,100,659,480	3,581,066	0	581,406	1,104,821,952

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
Members														
0140.....	Nationwide.....	.....	31-1486309..	4590018.....	.....	0.....	10 W. Nationwide, LLC.....	OH.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-1486309..	4810074.....	.....	0.....	1000 Yard Street, LLC.....	OH.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-1486309..	4594954.....	.....	0.....	101 N Twentieth St, LLC.....	OH.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-1486309..	4869474.....	.....	0.....	1015 Long Street, LLC.....	OH.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-1486309..	4810047.....	.....	0.....	1050 Yard Street, LLC.....	OH.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	20-4939866..	4810038.....	.....	0.....	1125 Rail Street, LLC.....	OH.....	NIA.....	NRI Equity Land Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-1733036..	4594963.....	.....	0.....	120 Acre Partners, LLC.....	DE.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	...95.000	Nationwide Mutual Insurance Company.....	1.....
0140.....	Nationwide.....	.....	26-2451988..	4288132.....	.....	0.....	1492 Capital, LLC.....	OH.....	NIA.....	Nationwide Mutual Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-1486309..	4810083.....	.....	0.....	155 Rivulon Boulevard, LLC.....	OH.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-1486309..	4810092.....	.....	0.....	275 Rivulon Boulevard, LLC.....	OH.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-1580283..	4590835.....	.....	0.....	400 West Nationwide Boulevard, LLC.....	OH.....	NIA.....	NWD Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-1580283..	4591140.....	.....	0.....	425 West Nationwide Boulevard, LLC.....	OH.....	NIA.....	NWD Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-1486309..	4595009.....	.....	0.....	44 Chestnut, LLC.....	OH.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-1486309..	4890843.....	.....	0.....	75 Rivulon Boulevard, LLC.....	OH.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	20-4939866..	4590497.....	.....	0.....	775 Yard Street Restaurant, LLC.....	OH.....	NIA.....	NRI Equity Land Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	20-4939866..	4590750.....	.....	0.....	775 Yard Street, LLC.....	OH.....	NIA.....	NRI Equity Land Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	20-4939866..	4810104.....	.....	0.....	780 Yard Street, LLC.....	OH.....	NIA.....	NRI Equity Land Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	20-4939866..	4671583.....	.....	0.....	795 Rail Street, LLC.....	OH.....	NIA.....	NRI Equity Land Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	20-4939866..	4590602.....	.....	0.....	800 Bobcat Avenue, LLC.....	OH.....	NIA.....	NRI Equity Land Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	20-4939866..	4671499.....	.....	0.....	800 Goodale Boulevard, LLC.....	OH.....	NIA.....	NRI Equity Land Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	20-4939866..	4671789.....	.....	0.....	800 Yard Street, LLC.....	OH.....	NIA.....	NRI Equity Land Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	20-4939866..	4590778.....	.....	0.....	805 Bobcat Avenue, LLC.....	OH.....	NIA.....	NRI Equity Land Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	20-4939866..	4890834.....	.....	0.....	808 Yard Street, LLC.....	OH.....	NIA.....	NRI Equity Land Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	20-4939866..	4869465.....	.....	0.....	820 Goodale Boulevard, LLC.....	OH.....	NIA.....	NRI Equity Land Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	20-4939866..	4890759.....	.....	0.....	840 Third Avenue, LLC.....	OH.....	NIA.....	NRI Equity Land Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	20-4939866..	4590611.....	.....	0.....	845 Yard Street, LLC.....	OH.....	NIA.....	NRI Equity Land Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	20-4939866..	4590787.....	.....	0.....	850 Goodale Blvd., LLC.....	OH.....	NIA.....	NRI Equity Land Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	20-4939866..	4903921.....	.....	0.....	860 Third Avenue, LLC.....	OH.....	NIA.....	NRI Equity Land Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	20-4939866..	4903912.....	.....	0.....	880 Third Avenue, LLC.....	OH.....	NIA.....	NRI Equity Land Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	20-4939866..	4590714.....	.....	0.....	895 W. Third Avenue, LLC.....	OH.....	NIA.....	NRI Equity Land Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	20-4939866..	4810029.....	.....	0.....	975 Rail Street, LLC.....	OH.....	NIA.....	NRI Equity Land Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-1680808..	4594833.....	.....	0.....	AD Investments, LLC.....	OH.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	...60.000	Nationwide Mutual Insurance Company.....	1.....
0140.....	Nationwide.....	.....	31-1580283..	4590992.....	.....	0.....	ADTV, LLC.....	OH.....	NIA.....	NWD Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	52-2227314..	42877247.....	.....	0.....	AGMC Reinsurance, Ltd.....	TCA.....	IA.....	Nationwide Advantage Mortgage Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	42-1011300..	4287229.....	.....	0.....	ALLIED General Agency Company.....	IA.....	IA.....	AMCO Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	42-0958655..	1677548.....	.....	0.....	ALLIED Group, Inc.....	IA.....	IA.....	Allied Holdings (Delaware), Inc.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

52.1

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0140.....	Nationwide.....		46-4628790..	4613462.....		0.....	Allied Holdings (Delaware), Inc.....	DE.....	IA.....	Nationwide Mutual Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	10127..	27-0114983..	4288169.....		0.....	ALLIED Insurance Company of America.....	OH.....	IA.....	Nationwide Mutual Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	42579..	42-1201931..	4287144.....		0.....	ALLIED Property and Casualty Insurance Company	IA.....	IA.....	ALLIED Group, Inc.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		42-1527863..	4287238.....		0.....	ALLIED Texas Agency, Inc.....	TX.....	IA.....	AMCO Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	19100..	42-6054959..	4287153.....		0.....	AMCO Insurance Company.....	IA.....	IA.....	ALLIED Group, Inc.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		59-1031596..	4288011.....		0.....	American Marine Underwriters, Inc.....	FL.....	IA.....	Nationwide Mutual Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		31-1486309..	4595036.....		0.....	Anderson Meadows, LLC.....	OH.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		31-1580283..	4591177.....		0.....	Arena District CA I, LLC.....	OH.....	NIA.....	NWD Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
.....	0.....		90-0280710..	n/a.....		0.....	Arena District Owners Association.....	OH.....	OTH.....	Other non-Nationwide.....	n/a.....	.....	Other non-Nationwide.....	2.....
0140.....	Nationwide.....		26-4083207..	4869447.....		0.....	Berkshire Crossing Development, LLC.....	DE.....	NIA.....	NorthStar Commercial Development, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		31-1184438..	4594842.....		0.....	Boulevard Inn Limited Liability Company.....	OH.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	...94.800	Nationwide Mutual Insurance Company.....	1.....
0140.....	Nationwide.....		31-1555487..	4593658.....		0.....	Broad Street Retail, LLC.....	DE.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	...60.000	Nationwide Mutual Insurance Company.....	1.....
0140.....	Nationwide.....		20-3624379..	4595531.....		0.....	Brooke School Investment Fund, LLC.....	DE.....	OTH.....	Nationwide Mutual Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....		26-0899413..	3730540.....		0.....	CHP New Markets Investment Fund, LLC.....	OH.....	OTH.....	Nationwide Mutual Insurance Company.....	Limited partner /no control	...50.000	other non-Nationwide.....	1.....
0140.....	Nationwide.....		20-1618232..	4595241.....		0.....	CNRI-Cannonsport Condominium, LLC.....	OH.....	NIA.....	CNRI-Cannonsport, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		20-1618232..	4595045.....		0.....	CNRI- Cannonsport, LLC.....	OH.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
.....	0.....		n/a.....	n/a.....		0.....	Co-Investment Fund, LLC.....	DE.....	OTH.....	Other non-Nationwide.....	n/a.....	.....	Other non-Nationwide.....	2.....
0140.....	Nationwide.....		31-1579973..	2998688.....		0.....	COLHOC Limited Partnership.....	OH.....	NIA.....	NRI Arena, LLC.....	ownership.....	...30.757	Other non-Nationwide.....	2.....
0140.....	Nationwide.....	29262..	74-1061659..	4288057.....		0.....	Colonial County Mutual Insurance Company.....	TX.....	IA.....	Other non-Nationwide.....	contract.....	.....	Other non-Nationwide.....	2.....
.....	0.....		45-4901238..	n/a.....		0.....	Columbus Arena Management, LLC.....	OH.....	OTH.....	Other non-Nationwide.....	n/a.....	.....	Other non-Nationwide.....	2.....
0140.....	Nationwide.....		04-3750770..	4595951.....		0.....	Continental/North Shore I, L.P.....	OH.....	NIA.....	Continental/NRI North Shore Investments, LLC..	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		20-0366090..	3327212.....		0.....	Continental/North Shore II, L.P.....	OH.....	NIA.....	Continental/NRI North Shore Investments, LLC..	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		20-0142724..	4588177.....		0.....	Continental/NRI North Shore Investments, LLC.....	OH.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	...50.500	Nationwide Mutual Insurance Company.....	1.....
0140.....	Nationwide.....	18961..	68-0066866..	4288178.....		0.....	Crestbrook Insurance Company.....	OH.....	IA.....	Nationwide Mutual Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		31-1486309..	4590255.....		0.....	Crewville, Ltd.....	OH.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	42587..	42-1207150..	4287162.....		0.....	Depositors Insurance Company.....	IA.....	IA.....	ALLIED Group, Inc.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
.....	0.....		46-4104813..	n/a.....		0.....	Discover Affordable Housing Investment Fund I LLC	OH.....	OTH.....	Other non-Nationwide.....	n/a.....	.....	Other non-Nationwide.....	2.....
0140.....	Nationwide.....		33-0096671..	4287694.....		0.....	DVM Insurance Agency.....	CA.....	NIA.....	Veterinary Pet Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	15821..	47-4523959..	4890825.....		0.....	Eagle Captive Reinsurance, LLC.....	OH.....	IA.....	Nationwide Life Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		20-1945276..	4590590.....		0.....	East of Madison, LLC.....	DE.....	NIA.....	120 Acre Partners, Ltd.....	ownership.....	...24.910	Nationwide Mutual Insurance Company.....	1.....
0140.....	Nationwide.....		20-1945276..	4590590.....		0.....	East of Madison, LLC.....	DE.....	NIA.....	ND La Quinta Partners, LLC.....	ownership.....	...76.090	Nationwide Mutual Insurance Company.....	1.....
0140.....	Nationwide.....		20-5268940..	4595689.....		0.....	ELH Investment Fund LLC.....	DE.....	OTH.....	Nationwide Mutual Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....	13838..	42-0618271..	4569372.....		0.....	Farmland Mutual Insurance Company.....	IA.....	OTH.....	Other non-Nationwide.....	debt.....	.....	Other non-Nationwide.....	2.....
0140.....	Nationwide.....	22209..	75-6013587..	4287676.....		0.....	Freedom Specialty Insurance Company	OH.....	IA.....	Scottsdale Insurance Company	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

