



ANNUAL STATEMENT
For the Year Ended December 31, 2016
of the Condition and Affairs of the
NATIONWIDE LIFE AND ANNUITY INSURANCE
COMPANY

NAIC Group Code..... 0140 0140
(Current Period) (Prior Period)
Organized under the Laws of OH
Incorporated/Organized..... February 9, 1981
Statutory Home Office
Main Administrative Office
Mail Address
Primary Location of Books and Records
Internet Web Site Address
Statutory Statement Contact

NAIC Company Code..... 92657
State of Domicile or Port of Entry OH
Commenced Business..... May 6, 1981
ONE WEST NATIONWIDE BLVD..... COLUMBUS OH US 43215-2220
(Street and Number) (City or Town, State, Country and Zip Code)
ONE WEST NATIONWIDE BLVD..... COLUMBUS OH US..... 43215-2220 800-882-2822
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)
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)
ONE WEST NATIONWIDE BLVD., 1-04-701..... COLUMBUS OH US 43215-2220 800-882-2822
(Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)
WWW.NATIONWIDE.COM
RONALD S. PORTER
(Name)
STATACCT@NATIONWIDE.COM
(E-Mail Address)
614-249-1545
(Area Code) (Telephone Number) (Extension)
877-669-5908
(Fax Number)

OFFICERS

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

OTHER

TINA SUTTON AMBROZY #	SR VP - NF SALES & DISTRIBUTION	PAMELA ANN BIESECKER	SR VP - HEAD OF TAXATION
MICHAEL ALOYSIUS BOYD	SR VP-ENTERPRISE BRAND MRKT	JOHN LAUGHLIN CARTER	SR VP - NW RETIREMENT PLANS
RAE ANN DANKOVIC	SR VP - NFS LEGAL	TIMOTHY GERARD FROMMEYER	SR VP - CFO
PETER ANTHONY GOLATO	SR VP - NW FINANCIAL NETWORK	HARRY HANSEN HALLOWELL	SR VP
ERIC SHAWN HENDERSON	SR VP - IND PRODUCTS & SOL	TIFFANIE J HIBNER	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 ADMINIST OFFICER	JENNIFER BOYD MACKENZIE	SR VP- MARKETING NF
MARK ANGELO PIZZI	EXEC VP	STEVEN CHARLES POWER	SR VP- NFS FIN SOLN & SPT SVCS
RONDAL LEROY RANSOM #	SR VP - INT. RELSHIP STRATEGIES	SANDRA LYNN RICH	SR VP
MICHAEL ANTHONY RICHARDSON #	SR VP CIO NF SYSTEM	MICHAEL SCOTT SPANGLER	SR VP - INVEST MANAG GROUP
MARK RAYMOND THRESHER	EXEC VP		

DIRECTORS OR TRUSTEES

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

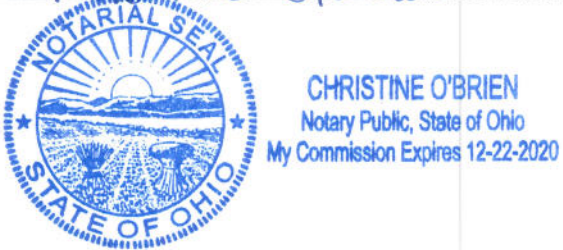
State of..... OHIO
County of..... FRANKLIN

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

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

Subscribed and sworn to before me
This 15th day of February 2017

a. Is this an original filing? Yes [X] No []
b. If no
1. State the amendment number
2. Date filed
3. Number of pages attached



NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	9,503,445,593		9,503,445,593	7,218,519,621
2. Stocks (Schedule D):				
2.1 Preferred stocks.....			.0	
2.2 Common stocks.....			.0	
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....	2,331,498,383		2,331,498,383	1,404,796,388
3.2 Other than first liens.....			.0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			.0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			.0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			.0	
5. Cash (\$.....18,386,289, Schedule E-Part 1), cash equivalents (\$.....0, Schedule E-Part 2) and short-term investments (\$.....388,123,241, Schedule DA).....	406,509,530		406,509,530	243,647,403
6. Contract loans (including \$.....0 premium notes).....	63,922,856	25,317	63,897,539	51,963,208
7. Derivatives (Schedule DB).....	324,722,443		324,722,443	65,164,922
8. Other invested assets (Schedule BA).....	129,792,798		129,792,798	70,470,006
9. Receivables for securities.....			.0	
10. Securities lending reinvested collateral assets (Schedule DL).....	29,005,240		29,005,240	58,532,807
11. Aggregate write-ins for invested assets.....	32,373,725	0	32,373,725	15,706,600
12. Subtotals, cash and invested assets (Lines 1 to 11).....	12,821,270,568	25,317	12,821,245,251	9,128,800,955
13. Title plants less \$.....0 charged off (for Title insurers only).....			.0	
14. Investment income due and accrued.....	113,458,512		113,458,512	88,070,330
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	10,697,569	8,109,380	2,588,189	2,305,921
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	33,143,172		33,143,172	32,322,826
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			.0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	5,034,065		5,034,065	3,028,133
16.2 Funds held by or deposited with reinsured companies.....			.0	
16.3 Other amounts receivable under reinsurance contracts.....	3,107,323		3,107,323	727,248
17. Amounts receivable relating to uninsured plans.....			.0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....	20,304,120		20,304,120	81,359,042
18.2 Net deferred tax asset.....			.0	
19. Guaranty funds receivable or on deposit.....	576,737		576,737	736,297
20. Electronic data processing equipment and software.....			.0	
21. Furniture and equipment, including health care delivery assets (\$.....0).....			.0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			.0	
23. Receivables from parent, subsidiaries and affiliates.....	7,360,900		7,360,900	62,554,907
24. Health care (\$.....0) and other amounts receivable.....			.0	
25. Aggregate write-ins for other-than-invested assets.....	57,211,642	34,523,669	22,687,973	22,279,676
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	13,072,164,608	42,658,366	13,029,506,242	9,422,185,335
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	1,436,692,746		1,436,692,746	1,335,441,677
28. TOTAL (Lines 26 and 27).....	14,508,857,354	42,658,366	14,466,198,988	10,757,627,012

DETAILS OF WRITE-INS

1101. Other invested assets receivable.....	3,087,300		3,087,300	3,294,200
1102. Derivative collateral and receivables.....	29,286,425		29,286,425	12,412,400
1103. ....			.0	
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	.0	.0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	32,373,725	0	32,373,725	15,706,600
2501. Accrued fees and other assets.....	22,739,007	51,034	22,687,973	22,279,676
2502. Deferred software costs.....	24,106,785	24,106,785	.0	
2503. Disallowed interest maintenance reserve.....	10,365,850	10,365,850	.0	
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	.0	.0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	57,211,642	34,523,669	22,687,973	22,279,676

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$.....10,783,710,805 (Exhibit 5, Line 9999999) less \$.....0 included in Line 6.3 (including \$.....2,249,588,997 Modco Reserve).....	10,783,710,805	7,720,161,791
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	649,163	127,356
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve).....	17,257,026	17,250,196
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11).....	30,465,889	25,299,163
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11).....		
5. Policyholders' dividends \$.....0 and coupons \$.....0 due and unpaid (Exhibit 4, Line 10).....		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$.....0 Modco).....	1,049,509	1,079,247
6.2 Dividends not yet apportioned (including \$.....0 Modco).....		
6.3 Coupons and similar benefits (including \$.....0 Modco).....		
7. Amount provisionally held for deferred dividend policies not included in Line 6.....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$.....0 discount; including \$.....0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	1,679,402	1,675,223
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts.....		
9.2 Provision for experience rating refunds, including the liability of \$.....0 accident and health experience rating refunds of which \$.....0 is for medical loss ratio rebate per the Public Health Service Act.....		
9.3 Other amounts payable on reinsurance, including \$....757 assumed and \$....7,430,847 ceded.....	7,431,604	8,148,972
9.4 Interest Maintenance Reserve (IMR, Line 6).....		
10. Commissions to agents due or accrued - life and annuity contracts \$....6,607,645, accident and health \$.....0 and deposit-type contract funds \$.....0.....	6,607,645	5,289,079
11. Commissions and expense allowances payable on reinsurance assumed.....		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6).....	2,285,457	2,153,335
13. Transfers to Separate Accounts due or accrued (net) (including \$....(128,840,901) accrued for expense allowances recognized in reserves, net of reinsured allowances).....	(128,623,193)	(121,490,208)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5).....	2,929,953	2,688,398
15.1 Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses).....		
15.2 Net deferred tax liability.....		
16. Unearned investment income.....	110,176	71,586
17. Amounts withheld or retained by company as agent or trustee.....	3,087,300	3,562,146
18. Amounts held for agents' account, including \$....51,043 agents' credit balances.....	51,043	51,045
19. Remittances and items not allocated.....	3,437,137	27,981,019
20. Net adjustment in assets and liabilities due to foreign exchange rates.....		
21. Liability for benefits for employees and agents if not included above.....		
22. Borrowed money \$.....0 and interest thereon \$.....0.....		
23. Dividends to stockholders declared and unpaid.....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR Line 16, Col. 7).....	75,678,604	58,610,986
24.02 Reinsurance in unauthorized and certified (\$.....0) companies.....	241,245	
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$.....0) reinsurers.....	878,024,536	802,342,722
24.04 Payable to parent, subsidiaries and affiliates.....	6,195,594	15,493,060
24.05 Drafts outstanding.....		
24.06 Liability for amounts held under uninsured plans.....		
24.07 Funds held under coinsurance.....		
24.08 Derivatives.....	111,600	
24.09 Payable for securities.....	334,693,220	55,981,498
24.10 Payable for securities lending.....	28,995,366	58,523,581
24.11 Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	5,189,151	2,138,480
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	12,061,258,232	8,687,138,675
27. From Separate Accounts Statement.....	1,436,692,746	1,335,441,677
28. Total liabilities (Line 26 and 27).....	13,497,950,978	10,022,580,352
29. Common capital stock.....	2,640,000	2,640,000
30. Preferred capital stock.....		
31. Aggregate write-ins for other-than-special surplus funds.....	0	0
32. Surplus notes.....		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1).....	1,665,624,500	1,275,624,500
34. Aggregate write-ins for special surplus funds.....	0	0
35. Unassigned funds (surplus).....	(700,016,490)	(543,217,840)
36. Less treasury stock, at cost:		
36.1 ....0.000 shares common (value included in Line 29 \$.....0).....		
36.2 ....0.000 shares preferred (value included in Line 30 \$.....0).....		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$.....0 in Separate Accounts Statement).....	965,608,010	732,406,660
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55).....	968,248,010	735,046,660
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	14,466,198,988	10,757,627,012

DETAILS OF WRITE-INS

2501. Reserve for escheat funds.....	3,909,151	2,138,480
2502. Tax credit commitment liabilities.....	1,280,000	
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	5,189,151	2,138,480
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page.....	0	0
3199. Totals (Lines 3101 through 3103 plus 3198) (Line 31 above).....	0	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	3,563,663,875	3,314,855,057
2. Considerations for supplementary contracts with life contingencies	1,496,825	1,105,968
3. Net investment income (Exhibit of Net Investment Income, Line 17)	439,480,929	309,605,582
4. Amortization of Interest Maintenance Reserve (IMR) (Line 5)	(1,220,626)	460,219
5. Separate Accounts net gain from operations excluding unrealized gains or losses		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	44,313,346	41,235,134
7. Reserve adjustments on reinsurance ceded	(232,193,663)	(249,644,060)
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	70,206,500	66,138,958
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	75,838,778	63,877,844
9. Totals (Lines 1 to 8.3)	3,961,585,964	3,547,634,702
10. Death benefits	67,931,814	48,414,749
11. Matured endowments (excluding guaranteed annual pure endowments)	3,534	5,300
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	31,826,233	16,961,771
13. Disability benefits and benefits under accident and health contracts	191,060	122,231
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	186,396,316	144,902,815
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	2,610,361	1,530,690
18. Payments on supplementary contracts with life contingencies	1,442,451	1,389,719
19. Increase in aggregate reserves for life and accident and health contracts	3,046,064,259	2,722,243,380
20. Totals (Lines 10 to 19)	3,336,466,028	2,935,570,655
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	494,683,817	466,226,232
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	18,810	11,477
23. General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4)	228,137,153	204,689,811
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	28,389,090	27,294,182
25. Increase in loading on deferred and uncollected premiums	(954,807)	1,547,988
26. Net transfers to or (from) Separate Accounts net of reinsurance	74,685,006	44,442,029
27. Aggregate write-ins for deductions	38,448,149	38,673,217
28. Totals (Lines 20 to 27)	4,199,873,246	3,718,455,591
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	(238,287,282)	(170,820,889)
30. Dividends to policyholders	735,397	896,135
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	(239,022,679)	(171,717,024)
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(8,584,137)	(77,250,101)
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(230,438,542)	(94,466,923)
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.....1,454,901 (excluding taxes of \$.....(5,630,501) transferred to the IMR)	3,795,687	(4,985,212)
35. Net income (Line 33 plus Line 34)	(226,642,855)	(99,452,135)
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	735,046,660	690,622,571
37. Net income (Line 35)	(226,642,855)	(99,452,135)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....50,645,285	93,682,279	(31,514,717)
39. Change in net unrealized foreign exchange capital gain (loss)	373,251	2,204,791
40. Change in net deferred income tax	(33,747,186)	(4,842,135)
41. Change in nonadmitted assets	61,477,634	(23,272,629)
42. Change in liability for reinsurance in unauthorized and certified companies	(241,245)	
43. Change in reserve on account of change in valuation basis, (increase) or decrease		
44. Change in asset valuation reserve	(17,067,618)	(5,749,566)
45. Change in treasury stock, (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in	390,000,000	220,000,000
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus	(34,632,910)	(12,949,520)
54. Net change in capital and surplus for the year (Lines 37 through 53)	233,201,350	44,424,089
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	968,248,010	735,046,660
DETAILS OF WRITE-INS		
08.301. Miscellaneous income	75,838,778	63,877,844
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	75,838,778	63,877,844
2701. Net investment earnings on funds withheld by ceding company	38,448,149	38,673,217
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	38,448,149	38,673,217
5301. Adjustment to initial reinsurance, commission and expense allowance	(13,552,536)	(12,949,520)
5302. CSV reserve correction	(10,595,000)	
5303. Commission expense correction	(10,485,374)	
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)	(34,632,910)	(12,949,520)

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
CASH FLOW

		1	2
		Current Year	Prior Year
CASH FROM OPERATIONS			
1.	Premiums collected net of reinsurance.....	3,564,763,568	3,303,018,241
2.	Net investment income.....	422,415,942	292,519,357
3.	Miscellaneous income.....	190,350,810	171,236,474
4.	Total (Lines 1 through 3).....	4,177,530,320	3,766,774,072
5.	Benefit and loss related payments.....	502,145,444	453,978,752
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	81,817,991	62,371,471
7.	Commissions, expenses paid and aggregate write-ins for deductions.....	790,197,477	733,916,690
8.	Dividends paid to policyholders.....	765,135	843,262
9.	Federal and foreign income taxes paid (recovered) net of \$.....1,184,855 tax on capital gains (losses).....	(68,109,659)	(67,431,314)
10.	Total (Lines 5 through 9).....	1,306,816,388	1,183,678,861
11.	Net cash from operations (Line 4 minus Line 10).....	2,870,713,932	2,583,095,211
CASH FROM INVESTMENTS			
12.	Proceeds from investments sold, matured or repaid:		
12.1	Bonds.....	454,964,331	507,100,114
12.2	Stocks.....		
12.3	Mortgage loans.....	88,864,003	105,703,581
12.4	Real estate.....		
12.5	Other invested assets.....	424,702	10,044,994
12.6	Net gains or (losses) on cash, cash equivalents and short-term investments.....	(373,891)	
12.7	Miscellaneous proceeds.....	308,239,289	32,820,214
12.8	Total investment proceeds (Lines 12.1 to 12.7).....	852,118,434	655,668,903
13.	Cost of investments acquired (long-term only):		
13.1	Bonds.....	2,792,416,991	2,449,081,519
13.2	Stocks.....		
13.3	Mortgage loans.....	1,018,784,652	815,977,884
13.4	Real estate.....		
13.5	Other invested assets.....	57,546,034	11,030,259
13.6	Miscellaneous applications.....	94,701,432	105,731,289
13.7	Total investments acquired (Lines 13.1 to 13.6).....	3,963,449,109	3,381,820,951
14.	Net increase (decrease) in contract loans and premium notes.....	11,930,490	9,271,614
15.	Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(3,123,261,165)	(2,735,423,662)
CASH FROM FINANCING AND MISCELLANEOUS SOURCES			
16.	Cash provided (applied):		
16.1	Surplus notes, capital notes.....		
16.2	Capital and paid in surplus, less treasury stock.....	390,000,000	220,000,000
16.3	Borrowed funds.....		
16.4	Net deposits on deposit-type contracts and other insurance liabilities.....	6,830	(240,700)
16.5	Dividends to stockholders.....		
16.6	Other cash provided (applied).....	25,402,530	51,794,805
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	415,409,360	271,554,105
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18.	Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17).....	162,862,127	119,225,654
19.	Cash, cash equivalents and short-term investments:		
19.1	Beginning of year.....	243,647,403	124,421,749
19.2	End of year (Line 18 plus Line 19.1).....	406,509,530	243,647,403
Note: Supplemental disclosures of cash flow information for non-cash transactions:			
20.0001	Exchange of bond investment to bond investment.....	84,946,317	159,417,952
20.0002	Tax credit commitment liabilities.....	1,280,000	
20.0003	Capitalized interest on mortgage loans.....	728,543	13,795
20.0004	Capitalized interest on bonds.....	17,245	92,324

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	2	Ordinary			6	Group		Accident and Health			12
	Total	Industrial Life	3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts	Credit Life (Group and Individual)	7 Life Insurance(a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	Aggregate of All Other Lines of Business
1. Premiums and annuity considerations for life and accident and health contracts.....	3,563,663,875		953,292,026	2,607,223,900				1,811,039			1,336,910	
2. Considerations for supplementary contracts with life contingencies.....	1,496,825				1,496,825							
3. Net investment income.....	439,480,929		181,603,572	244,632,458	575,892			570				12,668,437
4. Amortization of Interest Maintenance Reserve (IMR).....	(1,220,626)		(278,375)	(1,217,744)	17,559							257,934
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0											
6. Commissions and expense allowances on reinsurance ceded.....	44,313,346		31,344,053	12,968,119				1,174				
7. Reserve adjustments on reinsurance ceded.....	(232,193,663)		8,025,327	(239,246,212)				(972,778)				
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from S/A.....	70,206,500		63,970,421	4,860,069				1,376,010				
8.2 Charges and fees for deposit-type contracts.....	0											
8.3 Aggregate write-ins for miscellaneous income.....	75,838,778	0	23,699,770	52,096,549	0	0	0	42,459	0	0	0	0
9. Totals (Lines 1 to 8.3).....	3,961,585,964	0	1,261,656,794	2,681,317,139	2,090,276	0	0	2,258,474	0	0	1,336,910	12,926,371
10. Death benefits.....	67,931,814		67,931,814									
11. Matured endowments (excluding guaranteed annual pure endowments).....	3,534		3,534									
12. Annuity benefits.....	31,826,233			29,083,039				2,743,194				
13. Disability benefits and benefits under accident and health contracts.....	191,060		188,435								2,625	
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0											
15. Surrender benefits and withdrawals for life contracts.....	186,396,316		57,575,966	118,393,928				10,426,422				
16. Group conversions.....	0											
17. Interest and adjustments on contract or deposit-type contract funds.....	2,610,361		1,500,831	681,848	427,682							
18. Payments on supplementary contracts with life contingencies.....	1,442,451				1,442,451							
19. Increase in aggregate reserves for life and accident and health contracts.....	3,046,064,259		734,622,450	2,311,073,711	468,061			(99,963)				
20. Totals (Lines 10 to 19).....	3,336,466,028	0	861,823,030	2,459,232,526	2,338,194	0	0	13,069,653	0	0	2,625	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	494,683,817		229,888,648	264,730,198				64,959			12	
22. Commissions and expense allowances on reinsurance assumed.....	18,810			18,810								
23. General insurance expenses.....	228,137,153		181,572,906	46,533,657				30,590				
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	28,389,090		25,706,880	2,673,762				8,448				
25. Increase in loading on deferred and uncollected premiums.....	(954,807)		(954,807)									
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	74,685,006		124,417,783	(37,891,538)				(11,841,239)				
27. Aggregate write-ins for deductions.....	38,448,149	0	38,448,149	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27).....	4,199,873,246	0	1,460,902,589	2,735,297,415	2,338,194	0	0	1,332,411	0	0	2,637	0
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	(238,287,282)	0	(199,245,795)	(53,980,276)	(247,918)	0	0	926,063	0	0	1,334,273	12,926,371
30. Dividends to policyholders.....	735,397		735,397									
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....	(239,022,679)	0	(199,981,192)	(53,980,276)	(247,918)	0	0	926,063	0	0	1,334,273	12,926,371
32. Federal income taxes incurred (excluding tax on capital gains).....	(8,584,137)		(52,006,174)	37,829,563	(98,727)			334,648			425,481	4,931,072
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32).....	(230,438,542)	0	(147,975,018)	(91,809,839)	(149,191)	0	0	591,415	0	0	908,792	7,995,299