52.2

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0			46-4736379	n/a	0		GPN-1 Property Owners Association, Inc.	OH	OTH	Other non-Nationwide	n/a		other non-Nationwide	2
0140	Nationwide		20-4939866	4590808	0		Grandview Yard Hotel Holdings, LLC	OH	NIA	NRI Equity Land Investments, LLC	ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		20-4939866	4590826	0		Grandview Yard Hotel, LLC	OH	NIA	Grandview Yard Hotel Holdings, LLC	ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		51-0241172	3582909	0		Harleysville Group Inc.	DE	NIA	Allied Holdings (Delaware), Inc.	ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide	23582	41-0417250	4442260	0		Harleysville Insurance Company	PA	IA	Harleysville Group, Inc.	ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide	42900	16-1075588	4442158	0		Harleysville Insurance Company of New Jersey	NJ	IA	Harleysville Group, Inc.	ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide	10674	23-2864924	4442242	0		Harleysville Insurance Company of New York	PA	IA	Harleysville Group, Inc.	ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide	14516	38-3198542	4442251	0		Harleysville Lake States Insurance Company	MI	IA	Harleysville Group, Inc.	ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide	64327	23-1580983	4440659	0		Harleysville Life Insurance Company	PA	IA	Nationwide Mutual Insurance Company	ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide	35696	23-2384978	4442288	0		Harleysville Preferred Insurance Company	PA	IA	Harleysville Group, Inc.	ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide	26182	04-1989660	4442372	0		Harleysville Worcester Insurance Company	PA	IA	Harleysville Group, Inc.	ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		32-0051216	4596903	0		Hideaway Properties Corp.	CA	OTH	Nationwide Realty Investors, Ltd.	ownership	50.000	Nationwide Mutual Insurance Company	1
0140	Nationwide		31-0871532	4288020	0		Insurance Intermediaries, Inc.	OH	IA	Nationwide Mutual Insurance Company	ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-1486309	4097802	0		Jerome Village Company, LLC	OH	NIA	Nationwide Realty Investors, Ltd.	ownership	100.000	Nationwide Mutual Insurance Company	
0			46-2974590	n/a	0		Jerome Village Master Property Owners Association, Inc.	OH	OTH	Other non-Nationwide	n/a		Other non-Nationwide	2
0			46-2956640	n/a	0		Jerome Village Residential Property Owners Association, Inc.	OH	OTH	Other non-Nationwide	n/a		Other non-Nationwide	2
0140	Nationwide		31-1486309	4590312	0		JV Developers, LLC	OH	OTH	Nationwide Realty Investors, Ltd.	ownership	100.000	Nationwide Mutual Insurance Company	2
0140	Nationwide		56-3789187	4286969	0		Life REO Holdings, LLC	OH	NIA	Nationwide Life Insurance Company	ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		74-1395229	4288039	0		Lone Star General Agency, Inc.	TX	IA	Nationwide Mutual Insurance Company	ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide	11991	38-0865250	4288187	0		National Casualty Company	WI	IA	Nationwide Mutual Insurance Company	ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		AC000920	4614900	0		National Casualty Company of America, Ltd.	GBR	IA	National Casualty Company	ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		42-1154244	2889795	0		Nationwide Advantage Mortgage Company	IA	NIA	AMCO Insurance Company	ownership	87.300	Nationwide Mutual Insurance Company	1
0140	Nationwide		42-1154244	2889795	0		Nationwide Advantage Mortgage Company	IA	NIA	ALLIED Property & Casualty Insurance Company	ownership	8.470	Nationwide Mutual Insurance Company	1
0140	Nationwide		42-1154244	2889795	0		Nationwide Advantage Mortgage Company	IA	NIA	Depositors Insurance Company	ownership	4.230	Nationwide Mutual Insurance Company	1
0140	Nationwide	26093	48-0470690	4288196	0		Nationwide Affinity Insurance Company of America	OH	IA	Nationwide Mutual Insurance Company	ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide	28223	42-1015537	4288208	0		Nationwide Agribusiness Insurance Company	IA	IA	Nationwide Mutual Insurance Company	ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-1578869	4288075	0		Nationwide Arena, LLC	OH	NIA	NRI Arena, LLC	ownership	90.000	Nationwide Mutual Insurance Company	1
0140	Nationwide		20-8670712	4288114	0		Nationwide Asset Management, LLC	OH	NIA	Nationwide Mutual Insurance Company	ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide	10723	95-0639970	4288217	0		Nationwide Assurance Company	WI	IA	Nationwide Mutual Insurance Company	ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-1592130	2729677	0		Nationwide Bank	OH	OTH	Nationwide Financial Services, Inc.	ownership	100.000	Nationwide Mutual Insurance Company	2
0140	Nationwide		31-1036287	4288123	0		Nationwide Cash Management Company	OH	NIA	Nationwide Mutual Insurance Company	ownership	100.000	Nationwide Mutual Insurance Company	
0140	Nationwide		31-4416546	3828081	0		Nationwide Corporation	OH	NIA	Nationwide Mutual Insurance Company	ownership	95.200	Nationwide Mutual Insurance Company	1
0140	Nationwide		31-4416546	3828081	0		Nationwide Corporation	OH	NIA	Nationwide Mutual Fire Insurance Company	ownership	4.800	Nationwide Mutual Insurance Company	1

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

52.3

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0140.....	Nationwide.....		04-3679407..	4286839.....		0.....	Nationwide Emerging Managers, LLC.....	DE.....	NIA.....	NWD Investment Management, Inc.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....		05-0630007..	4288048.....		0.....	Nationwide Exclusive Agent Risk Purchasing Group, LLC	OH.....	NIA.....	Insurance Intermediaries, Inc.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....		31-1667326..	4286932.....		0.....	Nationwide Financial Assignment Company.....	OH.....	NIA.....	Nationwide Life Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....		23-2412039..	4287087.....		0.....	Nationwide Financial General Agency, Inc.....	PA.....	NIA.....	NFS Distributors, Inc.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....		31-1316276..	4287069.....		0.....	Nationwide Financial Institution Distributors Agency, Inc.	DE.....	NIA.....	NFS Distributors, Inc.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....		31-6554353..	4286978.....		0.....	Nationwide Financial Services Capital Trust.....	DE.....	NIA.....	Nationwide Financial Services, Inc.	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....		31-1486870..	3828063.....		0.....	Nationwide Financial Services, Inc.....	DE.....	NIA.....	Nationwide Corporation.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
	0.....		31-6022301..	n/a.....		0.....	Nationwide Foundation.....	OH.....	OTH.....	Other non-Nationwide.....	n/a.....		Other non-Nationwide.....	2.....
0140.....	Nationwide.....		52-6969857..	4286996.....		0.....	Nationwide Fund Advisors.....	DE.....	NIA.....	Nationwide Financial Services, Inc.	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....		31-1748721..	42877050.....		0.....	Nationwide Fund Distributors LLC.....	DE.....	NIA.....	NFS Distributors, Inc.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....		31-0900518..	4287041.....		0.....	Nationwide Fund Management LLC.....	DE.....	NIA.....	NFS Distributors, Inc.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....	23760..	31-4425763..	4287957.....		0.....	Nationwide General Insurance Company.....	OH.....	IA.....	Nationwide Mutual Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....		31-1570938..	4286398.....		0.....	Nationwide Global Holdings, Inc.....	OH.....	NIA.....	Nationwide Corporation.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....		04-3732385..	4286857.....		0.....	Nationwide Global Ventures, Inc.....	DE.....	NIA.....	Nationwide Asset Management Holdings, Inc....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....	10070..	31-1399201..	2839398.....		0.....	Nationwide Indemnity Company.....	OH.....	IA.....	Nationwide Mutual Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....	25453..	95-2130882..	4287180.....		0.....	Nationwide Insurance Company of America.....	WI.....	IA.....	ALLIED Group, Inc.	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....	10948..	31-1613686..	4287966.....		0.....	Nationwide Insurance Company of Florida.....	OH.....	IA.....	Nationwide Mutual Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....		41-2206199..	4286950.....		0.....	Nationwide Investment Advisors, LLC.....	OH.....	NIA.....	Nationwide Life Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....		73-0988442..	4286923.....		0.....	Nationwide Investment Services Corporation.....	OK.....	NIA.....	Nationwide Life Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....	92657..	31-1000740..	2995098.....		0.....	Nationwide Life and Annuity Insurance Company...	OH.....	RE.....	Nationwide Life Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....	66869..	31-4156830..	2819288.....		0.....	Nationwide Life Insurance Company.....	OH.....	UDP.....	Nationwide Financial Services, Inc.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....		13-4212969..	4596127.....		0.....	Nationwide Life Tax Credit Partners 2002-A, LLC...	OH.....	NIA.....	Nationwide Life Insurance Company.....	other.....	.....0.010	Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....		01-0749754..	4595960.....		0.....	Nationwide Life Tax Credit Partners 2002-B, LLC...	OH.....	NIA.....	Nationwide Life Insurance Company.....	other.....	.....0.010	Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....		03-0498148..	3262573.....		0.....	Nationwide Life Tax Credit Partners 2002-C, LLC...	OH.....	NIA.....	Nationwide Life Insurance Company.....	other.....	.....0.010	Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....		54-2113175..	4596127.....		0.....	Nationwide Life Tax Credit Partners 2003-A, LLC...	OH.....	NIA.....	Nationwide Life Insurance Company.....	other.....	.....0.010	Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....		58-2672725..	4596163.....		0.....	Nationwide Life Tax Credit Partners 2003-B, LLC...	OH.....	NIA.....	Nationwide Life Insurance Company.....	other.....	.....0.010	Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....		20-0357951..	3811001.....		0.....	Nationwide Life Tax Credit Partners 2003-C, LLC...	OH.....	NIA.....	Nationwide Life Insurance Company.....	other.....	.....0.010	Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....		20-0382144..	4596707.....		0.....	Nationwide Life Tax Credit Partners 2004-A, LLC...	OH.....	NIA.....	Nationwide Life Insurance Company.....	other.....	.....0.010	Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....		20-0745944..	4596211.....		0.....	Nationwide Life Tax Credit Partners 2004-B, LLC...	OH.....	NIA.....	Nationwide Life Insurance Company.....	other.....	.....0.010	Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....		20-0745965..	4596239.....		0.....	Nationwide Life Tax Credit Partners 2004-C, LLC...	OH.....	NIA.....	Nationwide Life Insurance Company.....	other.....	.....0.010	Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....		20-1128408..	4596332.....		0.....	Nationwide Life Tax Credit Partners 2004-D, LLC...	OH.....	NIA.....	Nationwide Life Insurance Company.....	other.....	.....0.010	Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....		20-1128472..	4596350.....		0.....	Nationwide Life Tax Credit Partners 2004-E, LLC...	OH.....	NIA.....	Nationwide Life Insurance Company.....	other.....	.....0.010	Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....		20-1918935..	3318117.....		0.....	Nationwide Life Tax Credit Partners 2004-F, LLC...	OH.....	NIA.....	Nationwide Life Insurance Company.....	other.....	.....0.010	Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....		20-2303694..	4596369.....		0.....	Nationwide Life Tax Credit Partners 2005-A, LLC...	OH.....	NIA.....	Nationwide Life Insurance Company.....	other.....	.....0.010	Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....		20-2303602..	4596378.....		0.....	Nationwide Life Tax Credit Partners 2005-B, LLC...	OH.....	NIA.....	Nationwide Life Insurance Company.....	other.....	.....0.010	Nationwide Mutual Insurance Company.....	2.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

52.4

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0140.....	Nationwide.....		20-2450960..	4596387.....		0.....	Nationwide Life Tax Credit Partners 2005-C, LLC...	OH.....	NIA.....	Nationwide Life Insurance Company.....	other.....	.....0.010	Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....		20-2451052..	4596396.....		0.....	Nationwide Life Tax Credit Partners 2005-D, LLC...	OH.....	NIA.....	Nationwide Life Insurance Company.....	other.....	.....0.010	Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....		20-2774223..	4596408.....		0.....	Nationwide Life Tax Credit Partners 2005-E, LLC...	OH.....	NIA.....	Nationwide Life Insurance Company.....	other.....	.....0.010	Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....		21-1288836..	4596426.....		0.....	Nationwide Life Tax Credit Partners 2007-A, LLC...	OH.....	NIA.....	Nationwide Life Insurance Company.....	other.....	.....0.010	Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....		26-3427373..	4596435.....		0.....	Nationwide Life Tax Credit Partners 2009-A, LLC...	OH.....	NIA.....	Nationwide Life Insurance Company.....	other.....	.....0.010	Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....		26-3427435..	4596444.....		0.....	Nationwide Life Tax Credit Partners 2009-B, LLC...	OH.....	NIA.....	Nationwide Life Insurance Company.....	other.....	.....0.010	Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....		26-3427479..	4596499.....		0.....	Nationwide Life Tax Credit Partners 2009-C, LLC...	OH.....	NIA.....	Nationwide Life Insurance Company.....	other.....	.....0.010	Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....		26-3427525..	4596510.....		0.....	Nationwide Life Tax Credit Partners 2009-D, LLC...	OH.....	NIA.....	Nationwide Life Insurance Company.....	other.....	.....0.010	Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....		26-4737055..	4596529.....		0.....	Nationwide Life Tax Credit Partners 2009-E, LLC...	OH.....	NIA.....	Nationwide Life Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		26-4737157..	4596547.....		0.....	Nationwide Life Tax Credit Partners 2009-F, LLC...	OH.....	NIA.....	Nationwide Life Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		27-1362364..	4596622.....		0.....	Nationwide Life Tax Credit Partners 2009-I, LLC....	OH.....	NIA.....	Nationwide Life Insurance Company.....	other.....	.....0.010	Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....		45-0469525..	3779811.....		0.....	Nationwide Life Tax Credit Partners No. 1, LLC....	OH.....	NIA.....	Nationwide Life Insurance Company.....	other.....	.....0.010	Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....	42110..	75-1780981..	4287984.....		0.....	Nationwide Lloyds.....	TX.....	IA.....	n/a.....	contract.....	.....	Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....		42-1373380..	4287210.....		0.....	Nationwide Member Solutions Agency Inc.....	IA.....	NIA.....	ALLIED Group, Inc.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		n/a.....	4597094.....		0.....	Nationwide Mutual Capital I, LLC.....	DE.....	NIA.....	Nationwide Mutual Capital, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		75-3191025..	4595269.....		0.....	Nationwide Mutual Capital, LLC.....	OH.....	NIA.....	Nationwide Mutual Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	23779..	82-0549218..	3828090.....		0.....	Nationwide Mutual Fire Insurance Company.....	OH.....	OTH.....	Other non-Nationwide.....	n/a.....	.....	Other non-Nationwide.....	2.....
0140.....	Nationwide.....	23787..	31-4177100..	3828072.....		0.....	Nationwide Mutual Insurance Company.....	OH.....	UIP.....	Other non-Nationwide.....	n/a.....	.....	Other non-Nationwide.....	2.....
0140.....	Nationwide.....		34-2012765..	4288084.....		0.....	Nationwide Private Equity Fund, LLC.....	OH.....	NIA.....	Nationwide Mutual Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
							Nationwide Property and Casualty Insurance Company							
0140.....	Nationwide.....	37877..	31-0970750..	4287993.....		0.....	Nationwide Realty Investors, Ltd.....	OH.....	IA.....	Nationwide Mutual Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		31-1486309..	4288105.....		0.....	Nationwide Realty Investors, Ltd.....	OH.....	NIA.....	Nationwide Mutual Insurance Company.....	ownership.....	...96.800	Nationwide Mutual Insurance Company.....	1.....
0140.....	Nationwide.....		31-1486309..	4288105.....		0.....	Nationwide Realty Investors, Ltd.....	OH.....	NIA.....	Nationwide Indemnity Company.....	ownership.....	...3.200	Nationwide Mutual Insurance Company.....	1.....
0140.....	Nationwide.....		31-1486309..	4590264.....		0.....	Nationwide Realty Management, LLC.....	OH.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		n/a.....	4288066.....		0.....	Nationwide Realty Services, Ltd.....	OH.....	NIA.....	Nationwide Mutual Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		73-0948330..	4287096.....		0.....	Nationwide Retirement Solutions, Inc.....	DE.....	NIA.....	NFS Distributors, Inc.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		36-2434406..	4287078.....		0.....	Nationwide Securities, LLC.....	OH.....	NIA.....	NFS Distributors, Inc.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		31-4177100..	4288093.....		0.....	Nationwide Services Company, LLC.....	OH.....	NIA.....	Nationwide Mutual Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		27-0743545..	4564041.....		0.....	Nationwide Tax Credit Partners 2009-G, LLC.....	OH.....	NIA.....	Nationwide Mutual Insurance Company.....	other.....	.....0.010	Nationwide Mutual Insurance Company.....	1.....
0140.....	Nationwide.....		27-0768791..	4596891.....		0.....	Nationwide Tax Credit Partners 2009-H, LLC.....	OH.....	NIA.....	Nationwide Mutual Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		46-1952215..	4596566.....		0.....	Nationwide Tax Credit Partners 2013-A, LLC.....	OH.....	NIA.....	Nationwide Life Insurance Company.....	ownership.....	.....0.010	Nationwide Mutual Insurance Company.....	1.....
0140.....	Nationwide.....		46-1971926..	4596592.....		0.....	Nationwide Tax Credit Partners 2013-B, LLC.....	OH.....	NIA.....	Nationwide Life Insurance Company.....	ownership.....	.....0.010	Nationwide Mutual Insurance Company.....	1.....
0140.....	Nationwide.....		20-5976272..	4595910.....		0.....	Nationwide Ventures, LLC.....	OH.....	NIA.....	Nationwide Mutual Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		11-3651828..	4588168.....		0.....	ND La Quinta Partners, LLC.....	DE.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	...95.000	Nationwide Mutual Insurance Company.....	1.....
0140.....	Nationwide.....		0.....	4286866.....		0.....	Newhouse Capital Partners II, LLC.....	DE.....	NIA.....	Nationwide Global Ventures, Inc.....	ownership.....	...80.000	Nationwide Mutual Insurance Company.....	1.....
0140.....	Nationwide.....		0.....	4286866.....		0.....	Newhouse Capital Partners II, LLC.....	DE.....	NIA.....	Nationwide Global Ventures, Inc.....	ownership.....	...99.000	Nationwide Mutual Insurance Company.....	1.....
0140.....	Nationwide.....		0.....	4286679.....		0.....	Newhouse Capital Partners, LLC.....	DE.....	NIA.....	NWD Investment Management, Inc.....	ownership.....	...19.000	Nationwide Mutual Insurance Company.....	1.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