DETAILS OF WRITE-INS												
08.301. Miscellaneous income.....	75,838,778		23,699,770	52,096,549				42,459				
08.302.	0											
08.303.	0											
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Total (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above).....	75,838,778	0	23,699,770	52,096,549	0	0	0	42,459	0	0	0	0
2701. Net investment earnings on funds withheld.....	38,448,149		38,448,149									
2702.	0											
2703.	0											
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0	0	0	0	0	0	0	0	0	0
2799. Total (Lines 2701 through 2703 plus 2798) (Line 27 above).....	38,448,149	0	38,448,149	0	0	0	0	0	0	0	0	0

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

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1	2	Ordinary			6	Group	
	Total	Industrial Life	3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts	Credit Life (Group and Individual)	7 Life Insurance	8 Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year.....	7,720,161,791		2,721,842,539	4,974,066,262	8,069,290			16,183,700
2. Tabular net premiums or considerations.....	3,452,544,962		848,982,314	2,602,003,629	1,496,825			62,194
3. Present value of disability claims incurred.....	25,336		25,336		XXX			
4. Tabular interest.....	176,230,193		81,870,430	93,860,961				498,802
5. Tabular less actual reserve released.....	509,263		30,710	(94,266)	572,819			
6. Increase in reserve on account of change in valuation basis.....	0							
7. Other increases (net).....	(64,191,454)		218,839,265	(281,830,150)				(1,200,569)
8. Totals (Lines 1 to 7).....	11,285,280,091	0	3,871,590,594	7,388,006,436	10,138,934	0	0	15,544,127
9. Tabular cost.....	325,220,115		325,220,115		XXX			
10. Reserves released by death.....	15,966,521		15,966,521	XXX	XXX			XXX
11. Reserves released by other terminations (net).....	156,958,399		51,960,701	103,479,091				1,518,607
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	4,331,230		104,926	2,781,425	1,442,451			2,428
13. Net transfers to or (from) Separate Accounts.....	(906,979)		4,445,242	(3,277,115)				(2,075,106)
14. Total deductions (Lines 9 to 13).....	501,569,286	0	397,697,505	102,983,401	1,442,451	0	0	(554,071)
15. Reserve December 31, current year.....	10,783,710,805	0	3,473,893,089	7,285,023,035	8,696,483	0	0	16,098,198

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. government bonds.....	(a).....474,309	.....459,841
1.1	Bonds exempt from U.S. tax.....	(a).....	.....
1.2	Other bonds (unaffiliated).....	(a).....344,901,460	.....364,003,947
1.3	Bonds of affiliates.....	(a).....	.....
2.1	Preferred stocks (unaffiliated).....	(b).....	.....
2.11	Preferred stocks of affiliates.....	(b).....	.....
2.2	Common stocks (unaffiliated).....	.....	.....
2.21	Common stocks of affiliates.....	.....	.....
3.	Mortgage loans.....	(c).....77,944,340	.....80,772,727
4.	Real estate.....	(d).....	.....
5.	Contract loans.....	.....2,594,645	.....2,694,009
6.	Cash, cash equivalents and short-term investments.....	(e).....879,519	.....879,519
7.	Derivative instruments.....	(f).....2,892,337	.....3,712,125
8.	Other invested assets.....	.....(957,785)	.....(957,785)
9.	Aggregate write-ins for investment income.....	.....207,953	.....207,953
10.	Total gross investment income.....	.....428,936,778	.....451,772,336
11.	Investment expenses.....		(g).....12,291,406
12.	Investment taxes, licenses and fees, excluding federal income taxes.....		(g).....
13.	Interest expense.....		(h).....
14.	Depreciation on real estate and other invested assets.....		(i).....0
15.	Aggregate write-ins for deductions from investment income.....		.....0
16.	Total deductions (Lines 11 through 15).....		.....12,291,406
17.	Net investment income (Line 10 minus Line 16).....		.....439,480,930

DETAILS OF WRITE-INS

0901.	Misc. income.....	.....304,583	.....304,583
0902.	Securities lending.....	.....509,953	.....509,953
0903.	Interest on collateral/futures.....	.....(606,583)	.....(606,583)
0998.	Summary of remaining write-ins for Line 9 from overflow page.....	.....0	.....0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	.....207,953	.....207,953
1501.	.....		.....
1502.	.....		.....
1503.	.....		.....
1598.	Summary of remaining write-ins for Line 15 from overflow page.....		.....0
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15 above).....		.....0
(a)	Includes \$.....14,114,290 accrual of discount less \$.....20,758,895 amortization of premium and less \$.....8,166,925 paid for accrued interest on purchases.		
(b)	Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued dividends on purchases.		
(c)	Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.		
(d)	Includes \$.....0 for company's occupancy of its own buildings; and excludes \$.....0 interest on encumbrances.		
(e)	Includes \$.....0 accrual of discount less \$.....0 amortization of premium and less \$.....0 paid for accrued interest on purchases.		
(f)	Includes \$.....0 accrual of discount less \$.....0 amortization of premium.		
(g)	Includes \$.....0 investment expenses and \$.....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.		
(h)	Includes \$.....0 interest on surplus notes and \$.....0 interest on capital notes.		
(i)	Includes \$.....0 depreciation on real estate and \$.....0 depreciation on other invested assets.		

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. government bonds.....	.....	.....0	.....	.....
1.1	Bonds exempt from U.S. tax.....	.....	.....0	.....	.....
1.2	Other bonds (unaffiliated).....	.....(14,777,509)	.....(20,896,743)	.....(1,695,130)	.....(23,307,456)
1.3	Bonds of affiliates.....	.....	.....0	.....	.....
2.1	Preferred stocks (unaffiliated).....	.....	.....0	.....	.....
2.11	Preferred stocks of affiliates.....	.....	.....0	.....	.....
2.2	Common stocks (unaffiliated).....	.....	.....0	.....	.....
2.21	Common stocks of affiliates.....	.....	.....0	.....	.....
3.	Mortgage loans.....	.....	.....0	.....(3,947,196)	.....
4.	Real estate.....	.....	.....0	.....	.....
5.	Contract loans.....	.....	.....0	.....	.....
6.	Cash, cash equivalents and short-term investments.....	.....	.....0	.....	.....
7.	Derivative instruments.....	.....10,434,177	.....10,434,177	.....147,408,431	.....23,680,706
8.	Other invested assets.....	.....	.....0	.....2,561,460	.....
9.	Aggregate write-ins for capital gains (losses).....	.....0	.....(373,991)	.....0	.....0
10.	Total capital gains (losses).....	.....(4,343,332)	.....(6,493,225)	.....144,327,565	.....373,250

DETAILS OF WRITE-INS

0901.	FX on currency.....	.....(373,891)	.....(373,891)	.....	.....
0902.	Misc.....	.....(100)	.....(100)	.....	.....
0903.	.....	.....	.....0	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page...	.....0	.....0	.....0	.....0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	.....0	.....(373,991)	.....0	.....0

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

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group & Individual)	Other	Aggregate of All Other Lines of Business
FIRST YEAR (other than single)											
1. Uncollected.....	106,137		106,137								
2. Deferred and accrued.....	8,544,531		8,544,531								
3. Deferred, accrued and uncollected:											
3.1 Direct.....	8,650,668		8,650,668								
3.2 Reinsurance assumed.....	0										
3.3 Reinsurance ceded.....	0										
3.4 Net (Line 1 + Line 2).....	8,650,668	0	8,650,668	0	0	0	0	0	0	0	0
4. Advance.....	0										
5. Line 3.4 - Line 4.....	8,650,668	0	8,650,668	0	0	0	0	0	0	0	0
6. Collected during year:											
6.1 Direct.....	453,549,054		453,549,054								
6.2 Reinsurance assumed.....	0										
6.3 Reinsurance ceded.....	11,462,446		11,462,446								
6.4 Net.....	442,086,608	0	442,086,608	0	0	0	0	0	0	0	0
7. Line 5 + Line 6.4.....	450,737,276	0	450,737,276	0	0	0	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance).....	10,681,489		10,681,489								
9. First year premiums and considerations:											
9.1 Direct.....	451,518,233		451,518,233								
9.2 Reinsurance assumed.....	0										
9.3 Reinsurance ceded.....	11,462,446		11,462,446								
9.4 Net (Line 7 - Line 8).....	440,055,787	0	440,055,787	0	0	0	0	0	0	0	0
SINGLE											
10. Single premiums and considerations:											
10.1 Direct.....	64,007,427		58,790,114	5,217,313							
10.2 Reinsurance assumed.....	0										
10.3 Reinsurance ceded.....	8,291			8,291							
10.4 Net.....	63,999,136	0	58,790,114	5,209,022	0	0	0	0	0	0	0
RENEWAL											
11. Uncollected.....	2,729,489		2,729,489								
12. Deferred and accrued.....	41,217,711		41,217,711								
13. Deferred, accrued and uncollected:											
13.1 Direct.....	62,974,224		62,974,224								
13.2 Reinsurance assumed.....	0										
13.3 Reinsurance ceded.....	19,027,024		19,027,024								
13.4 Net (Line 11 + Line 12).....	43,947,200	0	43,947,200	0	0	0	0	0	0	0	0
14. Advance.....	1,679,402		1,679,402								
15. Line 13.4 - Line 14.....	42,267,798	0	42,267,798	0	0	0	0	0	0	0	0
16. Collected during year:											
16.1 Direct.....	3,288,588,039		640,295,923	2,645,138,967			1,816,239			1,336,910	
16.2 Reinsurance assumed.....	6,268		6,268								
16.3 Reinsurance ceded.....	231,159,804		188,030,515	43,124,089			5,200				
16.4 Net.....	3,057,434,503	0	452,271,676	2,602,014,878	0	0	1,811,039	0	0	1,336,910	0
17. Line 15 + Line 16.4.....	3,099,702,301	0	494,539,474	2,602,014,878	0	0	1,811,039	0	0	1,336,910	0
18. Prior year (uncollected + deferred and accrued - advance).....	40,093,349		40,093,349								
19. Renewal premiums and considerations:											
19.1 Direct.....	3,292,651,788		644,359,672	2,645,138,967			1,816,239			1,336,910	
19.2 Reinsurance assumed.....	6,268		6,268								
19.3 Reinsurance ceded.....	233,049,104		189,919,815	43,124,089			5,200				
19.4 Net (Line 17 - Line 18).....	3,059,608,952	0	454,446,125	2,602,014,878	0	0	1,811,039	0	0	1,336,910	0
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct.....	3,808,177,448	0	1,154,668,019	2,650,356,280	0	0	1,816,239	0	0	1,336,910	0
20.2 Reinsurance assumed.....	6,268	0	6,268	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded.....	244,519,841	0	201,382,261	43,132,380	0	0	5,200	0	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4).....	3,563,663,875	0	953,292,026	2,607,223,900	0	0	1,811,039	0	0	1,336,910	0

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

10

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group & Individual)	10 Other	
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums.....	163,810		163,810								
22. All other.....	533,255		533,255								
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded.....	13,723,693			13,723,693							
23.2 Reinsurance assumed.....	0										
23.3 Net ceded less assumed.....	13,723,693	0	0	13,723,693	0	0	0	0	0	0	0
24. Single:											
24.1 Reinsurance ceded.....	0										
24.2 Reinsurance assumed.....	9,584			9,584							
24.3 Net ceded less assumed.....	(9,584)	0	0	(9,584)	0	0	0	0	0	0	0
25. Renewal:											
25.1 Reinsurance ceded.....	30,589,653		31,344,053	(755,574)			1,174				
25.2 Reinsurance assumed.....	9,226			9,226							
25.3 Net ceded less assumed.....	30,580,427	0	31,344,053	(764,800)	0	0	1,174	0	0	0	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6).....	44,313,346	0	31,344,053	12,968,119	0	0	1,174	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22).....	18,810	0	0	18,810	0	0	0	0	0	0	0
26.3 Net ceded less assumed.....	44,294,536	0	31,344,053	12,949,309	0	0	1,174	0	0	0	0
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single).....	229,760,272		203,821,681	25,938,591							
28. Single.....	29,529,654		5,835,665	23,693,989							
29. Renewal.....	235,393,891		20,231,302	215,097,618			64,959			12	
30. Deposit-type contract funds.....	0										
31. Totals (to agree with Page 6, Line 21).....	494,683,817	0	229,888,648	264,730,198	0	0	64,959	0	0	12	0

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
EXHIBIT 2 - GENERAL EXPENSES

		Insurance				5	6
		1	Accident and Health		4		
			2	3			
		Life	Cost Containment	All Other	All Other Lines of Business	Investment	Total
1.	Rent.....	4,472,340				2,392	4,474,732
2.	Salaries and wages.....	105,531,483				850,541	106,382,024
3.11	Contributions for benefit plans for employees.....	13,027,543				198,947	13,226,490
3.12	Contributions for benefit plans for agents.....						.0
3.21	Payments to employees under non-funded benefit plans.....						.0
3.22	Payments to agents under non-funded benefit plans.....						.0
3.31	Other employee welfare.....	(277,139)				8,540	(268,599)
3.32	Other agent welfare.....						.0
4.1	Legal fees and expenses.....	333,457					333,457
4.2	Medical examination fees.....	124,246					124,246
4.3	Inspection report fees.....	13,618,436					13,618,436
4.4	Fees of public accountants and consulting actuaries.....	12,124,512				6,938	12,131,450
4.5	Expense of investigation and settlement of policy claims.....						.0
5.1	Traveling expenses.....	8,656,685				11,368	8,668,053
5.2	Advertising.....	15,351,672				14	15,351,686
5.3	Postage, express, telegraph and telephone.....	2,838,634				29,483	2,868,117
5.4	Printing and stationery.....	7,281,472				430	7,281,902
5.5	Cost or depreciation of furniture and equipment.....	170,914				1,074	171,988
5.6	Rental of equipment.....	7,149					7,149
5.7	Cost or depreciation of EDP equipment and software.....	(1,640,025)				3,846	(1,636,179)
6.1	Books and periodicals.....	908,515				6,822	915,337
6.2	Bureau and association fees.....	217,127				181	217,308
6.3	Insurance, except on real estate.....	275,905					275,905
6.4	Miscellaneous losses.....	(582,614)					(582,614)
6.5	Collection and bank service charges.....	315,018					315,018
6.6	Sundry general expenses.....	31,683,364				10,258,822	41,942,186
6.7	Group service and administration fees.....	13,355,462				(23,174)	13,332,288
6.8	Reimbursements by uninsured plans.....						.0
7.1	Agency expense allowance.....	288,745					288,745
7.2	Agents' balances charged off (less \$.....0 recovered).....						.0
7.3	Agency conferences other than local meetings.....	3,397					3,397
9.1	Real estate expenses.....	3,459					3,459
9.2	Investment expenses not included elsewhere.....	47,396				935,182	982,578
9.3	Aggregate write-ins for expenses.....	.0	.0	.0	.0	.0	.0
10.	General expenses Incurred.....	228,137,153	.0	.0	.0	12,291,406	(a)...240,428,559
11.	General expenses unpaid December 31, prior year.....	2,153,335					2,153,335
12.	General expenses unpaid December 31, current year.....	2,285,457					2,285,457
13.	Amounts receivable relating to uninsured plans, prior year.....						.0
14.	Amounts receivable relating to uninsured plans, current year.....						.0
15.	General expenses paid during year (Lines 10+11-12-13+14).....	228,005,031	.0	.0	.0	12,291,406	240,296,437
DETAILS OF WRITE-INS							
09.301.	.....						.0
09.302.	.....						.0
09.303.	.....						.0
09.398.	Summary of remaining write-ins for Line 9.3 from overflow page.....	.0	.0	.0	.0	.0	.0
09.399.	Totals (Lines 09.301 through 09.303 plus 09.398)(Line 9.3 above)....	.0	.0	.0	.0	.0	.0

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

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

		Insurance			4	5
		1	2	3		
		Life	Accident and Health	All Other Lines of Business	Investment	Total
1.	Real estate taxes.....					0
2.	State insurance department licenses and fees.....	2,449,071				2,449,071
3.	State taxes on premiums.....	20,172,197				20,172,197
4.	Other state taxes, including \$.....0 for employee benefits.....	699,959				699,959
5.	U.S. Social Security taxes.....	4,308,215				4,308,215
6.	All other taxes.....	759,648				759,648
7.	Taxes, licenses and fees incurred.....	28,389,090	0	0	0	28,389,090
8.	Taxes, licenses and fees unpaid December 31, prior year.....	2,688,398				2,688,398
9.	Taxes, licenses and fees unpaid December 31, current year.....	2,929,953				2,929,953
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9).....	28,147,535	0	0	0	28,147,535

EXHIBIT 4 - DIVIDENDS OR REFUNDS

		1	2
		Life	Accident and Health
1.	Applied to pay renewal premiums.....	163,810	
2.	Applied to shorten the endowment or premium-paying period.....		
3.	Applied to provide paid-up additions.....	533,255	
4.	Applied to provide paid-up annuities.....		
5.	Total Lines 1 through 4.....	697,065	0
6.	Paid-in cash.....	54,727	
7.	Left on deposit.....	13,344	
8.	Aggregate write-ins for dividend or refund options.....	0	0
9.	Total Lines 5 through 8.....	765,136	0
10.	Amount due and unpaid.....		
11.	Provision for dividends or refunds payable in the following calendar year.....	1,049,509	
12.	Terminal dividends.....		
13.	Provision for deferred dividend contracts.....		
14.	Amount provisionally held for deferred dividend contracts not included in Line 13.....		
15.	Total Lines 10 through 14.....	1,049,509	0
16.	Total from prior year.....	1,079,247	
17.	Total dividends or refunds (Lines 9 + 15 - 16).....	735,398	0
DETAILS OF WRITE-INS			
0801.	.....	
0802.	.....	
0803.	.....	
0898.	Summary of remaining write-ins for Line 8 from overflow page.....	0	0
0899.	Totals (Line 0801 through 0803 plus 0898) (Line 8 above).....	0	0