52.5

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0140.....	Nationwide.....		0.....	4286679.....		0.....	Newhouse Capital Partners, LLC.....	DE.....	NIA.....	Nationwide Mutual Insurance Company.....	ownership.....	.....70.000	Nationwide Mutual Insurance Company.....	1.....
0140.....	Nationwide.....		0.....	4286679.....		0.....	Newhouse Capital Partners, LLC.....	DE.....	NIA.....	Nationwide Mutual Fire Insurance Company.....	ownership.....	.....10.000	Nationwide Mutual Insurance Company.....	1.....
0140.....	Nationwide.....		38-3660659..	4287032.....		0.....	NFS Distributors, Inc.....	DE.....	NIA.....	Nationwide Financial Services, Inc.....	ownership.....	.....100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		14-1892640..	4596677.....		0.....	NHT XII Tax Credit Fund, LLC.....	DC.....	NIA.....	Nationwide Life Insurance Company.....	ownership.....	.....49.990	Nationwide Mutual Insurance Company.....	1.....
0140.....	Nationwide.....		14-1892640..	4596677.....		0.....	NHT XII Tax Credit Fund, LLC.....	DC.....	NIA.....	Nationwide Assurance Company.....	ownership.....	.....25.000	Nationwide Mutual Insurance Company.....	1.....
0140.....	Nationwide.....		14-1892640..	4596677.....		0.....	NHT XII Tax Credit Fund, LLC.....	DC.....	NIA.....	Nationwide Mutual Insurance Company.....	ownership.....	.....25.000	Nationwide Mutual Insurance Company.....	1.....
0140.....	Nationwide.....		46-3762545..	4750442.....		0.....	NNOV8, LLC.....	OH.....	NIA.....	Nationwide Mutual Insurance Company.....	ownership.....	.....100.000	Nationwide Mutual Insurance Company.....	.....
.....0.....	.....		26-0351004..	n/a.....		0.....	North Bank Condominium Home Owners Association.....	OH.....	OTH.....	Other non-Nationwide.....	n/a.....	.....	Other non-Nationwide.....	2.....
0140.....	Nationwide.....		20-4939866..	4590817.....		0.....	North of Third, LLC.....	OH.....	NIA.....	NRI Equity Land Investments, LLC.....	ownership.....	.....100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		26-4083207..	4590385.....		0.....	Northstar Commercial Development, LLC.....	OH.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	.....50.000	Nationwide Mutual Insurance Company.....	1.....
.....0.....	.....		61-1753500..	n/a.....		0.....	Northstar Master Property Owners Association, Inc.....	OH.....	OTH.....	Other non-Nationwide.....	n/a.....	.....	Other non-Nationwide.....	2.....
0140.....	Nationwide.....		26-4083354..	4594909.....		0.....	Northstar Residential Development, LLC.....	OH.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	.....50.000	Nationwide Mutual Insurance Company.....	1.....
0140.....	Nationwide.....		31-1486309..	4594794.....		0.....	NRI Arena, LLC.....	OH.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	.....100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		31-1486309..	4594815.....		0.....	NRI Brookside, LLC.....	OH.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	.....100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		31-1486309..	4595027.....		0.....	NRI Builders, LLC.....	OH.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	.....100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		31-1486309..	4590246.....		0.....	NRI Communities/Harris Blvd., LLC.....	OH.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	.....100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		31-1486309..	4590282.....		0.....	NRI Cramer Creek, LLC.....	OH.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	.....100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		20-4939866..	4590460.....		0.....	NRI Equity Land Investments, LLC.....	OH.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	.....80.000	Nationwide Mutual Insurance Company.....	1.....
0140.....	Nationwide.....		26-0212217..	4590394.....		0.....	NRI Equity Tampa, LLC.....	OH.....	OTH.....	Nationwide Realty Investors, Ltd.....	ownership.....	.....100.000	Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....		31-1486309..	4590376.....		0.....	NRI Maxtown, LLC.....	OH.....	OTH.....	Nationwide Realty Investors, Ltd.....	ownership.....	.....100.000	Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....		30-4939866..	4590406.....		0.....	NRI Office Ventures, Ltd.....	OH.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	.....100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		31-1486309..	4596912.....		0.....	NRI Telecom, LLC.....	OH.....	NIA.....	NWD Investments, LLC.....	ownership.....	.....100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		31-1486309..	4590349.....		0.....	NRI-Rivulon, LLC.....	OH.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	.....100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		26-4083354..	4869456.....		0.....	NS Developers, LLC.....	OH.....	NIA.....	Northstar Residential Development, LLC.....	ownership.....	.....100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		45-3123274..	4595438.....		0.....	NTCIF-2011 Georgia State Investor, LLC.....	OH.....	NIA.....	Nationwide Property and Casualty Company.....	ownership.....	.....100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		90-0729552..	4596695.....		0.....	NTCIF-2011, LLC.....	OH.....	NIA.....	Nationwide Life Insurance Company.....	ownership.....	.....50.000	Nationwide Mutual Insurance Company.....	1.....
0140.....	Nationwide.....		90-0729552..	4596695.....		0.....	NTCIF-2011, LLC.....	OH.....	NIA.....	Nationwide Mutual Fire Insurance Company.....	ownership.....	.....50.000	Nationwide Mutual Insurance Company.....	1.....
0140.....	Nationwide.....		27-4700627..	4596716.....		0.....	NTCP 2011-A, LLC.....	OH.....	NIA.....	Nationwide Life Insurance Company.....	other.....	.....0.010	Nationwide Mutual Insurance Company.....	1.....
0140.....	Nationwide.....		46-0741029..	4464703.....		0.....	NTCP 2012-A, LLC.....	OH.....	NIA.....	Nationwide Life Insurance Company.....	other.....	.....0.010	Nationwide Mutual Insurance Company.....	1.....
0140.....	Nationwide.....		46-3309896..	4586164.....		0.....	NTCP 2013-C, LLC.....	OH.....	NIA.....	Nationwide Life Insurance Company.....	other.....	.....0.010	Nationwide Mutual Insurance Company.....	1.....
0140.....	Nationwide.....		46-4111078..	4596743.....		0.....	NTCP 2014-A, LLC.....	OH.....	NIA.....	Nationwide Life Insurance Company.....	other.....	.....0.010	Nationwide Mutual Insurance Company.....	1.....
0140.....	Nationwide.....		47-1404116..	4802734.....		0.....	NTCP 2014-B, LLC.....	OH.....	NIA.....	Nationwide Life Insurance Company.....	ownership.....	.....100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		47-1413242..	4809948.....		0.....	NTCP 2014-C, LLC.....	OH.....	NIA.....	Nationwide Life Insurance Company.....	ownership.....	.....100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		47-3909345..	4869483.....		0.....	NTCP 2015-A, LLC.....	OH.....	NIA.....	Nationwide Life Insurance Company.....	ownership.....	.....100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....		47-4148470..	4890807.....		0.....	NTCP 2015-B, LLC.....	OH.....	NIA.....	Nationwide Life Insurance Company.....	ownership.....	.....100.000	Nationwide Mutual Insurance Company.....	.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

52.6

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0140.....	Nationwide.....	.....	81-0936428..	.....	.....	0.....	NW Private Debt, LLC.....	OH.....	NIA.....	Nationwide Mutual Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	26-1903919..	4591421.....	.....	0.....	NW REI, LLC.....	DE.....	NIA.....	Nationwide Mutual Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	46-3654078..	4593621.....	.....	0.....	NW-Amesbury, LLC.....	OH.....	NIA.....	NE-REI, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	46-2943666..	4594860.....	.....	0.....	NW-Bandera, LLC.....	OH.....	NIA.....	NW REI, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	45-5159092..	4595063.....	.....	0.....	NW-Bayshore, LLC.....	OH.....	NIA.....	NW REI, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	46-2451156..	4594879.....	.....	0.....	NW-Bee Cave, LLC.....	OH.....	NIA.....	NW REI, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	47-4999493..	4902223.....	.....	0.....	NW-Belleview, LLC.....	OH.....	NIA.....	Nationwide Mutual Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	46-3707480..	4593612.....	.....	0.....	NW-Brooklyn, LLC.....	OH.....	NIA.....	NW REI, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	46-3968244..	4591757.....	.....	0.....	NW-Camelback, LLC.....	OH.....	NIA.....	NW REI, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	45-2724980..	4591690.....	.....	0.....	NW-Cameron, LLC.....	OH.....	NIA.....	NW REI, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	46-3674167..	4590090.....	.....	0.....	NW-Cedar Springs, LLC.....	OH.....	NIA.....	NW REI, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	46-3994437..	4591663.....	.....	0.....	NW-Central Station, LLC.....	OH.....	NIA.....	NE-REI, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	26-0901660..	4505456.....	.....	0.....	NW-CNC Coppel, LLC.....	DE.....	NIA.....	Nationwide Mutual Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	32-0359208..	4595157.....	.....	0.....	NW-Corvallis, LLC.....	OH.....	NIA.....	NW REI, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-1580283..	4591038.....	.....	0.....	NWD 205 Vine, LLC.....	OH.....	NIA.....	NWD Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-1580283..	4591261.....	.....	0.....	NWD 225 Nationwide, LLC.....	OH.....	NIA.....	NWD Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-1580283..	4591056.....	.....	0.....	NWD 230 West, LLC.....	OH.....	NIA.....	NWD Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-1580283..	4590545.....	.....	0.....	NWD 240 Nationwide, LLC.....	OH.....	NIA.....	NWD Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-1580283..	4590273.....	.....	0.....	NWD 250 Brodbelt, LLC.....	OH.....	NIA.....	NWD Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-1580283..	4590554.....	.....	0.....	NWD 265 Neil, LLC.....	OH.....	NIA.....	NWD Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-1580283..	4590518.....	.....	0.....	NWD 275 Marconi, LLC.....	OH.....	NIA.....	NWD Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-1580283..	4590563.....	.....	0.....	NWD 295 McConnell, LLC.....	OH.....	NIA.....	NWD Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-1580283..	4590509.....	.....	0.....	NWD 300 Neil, LLC.....	OH.....	NIA.....	NWD Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-1580283..	4590572.....	.....	0.....	NWD 300 Spring, LLC.....	OH.....	NIA.....	NWD Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-1580283..	4590527.....	.....	0.....	NWD 355 McConnell, LLC.....	OH.....	NIA.....	NWD Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-1580283..	4590581.....	.....	0.....	NWD 425 Nationwide, LLC.....	OH.....	NIA.....	NWD Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-1580283..	4590536.....	.....	0.....	NWD 500 Nationwide, LLC.....	OH.....	NIA.....	NWD Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-1580283..	4591298.....	.....	0.....	NWD Arena Crossing, LLC.....	OH.....	NIA.....	NWD Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-1580283..	4591083.....	.....	0.....	NWD Arena District I, LLC.....	OH.....	NIA.....	NWD Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-1580283..	4591300.....	.....	0.....	NWD Arena District II, LLC.....	OH.....	NIA.....	NWD Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-1580283..	4591113.....	.....	0.....	NWD Arena District MM, LLC.....	OH.....	NIA.....	NWD Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-1580283..	4591319.....	.....	0.....	NWD Arena District PW, LLC.....	OH.....	NIA.....	NWD Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-1580283..	4591131.....	.....	0.....	NWD Arena District V, LLC.....	OH.....	NIA.....	NWD Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	04-3679396..	4286848.....	.....	0.....	NWD Asset Management Holdings, Inc.....	DE.....	NIA.....	NWD Investment Management, Inc.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-1580283..	4591328.....	.....	0.....	NWD Athletic Club, LLC.....	OH.....	NIA.....	NWD Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	30-0876022..	4810010.....	.....	0.....	NWD Franklinton, LLC.....	DE.....	NIA.....	NWD Investments, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

52.7

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0140.....	Nationwide.....	.....	31-1636299..	4286594.....	.....	0.....	NWD Investment Management, Inc.....	DE.....	NIA.....	Nationwide Corporation.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-1580283..	4587965.....	.....	0.....	NWD Investments, LLC.....	OH.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	...80.000	Nationwide Mutual Insurance Company.....	1.....
0140.....	Nationwide.....	.....	47-4036460..	4869492.....	.....	0.....	NW-Deerfield, LLC.....	OH.....	NIA.....	Nationwide Mutual Insurance Company.....	ownership.....	...74.030	Nationwide Mutual Insurance Company.....	1.....
0140.....	Nationwide.....	.....	47-4036460..	4869492.....	.....	0.....	NW-Deerfield, LLC.....	OH.....	NIA.....	Nationwide Life and Annuity Insurance Company	ownership.....	...24.970	Nationwide Mutual Insurance Company.....	1.....
0140.....	Nationwide.....	.....	90-0732898..	4591430.....	.....	0.....	NW-Dulles, LLC.....	OH.....	NIA.....	NW REI, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	46-3267884..	4595465.....	.....	0.....	NW-Franklin Mills, LLC.....	OH.....	NIA.....	Life Reo Holdings, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	46-2997049..	4591775.....	.....	0.....	NW-Howell Mill, LLC.....	OH.....	NIA.....	NW REI, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	46-4330384..	4750443.....	.....	0.....	NW-Hudnall, LLC.....	OH.....	NIA.....	NW REI, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	47-2482818..	4810122.....	.....	0.....	NW-Jasper WAG, LLC.....	OH.....	NIA.....	NW REI, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	47-1497429..	4809957.....	.....	0.....	NW-Jefferson, LLC.....	OH.....	NIA.....	NW REI, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	45-5408178..	4591458.....	.....	0.....	NW-Kentwood Towne Center, LLC.....	OH.....	NIA.....	NW REI, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	46-4857522..	4671798.....	.....	0.....	NW-Lawrence, LLC.....	OH.....	NIA.....	NW REI, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	45-5314607..	4593461.....	.....	0.....	NW-Lovers Lane, LLC.....	OH.....	NIA.....	NW REI, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	46-2457568..	4591467.....	.....	0.....	NW-Montrose, LLC.....	OH.....	NIA.....	NW REI, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	45-4630497..	4593470.....	.....	0.....	NW-Mueller II, LLC.....	OH.....	NIA.....	NW REI, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	27-4749848..	4591476.....	.....	0.....	NW-Northridge, LLC.....	OH.....	NIA.....	NW REI, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	46-1089165..	4593555.....	.....	0.....	NW-Oakley Station, LLC.....	OH.....	NIA.....	NW REI, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	47-4706924..	4902214.....	.....	0.....	NW-Olathe, LLC.....	OH.....	NIA.....	NW REI, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	46-3888719..	4593603.....	.....	0.....	NW-Park 288, LLC.....	OH.....	NIA.....	NW REI, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	45-5388656..	4591485.....	.....	0.....	NW-Park Memorial, LLC.....	OH.....	NIA.....	NW REI, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	47-1740812..	4809966.....	.....	0.....	NW-Peachtree, LLC.....	OH.....	NIA.....	NW REI, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	46-2469044..	4591494.....	.....	0.....	NW-Portales, LLC.....	OH.....	NIA.....	NW REI, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	47-2449044..	4810113.....	.....	0.....	NW-Promenade at Madison, LLC.....	OH.....	NIA.....	NW REI, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	45-5159117..	4593573.....	.....	0.....	NW-South Park, LLC.....	OH.....	NIA.....	NW REI, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	27-4749587..	4593582.....	.....	0.....	NW-Taylor Farmer Jack, LLC.....	OH.....	NIA.....	NW REI, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	46-1100378..	4591524.....	.....	0.....	NW-Triangle, LLC.....	OH.....	NIA.....	NW REI, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	46-5764783..	4809939.....	.....	0.....	NW-Tyson's, LLC.....	OH.....	NIA.....	NW REI, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	46-1077615..	4593591.....	.....	0.....	NW-West Ave., LLC.....	OH.....	NIA.....	NW REI, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	46-4992444..	4671800.....	.....	0.....	NW-Windcross, LLC.....	OH.....	NIA.....	NW REI, LLC.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-0947092..	4590479.....	.....	0.....	OCH Company, LLC.....	OH.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	31-0947092..	4590442.....	.....	0.....	Ohio Center Hotel Company, Limited.....	OH.....	NIA.....	Nationwide Realty Investors, Ltd.	ownership.....	...55.250	Nationwide Mutual Insurance Company.....	1.....
0140.....	Nationwide.....	.....	31-0947092..	4590442.....	.....	0.....	Ohio Center Hotel Company, Limited.....	OH.....	NIA.....	OCH Company, LLC.....	ownership.....	...1.000	Nationwide Mutual Insurance Company.....	1.....
0140.....	Nationwide.....	.....	26-0263012..	n/a.....	.....	0.....	Old Track Street Owners Association, Inc.....	OH.....	OTH.....	Other non-Nationwide.....	n/a.....	.....	Other non-Nationwide.....	2.....
0140.....	Nationwide.....	13999..	27-1712056..	4286914.....	.....	0.....	Olentangy Reinsurance, LLC.....	VT.....	IA.....	Nationwide Life and Annuity Insurance Company	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	47-1923444..	4809975.....	.....	0.....	On Your Side Nationwide Insurance Agency, Inc...	OH.....	OTH.....	Nationwide Mutual Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	2.....