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
Life Insurance:					
0100001. 1958 CSO 3.00% NLP ALB CNF 1966-1988.....	34,871		34,871		
0100002. 1958 CSO 2.50% NLP ALB CNF 1966-1988.....	283,096		283,096		
0100003. 1958 CSO 3.50% NLP ALB CNF 1966-1988.....	64,958		64,958		
0100004. 1958 CSO 3.50% CRVM ALB CNF 1966-1988.....	48,113		48,113		
0100005. 1958 CSO 3.00% CRVM ALB CNF 1966-1988.....	11,729		11,729		
0100006. 1958 CSO 4.00% CRVM ALB CNF 1966-1988.....	56,834		56,834		
0100007. 1958 CSO 4.00% NLP ALB CNF 1966-1988.....	24,039		24,039		
0100008. 1980 CSO 6.00% 200% NLP ALB CNF 1989-2008.....	5,876,100		5,876,100		
0100009. 1980 CET 4.00% NLP ALB CNF 1989-2008.....	237,712		237,712		
0100010. 1980 CET 4.50% NLP ALB CNF 1989-2008.....	105,854		105,854		
0100011. 1980 CSO 4.50% MOD STD/NS ALB CNF 1989-2008.....	18,671,203		18,671,203		
0100012. 1980 CSO 3.00% CRVM ALB CNF 1989-2008.....	223,070,735		223,070,735		
0100013. 1980 CSO 4.00% & 4.50% CRVM ALB CNF 1989-2008.....	12,859,350		12,859,350		
0100014. 1980 CSO 4.00% CRVM ALB CNF 1989-2008.....	84,555,026		84,555,026		
0100015. 1980 CSO 4.00% MOD ALB CNF 1989-2008.....	28,012		28,012		
0100016. 1980 CSO 4.50% & 5.00% CRVM ALB CNF 1989-2008.....	10,480,456		10,480,456		
0100017. 1980 CSO 4.50% CRVM ALB CNF 1989-2008.....	386,556,008		386,556,008		
0100018. 1980 CSO 4.50% CRVM STD/NS ALB CNF 1989-2008.....	145,828		145,828		
0100019. 1980 CSO 4.50% MOD ALB CNF 1989-2008.....	43,963		20,006		23,957
0100020. 1980 CSO 5.00% CRVM ALB CNF 1989-2008.....	7,883		7,883		
0100021. 1980 CSO 5.00% MOD ALB CNF 1989-2008.....	4,970,012		4,970,012		
0100022. 1980 CSO 5.00% NLP ALB CNF 1989-2008.....	87,331		87,331		
0100023. 1980 CSO 5.50% 200% NLP ALB CNF 1989-2008.....	2,624,364		2,624,364		
0100024. 1980 CSO 5.50% CRVM ALB CNF 1989-2008.....	11,598		11,598		
0100025. 1980 CSO 4.00% MOD STD/NS ALB CNF 1989-2008.....	16,420,648		16,420,648		
0100026. 1980 CSO 6.00% CRVM ALB CNF 1989-2008.....	192		192		
0100027. 1958 CET 4.00% NLP ALB CNF 1966-1988.....	5,311		5,311		
0100028. 2001 CSO 3.50% CRVM ANB CNF 2013-Current NB.....	1,858,041,354		1,858,041,354		
0100029. 2001 CSO 4.00% CRVM ANB CNF 2007-2012.....	2,495,285,301		2,495,285,301		
0100030. 1958 CET 2.50% NLP ALB CNF 1966-1988.....	3,818		3,818		
0100031. 1958 CET 3.00% NLP ALB CNF 1966-1988.....	2,231		2,231		
0199997. Totals (Gross).....	5,120,613,930	0	5,120,589,973	0	23,957
0199998. Reinsurance ceded.....	1,836,713,188		1,836,689,231		23,957
0199999. Totals (Net).....	3,283,900,742	0	3,283,900,742	0	0
Annuities (excluding supplementary contracts with life contingencies):					
0200001. 2012 -00 4.00% IMM.....	3,926,385	XXX	3,926,385	XXX	
0200002. 1983 IAM 7.25% CARVM ALB CRF IMM 1995.....	56,248	XXX	56,248	XXX	
0200003. 1983 IAM 6.50% CARVM ALB CRF IMM 1994.....	4,971	XXX	4,971	XXX	
0200004. 1983 IAM 6.75% CARVM ALB CRF IMM 1996-1997.....	352,318	XXX	352,318	XXX	
0200005. 1983 IAM 7.75% CARVM ALB CRF IMM 1992.....	20,739	XXX	20,739	XXX	
0200006. 1983 IAM 8.00% CARVM ALB CRF IMM 1987.....	3,993	XXX	3,993	XXX	
0200007. 1983 IAM 8.25% CARVM ALB CRF IMM 1990-1991.....	267,182	XXX	267,182	XXX	
0200008. 1983 IAM (0) 6.75% CARVM ALB CRF IMM 1983-1999.....	52,239	XXX	52,239	XXX	
0200009. 1983 IAM 8.75% CARVM ALB CRF IMM 1988-1989.....	44,819	XXX	44,819	XXX	
0200010. 1983 IAM (0) 6.50% CARVM ALB CRF IMM 1983-1999.....	2,684	XXX	2,684	XXX	
0200011. 1983 IAM (0) 7.25% CARVM ALB CRF IMM 1983-1999.....	80,163	XXX	80,163	XXX	
0200012. 1983 IAM (0) 7.75% CARVM ALB CRF IMM 1983-1999.....	24,257	XXX	24,257	XXX	
0200013. 1983 IAM 9.25% CARVM ALB CRF IMM 1986.....	21,805	XXX	21,805	XXX	
0200014. 1983 IAM (0) 11.00% CARVM ALB CRF IMM 1983-1999.....	850,800	XXX	850,800	XXX	
0200015. a-2000 (0) 6.75% CARVM ALB CRF IMM 2001.....	276,083	XXX	276,083	XXX	
0200016. a-2000 (0) 6.50% CARVM ALB CRF IMM 2002.....	216,908	XXX	216,908	XXX	
0200017. a-2000 (0) 5.25% CARVM ALB CRF IMM 2005-2006 2010.....	2,676,737	XXX	2,676,737	XXX	
0200018. a-2000 (0) 5.50% CARVM ALB CRF IMM 2004 2007-2008.....	4,348,563	XXX	4,348,563	XXX	
0200019. a-2000 (0) 6.00% CARVM ALB CRF IMM 2003 2009.....	1,107,244	XXX	1,107,244	XXX	
0200020. a-2000 (0) 6.25% CARVM ALB CRF IMM 1999.....	28,417	XXX	28,417	XXX	
0200021. a-2000 (0) 7.00% CARVM ALB CRF IMM 2000.....	212,945	XXX	212,945	XXX	
0200022. a-2000 6.25% CARVM ALB CRF 1998-1999.....	193,662	XXX	193,662	XXX	
0200023. a-2000 6.50% CARVM ALB CRF 2002.....	38,524	XXX	38,524	XXX	
0200024. a-2000 6.75% CARVM ALB CRF 2001.....	234,520	XXX	234,520	XXX	
0200025. a-2000 7.00% CARVM ALB CRF 2000.....	611,476	XXX	611,476	XXX	
0200026. 1983 IAM (0) 7.00% CARVM ALB CRF IMM 1983-1999.....	1,252	XXX	1,252	XXX	
0200027. 1983 IAM 7.00% CARVM ALB CRF IMM 1993.....	45,751	XXX	45,751	XXX	
0200028. DEFERRED ANNUITY -CARVM.....	7,396,527,646	XXX	7,380,424,591	XXX	16,103,055
0200029. 1951 GAM 3.50% CARVM ALB CRF IMM 1966-1974.....	1,370	XXX		XXX	1,370
0200030. 1971 IAM 11.25% CARVM ALB CRF IMM 1975-1984.....	50,254	XXX	50,254	XXX	
0200031. a-2000 (0) 5.00% CARVM ALB CRF IMM 2011.....	921,405	XXX	921,405	XXX	
0200032. a-2000 (0) 4.25% CARVM ALB CRF IMM 2012.....	1,128,925	XXX	1,128,925	XXX	
0200033. a-2000 (0) 4.00% CARVM ALB CRF IMM 2015.....	1,842,448	XXX	1,842,448	XXX	
0200034. a-2000 (0) 4.50% CARVM ALB CRF IMM 2014.....	1,664,567	XXX	1,664,567	XXX	
0299997. Totals (Gross).....	7,417,837,300	XXX	7,401,732,875	XXX	16,104,425
0299998. Reinsurance ceded.....	118,174,832	XXX	117,793,634	XXX	381,198
0299999. Totals (Net).....	7,299,662,468	XXX	7,283,939,241	XXX	15,723,227

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
Supplementary Contracts with Life Contingencies:					
0300001. 1983 IAM 7.25% CARVM ALB CRF IMM 1995.....	37,355		37,355		
0300002. 1983 IAM 6.50% CARVM ALB CRF IMM 1994.....	23,236		23,236		
0300003. 1983 IAM 6.75% CARVM ALB CRF IMM 1996-1997.....	150,697		150,697		
0300004. 1983 IAM 7.75% CARVM ALB CRF IMM 1992.....	23,291		23,291		
0300005. 1983 IAM 8.00% CARVM ALB CRF IMM 1987.....	2,575		2,575		
0300006. 1983 IAM 8.25% CARVM ALB CRF IMM 1990-1991.....	30,426		30,426		
0300007. 1983 IAM 8.75% CARVM ALB CRF IMM 1988-1989.....	70,133		70,133		
0300008. a-2000 6.00% CARVM ALB CRF 2003 2009.....	717,906		717,906		
0300009. a-2000 5.25% CARVM ALB CRF 2005-2006 2010.....	587,867		587,867		
0300010. a-2000 5.50% CARVM ALB CRF 2004 2007-2008.....	1,192,146		1,192,146		
0300011. a-2000 6.25% CARVM ALB CRF 1998-1999.....	10,615		10,615		
0300012. a-2000 6.50% CARVM ALB CRF 2002.....	156,209		156,209		
0300013. a-2000 6.75% CARVM ALB CRF 2001.....	59,650		59,650		
0300014. a-2000 7.00% CARVM ALB CRF 2000.....	282,407		282,407		
0300015. 1983 IAM 7.00% CARVM ALB CRF IMM 1993.....	80,262		80,262		
0300016. a-2000 (0) 5.00% CARVM ALB CRF IMM 2011.....	745,109		745,109		
0300017. a-2000 (0) 4.25% CARVM ALB CRF IMM 2012.....	4,526,601		4,526,601		
0399997. Totals (Gross).....	8,696,485	0	8,696,485	0	0
0399999. Totals (Net).....	8,696,485	0	8,696,485	0	0
Accidental Death Benefits:					
0400001. 1959 ADB & 1980 CSO 4.00% NLP ALB CNF 1989-2008.....	63,578		63,578		
0400002. 1959 ADB & 1980 CSO 4.50% NLP ALB CNF 1989-2008.....	1,940		1,940		
0400003. 1959 ADB & 1958 CSO 4.00% NLP ALB CNF 1966-1988.....	2,586		2,586		
0499997. Totals (Gross).....	68,104	0	68,104	0	0
0499999. Totals (Net).....	68,104	0	68,104	0	0
Disability - Active Lives:					
0500001. 1952 INTERCO DIS BEN 5 PER 2 & 1980 CSO 4.50% NLP ALB CNF 1989-2008.....	81,604		81,604		
0500002. 1952 INTERCO DISA & 1980 CSO 4.00% NLP ALB CNF 1989-2008.....	95,595		95,595		
0500003. 1952 INTERCO DISA & 1980 CSO 4.50% NLP ALB CNF 1989-2008.....	2,141,997		2,141,997		
0500004. 1952 INTERCO DISA BEN 45 PER 2 & 1958 CSO 3.00% NLP ALB CNF 1966-1988.....	141		141		
0500005. 1952 INTERCO DISA BEN 5 PER 2 1980 CSO 4.50% NLP ALB CNF 1982-2008.....	1,401		1,401		
0500006. 1952 INTERCO DISA & 1958 CSO 4.00% NLP ALB CNF 1966-1988.....	1,212,949		1,212,949		
0500007. 1952 INTERCO DISA & 2001 CSO 4.00% NLP ANB CNF 2008-Current NB.....	6,177,229		6,177,229		
0500008. 1952 DISABILITY & 1980 CSO 4.50% NLP ALB CNF 1989-2008.....	523,842		523,842		
0599997. Totals (Gross).....	10,234,758	0	10,234,758	0	0
0599998. Reinsurance ceded.....	1,239,178		1,239,178		
0599999. Totals (Net).....	8,995,580	0	8,995,580	0	0
Disability - Disabled Lives:					
0600001. 1952 INTERCO DISA & 1980 CSO 4.00% NLP ALB CNF 1989-2008.....	88,901		88,901		
0600002. 1952 INTERCO DISA BEN 5 PER 2 3.50% NLP ALB CNF 1960-2008.....	18,299		18,299		
0600003. 1952 INTERCO DISA & 1958 CSO 4.00% NLP ALB CNF 1966-1988.....	8,910,861		8,910,861		
0600004. 1952 INTERCO DISA & 2001 CSO 4.00% NLP ANB CNF 2008-Current NB.....	1,600,650		1,600,650		
0600005. 1952 DISABILITY & 1980 CSO 4.50% NLP ALB CNF 1989-2008.....	376,215		376,215		
0600006. PROVIDENT MUTUAL TABLE 4.50% 1984-2008.....	1,229,849		1,229,849		
0699997. Totals (Gross).....	12,224,775	0	12,224,775	0	0
0699998. Reinsurance ceded.....	854,475		854,475		
0699999. Totals (Net).....	11,370,300	0	11,370,300	0	0
Miscellaneous Reserves:					
For excess of valuation net premiums over corresponding gross premiums on respective policies computed according to the standard of valuation required by this state.					
0700001.	273,977,738		273,977,738		
0700002. Contingency Reserves.....	12,789,445		12,789,445		
0700003. New York XS Interest.....	276,318		276,318		
0700004. Reserve for separate account guarantee benefits.....	1,418,520		1,083,794		334,726
0799997. Totals (Gross).....	288,462,021	0	288,127,295	0	334,726
0799998. Reinsurance ceded.....	117,444,895		117,485,141		(40,246)
0799999. Totals (Net).....	171,017,126	0	170,642,154	0	374,972
9999999. Totals (Net) - Page 3, Line 1.....	10,783,710,805	0	10,767,612,606	0	16,098,199

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
EXHIBIT 5 - INTERROGATORIES

1.1

Has the reporting entity ever issued both participating and non-participating contracts?

1.2

If not, state which kind is issued

Yes [X]

No []

2.1

Does the reporting entity at present issue both participating and non-participating contracts?

2.2

If not, state which kind is issued
Non - Participating

Yes []

No [X]

3.

Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

Yes [X]

No []

4.

Has the reporting entity any assessment or stipulated premium contracts in force? If so, state:

4.1

Amount of insurance:

4.2

Amount of reserve:

4.3

Basis of reserve:

4.4

Basis of regular assessments:

4.5

Basis of special assessments:

4.6

Assessments collected during year:

5.

If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.
CareMatters
credited: n/a, charged 4%

IUL
declared rate, credited: 2%, charged: 3.9% yr 1-10, 3.25% yr 11+ alternative, credited: 0% (equal to the guar. floor), charged: 8%

AVUL
credited: 3%, charged: 3.9% yr 1-10, 3.25% yr 11+

PVUL
credited: 3%, charged 4.5%

SVUL
credited: 3% yr 1-10, 3.65% yr 11+, charged: 3.9%

SUL
credited: 3%, charged: 5% (NY and OR), 6% (All Other States)

SUL II
credited: 3%, charged: 5%

CAUL
credited: 3%, charged: 5%

SPUL
credited: 3%, charged: 5%

NLG
credited: 3%, charged: 5%

6.

Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?
6.1 If so, state the amount of reserve on such contracts on the basis actually held:

6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits:
Attach statement of methods employed in their valuation.

Yes []

No [X]

7.

Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year?
7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements:
7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:

7.3 State the amount of reserves established for this business:
7.4 Identify where the reserves are reported in the blank.

Yes []

No [X]

8.

Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December of the current year?
8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements:
8.2 State the amount of reserves established for this business:
8.3 Identify where the reserves are reported in the blank:

Yes []

No [X]

9.

Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year?

Yes [X]

No []

Annual Statement for the year 2016 of the

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

EXHIBIT 5 - INTERROGATORIES

9.1

If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders:

\$.....2,470,799,178

9.2

State the amount of reserves established for this business:

\$.....2,347,198,222

9.3

Identify where the reserves are reported in the blank:

Exhibit 5

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

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

NONE

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non- Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves.....	0								
2. Additional contract reserves (a).....	649,163								649,163
3. Additional actuarial reserves - Asset/Liability analysis.....	0								
4. Reserve for future contingent benefits.....	0								
5. Reserve for rate credits.....	0								
6. Aggregate write-ins for reserves.....	0	0	0	0	0	0	0	0	0
7. Totals (Gross).....	649,163	0	0	0	0	0	0	0	649,163
8. Reinsurance ceded.....	0								
9. Totals (Net).....	649,163	0	0	0	0	0	0	0	649,163
CLAIM RESERVE									
10. Present value of amounts not yet due on claims.....	0								
11. Additional actuarial reserves - Asset/Liability analysis.....	0								
12. Reserve for future contingent benefits.....	0								
13. Aggregate write-ins for reserves.....	0	0	0	0	0	0	0	0	0
14. Totals (Gross).....	0	0	0	0	0	0	0	0	0
15. Reinsurance ceded.....	0								
16. Totals (Net).....	0	0	0	0	0	0	0	0	0
17. TOTALS (Net).....	649,163	0	0	0	0	0	0	0	649,163
18. TABULAR FUND INTEREST.....	0								

DETAILS OF WRITE-INS

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

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

EXHIBIT 7 - DEPOSIT-TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance.....	17,250,196		10,455,695	6,214,528	119,423	460,550
2. Deposits received during the year.....	3,439,687		2,328,638	1,098,379	13,344	(674)
3. Investment earnings credited to the account.....	710,801		416,633	268,550	15,341	10,277
4. Other net change in reserves.....	0					
5. Fees and other charges assessed.....	0					
6. Surrender charges.....	0					
7. Net surrender or withdrawal payments.....	4,143,658		2,632,905	1,526,061	26,338	(41,646)
8. Other net transfers to or (from) Separate Accounts.....	0					
9. Balance at the end of current year before reinsurance (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7 - 8).....	17,257,026	0	10,568,061	6,055,396	121,770	511,799
10. Reinsurance balance at the beginning of the year.....	0					
11. Net change in reinsurance assumed.....	0					
12. Net change in reinsurance ceded.....	0					
13. Reinsurance balance at the end of the year (Lines 10 + 11 - 12).....	0	0	0	0	0	0
14. Net balance at the end of the current year after reinsurance (Lines 9 + 13).....	17,257,026	0	10,568,061	6,055,396	121,770	511,799

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct.....	0										
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	0										
1.4 Net.....	0	0	0	0	0	0	0	0	0	0	0
2. In course of settlement:											
2.1 Resisted:											
2.11 Direct.....	0										
2.12 Reinsurance assumed.....	0										
2.13 Reinsurance ceded.....	0										
2.14 Net.....	0	0	(b).....0	(b).....0	0	(b).....0	(b).....0	0	0	0	0
2.2 Other:											
2.21 Direct.....	37,769,900		37,769,900								
2.22 Reinsurance assumed.....	0										
2.23 Reinsurance ceded.....	15,922,393		15,922,393								
2.24 Net.....	21,847,507	0	(b).....21,847,507	(b).....0	0	(b).....0	(b).....0	0	(b).....0	(b).....0	(b).....0
3. Incurred but unreported:											
3.1 Direct.....	8,618,382		8,618,382								
3.2 Reinsurance assumed.....	0										
3.3 Reinsurance ceded.....	0										
3.4 Net.....	8,618,382	0	(b).....8,618,382	(b).....0	0	(b).....0	(b).....0	0	(b).....0	(b).....0	(b).....0
4. Totals:											
4.1 Direct.....	46,388,282	0	46,388,282	0	0	0	0	0	0	0	0
4.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
4.3 Reinsurance ceded.....	15,922,393	0	15,922,393	0	0	0	0	0	0	0	0
4.4 Net.....	30,465,889	(a).....0	(a).....30,465,889	0	0	0	(a).....0	0	0	0	0

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

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$.....0, Individual Annuities \$.....0, Credit Life (Group and Individual) \$.....0, and Group Life \$.....0, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$.....0, Credit (Group and Individual) Accident and Health \$.....0 and Other Accident and Health \$.....0 are included in Page 3, Line 2, (See Exhibit 6, Claim Reserve).

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life (a)	Life Insurance (b)	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (c)	Annuities	Group	Credit (Group and Individual)	Other
1. Settlements during the year:											
1.1 Direct.....	307,487,827		175,376,658	127,044,914	1,442,451			3,621,179			2,625
1.2 Reinsurance assumed.....	10,469		10,469								
1.3 Reinsurance ceded.....	209,263,998		110,425,004	97,961,009				877,985			
1.4 Net.....(d)	98,234,298	0	64,962,123	29,083,905	1,442,451	0	0	2,743,194	0	0	2,625
2. Liability December 31, current year from Part 1:											
2.1 Direct.....	46,388,282	0	46,388,282	0	0	0	0	0	0	0	0
2.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
2.3 Reinsurance ceded.....	15,922,393	0	15,922,393	0	0	0	0	0	0	0	0
2.4 Net.....	30,465,889	0	30,465,889	0	0	0	0	0	0	0	0
3. Amounts recoverable from reinsurers Dec. 31, current year.....	5,034,065		5,034,065								
4. Liability December 31, prior year:											
4.1 Direct.....	34,812,218		34,812,218								
4.2 Reinsurance assumed.....	0										
4.3 Reinsurance ceded.....	9,513,055		9,513,055								
4.4 Net.....	25,299,163	0	25,299,163	0	0	0	0	0	0	0	0
5. Amounts recoverable from reinsurers Dec. 31, prior year.....	3,028,133		3,028,999	(866)							
6. Incurred benefits:											
6.1 Direct.....	319,063,891	0	186,952,722	127,044,914	1,442,451	0	0	3,621,179	0	0	2,625
6.2 Reinsurance assumed.....	10,469	0	10,469	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded.....	217,679,268	0	118,839,408	97,961,875	0	0	0	877,985	0	0	0
6.4 Net.....	101,395,092	0	68,123,783	29,083,039	1,442,451	0	0	2,743,194	0	0	2,625

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

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$.....3,534 in Line 1.1, \$.....3,534 in Line 1.4, \$.....3,534 in Line 6.1 and \$.....3,534 in Line 6.4.

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

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

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
EXHIBIT OF NONADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....			0
2. Stocks (Schedule D):			
2.1 Preferred stocks.....			0
2.2 Common stocks.....			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens.....			0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company.....			0
4.2 Properties held for the production of income.....			0
4.3 Properties held for sale.....			0
5. Cash (Schedule E-Part 1), cash equivalents (Schedule E-Part 2) and short-term investments (Schedule DA).....			0
6. Contract loans.....	25,317	29,158	3,841
7. Derivatives (Schedule DB).....			0
8. Other invested assets (Schedule BA).....			0
9. Receivables for securities.....			0
10. Securities lending reinvested collateral assets (Schedule DL).....			0
11. Aggregate write-ins for invested assets.....	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	25,317	29,158	3,841
13. Title plants (for Title insurers only).....			0
14. Investment income due and accrued.....			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	8,109,380	8,601,664	492,284
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....			0
15.3 Accrued retrospective premiums and contracts subject to redetermination.....			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers.....			0
16.2 Funds held by or deposited with reinsured companies.....			0
16.3 Other amounts receivable under reinsurance contracts.....			0
17. Amounts receivable relating to uninsured plans.....			0
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0
18.2 Net deferred tax asset.....		78,687,471	78,687,471
19. Guaranty funds receivable or on deposit.....			0
20. Electronic data processing equipment and software.....			0
21. Furniture and equipment, including health care delivery assets.....			0
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0
23. Receivables from parent, subsidiaries and affiliates.....			0
24. Health care and other amounts receivable.....			0
25. Aggregate write-ins for other-than-invested assets.....	34,523,669	16,817,707	(17,705,962)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	42,658,366	104,136,000	61,477,634
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0
28. TOTALS (Lines 26 and 27).....	42,658,366	104,136,000	61,477,634

DETAILS OF WRITE-INS

1101.			0
1102.			0
1103.			0
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	0	0	0
2501. Accrued fees and other assets.....	51,034	51,034	0
2502. Deferred software costs.....	24,106,785	15,636,841	(8,469,944)
2503. Disallowed interest maintenance reserve.....	10,365,850	1,129,832	(9,236,018)
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	34,523,669	16,817,707	(17,705,962)

NOTES TO THE FINANCIAL STATEMENTS

Note 1 – Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

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

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

Olentangy Reinsurance, LLC (Olentangy), a Vermont domiciled special purpose financial insurance company and subsidiary of the Company, has been granted a permitted practice from the State of Vermont that increased the subsidiary’s valuation by \$56,000,000 as of December 31, 2016 and 2015.