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

52.8

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0140.....	Nationwide.....		n/a.....	4596462.....		0.....	OYS Fund LLC.....	DE.....	OTH.....	Nationwide Mutual Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....		n/a.....	4596480.....		0.....	Park 288 Industrial, LLC.....	TX.....	NIA.....	Nationwide Mutual Insurance Company.....	Investor member / no control	...95.000	other non-Nationwide.....	1.....
0140.....	Nationwide.....		31-1486309..	4590358.....		0.....	Perimeter A, Ltd.....	OH.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....		39-1907217..	4287201.....		0.....	Premier Agency, Inc.....	IA.....	NIA.....	ALLIED Group, Inc.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....		75-2938844..	4287005.....		0.....	Registered Investment Advisors Services, Inc.....	TX.....	NIA.....	Nationwide Financial Services, Inc.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....		82-0549218..	4288244.....		0.....	Retention Alternatives Ltd.....	BMU.....	IA.....	Nationwide Mutual Fire Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....		n/a.....	4595278.....		0.....	Riverview Diversified Opportunities, LLC.....	DE.....	OTH.....	Nationwide Mutual Insurance Company.....	ownership.....		Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....		n/a.....	4595278.....		0.....	Riverview Diversified Opportunities, LLC.....	DE.....	OTH.....	Nationwide Mutual Fire Insurance Company.....	ownership.....		Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....		n/a.....	4595278.....		0.....	Riverview Diversified Opportunities, LLC.....	DE.....	OTH.....	Nationwide Life Insurance Company.....	ownership.....		Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....		22-3655264..	4286530.....		0.....	Riverview International Group, Inc.....	DE.....	NIA.....	NWD Investment Management, Inc.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....		n/a.....	4595287.....		0.....	Riverview Multi Series Fund, LL - Class Event.....	DE.....	OTH.....	Nationwide Mutual Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....		n/a.....	4595335.....		0.....	Riverview Multi Series Fund, LL - Class N.....	DE.....	OTH.....	Nationwide Mutual Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....		n/a.....	4564032.....		0.....	Riverview Polyphony Fund, LLC.....	DE.....	OTH.....	Nationwide Mutual Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	2.....
0140.....	Nationwide.....	15580..	31-1117969..	4288002.....		0.....	Scottsdale Indemnity Company.....	OH.....	IA.....	Nationwide Mutual Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....	41297..	31-1024978..	3091988.....		0.....	Scottsdale Insurance Company.....	OH.....	IA.....	Nationwide Mutual Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....	10672..	86-0835870..	4287649.....		0.....	Scottsdale Surplus Lines Insurance Company.....	AZ.....	IA.....	Scottsdale Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....		31-1486309..	4590303.....		0.....	Streets of Toringdon, LLC.....	OH.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....		91-2158214..	n/a.....		0.....	The Hideaway Club.....	CA.....	OTH.....	Other non-Nationwide.....	n/a.....		Other non-Nationwide.....	2.....
0140.....	Nationwide.....		86-1094799..	n/a.....		0.....	The Hideaway Owners Association.....	CA.....	OTH.....	Other non-Nationwide.....	n/a.....		Other non-Nationwide.....	2.....
0140.....	Nationwide.....		20-3541511..	n/a.....		0.....	The Madison Club.....	CA.....	OTH.....	Other non-Nationwide.....	n/a.....		Other non-Nationwide.....	2.....
0140.....	Nationwide.....		20-3541507..	n/a.....		0.....	The Madison Club Owners Association.....	CA.....	OTH.....	Other non-Nationwide.....	n/a.....		Other non-Nationwide.....	2.....
0140.....	Nationwide.....		31-1610040..			0.....	The Waterfront Partners, LLC.....	OH.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	...50.000	Nationwide Mutual Insurance Company.....	1.....
0140.....	Nationwide.....		52-2031677..	4287751.....		0.....	THI Holdings (Delaware), Inc.....	DE.....	NIA.....	Nationwide Mutual Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....		74-2825853..	4287863.....		0.....	Titan Auto Insurance of New Mexico, Inc.....	NM.....	IA.....	THI Holdings (Delaware), Inc.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....	13242..	74-2286759..	4287797.....		0.....	Titan Indemnity Company.....	TX.....	IA.....	THI Holdings (Delaware), Inc.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....	36269..	86-0619597..	4287845.....		0.....	Titan Insurance Company.....	MI.....	IA.....	Titan Indemnity Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....		75-1284530..	4287890.....		0.....	Titan Insurance Services, Inc.....	TX.....	NIA.....	THI Holdings (Delaware), Inc.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....		33-0160222..	4653196.....		0.....	V.P.I. Services, Inc.....	CA.....	NIA.....	Veterinary Pet Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....	42285..	95-3750113..	4287685.....		0.....	Veterinary Pet Insurance Company.....	CA.....	IA.....	Scottsdale Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....	10644..	34-1785903..	4287911.....		0.....	Victoria Automobile Insurance Company.....	OH.....	IA.....	Victoria Fire & Casualty Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....	42889..	34-1394913..	4287827.....		0.....	Victoria Fire & Casualty Company.....	OH.....	IA.....	THI Holdings (Delaware), Inc.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....	10778..	34-1842604..	4287920.....		0.....	Victoria National Insurance Company.....	OH.....	IA.....	Victoria Fire & Casualty Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....	10105..	34-1777972..	4287939.....		0.....	Victoria Select Insurance Company.....	OH.....	IA.....	Victoria Fire & Casualty Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....	10777..	34-1842602..	4287948.....		0.....	Victoria Specialty Insurance Company.....	OH.....	IA.....	Victoria Fire & Casualty Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	
0140.....	Nationwide.....	37150..	86-0561941..	4287667.....		0.....	Western Heritage Insurance Company.....	AZ.....	IA.....	Scottsdale Insurance Company.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership Board, Management Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
0140.....	Nationwide.....	.....	n/a.....	4613341.....	.....	0.....	Westport Capital Partners II.....	CT.....	OTH.....	Nationwide Mutual Insurance Company Nationwide Defined Benefit Master Trust	Investor member / no control	.....71.000	other non-Nationwide.....	2.....
0140.....	Nationwide.....	.....	31-1486309..	4590321.....	.....	0.....	Wilson Road Developers, LLC.....	OH.....	NIA.....	Nationwide Realty Investors, Ltd.....	ownership.....	...100.000	Nationwide Mutual Insurance Company.....	.....
0140.....	Nationwide.....	.....	n/a.....	4613323.....	.....	0.....	Zais Zephyr A-4, LLC.....	DE.....	OTH.....	Nationwide Life Insurance Company.....	limited member / no control	.....60.000	other non-Nationwide.....	2.....

Asterisk	Explanation
1	For the purposes of this schedule, Nationwide presumed control of these entities because they are owned by at least 10% and are not wholly-owned by a Nationwide entity.
2	Other ownership indicates a non-ownership circumstance by a Nationwide entity.