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

	SSAP #	F/S Page	F/S Line #	2016	2015
Net Income					
Nationwide Life and Annuity Insurance Company state basis (Page 4, (1) Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ (226,642,855)	\$ (99,452,135)
(2) State Prescribed Practices that increase/(decrease) NAIC SAP				-	-
(3) State Permitted Practices that increase/(decrease) NAIC SAP				-	-
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ (226,642,855)	\$ (99,452,135)
Surplus					
Nationwide Life and Annuity Insurance Company state basis (Page 3, (5) Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 968,248,010	\$ 735,046,660
(6) State Prescribed Practices that increase/(decrease) NAIC SAP				-	-
(7) State Permitted Practices that increase/(decrease) NAIC SAP					
Subsidiary valuation	20	2	8	56,000,000	56,000,000
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 912,248,010	\$ 679,046,660

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

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

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

C. Accounting Policies

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

In addition, the Company uses the following accounting policies:

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

NOTES TO THE FINANCIAL STATEMENTS

- (9) Refer to Note 8 for the derivative accounting policy.
- (10) The Company anticipates investment income as a factor in the premium deficiency calculation.
- (11) The Company no longer issues any health policies and due to the small size of the Company's health in force block, the Company no longer holds any liabilities for the health business. Each year's claims are paid from current year premiums.
- (12) The Company has not modified its capitalization policy from the prior period.
- (13) Not Applicable – The Company does not have any pharmaceutical rebate receivables.

D. Going Concern

Not applicable.

Note 2 - Accounting Changes and Corrections of Errors

Corrections of Errors

During 2016, the Company changed its cash surrender value calculation for certain indexed universal life and variable universal life insurance policies that include a specific benefit rider option that reduces surrender charges for the first four policy years in exchange for an extended commission chargeback schedule. The Company reported the inception-to-date change through December 31, 2015, an increase in reserves of \$16,300,000 with a related tax benefit of \$5,705,000, as an adjustment to unassigned surplus as it was deemed a correction of an error.

During 2016, the Company identified and changed an intercompany commission expense allocation with its parent company impacting several life insurance and annuity products. The Company reported the change impacting the years 2013 through 2015, an increase in commission expense of \$16,131,344 with a related tax benefit of \$5,645,970, as an adjustment to unassigned surplus as it was deemed a correction of an error.

Note 3 - Business Combinations and Goodwill

Not applicable.

Note 4 – Discontinued Operations

Not applicable.

Note 5 – Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

- (1) The minimum and maximum lending rates for mortgage loans issued during 2016 were:

<u>Residential</u>	<u>Commercial</u>
Not Applicable	3.1% and 11.5%

- (2) The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgages was 80.0%.

	December 31, 2016	December 31, 2015
3. Taxes, assessments, and any amounts advanced and not included in the mortgage loan total	\$ -	\$ -
4. Age analysis of mortgage loans.		

	Farm	Residential		Commercial		Mezzanine	Total			
		Insured	All Other	Insured	All Other					
a.Current Year										
1. Recorded Investment (All)										
(a) Current	\$	-\$	-\$	-\$	-\$	\$2,331,647,826	\$	\$8,742,339	\$	2,340,390,165
(b) 30-59 Days Past Due		-	-	-	-	-		-		-
(c) 60-89 Days Past Due		-	-	-	-	-		-		-
(d) 90-179 Days Past Due		-	-	-	-	-		-		-
(e) 180+ Days Past Due		-	-	-	-	-		-		-
2. Accruing Interest										
90-179 Days Past Due										
(a) Recorded Investment	\$	-\$	-\$	-\$	-\$	-	\$	-\$		-
(b) Interest Accrued		-	-	-	-	-		-		-
3. Accruing Interest										
180+ Days Past Due										
(a) Recorded Investment	\$	-\$	-\$	-\$	-\$	-	\$	-\$		-
(b) Interest Accrued		-	-	-	-	-		-		-
4. Interest Reduced										
(a) Recorded Investment	\$	-\$	-\$	-\$	-\$	-	\$	-\$		-
(b) Number of Loans		-	-	-	-	-		-		-
(c) Percent Reduced		%	%	%	%	%		%		%

NOTES TO THE FINANCIAL STATEMENTS

		Farm	Residential		Commercial		Mezzanine	Total	
			Insured	All Other	Insured	All Other			
b.Prior Year									
1. Recorded Investment (All)									
(a) Current	\$	- \$	- \$	- \$	- \$	1,408,783,495	\$ \$957,476	\$ 1,409,740,971	
(b) 30-59 Days Past Due		-	-	-	-	-	-	-	
(c) 60-89 Days Past Due		-	-	-	-	-	-	-	
(d) 90-179 Days Past Due		-	-	-	-	-	-	-	
(e) 180+ Days Past Due		-	-	-	-	-	-	-	
2. Accruing Interest									
90-179 Days Past Due									
(a) Recorded Investment	\$	- \$	- \$	- \$	- \$	- \$	- \$	-	
(b) Interest Accrued		-	-	-	-	-	-	-	
3. Accruing Interest									
180+ Days Past Due									
(a) Recorded Investment	\$	- \$	- \$	- \$	- \$	- \$	- \$	-	
(b) Interest Accrued		-	-	-	-	-	-	-	
4. Interest Reduced									
(a) Recorded Investment	\$	- \$	- \$	- \$	- \$	- \$	- \$	-	
(b) Number of Loans		-	-	-	-	-	-	-	
(c) Percent Reduced		%	%	%	%	%	%	%	
5. Investments in impaired loans with or without allowance for credit losses:									
		Farm	Residential		Commercial		Mezzanine	Total	
			Insured	All Other	Insured	All Other			
a.Current Year									
1. With Allowance for Credit Losses	\$	- \$	- \$	- \$	- \$	\$786,434	- \$	786,434	
2. No Allowance for Credit Losses		-	-	-	-	-	-	-	
b.Prior Year									
1. With Allowance for Credit Losses	\$	- \$	- \$	- \$	- \$	895,454	- \$	895,454	
2. No Allowance for Credit Losses		-	-	-	-	-	-	-	
6. Investment in impaired loans - Average recorded investment, interest income recognized, recorded investment in nonaccrual status and amount of interest income recognized using a cash-basis method of accounting:									
		Farm	Residential		Commercial		Mezzanine	Total	
			Insured	All Other	Insured	All Other			
a.Current Year									
1. Average Recorded Investment	\$	- \$	- \$	- \$	- \$	840,944	- \$	840,944	
2. Interest Income Recognized		-	-	-	-	64,245	-	64,245	
3. Recorded Investments on Nonaccrual Status		-	-	-	-	-	-	-	
4. Amount of Interest Income Recognized Using a Cash Basis Method of Accounting		-	-	-	-	-	-	-	
b.Prior Year									
1. Average Recorded Investment	\$	- \$	- \$	- \$	- \$	1,405,924	- \$	1,405,924	
2. Interest Income Recognized		-	-	-	-	70,740	-	70,740	
3. Recorded Investments on Nonaccrual Status		-	-	-	-	-	-	-	
4. Amount of Interest Income Recognized Using a Cash Basis Method of Accounting		-	-	-	-	-	-	-	
7. Allowance for credit losses:									
						December 31, 2016	December 31, 2015		
(a) Balance at beginning of period	\$	5,154,458				\$	2,494,040		
(b) Additions charged to operations		-					-		
(c) Direct write-downs charged against the allowances		3,947,196					3,303,683		
(d) Recoveries of amounts previously charged off		-					(643,265)		
(e) Balances at end of period	\$	9,101,654				\$	5,154,458		
8. Mortgage loans derecognized as a result of foreclosure									
Current Year									
(a) Aggregate amount of mortgage loans derecognized								\$	-
(b) Real estate collateral recognized								\$	-
(c) Other collateral recognized								\$	-
(d) Receivables recognized from a government guarantee of the foreclosed mortgage loan								\$	-
9. The Company accrues interest income on impaired loans to the extent it is deemed collectible (delinquent less than 90 days) and the loans continue to perform under the original or restructured contractual terms. Interest received on non-accrual status mortgage loans on real estate is included in net investment income in the period received.									

NOTES TO THE FINANCIAL STATEMENTS

B. Troubled debt restructuring

Not applicable

C. Reverse Mortgages

Not applicable.

D. Loan-Backed Securities

1. Prepayment assumptions are generally obtained using a model provided by a third-party vendor.
2. Not applicable.
3. The following table summarizes other-than-temporary impairments for loan-backed securities recognized in the current reporting period based on the fact that the present value of projected cash flows expected to be collected was less than the amortized cost of the securities.

(1)	(2)	(3)	(4)	(5)	(6)	(7)
CUSIP	Amortized cost before current period OTTI	Present value of projected cash flows	Recognized other-than- temporary impairment	Amortized cost after other-than- temporary impairment	Fair value at time of OTTI	Date of financial statement where reported
126694E95	\$ 5,221,783	\$ 5,008,580	\$ 213,203	\$ 5,008,580	\$ 3,699,653	Q4 '16
Total			\$ 213,203			

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

a. The aggregate amount of unrealized losses:

1. Less than 12 Months	\$ (1,499,153)
2. 12 Months or Longer	\$ (7,987,707)

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

1. Less than 12 Months	\$ 86,142,882
2. 12 Months or Longer	\$ 40,655,624

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

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

E. Repurchase Agreements and Securities Lending Transactions

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

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

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

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

NOTES TO THE FINANCIAL STATEMENTS

3. Collateral Received

a. Aggregate Amount Cash Collateral Received

1. Repurchase Agreement

Not applicable.

2. Securities Lending

	Fair Value
(a) Open	\$ 28,995,366
(b) 30 Days or Less	-
(c) 31 to 60 Days	-
(d) 61 to 90 Days	-
(e) Greater Than 90 Days	-
(f) Subtotal	\$ 28,995,366
(g) Securities Received	83,117,481
(h) Total Collateral Received	\$ 112,112,847

3. Dollar Repurchase Agreement

Not applicable.

- b. The fair value of that collateral and of the portion of that collateral that the Company has sold or repledged was \$29,005,240 and \$58,532,807 as of December 31, 2016 and 2015, respectively.
- c. The reporting entity receives primarily cash collateral in an amount in excess of the fair value of the securities lent. The reporting entity invests the cash collateral (primarily in short-term investments) to earn additional yield.

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

5. Collateral Reinvestment

a. Aggregate Amount Cash Collateral Reinvested

1. Repurchase Agreement

Not applicable.

2. Securities Lending

	Amortized Cost	Fair Value
(a) Open	\$ -	\$ -
(b) 30 Days or Less	29,005,240	29,005,240
(c) 31 to 60 Days	-	-
(d) 61 to 90 Days	-	-
(e) 91 to 120 Days	-	-
(f) 121 to 180 Days	-	-
(g) 181 to 365 Days	-	-
(h) 1 to 2 years	-	-
(i) 2 to 3 years	-	-
(j) Greater Than 3 years	-	-
(k) Subtotal	\$ 29,005,240	\$ 29,005,240
(l) Securities Received	-	-
(m) Total Collateral Reinvested	\$ 29,005,240	\$ 29,005,240

3. Dollar Repurchased Agreement

Not applicable.

- b. Since the borrower or the Company may terminate a securities lending transaction at any time, to the extent loans are terminated in advance of reinvestment collateral maturities, the Company would repay its securities lending payable obligation from operating cash flows or the proceeds of sales from its investment portfolio, which includes significant liquid securities.
6. The Company has accepted securities as collateral that it is not permitted by contract or custom to repledge or sell with a fair value of \$83,117,481 and \$74,574,806 as of December 31, 2016 and 2015, respectively.
7. There are no securities lending transactions that extend beyond one year as of the reporting date.

F. Real Estate

Not applicable.

G. Low-Income Housing Tax Credits

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

H. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
a. Subject to contractual obligation for which liability is not shown	\$-	\$-	\$-	\$-	\$-	\$-	\$-
b. Collateral held under security lending agreements	112,112,847	-	-	-	112,112,847	58,532,807	53,580,040
c. Subject to repurchase agreements	-	-	-	-	-	-	-
d. Subject to reverse repurchase agreements	-	-	-	-	-	-	-
e. Subject to dollar repurchase agreements	-	-	-	-	-	-	-
f. Subject to dollar reverse repurchase agreements	-	-	-	-	-	-	-
g. Placed under option contracts	-	-	-	-	-	-	-
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	-	-	-	-	-
i. FHLB capital stock	-	-	-	-	-	-	-
j. On deposit with states	5,389,697	-	-	-	5,389,697	4,630,701	758,996
k. On deposit with other regulatory bodies	-	-	-	-	-	-	-
l. Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	-	-	-	-	-
m. Pledged as collateral not captured in other categories	17,991,000	-	-	-	17,991,000	-	17,991,000
n. Other restricted assets	-	-	-	-	-	142,693,153	(142,693,153)
o. Total Restricted Assets	\$135,493,544	\$-	\$-	\$-	\$135,493,544	\$205,856,661	\$(70,363,117)

- (a) Subset of Column 1
- (b) Subset of Column 3

NOTES TO THE FINANCIAL STATEMENTS

Restricted Asset Category	Current Year			
	8 Total Nonadmitted Restricted	9 Total Admitted Restricted (5 minus 8)	Percentage	
			10 Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	11 Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$-	\$-	0.00%	0.00%
b. Collateral held under security lending agreements	-	112,112,847	0.77%	0.78%
c. Subject to repurchase agreements	-	-	0.00%	0.00%
d. Subject to reverse repurchase agreements	-	-	0.00%	0.00%
e. Subject to dollar repurchase agreements	-	-	0.00%	0.00%
f. Subject to dollar reverse repurchase agreements	-	-	0.00%	0.00%
g. Placed under option contracts	-	-	0.00%	0.00%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	0.00%	0.00%
i. FHLB capital stock	-	-	0.00%	0.00%
j. On deposit with states	-	5,389,697	0.04%	0.04%
k. On deposit with other regulatory bodies	-	-	0.00%	0.00%
l. Pledged as collateral to FHLB (including assets backing funding agreements)	-	-	0.00%	0.00%
m. Pledged as collateral not captured in other categories	-	17,991,000	0.12%	0.12%
n. Other restricted assets	-	-	0.00%	0.00%
o. Total Restricted Assets	\$-	\$135,493,544	0.93%	0.94%

- (c) Column 5 divided by Asset Page, Column 1, Line 28
- (d) Column 9 divided by Asset Page, Column 3, Line 28

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

Description of Assts	Gross (Admitted & Nonadmitted) Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross (Admitted & Nonadmitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
Pledged as Derivative Collateral	\$17,991,000	\$-	\$-	\$-	\$17,991,000	\$-	\$17,991,000	\$17,991,000	0.12%	0.12%
Total (c)	\$17,991,000	\$-	\$-	\$-	\$17,991,000	\$-	\$17,991,000	\$17,991,000	0.12%	0.12%

- (a) Subset of Column 1
- (b) Subset of Column 3
- (c) Total Line for Columns 1 through 7 should equal 5H(1)m Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5H(1)m Columns 9 through 11 respectively

NOTES TO THE FINANCIAL STATEMENTS

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

Description of Assts	Gross (Admitted & Nonadmitted) Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross (Admitted & Nonadmitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
Loaned to others under conforming securities lending program	\$-	\$-	\$-	\$-	\$-	\$142,693,153	\$(142,693,153)	\$-	0.00%	0.00%
Total (c)	\$-	\$-	\$-	\$-	\$-	\$142,693,153	\$(142,693,153)	\$-	0.00%	0.00%

- (a) Subset of Column 1
(b) Subset of Column 3
(c) Total Line for Columns 1 through 7 should equal 5H(1)n Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5H(1)n Columns 9 through 11 respectively

4. Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements

Not applicable.

- I. Working Capital Finance Investments

Not applicable.

- J. Offsetting and Netting of Assets and Liabilities

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

- K. Structured Notes

CUSIP Identification	Actual Cost	Fair Value	Book/Adjusted Carrying Value	Mortgage- Referenced Security (YES/NO)
05567HDC7	\$ 10,000,000	\$ 11,225,000	\$ 10,000,000	No
670877AA7	2,003,660	2,204,100	2,001,148	No
Total	\$ 12,003,660	\$ 13,429,100	\$ 12,001,148	

- L. 5* Securities

Investment	Number of 5* Securities		Aggregate BACV		Aggregate Fair Value	
	December 31, 2016	December 31, 2015	December 31, 2016	December 31, 2015	December 31, 2016	December 31, 2015
(1) Bonds - AC	-	-	\$ -	\$ -	\$ -	-
(2) LB&SS - AC	1	1	460,840	666,813	480,509	703,789
(3) Preferred Stock - AC	-	-	-	-	-	-
(4) Preferred Stock - FV	-	-	-	-	-	-
(5) Total (1+2+3+4)	1	1	\$ 460,840	\$ 666,813	\$ 480,509	\$ 703,789

AC - Amortized Cost FV - Fair Value

Note 6 - Joint Ventures, Partnerships and Limited Liability Companies

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

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

- B. Write-downs for Impairments

The Company did not recognize any impairment write down for its investments in Joint Ventures, Partnerships or Liability Companies in 2016.

Note 7 - Investment Income

- A. Accrued Investment Income

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

- B. Amounts Nonadmitted

The Company does not have investment income nonadmitted at December 31, 2016.

Note 8 - Derivative Instruments

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

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

The cash requirements of a derivative will vary by contract. In a cross currency swap, notional amounts are typically exchanged in the respective contracted currencies at both settlement date and at expiration. Interest payments are also exchanged in the contracted currencies, timing and amounts. For exchange-traded futures, the broker for the various types of contracts that the Company may employ establishes margin requirements. The margin account is settled daily for movements in market values of open contracts and settlement of closed contracts. The

NOTES TO THE FINANCIAL STATEMENTS

Company uses cash to settle variation margin requirements and either cash or highly liquid securities to settle initial margin requirements. Option contracts are assets that are purchased with upfront cash. Options can either expire in-the-money or out-of-the money. If the option expires in-the-money the counterparty pays the Company the difference between the strike price and the level at which the contract expires. If the contract expires out-of-the money, no payment is received from the counterparty.

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

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

- C) Periodic cash flows and accruals of income/expense are reported in a manner consistent with the hedged item, generally as other investment income. Realized gains and losses on commitment and anticipatory hedges are used to adjust the basis of the hedged item.

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

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

- D) No gain or loss recognized in derivative instruments' unrealized gains or losses during the year were excluded from the assessment of hedge effectiveness.
- E) There is also no net gain or loss recognized during the year resulting from derivatives that no longer qualify for hedge accounting.
- F) (1) The Company is not currently engaged in written covered options used for income generation or derivatives accounted for as cash flow hedges of a forecasted transaction, other than the payment of variable interest on existing financial instruments.
- (2) In addition, no amounts of gains or losses were classified in unrealized gains/losses related to cash flow hedges that have been discontinued because it was no longer probable that the original forecasted transaction would occur as anticipated.