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
Affiliated Transactions												
	26-2451988.....	1492 Capital, LLC.....	(200,000,000)	16,620,035							(183,379,965)	
	42-0958655.....	Allied Group, Inc.....		360,788,504							360,788,504	
10127.....	27-0114983.....	Allied Insurance Company Of America.....							*		0	17,968,686
42579.....	42-1201931.....	Allied Property And Casualty Insurance Company.....		(47,206,348)					*		(47,206,348)	1,037,587,890
19100.....	42-6054959.....	Amco Insurance Company.....		(180,486,674)				(213,767,683)	*		(394,254,357)	1,739,930,893
	20-3624379.....	BCCS Investment Fund LLC.....	6,623	85,915							92,538	
29262.....	74-1061659.....	Colonial County Mutual Insurance Company.....									0	315,852,904
18961.....	68-0066866.....	Crestbrook Insurance Company.....	(9,000,000)						*		(9,000,000)	58,732,504
42587.....	42-1207150.....	Depositors Insurance Company.....		(22,345,600)					*		(22,345,600)	810,086,971
15821.....	47-4523959.....	Eagle Captive Reinsurance, LLC.....	(60,000,000)	50,000,000							(10,000,000)	(289,721,227)
	20-5268940.....	ELH Investment Fund LLC.....	9,727	171,050							180,777	
13838.....	42-0618271.....	Farmland Mutual Insurance Company.....	(30,000)						*		(30,000)	75,897,289
22209.....	75-6013587.....	Freedom Specialty Insurance Company.....									0	226,361,811
23582.....	41-0417250.....	Harleysville Insurance Company.....							*		0	439,931,062
42900.....	16-1075588.....	Harleysville Insurance Company Of New Jersey.....									0	282,517,590
10674.....	23-2864924.....	Harleysville Insurance Company Of New York.....							*		0	406,024,733
14516.....	38-3198542.....	Harleysville Lake States Insurance Company.....							*		0	160,372,994
35696.....	23-2384978.....	Harleysville Preferred Insurance Company.....							*		0	509,091,445
26182.....	04-1989660.....	Harleysville Worcester Insurance Company.....							*		0	709,662,692
	20-2137188.....	Leaguers Investment Fund LLC.....	8,529	45,620							54,149	
11991.....	38-0865250.....	National Casualty Company.....									0	1,410,549,455
	42-1154244.....	Nationwide Advantage Mortgage Company.....		(36,905,267)							(36,905,267)	
26093.....	48-0470690.....	Nationwide Affinity Insurance Company Of America.....							*		0	910,095,576
28223.....	42-1015537.....	Nationwide Agribusiness Insurance Company.....						(221,195,280)	*		(221,195,280)	1,387,736,823
	20-8670712.....	Nationwide Asset Management, LLC.....	(10,000,000)								(10,000,000)	
10723.....	95-0639970.....	Nationwide Assurance Company.....									0	24,329,870
	31-1486870.....	Nationwide Financial Services, Inc.....		53,700,000						395,000,000	448,700,000	
23760.....	31-4425763.....	Nationwide General Insurance Company.....							*		0	666,953,826
10070.....	31-1399201.....	Nationwide Indemnity Company.....	(50,000,000)								(50,000,000)	(409,625,618)
25453.....	95-2130882.....	Nationwide Insurance Company Of America.....		(112,966,382)							(112,966,382)	882,991,379
10948.....	31-1613686.....	Nationwide Insurance Company Of Florida.....									0	131,183
92657.....	31-1000740.....	Nationwide Life And Annuity Insurance Company.....	44,994	227,536,238	237,998,232		(220,485,729)				245,093,735	1,512,049,309
66869.....	31-4156830.....	Nationwide Life Insurance Company.....	60,360,664	(332,226,779)	201,167,297		(661,680,101)			(395,000,000)	(1,127,378,919)	136,874,866
	20-0357951.....	Nationwide Life Tax Credit Partners 2003 - C LLC.....	(360,664)								(360,664)	
42110.....	75-1780981.....	Nationwide Lloyds.....									0	44,257,975
	75-3191025.....	Nationwide Mutual Capital, LLC.....	(6,934,305)								(6,934,305)	
23779.....	82-0549218.....	Nationwide Mutual Fire Insurance Company.....	643,396	(651,620)					*		(8,224)	(795,618,219)
23787.....	31-4177100.....	Nationwide Mutual Insurance Company.....	573,414,058	(164,078,547)	(439,165,529)		882,165,830	764,758,328	*		1,617,094,140	(15,052,042,418)
	34-2012765.....	Nationwide Private Equity Fund, LLC.....	(21,220,080)	3,532,326							(17,687,754)	
37877.....	31-0970750.....	Nationwide Property And Casualty Insurance Company.....						(329,795,365)	*		(329,795,365)	1,466,646,072
	31-1486309.....	Nationwide Realty Investors, Ltd.....	17,113	5,250,000							5,267,113	

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/ (Liability)
53.1	46-4111078.....	Nationwide Tax Credit Partners 2014 - A LLC.....	.....	.....564,612	.....	.....	.....	.....	.....	.....	.....564,612	.....
	47-1413242.....	Nationwide Tax Credit Partners 2014 - C LLC.....	.....	.....7,293,361	.....	.....	.....	.....	.....	.....	.....7,293,361	.....
	47-3909345.....	Nationwide Tax Credit Partners 2015 - A LLC.....	.....	.....1,000	.....	.....	.....	.....	.....	.....	.....1,000	.....
	47-4148470.....	Nationwide Tax Credit Partners 2015 - B LLC.....	.....	.....667,806	.....	.....	.....	.....	.....	.....	.....667,806	.....
	90-0729552.....	NTCIF-2011, LLC.....	.....(564,612)	.....1,303,240	.....	.....	.....	.....	.....	.....	.....738,628	.....
	47-4036460.....	NW - Deerfield, LLC.....	.....(44,994)	.....2,463,762	.....	.....	.....	.....	.....	.....	.....2,418,768	.....
	26-1903919.....	NW REI, LLC.....	.....(138,150,449)	.....33,767,580	.....	.....	.....	.....	.....	.....	.....(104,382,869)	.....
	31-1636299.....	NWD Investment Management Inc.....	.....	.....9,521,542	.....	.....	.....	.....	.....	.....	.....9,521,542	.....
	13999.....	27-1712056.....	.....	.....(10,000,000)	.....	.....	.....	.....	.....	.....	.....(10,000,000)	.....(1,359,202,948)
	.....	OYS Fund LLC.....	.....(41,000,000)	.....73,500,000	.....	.....	.....	.....	.....	.....	.....32,500,000	.....
	.....	20-1169305.....	.....(9,000,000)	.....	.....	.....	.....	.....(9,000,000)	.....	.....	.....(9,000,000)	.....
	.....	47-4963563.....	.....	.....60,000,000	.....	.....	.....	.....	.....	.....	.....60,000,000	.....
	15580.....	31-1117969.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....490,798,142
	41297.....	31-1024978.....	.....	.....	.....	.....	.....	.....	.....*	.....	.....0	.....1,449,786,766
	10672.....	86-0835870.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....20,963,186
	.....	52-2031677.....	.....(53,200,000)	.....	.....	.....	.....	.....	.....	.....	.....(53,200,000)	.....
	.....	74-2825853.....	.....	.....54,626	.....	.....	.....	.....	.....	.....	.....54,626	.....
	13242.....	74-2286759.....	.....(17,000,000)	.....	.....	.....	.....	.....	.....	.....	.....(17,000,000)	.....153,213,879
	36269.....	86-0619597.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....21,717,801
	.....	33-0160222.....	.....	.....5,000,000	.....	.....	.....	.....	.....	.....	.....5,000,000	.....
	42285.....	95-3750113.....	.....	.....(5,000,000)	.....	.....	.....	.....	.....	.....	.....(5,000,000)	.....(139,684,075)
	10644.....	34-1785903.....	.....	.....	.....	.....	.....	.....	.....*	.....	.....0	.....50,101,446
	42889.....	34-1394913.....	.....(18,000,000)	.....	.....	.....	.....	.....	.....*	.....	.....(18,000,000)	.....177,633,093
	10778.....	34-1842604.....	.....	.....	.....	.....	.....	.....	.....*	.....	.....0	.....95
	10105.....	34-1777972.....	.....	.....	.....	.....	.....	.....	.....*	.....	.....0	.....52,266,951
	10777.....	34-1842602.....	.....	.....	.....	.....	.....	.....	.....*	.....	.....0	.....38,016,021
	37150.....	86-0561941.....	.....	.....	.....	.....	.....	.....	.....	.....	.....0	.....358,761,327
	9999999.....	Control Totals.....	.....0	.....0	.....0	.....0	.....0	.....0	XXX	.....0	.....0	.....0