Note 9 - Income Taxes

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

		December 31, 2016		
		Ordinary	Capital	Total
(1a)	Gross deferred tax assets	\$ 343,559,883	\$ 19,787,763	\$ 363,347,646
(1b)	Statutory valuation allowance adjustment	98,457,710	19,284,179	117,741,889
(1c)	Adjusted gross deferred tax assets	\$ 245,102,173	\$ 503,584	\$ 245,605,757
(1d)	Deferred tax assets nonadmitted	-	-	-
(1e)	Subtotal net admitted deferred tax asset	\$ 245,102,173	\$ 503,584	\$ 245,605,757
(1f)	Deferred tax liabilities	245,102,173	503,584	245,605,757
(1g)	Net admitted deferred tax asset/(net deferred tax liability)	\$ -	\$ -	\$ -

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

		Change		
		Ordinary	Capital	Total
(1a)	Gross deferred tax assets	\$ 54,011,899	\$ 7,496,018	\$ 61,507,917
(1b)	Statutory valuation allowance adjustment	98,457,710	19,284,179	117,741,889
(1c)	Adjusted gross deferred tax assets	\$ (44,445,811)	\$ (11,788,161)	\$ (56,233,972)
(1d)	Deferred tax assets nonadmitted	(66,395,726)	(12,291,745)	(78,687,471)
(1e)	Subtotal net admitted deferred tax asset	\$ 21,949,915	\$ 503,584	\$ 22,453,499
(1f)	Deferred tax liabilities	21,949,915	503,584	22,453,499
(1g)	Net admitted deferred tax asset/(net deferred tax liability)	\$ -	\$ -	\$ -

NOTES TO THE FINANCIAL STATEMENTS

Admission Calculation Components SSAP No. 101

		December 31, 2016		
		Ordinary	Capital	Total
(2a)	Federal income taxes paid in prior years recoverable through loss carrybacks	\$ -	\$ -	\$ -
(2b)	Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from (2a) above) after application of the threshold limitation (the less of (2b)1 and (2b)2 below)	\$ -	\$ -	\$ -
	1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	\$ -	\$ -	\$ -
	2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	\$ -
(2c)	Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	\$ 245,102,173	\$ 503,584	\$ 245,605,757
(2d)	Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	\$ 245,102,173	\$ 503,584	\$ 245,605,757
		December 31, 2015		
		Ordinary	Capital	Total
(2a)	Federal income taxes paid in prior years recoverable through loss carrybacks	\$ -	\$ -	\$ -
(2b)	Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from (2a) above) after application of the threshold limitation (the less of (2b)1 and (2b)2 below)	\$ -	\$ -	\$ -
	1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	\$ -	\$ -	\$ -
	2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	\$ 110,256,999
(2c)	Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	\$ 223,152,258	\$ -	\$ 223,152,258
(2d)	Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	\$ 223,152,258	\$ -	\$ 223,152,258
		Change		
		Ordinary	Capital	Total
(2a)	Federal income taxes paid in prior years recoverable through loss carrybacks	\$ -	\$ -	\$ -
(2b)	Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from (2a) above) after application of the threshold limitation (the less of (2b)1 and (2b)2 below)	\$ -	\$ -	\$ -
	1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	\$ -	\$ -	\$ -
	2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	\$ (110,256,999)
(2c)	Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	\$ 21,949,915	\$ 503,584	\$ 22,453,499
(2d)	Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	\$ 21,949,915	\$ 503,584	\$ 22,453,499
		December 31, 2016		December 31, 2015
(3a)	Ratio percentage used to determine recovery period and threshold limitation amount	N/A		930.919%
(3b)	Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in (2b)2 above	\$	N/A	\$ 794,197,270

NOTES TO THE FINANCIAL STATEMENTS

Impact of Tax Planning Strategies

		December 31, 2016		
		Ordinary	Capital	Total
(4a)	Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage			
	(1) Adjusted Gross DTAs amount from Note 9A1(c)	\$ 245,102,173	\$ 503,584	\$ 245,605,757
	(2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%	0.00%
	(3) Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 245,102,173	\$ 503,584	\$ 245,605,757
	(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of planning strategies	0.00%	0.00%	0.00%
		December 31, 2015		
		Ordinary	Capital	Total
(4a)	Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage			
	(1) Adjusted Gross DTAs amount from Note 9A1(c)	\$ 289,547,984	\$ 12,291,745	\$ 301,839,729
	(2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%	0.00%
	(3) Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 223,152,258	\$ -	\$ 223,152,258
	(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of planning strategies	0.00%	0.00%	0.00%
		Change		
		Ordinary	Capital	Total
(4a)	Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage			
	(1) Adjusted Gross DTAs amount from Note 9A1(c)	\$ (44,445,811)	\$ (11,788,161)	\$ (56,233,972)
	(2) Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.00%	0.00%	0.00%
	(3) Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 21,949,915	\$ 503,584	\$ 22,453,499
	(4) Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of planning strategies	0.00%	0.00%	0.00%
(4b)	Does this Company's tax-planning strategies include the use of reinsurance?	Yes []	No [X]	

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

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

		December 31, 2016	December 31, 2015	Change
1.	Current Income Tax			
	(a) Federal	\$ (8,584,137)	\$ (77,250,101)	\$ 68,665,964
	(b) Foreign	-	-	-
	(c) Subtotal	\$ (8,584,137)	\$ (77,250,101)	\$ 68,665,964
	(d) Federal income tax on net capital gains	(4,175,600)	1,249,972	(5,425,572)
	(e) Utilization of capital loss carry-forwards	-	-	-
	(f) Other	-	-	-
	(g) Federal and foreign income taxes incurred	\$ (12,759,737)	\$ (76,000,129)	\$ 63,240,392

NOTES TO THE FINANCIAL STATEMENTS

2. Deferred Tax Assets		December 31, 2016	December 31, 2015	Change
(a) Ordinary:				
(1) Discounting of unpaid losses	\$	-	\$ -	\$ -
(2) Unearned premium reserve		-	-	-
(3) Policyholder reserves		199,566,113	157,958,480	41,607,633
(4) Investments		5,555,803	6,415,852	(860,049)
(5) Deferred acquisition costs		124,490,773	107,812,912	16,677,861
(6) Policyholder dividends accrual		367,328	377,736	(10,408)
(7) Fixed assets		5,867,173	3,639,271	2,227,902
(8) Compensation and benefits accrual		-	-	-
(9) Pension accrual		40,834	230,143	(189,309)
(10) Receivables - nonadmitted		-	-	-
(11) Net operating loss carry-forward		-	7,869,338	(7,869,338)
(12) Tax credit carry-forward		1,606,913	1,150,099	456,814
(13) Other (including items <5% of total ordinary tax assets)		6,064,946	4,094,153	1,970,793
(99) Subtotal	\$	343,559,883	\$ 289,547,984	\$ 54,011,899
(b) Statutory valuation allowance adjustment				
(c) Nonadmitted		-	66,395,726	(66,395,726)
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$	245,102,173	\$ 223,152,258	\$ 21,949,915
(e) Capital:				
(1) Investments	\$	19,787,763	\$ 12,291,745	\$ 7,496,018
(2) Net capital loss carry-forward		-	-	-
(3) Real estate		-	-	-
(4) Other (including items <5% of total capital tax assets)		-	-	-
(99) Subtotal	\$	19,787,763	\$ 12,291,745	\$ 7,496,018
(f) Statutory valuation allowance adjustment				
(g) Nonadmitted		-	12,291,745	(12,291,745)
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$	503,584	\$ -	\$ 503,584
(i) Admitted deferred tax assets (2d + 2h)				
	\$	245,605,757	\$ 223,152,258	\$ 22,453,499
3. Deferred Tax Liabilities				
(a) Ordinary:				
(1) Investments	\$	12,166,206	\$ 3,405,293	\$ 8,760,913
(2) Fixed assets		-	-	-
(3) Deferred and uncollected premium		17,532,369	17,749,486	(217,117)
(4) Policyholder reserves		15,128,246	13,252,246	1,876,000
(5) Other (including items <5% of total ordinary tax liabilities)		297,836	328,388	(30,552)
(6) Trust assets		199,977,516	188,416,845	11,560,671
(99) Subtotal	\$	245,102,173	\$ 223,152,258	\$ 21,949,915
(b) Capital:				
(1) Investments	\$	503,584	\$ -	\$ 503,584
(2) Real estate		-	-	-
(3) Other (including items <5% of total capital tax liabilities)		-	-	-
(99) Subtotal	\$	503,584	\$ -	\$ 503,584
(c) Deferred tax liabilities (3a99 + 3b99)				
	\$	245,605,757	\$ 223,152,258	\$ 22,453,499
4. Net deferred tax asset/(liability) (2i - 3c)				
	\$	-	\$ -	\$ -

NOTES TO THE FINANCIAL STATEMENTS

5. The change in deferred income taxes is comprised of the following (this analysis is exclusive of the nonadmitted assets as the Change in Nonadmitted Assets are reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):

	December 31, 2016	December 31, 2015	Change
(a) Adjusted gross deferred tax assets	\$ 245,605,757	\$ 301,839,729	\$ (56,233,972)
(b) Deferred tax liabilities	245,605,757	223,152,258	22,453,499
(c) Net deferred tax assets (liabilities)	\$ -	\$ 78,687,471	\$ (78,687,471)
(d) Tax effect of unrealized gains (losses)			(50,645,285)
(e) Prior period adjustment			5,705,000
(f) Change in deferred income tax			\$ (33,747,186)

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

	December 31, 2016	December 31, 2015
(a) Current income taxes incurred	\$ (12,759,737)	\$ (76,000,129)
(b) Change in deferred income tax	33,747,186	4,842,135
(c) Total income tax reported	\$ 20,987,449	\$ (71,157,994)
(d) Income before taxes	\$ (239,402,592)	\$ (175,452,264)
(e) Federal statutory tax rate	35%	35%
(f) Expected income tax expense (benefit) at 35% statutory rate	\$ (83,790,907)	\$ (61,408,292)
(1) Dividends received deduction	\$ (2,162,867)	\$ (1,512,261)
(2) Nondeductible expenses for meals, penalties, and lobbying	286,479	345,723
(3) Tax-exempt income	(110,733)	-
(4) Deferred tax benefit on nonadmitted assets	8,769,834	4,715,336
(5) Change in tax reserves	855	(100,006)
(6) Tax credits	(950,406)	(219,954)
(7) Tax adjustment for IMR	(3,232,606)	(1,463,652)
(8) Prior year adjustments	-	-
(9) Initial ceding commission	(4,743,387)	(4,532,333)
(10) Disregarded entity adjustment	(10,926,383)	(6,982,555)
(11) Change in reserve valuation basis	-	-
(12) Other	105,681	-
(13) Change in valuation allowance	117,741,889	-
(g) Total	\$ 20,987,449	\$ (71,157,994)

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

1. As of December 31, 2016, operating loss or tax credit carryforwards are available as follows:

	Amount	Origination	Expiration
Operating loss carryforwards	\$ -	-	-
AMT tax credits	\$ -	-	-
Foreign tax credits	\$ 6,254	2008	2018
Foreign tax credits	\$ 140,200	2009	2019
Foreign tax credits	\$ 191,708	2010	2020
Foreign tax credits	\$ 155,658	2011	2021
Foreign tax credits	\$ 125,420	2012	2022
Foreign tax credits	\$ 198,574	2013	2023
Foreign tax credits	\$ 209,264	2014	2024
Foreign tax credits	\$ 579,835	2015	2025
Business credits	\$ -	-	-

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

2016	\$ -
2015	\$ -
2014	\$ -

3. The Company did not have any protective tax deposits under Section 6603 of the Internal Revenue Code as of December 31, 2016 and 2015.

NOTES TO THE FINANCIAL STATEMENTS

F. Consolidated Federal Income Tax Return

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

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

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

G. Federal or Foreign Income Tax Loss Contingencies

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

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

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

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

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

In addition, Nationwide Services Company, LLC (NSC), a subsidiary of NMIC, provides data processing, systems development, hardware and software support, telephone, mail and other services to the Company, based on specified rates for units of service consumed. For the years ended December 31, 2016 and 2015, the Company was allocated costs from NMIC and NSC totaling \$77,800,906 and \$69,590,189, respectively.

The Company may underwrite insurance policies for its agents, employees, officers and/or directors. The Company may offer discounts on certain products that are subject to applicable state insurance laws and approvals.

The Company has a cost sharing arrangement with NMIC to occupy office space. For the years ended December 31, 2016 and 2015, the Company made payments to NMIC of \$4,980,629 and \$4,109,093, respectively.

Funds of Nationwide Funds Group (NFG), an affiliate, are offered to the Company's customers as investment options in certain of the Company's products. As of December 31, 2016 and 2015, customer allocations to NFG funds totaled \$802,153,985 and \$724,823,141, respectively. For the years ended December 31, 2016 and 2015, NFG paid the Company \$2,146,266 and \$1,926,766, respectively, for the distribution and servicing of these funds.

NOTES TO THE FINANCIAL STATEMENTS

The Company also participates in intercompany repurchase agreements with affiliates whereby the seller transfers securities to the buyer at a stated value. Upon demand or after a stated period, the seller repurchases the securities at the original sales price plus interest. As of December 31, 2016 and 2015, the Company had no outstanding borrowings from affiliated entities under such agreements. During 2016 and 2015, the most the Company had outstanding at any given time was \$98,000,000 and \$109,000,000 respectively, and the Company incurred interest expense on inter-company repurchase agreements of \$21,146 and \$25,630 during 2016 and 2015, respectively.

The Company and various affiliates have entered into agreements with Nationwide Cash Management Company (NCMC), an affiliate, under which NCMC acts as a common agent in handling the purchases and sales of short-term securities for the respective accounts of the participants. Amounts on deposit with NCMC for the benefit of the Company were \$388,123,241 and \$229,045,226 as of December 31, 2016 and 2015, respectively.

The contractual obligations under the Company’s single premium deferred annuity (SPDA) contracts in force and issued before September 1, 1988 are guaranteed by NLIC. Total SPDA contracts affected by this guarantee in force as of December 31, 2016 and 2015 were approximately \$15,338,172 and \$18,559,652, respectively.

The Company received capital contributions from NLIC of \$390,000,000 and \$220,000,000 during 2016 and 2015, respectively.

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

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

Amounts ceded to Olentangy under the reinsurance agreement during 2016 and 2015 included premiums of \$111,489,495 and \$109,735,991, respectively, benefits and claims of \$56,910,132 and \$34,921,436, respectively and net investment earnings on funds withheld assets of \$38,448,149 and \$38,673,217, respectively. In order for the Company to record a reinsurance reserve credit of \$1,354,724,318 as of December 31, 2016 for the ceded block, the Company is holding assets in funds withheld for the benefit of the Reinsurance Pool with a book adjusted carrying value and fair value of \$878,024,536 and \$916,012,304, respectively. As of December 31, 2015 the book adjusted carrying value and fair value of the funds withheld assets was \$802,342,722 and \$804,830,291, respectively. The Reinsurance Pool has also established a trust account for the benefit of the Company which had a fair value of \$579,829,964 and \$554,245,172 as of December 31, 2016 and 2015, respectively.

The Company has an intercompany reinsurance agreement with NLIC whereby certain inforce and subsequently issued fixed individual deferred annuity contracts are ceded on a modified coinsurance basis. Under modified coinsurance agreements, the ceding company retains invested assets and investment earnings are paid to the reinsurer. Under terms of the agreement, NLIC bears the investment risk associated with changes in interest rates. Risk of asset default is retained by the Company, and NLIC pays a fee to the Company for the Company’s retention of such risk. The agreement will remain inforce until all contract obligations are settled. The ceding of risk does not discharge the original insurer from its primary obligation to the contractholder. Amounts ceded to NLIC are included in the Company’s statutory statement of operations for 2016 and 2015 and include premiums of \$42,696,695 and \$65,793,998, respectively, net investment income of \$91,517,433 and \$96,632,991, respectively, and benefits, change in reserves and other expenses of \$249,527,394 and \$276,243,702, respectively. The reserve adjustment for 2016 and 2015 of \$(240,218,990) and \$(253,336,850), respectively, represents changes in reserves related to this fixed block of business, offset by investment earnings on the underlying assets. Amounts payable as of December 31, 2016 and 2015 related to this contract were \$2,379,538 and \$5,120,839, respectively. Policy reserves under this agreement totaled \$2,188,509,819 and \$2,338,113,469 as of December 31, 2016 and 2015, respectively.

The Company has an intercompany reinsurance agreement with NLIC whereby certain variable universal life insurance, whole life insurance and universal life insurance policies are ceded on a modified coinsurance basis. Total policy reserves under this treaty were \$42,686,457 and \$44,886,588 as of December 31, 2016 and 2015, respectively. Total premiums ceded under this treaty were \$8,480,655 and \$5,496,699 during 2016 and 2015, respectively.

The Company has an intercompany reinsurance agreement with NLIC whereby a certain life insurance contract is ceded on a 100% coinsurance basis. Policy reserves ceded under this agreement totaled \$154,829,910 and \$152,779,957 as of December 31, 2016 and 2015, respectively.

The Company utilizes the look-through approach in valuing its investment in NW REI (NLAIC), LLC at \$13,791,115. NW REI (NLAIC), LLC’s financial statements are not audited and the Company has limited the value of its investment in NW REI (NLAIC), LLC to the value contained in the audited financial statements, including adjustments required by SSAP No. 97, of SCA entities and/or non-SCA SSAP No. 48 entities owned by NW REI (NLAIC), LLC and valued in accordance with SSAP No. 97. All liabilities, commitments, contingencies, guarantees or obligations of the NW REI (NLAIC), LLC, which are required to be recorded as liabilities, commitments, contingencies, guarantees or obligations under applicable accounting guidance, are reflected in the Company’s determination of the carrying value of the investment in NW REI (NLAIC), LLC, if not already recorded in the financial statements of NW REI (NLAIC), LLC.

All SCA Investments

Not applicable.

Investment in insurance SCAs

The Company’s subsidiary, Olentangy, applies a permitted practice granted by the Commissioner of Insurance of the State of Vermont that differs from NAIC SAP. If the permitted practice were not utilized, Olentangy’s risk based capital (RBC) would not remain above levels outlined under Olentangy’s Plan of Operations filed with the State of Vermont. However, it should be noted that the Plan of Operations was filed as such based on the permission granted for the permitted practice.

The monetary effect on net income and surplus as a result of using an accounting practice that differed from NAIC SAP, the amount of the investment in the insurance SCA per audited statutory surplus and the amount of the investment if the insurance SCA had completed statutory financial statements in accordance with the AP&P Manual shown below.

SCA Entity (Investments in Insurance SCA Entities)	Monetary Effect on NAIC SAP		Amount of Investment	
	Net Income Increase (Decrease)	Surplus Increase (Decrease)	Per Audited Statutory Equity	If the Insurance SCA Had Completed Statutory Financial Statements*
Olentangy Reinsurance, LLC	\$ -	\$ 56,000,000	\$ 61,107,456	\$ -

* Per AP&P Manual (without permitted or prescribed practices)

NOTES TO THE FINANCIAL STATEMENTS

Note 11 - Debt

- A. All Other Debt
Not applicable.
- B. Federal Home Loan Bank (FHLB) Agreements
Not applicable.

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

- A. Defined Benefit Plans
Not applicable.
- B. Asset Allocation
Not applicable.
- C. Fair Value of Plan Assets
Not applicable.
- D. Long-Term Rate of Return on Assets
Not applicable.
- E. Defined Contribution Plans

NMIC sponsors a defined contribution retirement savings plan (401(k)) which covers substantially all employees. Employees make salary deferral contributions of up to 80%. Salary deferrals of up to 6% receive a 50% company match, 20% of which vest each year until the participant has five years of vesting services. The Company match is funded on a biweekly basis and the expense of such contributions are allocated to the Company based on employee contributions. The Company's allocated expense for contributions were \$1,643,177 and \$1,310,160 for the years ended December 31, 2016 and 2015, respectively. Individuals are subject to a dollar limit on salary deferrals per IRS Section 402(g) (\$18,000 in 2016 and 2015). Other limits also apply. The Company has no legal obligation for benefits under this plan.

- F. Multiemployer Plans
Not applicable.
- G. Consolidated/Holding Company Plans

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

All employees of participating companies who have completed at least one year of service and who are at least 21 years of age are eligible to participate in the NRP. All participants are eligible for benefits based on an account balance feature. Participants hired prior to 2002 are eligible for benefits based on the annual earnings rates over the highest 60 consecutive calendar months during a participant's last 120 months of service (final average pay formula), if such benefits are of greater value than the account balance feature. During 2016, the Plan Sponsor announced changes to the Plan impacting certain participants. On December 31, 2016, affected participants will stop accruing benefits under the final average pay formula and, on January 1, 2017, will begin to accrue benefits under the cash balance formula.

The Company funds pension costs accrued for direct employees plus an allocation of pension costs accrued for employees of affiliates whose work benefits the Company. In addition, separate non-qualified defined benefit pension plans sponsored by NMIC cover certain executives with at least one year of service. The Company's portion of expense relating to these plans was \$260,618 and \$415,849 for the years ended December 31, 2016 and 2015, respectively.

In addition to the defined benefit plans, the Company and certain affiliated companies participate in life and health care benefit plans sponsored by NMIC for qualifying retirees, which are generally available to retirees who were full time employees hired prior to June 1, 2000 (prior to January 1, 1994 for life benefits), who have attained age 55 and have at least 15 years of service with the Company. The Company's portion of the expense (benefit) relating to these plans was \$87,292 and \$(43,075) for the years ended December 31, 2016 and 2015, respectively.

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

- H. Postemployment Benefits and Compensated Absences
Not applicable.
- I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)
Not applicable.

Note 13 - Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

- 1. Outstanding Shares
The Company has 66,000 Class A shares of \$40 per share par value common stock issued, authorized and outstanding as of December 31, 2016.
- 2. Dividend Rate of Preferred Stock
The Company has no preferred stock outstanding.

NOTES TO THE FINANCIAL STATEMENTS

3. Dividend Restrictions

The maximum amount of dividends which can be paid to shareholders by a State of Ohio domiciled insurance company without prior approval of the Director of Insurance is limited to, together with that of other dividends or distributions made within the preceding twelve months, the greater of either 10% of surplus as regards policyholders as of the preceding December 31, or the net income for the twelve-month period ending December 31 of the previous calendar year. The Company's statutory capital and surplus as of December 31, 2016 was \$968,248,010, and statutory net loss for 2016 was \$226,642,855. Due to the Company's unassigned deficit as of December 31, 2016, any dividend paid by the Company in 2017 would require regulatory approval.

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

4. Dividends Paid

During the years ended December 31, 2016 and 2015, the Company did not pay any dividends to NLIC.

5. Profits Available for Ordinary Dividends

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

6. Restrictions on Surplus

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

7. Advances to Surplus Not Repaid

Not applicable.

8. Stock Held by Company for Special Purposes

The Company does not hold any stock for special purpose.

9. Changes in Special Surplus Funds

The Company does not hold any special surplus funds.

10. Changes in Unassigned Funds

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

	December 31, 2016	December 31, 2015
a. Unrealized gains (losses)	\$ 69,900,097	\$ (24,155,433)

11. Surplus Notes

Not applicable.

12. and 13. Quasi Reorganizations

Not applicable.

Note 14 – Liabilities, Contingencies and Assessments

A. Contingent Commitments

(1) As of December 31, 2016, the Company has not guaranteed any obligations which are subject to SSAP No. 5R.

Commitments

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

As of December 31, 2016, the Company has unfunded commitments of \$71,052,441 related to it's investment in limited partnership and limited liability companies.

(2) Not applicable.

(3) Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

B. Assessments

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

(2)		
a. Assets recognized from paid and accrued premium tax offsets and policy holder surcharges prior year-end	\$	1,094,186
b. Decreases current year:		
Premium tax offsets applied		241,167
c. Increases current year:		
Change in accrued premium tax offsets		1,173
d. Assets recognized from paid and accrued premium tax offsets and policy holder surcharges current year-end	\$	<u>854,192</u>

C. Gain Contingencies

Not applicable.

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

Not applicable.

E. Joint and Several Liabilities

Not applicable.

F. All Other Contingencies

Legal and Regulatory Matters

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

The various businesses conducted by the Company are subject to oversight by numerous federal and state regulatory entities, including but not limited to the Securities and Exchange Commission, the Financial Industry Regulatory Authority, the Department of Labor (“DOL”), the Internal Revenue Service and state insurance authorities. Such regulatory entities may, in the normal course, be engaged in general or targeted inquiries, examinations and investigations of the Company and/or its affiliates. With respect to all such proceedings, the Company is cooperating with regulators. The Company will cooperate with NMIC insofar as any inquiry, examination or investigation encompasses NMIC’s operations. In addition, recent regulatory activity, including activity by the DOL, may impact the Company’s business and operations, and certain estimates and assumptions used by the Company in determining the amounts presented in the financial statements and accompanying notes. Actual results could differ significantly from those estimates and assumptions.

Tax Matters

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

Indemnifications

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

Note 15 – Leases

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

NOTES TO THE FINANCIAL STATEMENTS

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

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

Description	Assets		Liabilities	
	2016 Notional	2015 Notional	2016 Notional	2015 Notional
a. Swaps	\$ 303,981,140	\$ 163,828,090	\$ 10,994,400	\$ -
b. Futures	37,300	-	167,570	160,720
c. Options	5,099,927,396	2,280,401,524	-	-
Total	\$ 5,403,945,836	\$ 2,444,229,614	\$ 11,161,970	\$ 160,720

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

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

A. Transfers of Receivables Reported as Sales

Not applicable.

B. Transfers and Servicing of Financial Assets

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

The fair value of loaned securities was \$109,758,014 at December 31, 2016. The Company held \$83,117,480 of non-cash collateral for loaned securities as of December 31, 2016.

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

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

2. No servicing assets or liabilities were recognized during the period.
3. No servicing assets or liabilities were recognized during the period.
4. There were no assets securitized during the period.
5. There were no transfers of financial assets accounted for as a secured borrowing.
6. There were no transfers of receivables with recourse.
7. (a) As part of the Company's securities lending program a reverse repurchase agreement was entered into on December 31, 2016 that matures on January 3, 2017. The underlying assets are U.S. Government and Government Agency securities with a market value of \$29,505,487 as of December 31, 2016.
- (b) Not applicable.
- (c) Not applicable.
- (d) Not applicable.

C. Wash Sales

None.

Note 18 - Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

Not applicable.

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

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

Note 20 – Fair Value Measurements

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

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

The Company categorizes financial assets and liabilities as follows:

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

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

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

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

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

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

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

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

The following table summarizes assets held at fair value as of December 31, 2016:

	Level 1	Level 2	Level 3	Total
Assets at Fair Value				
Industrial and miscellaneous	\$ -	\$ -	\$ 1,365,556	\$ 1,365,556
Total Bonds	\$ -	\$ -	\$ 1,365,556	\$ 1,365,556
Separate account assets ¹	1,436,692,746	-	-	1,436,692,746
Derivative assets	-	-	291,122,858	291,122,858
Total Assets at Fair Value	\$ 1,436,692,746	\$ -	\$ 292,488,414	\$ 1,729,181,160

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

The following table presents the rollforward of Level 3 assets held at fair value during the year ended December 31, 2016:

	Beginning Balance at 12/31/2015	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2016
Assets at Fair Value										
Industrial and miscellaneous	\$23,462	\$3,338,275	\$(28,876)	\$-	\$(1,900,498)	\$-	\$-	\$(42,511)	\$(24,296)	\$1,365,556
Total Bonds	\$23,462	\$3,338,275	\$(28,876)	\$-	\$(1,900,498)	\$-	\$-	\$(42,511)	\$(24,296)	\$1,365,556
Derivative assets	\$55,357,642	\$-	\$-	\$(15,028,837)	\$147,152,829	\$103,641,224	\$-	\$-	\$-	\$291,122,858
Total Assets at Fair Value	\$55,381,104	\$3,338,275	\$(28,876)	\$(15,028,837)	\$145,252,331	\$103,641,224	\$-	\$(42,511)	\$(24,296)	\$292,488,414

Transfers into and/or out of Level 3 during the year ended December 31, 2016 are due to either changes resulting from application of the lower of amortized cost or fair value rules based on the security’s NAIC rating or changes in sources used to price certain securities.

NOTES TO THE FINANCIAL STATEMENTS

B. & C. The following table summarizes the carrying value and fair value of the Company's assets and liabilities not held at fair value as of December 31, 2016:

	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)
Assets						
Bonds	\$9,650,979,425	\$9,502,080,037	\$278,034,693	\$9,150,274,058	\$222,670,674	\$-
Mortgage loans, net of allowance	2,224,218,829	2,331,498,383	-	-	2,224,218,829	-
Short-term investments	388,123,241	388,123,241	-	388,123,241	-	-
Derivative assets	23,420,431	33,599,585	-	23,420,431	-	-
Policy loans ¹	63,897,539	63,897,539	-	-	63,897,539	-
Securities lending collateral assets	29,005,240	29,005,240	29,005,240	-	-	-
Total Assets	\$12,379,644,705	\$12,348,204,025	\$307,039,933	\$9,561,817,730	\$2,510,787,042	\$-
Liabilities						
Derivative liabilities	\$658,571	\$111,600	\$-	\$658,571	\$-	\$-
Investment Contracts	7,904,752,215	7,340,514,440	-	-	7,904,752,215	-
Total Liabilities	\$7,905,410,786	\$7,340,626,040	\$-	\$658,571	\$7,904,752,215	\$-

1 Includes nonadmitted amounts

D. Not Practicable to Estimate Fair Value

Not applicable.

Note 21 - Other Items

A. Unusual or Infrequent Items

Not applicable.

B. Troubled Debt Restructuring for Debtors

Not applicable.

C. Other Disclosures

At December 31, 2016, the Company has commitments for unsettled purchases of private placement securities of \$38,000,000.

At December 31, 2016, the Company has commitments for commercial mortgage loans of \$31,000,000.

As of December 31, 2016, the Company had posted cash collateral of \$18,000,000 to counterparties and held cash collateral of \$315,000,000 for open derivatives contracts. Cash collateral posted to counterparties is recorded as a receivable asset on Page 2 while cash collateral received and held is recorded as a payable liability on Page 3. Cash collateral received is invested in short-term investments and bonds. The Company had no securities as off-balance sheet collateral pledged by derivative counterparties as of December 31, 2016.

D. Business Interruption Insurance Recoveries

Not applicable.

E. State Transferable and Non-Transferable Tax Credits

Description of State Transferable and Non-Transferable Tax Credits	State	Carrying Value	Unused Amount
The Baldwin LLC	OH	\$ 84,485	\$ -
Total		\$ 84,485	\$ -

2. The Company estimates the utilization of remaining transferable and non-transferable state tax credits by projecting future premium and taking into account policy growth, while also projecting future tax liability in the relevant jurisdiction.

3. The Company did not recognize any impairment on state tax credits in 2016.

4. State Tax Credits Admitted and Nonadmitted

	Total Admitted	Total Nonadmitted
a. Transferable	\$ -	\$ -
b. Non-transferable	\$ -	\$ -

F. Subprime Mortgage Related Risk Exposure

1. The Company evaluates many characteristics when classifying collateral as subprime, including the credit quality of the borrower as defined by Fair Isaac Credit Organization (FICO) scores, as well as other factors, such as loan-to-value ratios and type of real estate.

2. The Company has no direct exposure through investments in subprime mortgage loans.

NOTES TO THE FINANCIAL STATEMENTS

3. Direct exposure through other investments:

	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other Than Temporary Impairment Losses Recognized
a. Residential mortgage backed securities	\$ 49,694,430	\$ 51,919,907	\$ 54,731,218	\$ 5,690,865
b. Commercial mortgage backed securities	-	-	-	-
c. Collateralized debt obligations	-	-	-	-
d. Structured securities	-	-	-	-
e. Equity investments in SCAs	-	-	-	-
f. Other assets	-	-	-	-
g. Total	\$ 49,694,430	\$ 51,919,907	\$ 54,731,218	\$ 5,690,865

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

G. Retained Assets

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

H. Insurance-Linked Securities

Not applicable.

Note 22 - Events Subsequent

Type I – Recognized Subsequent Events:

Subsequent events have been considered through February 23, 2017 for the statutory statement issued on February 27, 2017.

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

Type II – Nonrecognized Subsequent Events:

Subsequent events have been considered through February 23, 2017 for the statutory statement issued on February 27, 2017.

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

Note 23 - Reinsurance

A. Ceded Reinsurance Report

Section 1 - General Interrogatories

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

Yes () No (X)

If yes, give full details.

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

Yes () No (X)

If yes, give full details.

Section 2 - Ceded reinsurance Report-Part A

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

Yes () No (X)

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

N/A

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

N/A

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

Yes () No (X)

If yes, give full details.

NOTES TO THE FINANCIAL STATEMENTS

Section 3 - Ceded Reinsurance Report-Part B

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

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

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

Yes () No (X)

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

B. Uncollectible Reinsurance

None

C. Commutation of Ceded Reinsurance

Not applicable.

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

Not applicable.

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

Not applicable.

F. Variable Annuity Reinsurance Agreement with an Affiliated Captive Reinsurer

Not applicable.

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

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

Note 24 - Retrospectively Rated Contracts and Contracts Subject to Redetermination

Not applicable.

Note 25 - Changes in Incurred Losses and Loss Adjustment Expenses

Not applicable.

Note 26 - Intercompany Pooling Arrangements

Not applicable.

Note 27 - Structured Settlements

Not applicable.

Note 28 - Health Care Receivables

Not applicable.

Note 29 – Participating Policies

For the year ended December 31, 2016, the relative percentage of individual and group participating life insurance policies was 0.03% of the total individual and group life insurance in-force. The Company accounts for its policyholder dividends based upon guidance from SSAP No. 51, Life Contracts.

Note 30 - Premium Deficiency Reserves

The Company's liability for premium deficiency reserves as of December 31, 2016 is as follows:

- | | |
|---|-------------------|
| 1. Liability carried for premium deficiency reserves | \$0 |
| 2. Date of the most recent evaluation of this liability | December 31, 2016 |
| 3. Was anticipated investment income utilized in the calculation? | Yes |

Note 31 – Reserves for Life Contracts and Annuity Contracts

- (1) The Company waives deduction of deferred fractional premiums upon death of the insured. The Company returns any portion of final premium paid beyond the month of death for all policies.
- (2) The same percentage that is applied to the gross premiums for determining the rate charged the substandard risk, is also applied to the rates in the statutory mortality table at all durations. For example, a life issued at table B, which would normally use 80CSO, would actually use 80CSO with all rates grossed up 50%.
- (3) As of December 31, 2016, the Company had \$19,421,171,063 of insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the State of Ohio. Reserves to cover the above insurance totaled the gross amount of \$273,977,738 at year-end and are reported in Exhibit 5, Miscellaneous Reserves.
- (4) The Tabular Interest (Page 7, Part A, Line 4), The Tabular Less Actual Reserve Released (Page 7, Part A, Line 5), and the Tabular Cost (Page 7, Part A, Line 9) have been determined by formulas described in the instructions for Page 7.

NOTES TO THE FINANCIAL STATEMENTS

- (5) The Tabular Interest on Funds not involving life contingencies is calculated using the actual accrued interest on such funds.
- (6) There are no other reserve changes for the current year.

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

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
A. Subject to discretionary withdrawal:					
(1) With market value adjustment	\$ 4,600,453,011	\$ -	\$ -	\$ 4,600,453,011	58.45%
(2) At book value less current surrender charge of 5% or more	1,072,575,674	-	-	1,072,575,674	13.63%
(3) At fair value	6,055,396	-	425,892,351	431,947,747	5.49%
(4) Total with market value adjustment or at fair value (Total of 1 through 3)	\$ 5,679,084,081	\$ -	\$ 425,892,351	\$ 6,104,976,432	77.57%
(5) At book value without adjustment (Minimal or no charge or adjustment)	1,724,350,235	-	-	1,724,350,235	21.91%
B. Not subject to discretionary withdrawal	40,356,494	-	934,864	41,291,358	0.52%
C. Total (gross: direct + assumed)	\$ 7,443,790,810	\$ -	\$ 426,827,215	\$ 7,870,618,025	100.00%
D. Reinsurance ceded	118,174,832	-	-	118,174,832	
E. Total (net)* (C) - (D)	\$ 7,325,615,978	\$ -	\$ 426,827,215	\$ 7,752,443,193	

* Reconciliation of total annuity actuarial reserves and deposit fund liabilities

F.		Amount
Life & Accident & Health Annual Statement:		
(1) Exhibit 5, Annuities Section, Total (net)	\$	7,299,662,467
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)		8,696,485
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1		17,257,026
(4) Subtotal	\$	7,325,615,978
Separate Accounts Annual Statement:		
(5) Exhibit 3, Line 0299999, Column 2		426,519,258
(6) Exhibit 3, Line 0399999, Column 2		-
(7) Policyholder dividend and coupon accumulations		-
(8) Policyholder premiums		-
(9) Guaranteed interest contracts		-
(10) Other contract deposit funds		307,957
(11) Subtotal	\$	426,827,215
(12) Combined Total	\$	7,752,443,193

Note 33 - Premium and Annuity Considerations Deferred and Uncollected

- A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2016 were as follows:

Type	Gross	Net of Loading
(1) Industrial	\$ -	\$ -
(2) Ordinary New Business	8,650,668	1,710,231
(3) Ordinary Renewal	43,947,200	34,021,130
(4) Credit Life	-	-
(5) Group Life	-	-
(6) Group Annuity	-	-
(7) Totals	\$ 52,597,868	\$ 35,731,361

Note 34 – Separate Accounts

- A. Separate Account Activity

- (1) The Company utilized separate accounts to record and account for assets and liabilities in its variable annuities and variable life insurance product lines.
- (2) As of December 31, 2016 and 2015 the Company’s separate account statement included legally insulated assets of \$1,436,692,746 and \$1,335,441,677, respectively. The assets legally insulated from the general account as of December 31, 2016, attributed to the following product lines:

Product/Transaction	Legally Insulated Assets	Separate Account Assets (Not Legally Insulated)
Annuities	\$ 427,028,928	\$ -
Life Insurance	1,009,663,818	-
Total	\$ 1,436,692,746	\$ -

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

NOTES TO THE FINANCIAL STATEMENTS

To compensate the general account for the risk taken, the separate account has paid risk charges as follows for the past five (5) years:

a.	2016	\$	430,097
b.	2015	\$	492,309
c.	2014	\$	535,215
d.	2013	\$	556,886
e.	2012	\$	593,117

During 2016, the general account of the Company has paid \$107,860 toward separate account guarantees. The total separate account guarantees paid by the general account for the preceding four years ending December 31, 2015, 2014, 2013, and 2012 was \$67,239, \$199,326, \$91,232, and \$251,354, respectively.

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

B. General Nature and Characteristics of Separate Accounts Business

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

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

	Index	Nonindexed Guaranteee Less than/equal to 4%	Nonindexed Guaranteee More than 4%	Nonguaranteed Separate Accounts	Total
(1) Premiums, considerations or deposits for year ended 12/31/2015	\$ -	\$ -	\$ -	\$ 160,523,287	\$ 160,523,287
Reserves at 12/31/15					
(2) For accounts with assets at:					
a. Fair value	\$ -	\$ -	\$ -	\$ 1,308,117,321	\$ 1,308,117,321
b. Amortized cost	-	-	-	-	-
c. Total Reserves	\$ -	\$ -	\$ -	\$ 1,308,117,321	\$ 1,308,117,321
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal:					
1. With market value adjustment	\$ -	\$ -	\$ -	\$ -	\$ -
2. At book value without market value adjustment and with current surrender charge of 5% or more	-	-	-	-	-
3. At fair value	-	-	-	1,307,182,457	1,307,182,457
4. At book value without market value adjustment and with current surrender charge less than 5%	-	-	-	-	-
5. Subtotal	\$ -	\$ -	\$ -	\$ 1,307,182,457	\$ 1,307,182,457
b. Not subject to discretionary withdrawal	-	-	-	934,864	934,864
c. Total	\$ -	\$ -	\$ -	\$ 1,308,117,321	\$ 1,308,117,321

(4) Not applicable.

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

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

a.	Transfers to Separate Accounts (Page 4, Line 1.4)	\$	160,523,287
b.	Transfers from Separate Accounts (Page 4, Line 10)		88,185,468
c.	Net transfers to (from) Separate Accounts (a) - (b)	\$	72,337,819

(2) Reconciling Adjustments

a.	Exchange accounts offsetting in the general account	6,473,152
b.	Gain(loss) not reported in General Account transfers	193,000
c.	CSV reserve correction recorded to General Account	(4,318,965)

(3) Transfers as reported in the Summary of Operations of the Life, Accident & Health Annual Statement
(1c) + (2) = (Page 4, Line 26)

\$	74,685,006
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Note 35 – Loss/Claim Adjustment Expenses

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

PART 1 - COMMON INTERROGATORIES

GENERAL

1.1	Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? If yes, complete Schedule Y, Parts 1, 1A and 2.	Yes [X]	No []
1.2	If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?	Yes [X]	No [] N/A []
1.3	State regulating? <u>OHIO</u>		
2.1	Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?	Yes []	No [X]
2.2	If yes, date of change:		
3.1	State as of what date the latest financial examination of the reporting entity was made or is being made.		<u>12/31/2016</u>
3.2	State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.		<u>12/31/2011</u>
3.3	State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).		<u>04/02/2013</u>
3.4	By what department or departments? <u>OH</u>		
3.5	Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments?	Yes []	No [] N/A [X]
3.6	Have all of the recommendations within the latest financial examination report been complied with?	Yes []	No [] N/A [X]
4.1	During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:		
4.11	sales of new business?	Yes []	No [X]
4.12	renewals?	Yes []	No [X]
4.2	During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:		
4.21	sales of new business?	Yes []	No [X]
4.22	renewals?	Yes []	No [X]
5.1	Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?	Yes []	No [X]
5.2	If yes, provide the name of entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.		

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

6.1	Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?	Yes [<input type="checkbox"/>] No [<input checked="" type="checkbox"/>]
6.2	If yes, give full information:	

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes ☐ No ☒

7.2 If yes,

7.21	State the percentage of foreign control	%
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7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1	2
Nationality	Type of Entity

8.1 Is the company a subsidiary of a bank holding company regulated with the Federal Reserve Board? Yes [] No [X]

8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [X] No []

8.4 If the response to 8.3 is yes, please provide below the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

- 10.1

Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation?

Yes ☐ No ☒
- 10.2

If the response to 10.1 is yes, provide information related to this exemption:
- 10.3

Has the insurer been granted any exemptions related to other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation?

Yes ☐ No ☒
- 10.4

If the response to 10.3 is yes, provide information related to this exemption:
- 10.5

Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws?

Yes ☒ No ☐ N/A ☐
- 10.6

If the response to 10.5 is no or n/a, please explain:
11.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
James P. Cleary, Vice President and Appointed Actuary, One Nationwide Plaza, Columbus, OH 43215
- 12.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes ☒ No ☐
- 12.11

Name of real estate holding company

NW - Deerfield, LLC, NW REI (NLAIC), LLC, Bell Institutional Fund V, LLC, Crow Holdings Realty Partners VII, LP, GEM Realty Fund VI, LP, PCCP Equity VII, LP, The Baldwin LLC, US Regional Logistics Program, L.P., Walton Street Real Estate Fund VIII, LP
- 12.12

Number of parcels involved

163
- 12.13

Total book/adjusted carrying value

\$ 49,321,100
- 12.2

If yes, provide explanation
The Company holds real estate indirectly through real estate funds, real estate holding companies, and tax credit vehicles.
13.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 13.1

What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
- 13.2

Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes ☐ No ☐
- 13.3

Have there been any changes made to any of the trust indentures during the year?

Yes ☐ No ☐
- 13.4

If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes ☐ No ☐ N/A ☐
- 14.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes ☒ No ☐
- (a)

Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- (b)

Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- (c)

Compliance with applicable governmental laws, rules and regulations;
- (d)

The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- (e)

Accountability for adherence to the code.
- 14.11

If the response to 14.1 is no, please explain:
- 14.2

Has the code of ethics for senior managers been amended?

Yes ☒ No ☐
- 14.21

If the response to 14.2 is yes, provide information related to amendment(s).
The No-Retaliation Policy has been updated in regards to reporting possible violations of state and federal law or regulation to any governmental agency or entity or making disclosures protected under state or federal whistleblower laws or regulation.
- 14.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes ☐ No ☒
- 14.31

If the response to 14.3 is yes, provide the nature of any waiver(s).
- 15.1

Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?

Yes ☐ No ☒
- 15.2

If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1	2	3	4
American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Circumstances That Can Trigger the Letter of Credit	Amount

BOARD OF DIRECTORS

16.

Is the purchase or sale of all investments of the reporting entity passed upon either by the Board of Directors or a subordinator committee thereof?

Yes ☒ No ☐
17.

Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all subordinate committees thereof?

Yes ☒ No ☐
18.

Has the reporting entity an established procedure for disclosure to its Board of Directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person?

Yes ☒ No ☐

FINANCIAL

19.

Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?

Yes ☐ No ☒
- 20.1

Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11

To directors or other officers

\$ 0
- 20.12

To stockholders not officers

\$ 0
- 20.13

Trustees, supreme or grand (Fraternal only)

\$ 0
- 20.2

Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21

To directors or other officers

\$ 0
- 20.22

To stockholders not officers

\$ 0
- 20.23

Trustees, supreme or grand (Fraternal only)

\$ 0
- 21.1

Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reporting in the statement?