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING		Responses
1.	Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2.	Will the confidential Risk-Based Capital Report be filed with the NAIC by March 1?	YES
3.	Will the confidential Risk-Based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4.	Will an actuarial opinion be filed with this statement by March 1?	YES
APRIL FILING		
5.	Will Management's Discussion and Analysis be filed by April 1?	YES
6.	Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
7.	Will the Adjustment Form (if required) be filed with state of domicile and the NAIC by April 1?	YES
8.	Will the Supplemental Investment Risk Interrogatories be filed by April 1?	YES
JUNE FILING		
9.	Will an audited financial report be filed by June 1?	YES
10.	Will Accountants Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
AUGUST FILING		
11.	Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1?	YES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason, enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING		
12.	Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
13.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
14.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
15.	Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
16.	Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
17.	Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	YES
18.	Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19.	Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
20.	Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
21.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	YES
22.	Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	NO
23.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
24.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	YES
25.	Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	YES
26.	Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	YES
27.	Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
28.	Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?	NO
29.	Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
30.	Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	NO
31.	Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	YES
32.	Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	YES
33.	Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
34.	Will the Workers' Compensation Carve-Out Supplement be filed by March 1?	NO
35.	Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?	YES
36.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
37.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partners be filed electronically with the NAIC by March 1?	NO
38.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
39.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
40.	Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by Actuarial Opinion and Memorandum Regulation (Model 822), Section 7A(5), be filed with the state of domicile by March 15?	YES
APRIL FILING		
41.	Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	YES
42.	Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1?	YES
43.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
44.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	YES
45.	Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1?	YES
46.	Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1?	YES
47.	Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	NO
48.	Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	NO
49.	Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30?	NO
50.	Will the Supplemental XXX/AXXX Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
AUGUST FILING		
51.	Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

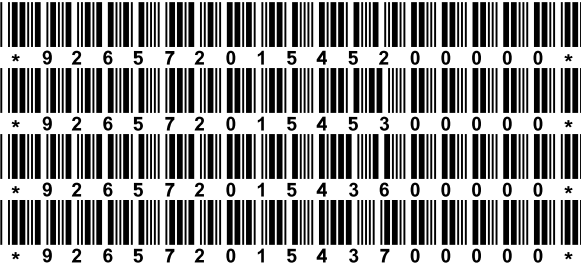
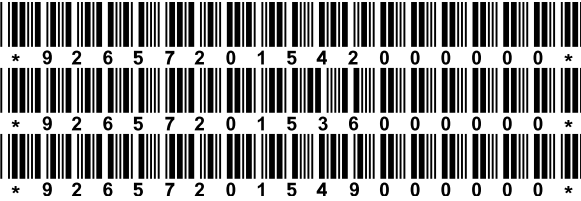
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

EXPLANATIONS:

BAR CODE:

1.
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12. The data for this supplement is not required to be filed.
13. The data for this supplement is not required to be filed.
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34. The data for this supplement is not required to be filed.



NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

35.

36. The data for this supplement is not required to be filed.



37. The data for this supplement is not required to be filed.



38. The data for this supplement is not required to be filed.



39. The data for this supplement is not required to be filed.



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47. The data for this supplement is not required to be filed.



48. The data for this supplement is not required to be filed.



49. The data for this supplement is not required to be filed.



50.

51.

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NONE**

**Overflow Page
NONE**



SCHEDULE O SUPPLEMENT

For the year ended December 31, 2015
(To Be Filed March 1)

Of The.....NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

Address (City, State, Zip Code).....COLUMBUS, OH 43215-2220

NAIC Group Code.....0140

NAIC Company Code.....92657

Employer's ID Number.....31-1000740

SUPPLEMENTAL SCHEDULE O - PART 1

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Net Amounts Paid Policyholders				
	1 2011	2 2012	3 2013	4 2014	5 2015 (a)
1. Prior.....					
2. 2011.....					
3. 2012.....	XXX				
4. 2013.....	XXX	XXX			
5. 2014.....	XXX	XXX	XXX		
6. 2015.....	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. Prior.....	2	2	2	2	2
2. 2011.....	1				
3. 2012.....	XXX	1			
4. 2013.....	XXX	XXX	1		
5. 2014.....	XXX	XXX	XXX	1	
6. 2015.....	XXX	XXX	XXX	XXX	1

Section C - Credit Accident and Health

1. Prior.....					
2. 2011.....					
3. 2012.....	XXX				
4. 2013.....	XXX	XXX			
5. 2014.....	XXX	XXX	XXX		
6. 2015.....	XXX	XXX	XXX	XXX	

(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 O SUPPLEMENT
SUPPLEMENTAL SCHEDULE O - PART 2

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Net Amounts Paid for Cost Containment Expenses				
	1 2011	2 2012	3 2013	4 2014	5 2015
1. Prior.....					
2. 2011.....					
3. 2012.....	XXX				
4. 2013.....	XXX	XXX			
5. 2014.....	XXX	XXX	XXX		
6. 2015.....	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. Prior.....					
2. 2011.....					
3. 2012.....	XXX				
4. 2013.....	XXX	XXX			
5. 2014.....	XXX	XXX	XXX		
6. 2015.....	XXX	XXX	XXX	XXX	

Section C - Credit Accident and Health

1. Prior.....					
2. 2011.....					
3. 2012.....	XXX				
4. 2013.....	XXX	XXX			
5. 2014.....	XXX	XXX	XXX		
6. 2015.....	XXX	XXX	XXX	XXX	

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
SCHEDULE O SUPPLEMENT
SUPPLEMENTAL SCHEDULE O - PART 3

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders and Claim Liability and Reserve Outstanding at End of Year				
	1 2011	2 2012	3 2013	4 2014	5 2015
1. 2011.....				XXX.....	XXX.....
2. 2012.....	XXX.....				XXX.....
3. 2013.....	XXX.....	XXX.....			
4. 2014.....	XXX.....	XXX.....	XXX.....		
5. 2015.....	XXX.....	XXX.....	XXX.....	XXX.....	

Section B - Other Accident and Health

1. 2011.....	.....1			XXX.....	XXX.....
2. 2012.....	XXX.....	.....1			XXX.....
3. 2013.....	XXX.....	XXX.....	.....1		
4. 2014.....	XXX.....	XXX.....	XXX.....	.....1	
5. 2015.....	XXX.....	XXX.....	XXX.....	XXX.....	.....1

Section C - Credit Accident and Health

1. 2011.....				XXX.....	XXX.....
2. 2012.....	XXX.....				XXX.....
3. 2013.....	XXX.....	XXX.....			
4. 2014.....	XXX.....	XXX.....	XXX.....		
5. 2015.....	XXX.....	XXX.....	XXX.....	XXX.....	

SCHEDULE O SUPPLEMENT

SUPPLEMENTAL SCHEDULE O - PART 4

Development of Incurred Losses
(\$000 OMITTED)

Section A - Group Accident and Health

Year in Which Losses Were Incurred	Sum of Net Cumulative Amount Paid Policyholders, Cost Containment Expenses, and Claim and Cost Containment Liability and Reserve Outstanding at End of Year				
	1 2011	2 2012	3 2013	4 2014	5 2015
1. 2011.....					
2. 2012.....	XXX				
3. 2013.....	XXX	XXX			
4. 2014.....	XXX	XXX	XXX		
5. 2015.....	XXX	XXX	XXX	XXX	

Section B - Other Accident and Health

1. 2011.....	1				
2. 2012.....	XXX	1			
3. 2013.....	XXX	XXX	1		
4. 2014.....	XXX	XXX	XXX	1	
5. 2015.....	XXX	XXX	XXX	XXX	1

Section C - Credit Accident and Health

1. 2011.....					
2. 2012.....	XXX				
3. 2013.....	XXX	XXX			
4. 2014.....	XXX	XXX	XXX		
5. 2015.....	XXX	XXX	XXX	XXX	

SUPPLEMENTAL SCHEDULE O - PART 5

(\$000 OMITTED)

Reserve and Liability Methodology - Exhibits 6 and 8

Line of Business	1 Methodology	2 Amount
1. Industrial life.....		
2. Ordinary life.....	Other.....	25,299
3. Individual annuity.....		
4. Supplementary contracts.....		
5. Credit life.....		
6. Group life.....		
7. Group annuities.....		
8. Group accident and health.....		
9. Credit accident and health.....		
10. Other accident and health.....		
11. Total.....		25,299

Sch. O - Pt. 1 - Sn. D
NONE

Sch. O - Pt. 1 - Sn. E
NONE

Sch. O - Pt. 1 - Sn. F
NONE

Sch. O - Pt. 1 - Sn. G
NONE

Sch. O - Pt. 2 - Sn. D
NONE

Sch. O - Pt. 2 - Sn. E
NONE

Sch. O - Pt. 2 - Sn. F
NONE

Sch. O - Pt. 2 - Sn. G
NONE

Sch. O - Pt. 3 - Sn. D
NONE

Sch. O - Pt. 3 - Sn. E
NONE

Sch. O - Pt. 3 - Sn. F
NONE

Sch. O - Pt. 3 - Sn. G
NONE

Sch. O - Pt. 4 - Sn. D
NONE

Sch. O - Pt. 4 - Sn. E
NONE

Sch. O - Pt. 4 - Sn. F
NONE

Sch. O - Pt. 4 - Sn. G
NONE

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