Yes ☐ No ☒
- 21.2

If yes, state the amount thereof at December 31 of the current year:
- 21.21

Rented from others

\$

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

21.22

Borrowed from others

\$

21.23

Leased from others

\$

21.24

Other

\$

22.1

Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments?

Yes [] No [X]

22.2

If answer is yes:

22.21

Amount paid as losses or risk adjustment

\$

22.22

Amount paid as expenses

\$

22.23

Other amounts paid

\$

23.1

Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes [X] No []

23.2

If yes, indicate any amounts receivable from parent included in the Page 2 amount:

\$7,352,226

INVESTMENT

24.01

Were all of stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 24.03)?

Yes [X] No []

24.02

If no, give full and complete information, relating thereto:

24.03

For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet (an alternative is to reference Note 17 where this information is also provided).
Nationwide utilizes a third party to administer it's Securities Lending program. Securities are loaned to approved counterparties, who in turn post cash collateral to Nationwide. The amount of cash collateral received is calculated as a percentage of the market value of the security being lent. The cash is subsequently reinvested based upon a Nationwide approved Investment Policy. The collateral received by Nationwide and the corresponding payable to the counterparties are recorded on balance sheet. Additionally, Nationwide participates in a Cash Release Program. Nationwide can borrow a limited amount of cash from the program subject to the underwriting of the plan administrator. Nationwide pays 1 month LIBOR on the borrowings, a majority of which comes back to Nationwide as earnings on the securities lending program. As of December 31, 2016, Nationwide had loaned \$109,758,014 to approved counterparties and received cash collateral amounts of \$28,995,366 and non-cash off-balance sheet collateral of \$83,117,481

24.04

Does the company's security lending program meet the requirements for a conforming program as outlined in the *Risk-Based Capital Instructions*?

Yes [X] No [] N/A []

24.05

If answer to 24.04 is yes, report amount of collateral for conforming programs.

\$112,112,847

24.06

If answer to 24.04 is no, report amount of collateral for other programs

\$

24.07

Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?

Yes [X] No [] N/A []

24.08

Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?

Yes [X] No [] N/A []

24.09.

Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending?

Yes [X] No [] N/A []

24.10

For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:

24.101

Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:

\$29,005,240

24.102

Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:

\$29,005,240

24.103

Total payable for securities lending reported on the liability page:

\$28,995,366

25.1

Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is current in force? (Exclude securities subject to Interrogatory 21.1 and 24.03.)

Yes [X] No []

25.2

If yes, state the amount thereof at December 31 of the current year:

25.21

Subject to repurchase agreements

\$0

25.22

Subject to reverse repurchase agreements

\$0

25.23

Subject to dollar repurchase agreements

\$0

25.24

Subject to reverse dollar repurchase agreements

\$0

25.25

Placed under option agreements

\$0

25.26

Letter stock or securities restricted as sale – excluding FHLB Capital Stock

\$0

25.27

FHLB Capital Stock

\$0

25.28

On deposit with states

\$5,389,698

25.29

On deposit with other regulatory bodies

\$0

25.30

Pledged as collateral – excluding collateral pledged to an FHLB

\$17,991,000

25.31

Pledged as collateral to FHLB – including assets backing funding agreements

\$0

25.32

Other

\$0

25.3

For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
		\$

26.1

Does the reporting entity have any hedging transactions reported on Schedule DB?

Yes [X] No []

26.2

If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?
If no, attach a description with this statement.

Yes [X] No [] N/A []

27.1

Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

Yes [] No [X]

27.2

If yes, state the amount thereof at December 31 of the current year:

\$

28.

Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC *Financial Condition Examiners Handbook*?

Yes [X] No []

28.01

For all agreements that comply with the requirements of the NAIC *Financial Condition Examiners Handbook*, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
The Bank of New York Mellon	1 Wall Street, New York, NY 10286

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

28.02

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

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

28.03

Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?

Yes [] No [X]

28.04

If yes, give full and complete information relating thereto:

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

28.05

Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts", "... handle securities"].

1 Name of Firm or Individual	2 Affiliation
Members of the investment staff designated by the Chief Investment Officer as detailed in the Corporate Resolution	I

28.0597

For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's assets?

Yes [] No []

28.0598

For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's assets?

Yes [] No []

28.06

For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1	2	3	4	5
Central Registration Depository Number	Name of Firm or Individual	Legal Entity Identifier (LEI)	Registered With	Investment Management Agreement (IMA) Filed

29.1

Does the reporting entity have any diversified mutual funds reported in Schedule D-Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])?

Yes [] No [X]

29.2

If yes, complete the following schedule:

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

29.3

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

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

30.

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

		1	2	3
		Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1	Bonds	9,503,445,595	9,652,344,980	148,899,385
30.2	Preferred Stocks	0	0	0
30.3	Totals	9,503,445,595	9,652,344,980	148,899,385

30.4

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

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

31.1

Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?

Yes [X] No []

31.2

If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?

Yes [] No [X]

31.3

If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

Nationwide relies on broker valuations only when an approved third party vendor evaluation is not available. Any exceptions are approved by Risk Management and the Middle Office and reviewed by the Investments Pricing Committee. The brokers used to value securities are deemed to be main market makers for each individual security and therefore have in depth knowledge of the particular issue.

32.1

Have all the filing requirements of the *Purposes and Procedures Manual of the NAIC Investment Analysis Office* been followed?

Yes [X] No []

32.2

If no, list exceptions:

OTHER

33.1

Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?

\$200,700

33.2

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

	<div>1</div> <div>Name</div>	<div>2</div> <div>Amount Paid</div>
	American Council Of Life Insurers	\$ 118,042
34.1	Amount of payments for legal expenses, if any?	<div>\$ 126,568</div>
34.2	List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.	
	<div>1</div> <div>Name</div>	<div>2</div> <div>Amount Paid</div>
	Corporate Insight Inc	\$ 62,468
35.1	Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?	<div>\$ 0</div>
35.2	List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.	
	<div>1</div> <div>Name</div>	<div>2</div> <div>Amount Paid</div>
		\$

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 2 – LIFE INTERROGATORIES

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?		Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/> X]	
1.2	If yes, indicate premium earned on U.S. business only.	\$		0	
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$		0	
1.3	Reason for excluding:				
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	\$		0	
1.5	Indicate total incurred claims on all Medicare Supplement insurance.	\$		0	
1.6	Individual policies:				
	Most current three years:				
1.61	Total premium earned	\$		0	
1.62	Total incurred claims	\$		0	
1.63	Number of covered lives	\$		0	
	All years prior to most current three years:				
1.64	Total premium earned	\$		0	
1.65	Total incurred claims	\$		0	
1.66	Number of covered lives	\$		0	
1.7	Group policies:				
	Most current three years:				
1.71	Total premium earned	\$		0	
1.72	Total incurred claims	\$		0	
1.73	Number of covered lives	\$		0	
	All years prior to most current three years:				
1.74	Total premium earned	\$		0	
1.75	Total incurred claims	\$		0	
1.76	Number of covered lives	\$		0	
2.	Health Test:				
		1	2		
		Current Year	Prior Year		
2.1	Premium Numerator	\$	0	\$	0
2.2	Premium Denominator	\$	3,563,663,875	\$	3,314,855,057
2.3	Premium Ratio (2.1/2.2)		0.000		0.000
2.4	Reserve Numerator	\$	0	\$	0
2.5	Reserve Denominator	\$	10,643,808,731	\$	7,588,553,663
2.6	Reserve Ratio (2.4/2.5)		0.000		0.000
3.1	Does the reporting entity have Separate Accounts?			Yes [<input checked="" type="checkbox"/> X]	No [<input type="checkbox"/>]
3.2	If yes, has a Separate Accounts statement been filed with this Department			Yes [<input checked="" type="checkbox"/> X]	No [<input type="checkbox"/>] N/A[<input type="checkbox"/>]
3.3	What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?	\$		128,840,901	
3.4	State the authority under which Separate Accounts are maintained: <u>Ohio</u>				
3.5	Was any of the reporting entity's Separate Accounts business reinsured as of December 31?			Yes [<input checked="" type="checkbox"/> X]	No [<input type="checkbox"/>]
3.6	Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?			Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/> X]
3.7	If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)?"	\$		0	
4.1	Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)?"			Yes [<input checked="" type="checkbox"/> X]	No [<input type="checkbox"/>]
4.2	Net reimbursement of such expenses between reporting entities:				
4.21	Paid	\$		252,647,670	
4.22	Received	\$		0	
5.1	Does the reporting entity write any guaranteed interest contracts?			Yes [<input type="checkbox"/>]	No [<input checked="" type="checkbox"/> X]
5.2	If yes, what amount pertaining to these items is included in:				
5.21	Page 3, Line 1	\$		0	
5.22	Page 4, Line 1	\$		0	
6.	For stock reporting entities only:				
6.1	Total amount paid in by stockholders as surplus funds since organization of the reporting entity:	\$		1,621,000,000	
7.	Total dividends paid stockholders since organization of the reporting entity:				
7.11	Cash	\$		42,001,461	

GENERAL INTERROGATORIES

PART 2 – LIFE INTERROGATORIES

7.12

Stock

\$

0

8.1

Does the reporting entity reinsure any Workers’ Compensation Carve-Out business defined as:

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

Yes []

No [X]

8.2

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

Yes []

No [X]

8.3

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

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

8.4

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

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

8.5

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

\$

0

9.1

Does the reporting entity have variable annuities with guaranteed benefits?

Yes [X]

No []

9.2

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

Type		3	4	5	6	7	8	9
1 Guaranteed Death Benefit	2 Guaranteed Living Benefit	Waiting Period Remaining	Account Value Related to Col. 3	Total Related Account Values	Gross Amount of Reserve	Location of Reserve	Portion Reinsured	Reinsurance Reserve Credit
Ratchet	None	N/A	0	126,591,282	756,883	Exhibit 5G	0% GMDB	
Ratchet	Ratchet 7 Year wait	0 yrs	933136			Exhibit 5G	0% GMDB	
		Total	933136	933,136				
Ratchet	Rollup 7 Year	0 yrs	2489772		3,710	Exhibit 5G	0% GMDB	
		Total	2489772	2,489,772	3,710			
Reset	None	N/A	0	268,451,606	194,855	Exhibit 5G	0% GMDB	
Reset	Ratchet 7 Year wait	0 yrs	24598			Exhibit 5G	0% GMDB	
		Total	24598	24,598				
Reset	Rollup 7 Year	0 yrs	717340			Exhibit 5G	0% GMDB	
		Total	717340	717,340				
Rollup	None	N/A	0	35,133,003	458,202	Exhibit 5G	0% GMDB	
ROP	None	N/A	0	59,578,206	4,719	Exhibit 5G	0% GMDB	
ROP	Ratchet 7 Year wait	0 yrs	2455795			Exhibit 5G	0% GMDB	
		Total	2455795	2,455,795				
ROP	Rollup 7 Year	0 yrs	5542959		151	Exhibit 5G	0% GMDB	(40,246)
ROP		Total	5542959	5,542,959	151			(40,246)
None	None	N/A	0	371,896		Exhibit 5G	0% GMDB	
Total			12163600	502,289,592	1,418,520	Exhibit 5G		(40,246)

10.

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

10.1

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

\$

0

10.2

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

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

11.1

Do you act as a custodian for health savings accounts?

Yes []

No [X]

11.2

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

\$

0

11.3

Do you act as an administrator for health savings accounts?

Yes []

No [X]

11.4

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

\$

0

12.1

Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers?

Yes []

No [X]

N/A []

12.2

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

1	2 NAIC	3	4	Assets Supporting Reserve Credit		
				5	6	7

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 2 – LIFE INTERROGATORIES

Company Name	Company Code	Domiciliary Jurisdiction	Reserve Credit	Letters of Credit	Trust Agreements	Other

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

13.1	Direct premiums written	\$	1,153,843,592
13.2	Total incurred claims	\$	177,701,183
13.3	Number of covered lives		389,454

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

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
FIVE-YEAR HISTORICAL DATA

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

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

	1 2016	2 2015	3 2014	4 2013	5 2012
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4).....	59,931,819	49,508,330	39,353,355	31,551,083	24,081,190
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4).....	73,164,353	68,200,485	62,043,769	54,395,206	48,268,616
3. Credit life (Line 21, Col. 6).....					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4).....	26	26	29	90	173
5. Industrial (Line 21, Col. 2).....					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4).....					
7. Total (Line 21, Col. 10).....	133,096,198	117,708,841	101,397,153	85,946,379	72,349,979
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2).....	12,175,295	11,879,869	9,867,202	8,978,425	5,228,457
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2).....	9,379,600	10,234,294	10,504,040	9,422,640	9,181,753
10. Credit life (Line 2, Col. 6).....					
11. Group (Line 2, Col. 9).....					
12. Industrial (Line 2, Col. 2).....					
13. Total (Line 2, Col. 10).....	21,554,895	22,114,163	20,371,242	18,401,065	14,410,210
Premium Income - Lines of Business (Exhibit 1-Part 1)					
14. Industrial life (Line 20.4, Col. 2).....					
15.1 Ordinary life insurance (Line 20.4, Col.. 3).....	953,292,026	928,781,286	725,131,149	71,999,071	392,204,769
15.2 Ordinary individual annuities (Line 20.4, Col. 4).....	2,607,223,900	2,383,685,217	359,627,728	11,268,760	11,111,796
16. Credit life (group and individual) (Line 20.4, Col. 5).....					
17.1 Group life insurance (Line 20.4, Col. 6).....					
17.2 Group annuities (Line 20.4, Col. 7).....	1,811,039	1,806,486	1,849,864	1,031,368	1,267,102
18.1 A&H - group (Line 20.4, Col. 8).....			50	2,506	3,635
18.2 A&H - credit (group and individual) (Line 20.4, Col. 9).....					
18.3 A&H - other (Line 20.4, Col. 10).....	1,336,910	582,068	139,184	1,956	930
19. Aggregate of all other lines of business (Line 20.4, Col. 11).....					
20. Total.....	3,563,663,875	3,314,855,057	1,086,747,975	84,303,661	404,588,232
Balance Sheet (Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)....	13,029,506,242	9,422,185,335	6,540,157,689	5,565,740,224	5,067,714,551
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26).....	12,061,258,232	8,687,138,675	5,849,535,118	5,031,673,779	4,756,719,405
23. Aggregate life reserves (Page 3, Line 1).....	10,783,710,805	7,720,161,791	4,992,680,075	4,334,191,768	4,422,667,304
24. Aggregate A&H reserves (Page 3, Line 2).....	649,163	127,356	1,265		
25. Deposit-type contract funds (Page 3, Line 3).....	17,257,026	17,250,196	17,490,896	18,113,272	17,327,229
26. Asset valuation reserve (Page 3, Line 24.01).....	75,678,604	58,610,986	52,861,420	46,012,057	26,731,421
27. Capital (Page 3, Lines 29 & 30).....	2,640,000	2,640,000	2,640,000	2,640,000	2,640,000
28. Surplus (Page 3, Line 37).....	965,608,010	732,406,660	687,982,571	531,426,445	308,355,146
Cash Flow (Page 5)					
29. Net Cash from operations (Line 11).....	2,870,713,932	2,583,095,211	440,576,799	(162,861,112)	735,244,660
Risk-Based Capital Analysis					
30. Total adjusted capital.....	1,044,451,369	794,197,270	743,997,178	580,592,145	338,245,335
31. Authorized control level risk-based capital.....	123,071,779	85,313,273	59,798,855	49,199,525	43,566,786
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1).....	74.1	79.1	83.5	87.4	88.0
33. Stocks (Lines 2.1 and 2.2).....					0.0
34. Mortgage loans on real estate (Lines 3.1 and 3.2).....	18.2	15.4	11.0	10.2	10.7
35. Real estate (Line 4.1, 4.2 and 4.3).....					
36. Cash, cash equivalents and short-term investments (Line 5).....	3.2	2.7	2.0	0.0	0.6
37. Contract loans (Line 6).....	0.5	0.6	0.7	0.7	0.6
38. Derivatives (Line 7).....	2.5	0.7	0.3		
39. Other invested assets (Line 8).....	1.0	0.8	1.1	1.2	
40. Receivables for securities (Line 9).....					
41. Securities lending reinvested collateral assets (Line 10).....	0.2	0.6	0.8	0.3	0.1
42. Aggregate write-ins for invested assets (Line 11).....	0.3	0.2	0.8	0.0	
43. Cash, cash equivalents and invested assets (Line 12).....	100.0	100.0	100.0	100.0	100.0

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
FIVE-YEAR HISTORICAL DATA

(continued)

	1 2016	2 2015	3 2014	4 2013	5 2012
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Sch. D Summary, Line 12 Col. 1).....					
45. Affiliated preferred stocks (Sch. D Summary, Line 18 Col. 1).....					
46. Affiliated common stocks (Sch. D Summary, Line 24 Col. 1).....					
47. Affiliated short-term investments (subtotal included in Sch. DA, Verif. Col. 5, Line 10).....					
48. Affiliated mortgage loans on real estate	37,953,023	22,150,000	4,216,180	4,321,941	13,794,755
49. All other affiliated.....	77,853,640	61,818,833	67,247,288	64,701,095	
50. Total of above Lines 44 to 49.....	115,806,663	83,968,833	71,463,468	69,023,036	13,794,755
51. Total investment in parent included in Lines 44 to 49 above.....					
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	42,658,366	104,136,000	80,863,371	69,368,102	122,875,492
53. Total admitted assets (Page 2, Line 28, Col. 3).....	14,466,198,988	10,757,627,012	7,896,735,000	6,901,560,158	6,243,320,954
Investment Data					
54. Net investment income (Exhibit of Net Investment Income).....	439,480,930	309,605,586	253,992,259	238,981,207	222,393,208
55. Realized capital gains (losses) (Page 4, Line 34, Column 1).....	3,795,687	(4,985,212)	1,979,448	2,985,335	(4,330,741)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1).....	93,682,279	(31,514,717)	5,768,251	74,001,161	3,566,067
57. Total of above Lines 54, 55 and 56.....	536,958,896	273,105,657	261,739,958	315,967,703	221,628,534
Benefits and Reserve Increase (Page 6)					
58. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 9, 10 & 11).....	286,346,332	210,404,091	213,918,791	220,647,398	225,933,960
59. Total contract benefits - A&H (Lines 13 & 14, Cols. 9, 10 & 11).....	2,625	2,775	2,700	2,700	2,700
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 & 3).....	734,622,450	698,671,064	606,664,127	(18,822,595)	297,563,517
61. Increase in A&H reserves (Line 19, Cols. 9, 10 & 11).....					
62. Dividends to policyholders (Line 30, Col 1).....	735,397	896,135	810,037	888,705	971,461
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22, & 23 less Line 6)/(Page 6 Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.00.....	19.0	19.0	31.8	218.4	46.2
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.00.....	4.3	4.6	4.5	5.3	6.0
65. A&H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2).....	39.2	22.1	2.8	60.5	59.1
66. A&H cost containment percent (Schedule H, Part 1, Line 4, Col. 2).....					
67. A&H expense percent excluding cost containment expenses (Schedule H, Part 1, Line 10, Col. 2).....	0.0	0.0	0.0	1.7	2.1
A&H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Sch. H, Part 3, Line 3.1, Col. 2).....					
69. Prior years' claim liability and reserve - group health (Sch. H, Part 3, Line 3.2, Col. 2).....					
70. Incurred losses on prior years' claims - health other than group (Sch. H, Part 3, Line 3.1, Col. 1 less Col. 2).....	2,625	2,775	2,700	2,700	2,700
71. Prior years' claim liability and reserve - health other than group (Sch. H, Part 3, Line 3.2, Col. 1 less Col. 2).....					
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72. Industrial life (Col. 2).....					
73. Ordinary - life (Col. 3).....	(147,975,018)	(118,561,125)	(149,831,857)	(94,034,611)	(80,674,325)
74. Ordinary - individual annuities (Col. 4).....	(91,809,839)	10,788,583	12,220,723	(22,845,552)	19,571,511
75. Ordinary - supplementary contracts (Col. 5).....	(149,191)	(36,840)	237,153	(249,310)	56,243
76. Credit life (Col. 6).....					
77. Group life (Col. 7).....		(2,187)	(2,792)	(2,568)	(124,770)
78. Group annuities (Col. 8).....	591,415	683,745	878,871	643,869	989,953
79. A&H - group (Col. 9).....			27	1,595	2,318
80. A&H - credit (Col. 10).....					
81. A&H - other (Col. 11).....	908,792	376,536	137,096	(114)	(1,135)
82. Aggregate of all other lines of business (Col. 12).....	7,995,299	12,284,365	11,950,483	10,158,428	10,399,397
83. Total (Col. 1).....	(230,438,542)	(94,466,923)	(124,410,296)	(106,328,263)	(49,780,808)

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

Yes [] No []

If no, please explain:

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group		10 Total Amount of Insurance (a)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance (a)	Number of			9 Amount of Insurance (a)
							7 Policies	8 Certificates		
1. In force end of prior year.....			359,655	117,708,815			1	11	26	117,708,841
2. Issued during year.....			57,065	21,554,895						21,554,895
3. Reinsurance assumed.....										0
4. Revived during year.....										0
5. Increased during year (net).....				(168,834)						(168,834)
6. Subtotals, Lines 2 to 5.....	0	0	57,065	21,386,061	0	0	0	0	0	21,386,061
7. Additions by dividends during year.....	XXX		XXX		XXX		XXX	XXX		0
8. Aggregate write-ins for increases.....	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8).....	0	0	416,720	139,094,876	0	0	1	11	26	139,094,902
Deductions during year:										
10. Death.....			1,114	183,164			XXX			183,164
11. Maturity.....			1	306			XXX			306
12. Disability.....							XXX			0
13. Expiry.....			1,199	24,471						24,471
14. Surrender.....			12,799	2,614,117						2,614,117
15. Lapse.....			12,023	2,742,679						2,742,679
16. Conversion.....			454	186,331			XXX	XXX	XXX	186,331
17. Decreased (net).....			14	247,636						247,636
18. Reinsurance.....										0
19. Aggregate write-ins for decreases.....	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19).....	0	0	27,604	5,998,704	0	0	0	0	0	5,998,704
21. In force end of year (Line 9 minus Line 20).....	0	0	389,116	133,096,172	0	0	1	11	26	133,096,198
22. Reinsurance ceded end of year.....	XXX		XXX	58,794,007	XXX		XXX	XXX	26	58,794,033
23. Line 21 minus Line 22.....	XXX	0	XXX	74,302,165	XXX	(b)0	XXX	XXX	0	74,302,165

DETAILS OF WRITE-INS

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

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

(b) Group \$.....0; Individual \$.....0.

EXHIBIT OF LIFE INSURANCE (continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends.....	XXX.....		XXX.....	73,335
25. Other paid-up insurance.....			3,648	71,318
26. Debit ordinary insurance.....	XXX.....	XXX.....		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
27. Term policies-decreasing.....				
28. Term policies-other.....	19,880	8,950,957	183,429	71,014,484
29. Other term insurance-decreasing.....	XXX.....		XXX.....	
30. Other term insurance.....	XXX.....	428,643	XXX.....	2,048,809
31. Totals (Lines 27 to 30).....	19,880	9,379,600	183,429	73,063,293
Reconciliation to Lines 2 and 21:				
32. Term additions.....	XXX.....		XXX.....	31,140
33. Totals, extended term insurance.....	XXX.....	XXX.....	3,580	69,920
34. Totals, whole life and endowment.....	37,185	12,175,295	202,107	59,931,819
35. Totals (Lines 31 to 34).....	57,065	21,554,895	389,116	133,096,172

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial.....				
37. Ordinary.....	21,554,895		133,058,067	38,105
38. Credit Life (Group and Individual).....				
39. Group.....			26	
40. Totals (Lines 36 to 39).....	21,554,895	0	133,058,093	38,105

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

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

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies (a).....	138,231
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BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

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

POLICIES WITH DISABILITY PROVISIONS

Disability Provision	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificates	8 Amount of Insurance (a)
48. Waiver of Premium.....			23,293	1,091,250				
49. Disability Income.....								
50. Extended Benefits.....			XXX.....	XXX.....				
51. Other.....								
52. Total.....	0	(b).....0	23,293	(b).....1,091,250	0	(b).....0	0	(b).....0

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

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

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

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year.....	288	204		
2. Issued during year.....	22	12		
3. Reinsurance assumed.....				
4. Increased during year (net).....				
5. Total (Lines 1 to 4).....	310	216	0	0
Deductions during year:				
6. Decreased (net).....	20	26		
7. Reinsurance ceded.....				
8. Totals (Lines 6 and 7).....	20	26	0	0
9. In force end of year.....	290	190	0	0
10. Amount on deposit.....		(a)		(a)
11. Income now payable.....	290	190		
12. Amount of income payable.....	(a) 1,344,641	(a) 1,265,290	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year.....	704	84,914	32	1,573
2. Issued during year.....	69	21,775		7
3. Reinsurance assumed.....				
4. Increased during year (net).....				
5. Total (Lines 1 to 4).....	773	106,689	32	1,580
Deductions during year:				
6. Decreased (net).....	59	6,671	3	150
7. Reinsurance ceded.....				
8. Totals (Lines 6 and 7).....	59	6,671	3	150
9. In force end of year.....	714	100,018	29	1,430
Income now payable:				
10. Amount of income payable.....	(a) 5,142,660	XXX	XXX	(a) 451
Deferred fully paid:				
11. Account balance.....	XXX	(a) 7,970,176,603	XXX	(a) 103,942,109
Deferred not fully paid:				
12. Account balance.....	XXX	(a)	XXX	(a)

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in force	3 Policies	4 Premiums in force	5 Policies	6 Premiums in force
1. In force end of prior year.....	2	50			928	581,407
2. Issued during year.....					1,057	
3. Reinsurance assumed.....						
4. Increased during year (net).....		XXX		XXX		XXX
5. Total (Lines 1 to 4).....	2	XXX	0	XXX	1,985	XXX
Deductions during year:						
6. Conversions.....		XXX	XXX	XXX	XXX	XXX
7. Decreased (net).....		XXX		XXX		XXX
8. Reinsurance ceded.....		XXX		XXX		XXX
9. Totals (Lines 6 to 8).....	0	XXX	0	XXX	0	XXX
10. In force end of year.....	2	(a) 50	0	(a)	1,985	(a) 1,336,909

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
1. In force end of prior year.....	119	78
2. Issued during year.....		
3. Reinsurance assumed.....		
4. Increased during year (net).....		
5. Total (Lines 1 to 4).....	119	78
Deductions during year:		
6. Decreased (net).....	13	3
7. Reinsurance ceded.....		
8. Totals (Lines 6 and 7).....	13	3
9. In force end of year.....	106	75
10. Amount of account balance.....	(a) 511,799	(a) 121,770

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

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

Allocated by States and Territories

States, Etc.			1	Direct Business Only						
				Life Contracts		4	5	6	7	
				2	3					Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
			Active Status	Life Insurance Premiums	Annuity Considerations					
1.	Alabama.....	AL	L	9,926,711		14,213	31,141,890	41,082,814		
2.	Alaska.....	AK	L	1,189,596			165,000	1,354,596		
3.	Arizona.....	AZ	L	18,317,599	142,948	9,847	107,776,251	126,246,645		
4.	Arkansas.....	AR	L	5,927,914	404,121	6,521	11,699,244	18,037,800		
5.	California.....	CA	L	200,652,864	1,071,966	224	416,049,960	617,775,014		
6.	Colorado.....	CO	L	13,920,110	45,672	40,187	61,677,996	75,683,965		
7.	Connecticut.....	CT	L	21,348,111		14,201	14,563,646	35,925,958		
8.	Delaware.....	DE	L	12,274,224	43,641	5,748	4,927,664	17,251,277		
9.	District of Columbia.....	DC	L	1,843,946			1,673,309	3,517,255		
10.	Florida.....	FL	L	62,708,298	174,130	31,871	209,078,160	271,992,459		
11.	Georgia.....	GA	L	30,977,012	19,952	47,034	94,278,189	125,322,187		
12.	Hawaii.....	HI	L	6,489,176			32,979,131	39,468,307		
13.	Idaho.....	ID	L	2,458,366	145,691	10,733	23,160,795	25,775,585		
14.	Illinois.....	IL	L	41,693,572	513,257	36,822	124,522,308	166,765,959		
15.	Indiana.....	IN	L	12,202,282		4,486	82,655,004	94,861,772		
16.	Iowa.....	IA	L	5,492,322		8,299	4,411,106	9,911,727		
17.	Kansas.....	KS	L	6,357,682	366,633	9,423	41,613,137	48,346,875		
18.	Kentucky.....	KY	L	12,082,831	55,179	11,758	42,661,752	54,811,520		
19.	Louisiana.....	LA	L	7,135,250		17,926	31,562,874	38,716,050		
20.	Maine.....	ME	L	1,352,458		985	5,857,626	7,211,069		
21.	Maryland.....	MD	L	32,745,536	50,183	53,596	52,180,504	85,029,819		
22.	Massachusetts.....	MA	L	21,529,855		38,644	55,510,077	77,078,576		
23.	Michigan.....	MI	L	59,577,203	11,557	59,558	152,943,930	212,592,248		
24.	Minnesota.....	MN	L	21,772,775		10,113	7,837,560	29,620,448		
25.	Mississippi.....	MS	L	5,012,742		2,790	9,821,657	14,837,189		
26.	Missouri.....	MO	L	14,710,324	112,701	26,104	19,403,947	34,253,076		
27.	Montana.....	MT	L	896,008			7,238,716	8,134,724		
28.	Nebraska.....	NE	L	4,341,813		2,499	41,201,546	45,545,858		
29.	Nevada.....	NV	L	19,148,229	157,882	9,149	13,229,555	32,544,815		
30.	New Hampshire.....	NH	L	2,240,585		2,082	14,423,101	16,665,768		
31.	New Jersey.....	NJ	L	57,320,949	43,641	26,160	46,205,022	103,595,772		
32.	New Mexico.....	NM	L	1,471,449	11,084	8,757	16,009,111	17,500,401		
33.	New York.....	NY	N	795,902			18,441,057	19,236,959		
34.	North Carolina.....	NC	L	60,743,816	144,639	112,592	128,477,910	189,478,957		
35.	North Dakota.....	ND	L	1,697,182		1,118	8,809,606	10,507,906		
36.	Ohio.....	OH	L	57,078,746	395,861	157,085	146,885,174	204,516,866		
37.	Oklahoma.....	OK	L	3,807,704	114,467	5,591	19,908,078	23,835,840		
38.	Oregon.....	OR	L	9,198,074	295,973	5,094	12,596,856	22,095,997		
39.	Pennsylvania.....	PA	L	75,419,735	86,382	149,474	74,526,820	150,182,411		
40.	Rhode Island.....	RI	L	4,645,848		4,559	5,295,550	9,945,957		
41.	South Carolina.....	SC	L	13,196,821	31,178	49,064	38,133,186	51,410,249		
42.	South Dakota.....	SD	L	2,958,818	44,115	1,596	2,417,233	5,421,762		
43.	Tennessee.....	TN	L	20,844,484	95,349	37,143	64,114,739	85,091,715		
44.	Texas.....	TX	L	84,747,067	438,260	156,107	165,934,035	251,275,469		
45.	Utah.....	UT	L	14,127,615		15,704	17,320,945	31,464,264		
46.	Vermont.....	VT	L	1,250,923		5,253	2,889,288	4,145,464		
47.	Virginia.....	VA	L	41,822,703	144,028	67,703	77,682,352	119,716,786		
48.	Washington.....	WA	L	24,390,114	20,456	22,526	20,514,529	44,947,625		
49.	West Virginia.....	WV	L	7,412,748		12,453	16,970,246	24,395,447		
50.	Wisconsin.....	WI	L	11,250,971		22,764	38,339,450	49,613,185		
51.	Wyoming.....	WY	L	1,173,667		1,353	8,343,883	9,518,903		
52.	American Samoa.....	AS	N	7,216				7,216		
53.	Guam.....	GU	N					0		
54.	Puerto Rico.....	PR	N	14,370			769,501	783,871		
55.	US Virgin Islands.....	VI	N	47,065				47,065		
56.	Northern Mariana Islands.....	MP	N					0		
57.	Canada.....	CAN	N	32,388				32,388		
58.	Aggregate Other Alien.....	OT	XXX	87,217	36,367	0	125,000	248,584	0	
59.	Subtotal.....	(a) 50	XXX	1,151,868,986	5,217,313	1,336,909	2,646,955,206	3,805,378,414	0	
90.	Reporting entity contributions for employee benefit plans.....	XXX	XXX					0		
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX	XXX	533,255				533,255		
92.	Dividends or refunds applied to shorten endowment or premium paying period.....	XXX	XXX					0		
93.	Premium or annuity considerations waived under disability or other contract provisions.....	XXX	XXX	232,850				232,850		
94.	Aggregate other amounts not allocable by State.....	XXX	XXX	0	0	0	0	0	0	
95.	Totals (Direct Business).....	XXX	XXX	1,152,635,091	5,217,313	1,336,909	2,646,955,206	3,806,144,519	0	
96.	Plus reinsurance assumed.....	XXX	XXX	6,268				6,268		
97.	Totals (All Business).....	XXX	XXX	1,152,641,359	5,217,313	1,336,909	2,646,955,206	3,806,150,787	0	
98.	Less reinsurance ceded.....	XXX	XXX	199,492,961	8,291		43,129,289	242,630,541		
99.	Totals (All Business) less reinsurance ceded.....	XXX	XXX	953,148,398	5,209,022	(b) 1,336,909	2,603,825,917	3,563,520,246	0	
DETAILS OF WRITE-INS										
58001.	Foreign - Other Alien.....	XXX	XXX	87,217	36,367		125,000	248,584		
58002.	.....	XXX	XXX					0		
58003.	.....	XXX	XXX					0		
58998.	Summ. of remaining write-ins for line 58 from overflow page.....	XXX	XXX	0	0	0	0	0	0	
58999.	Total (Lines 58001 through 58003 plus 58998) (Line 58 above).....	XXX	XXX	87,217	36,367	0	125,000	248,584	0	
9401.	.....	XXX	XXX					0		
9402.	.....	XXX	XXX					0		
9403.	.....	XXX	XXX					0		
9498.	Summ. of remaining write-ins for line 94 from overflow page.....	XXX	XXX	0	0	0	0	0	0	
9499.	Total (Lines 9401 through 9403 plus 9498) (Line 94 above).....	XXX	XXX	0	0	0	0	0	0	

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

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

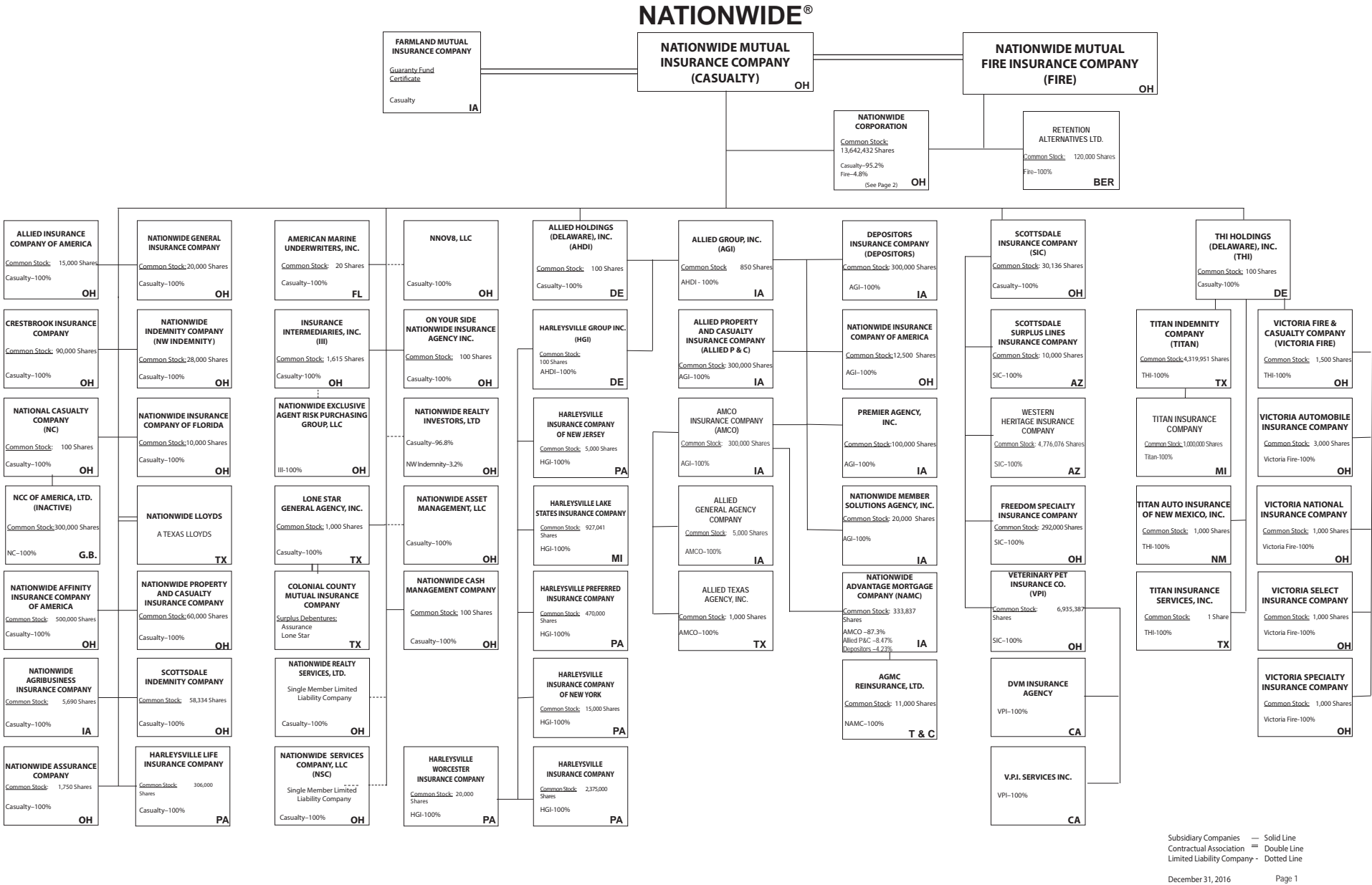
Premium income and annuity consideration is assigned to States based on the address on the Company's records. For Group Life and Health policies covering less than 500 lives, the premiums received are generally allocated to the state in which the employees are principally located or in which the principal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

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

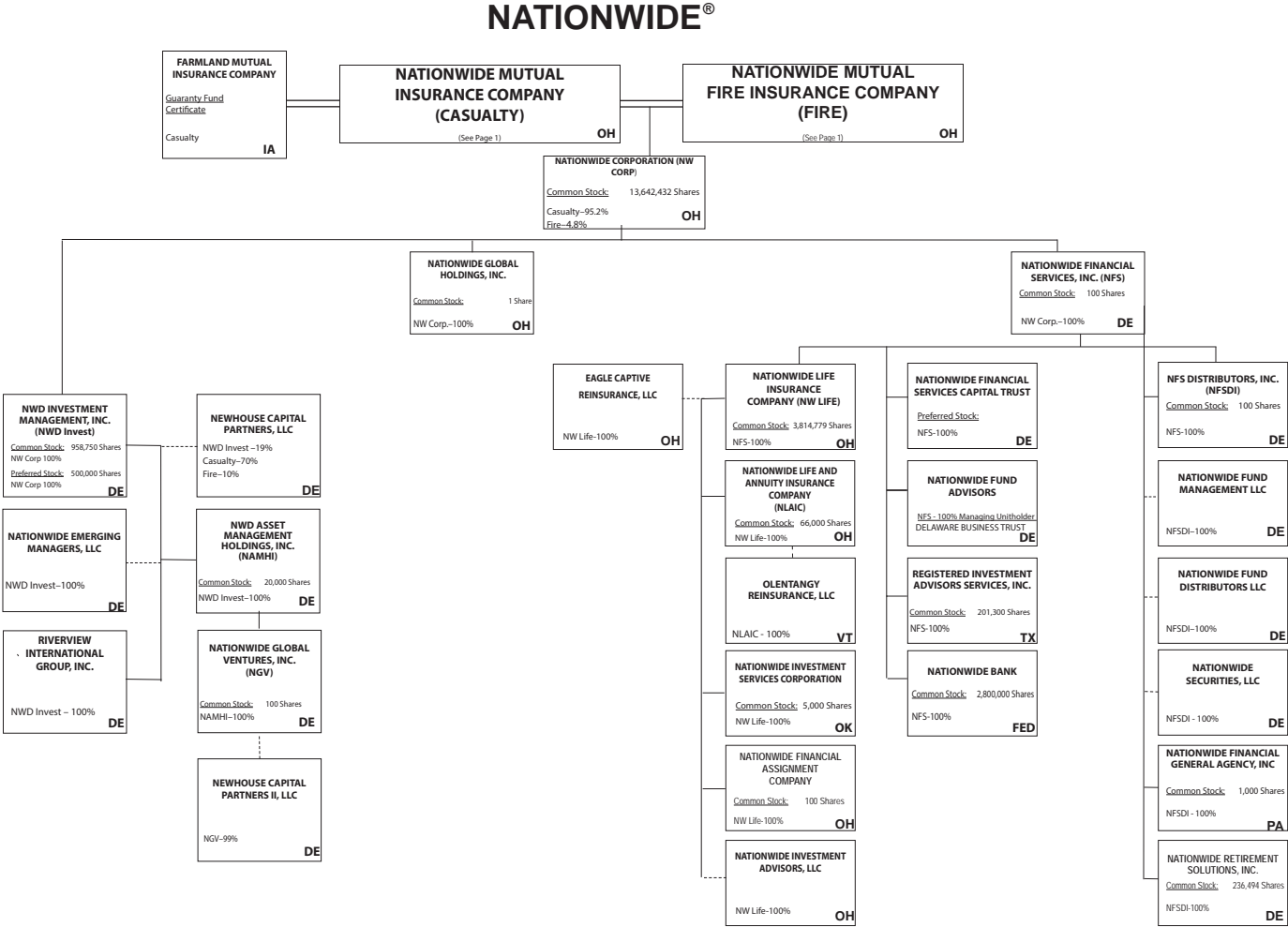
(b) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Cols. 8, 9, and 10, or with Schedule H, Part 1, Column 1, Line 1. Indicate which:
Schedule H, Part 1, Column 1, Line 1

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

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(Casualty/Fire subsidiaries)



Subsidiary Companies — Solid Line
Contractual Association = Double Line
Limited Liability Company - - Dotted Line

NATIONWIDE INSURANCE COMPANIES

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

2016 ALPHABETICAL INDEX

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