



ANNUAL STATEMENT  
For the Year Ended December 31, 2018  
of the Condition and Affairs of the  
NATIONWIDE LIFE AND ANNUITY INSURANCE  
COMPANY

NAIC Group Code.....	0140, 0140	NAIC Company Code.....	92657	Employer's ID Number.....	31-1000740
	(Current Period) (Prior Period)				
Organized under the Laws of OH		State of Domicile or Port of Entry OH		Country of Domicile US	
Incorporated/Organized.....	February 9, 1981			Commenced Business.....	May 6, 1981
Statutory Home Office	ONE WEST NATIONWIDE BLVD. .. COLUMBUS .. OH .. US .. 43215-2220 (Street and Number) (City or Town, State, Country and Zip Code)				
Main Administrative Office	ONE WEST NATIONWIDE BLVD. .. COLUMBUS .. OH .. US .. 43215-2220 800-882-2822 (Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)				
Mail Address	ONE WEST NATIONWIDE BLVD., 1-04-701 .. COLUMBUS .. OH .. US .. 43215-2220 (Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)				
Primary Location of Books and Records	ONE WEST NATIONWIDE BLVD., 1-04-701 .. COLUMBUS .. OH .. US .. 43215-2220 800-882-2822 (Street and Number) (City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)				
Internet Web Site Address	WWW.NATIONWIDE.COM				
Statutory Statement Contact	RONALD T. LUZAR 614-249-1545 (Name) (Area Code) (Telephone Number)				
	STATACCT@NATIONWIDE.COM 877-669-5908 (E-Mail Address) (Fax Number)				

OFFICERS	
Name	Title
1. KIRT ALAN WALKER	PRESIDENT & COO
3. DAVID PATRICK LAPAUL	SVP & TREASURER

OTHER	
TINA SUTTON AMBROZY	SVP-NF SALES & DIST
JOHN LAUGHLIN CARTER	SVP-NW RET PLANS
JAMES ROBERT FOWLER #	EXEC VP-CIO
STEVEN ANDREW GINNAN #	SVP-CFO-NW FIN
ERIC SHAWN HENDERSON	SVP-IND PRODUCTS & SOL
GALE VERDELL KING	EXEC VP-CHIEF ADMIN OFFC
STEVEN CHARLES POWER	SVP-NW FIN SERV SOL & SPT SERV
SANDRA LYNN RICH	SVP
MICHAEL SCOTT SPANGLER	SVP-INVEST MANAG GRP
MARK RAYMOND THRESHER	EXEC VP
PAMELA ANN BIESECKER	SVP-HEAD OF TAXATION
RAE ANN DANKOVIC	SVP-NW FIN SERV LEG
TIMOTHY GERARD FROMMEYER	SVP-CFO
HARRY HANSEN HALLOWELL	SVP
RAMON JONES #	SVP-MARKT FIN SERV
JENNIFER BOYD MACKENZIE #	SVP-ENTERPRISE BRAND MARKT
RONDAL LEROY RANSOM	SVP-INT RELAT STRATEGIES
MICHAEL ANTHONY RICHARDSON	SVP-CIO NFS
JOSEPH D. SPRAGUE #	SVP-NW FIN NETWORK

DIRECTORS OR TRUSTEES	
JOHN LAUGHLIN CARTER	TIMOTHY GERARD FROMMEYER
STEPHEN SCOTT RASMUSSEN	MARK RAYMOND THRESHER
STEVEN ANDREW GINNAN #	ERIC SHAWN HENDERSON
KIRT ALAN WALKER	

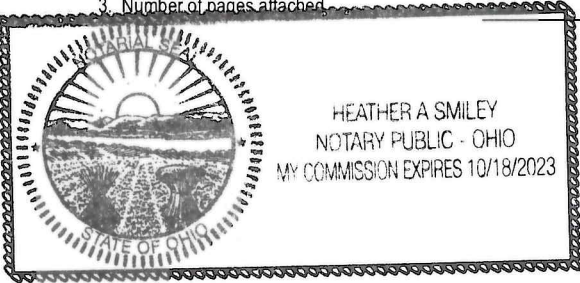
State of..... OHIO  
County of .... FRANKLIN

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	DENISE LYNN SKINGLE	DAVID PATRICK LAPAUL
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
PRESIDENT & COO	VP & SECRETARY	SVP & TREASURER
(Title)	(Title)	(Title)

Subscribed and sworn to before me  
This 11th day of February 2019

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



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).....	17,837,143,311		17,837,143,311	13,184,534,010
2. Stocks (Schedule D):				
2.1 Preferred stocks.....			.0	
2.2 Common stocks.....	8,504,733		8,504,733	6,756,578
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....	4,523,322,567		4,523,322,567	3,402,069,926
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 (\$.....26,337,617, Schedule E-Part 1), cash equivalents (\$.....165,000,000, Schedule E-Part 2) and short-term investments (\$.....494,345,595, Schedule DA).....	685,683,212		685,683,212	943,406,451
6. Contract loans (including \$.....0 premium notes).....	103,557,905	11,805	103,546,100	84,567,853
7. Derivatives (Schedule DB).....	473,322,826		473,322,826	803,455,034
8. Other invested assets (Schedule BA).....	245,578,584	784,994	244,793,590	163,248,480
9. Receivables for securities.....			.0	
10. Securities lending reinvested collateral assets (Schedule DL).....	94,467,939		94,467,939	92,693,730
11. Aggregate write-ins for invested assets.....	101,264,861	0	101,264,861	47,559,929
12. Subtotals, cash and invested assets (Lines 1 to 11).....	24,072,845,938	796,799	24,072,049,139	18,728,291,991
13. Title plants less \$.....0 charged off (for Title insurers only).....			.0	
14. Investment income due and accrued.....	190,626,233	5,119	190,621,114	146,147,689
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	12,393,443	9,237,580	3,155,863	3,103,416
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	37,049,746		37,049,746	35,484,596
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			.0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	7,731,730		7,731,730	7,241,338
16.2 Funds held by or deposited with reinsured companies.....			.0	
16.3 Other amounts receivable under reinsurance contracts.....	2,294,095		2,294,095	1,994,881
17. Amounts receivable relating to uninsured plans.....			.0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....	54,736,609		54,736,609	
18.2 Net deferred tax asset.....			.0	
19. Guaranty funds receivable or on deposit.....	629,363		629,363	560,639
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.....	7,224		7,224	11,665,305
24. Health care (\$.....0) and other amounts receivable.....			.0	
25. Aggregate write-ins for other-than-invested assets.....	110,305,131	77,147,040	33,158,091	20,962,497
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	24,488,619,512	87,186,538	24,401,432,974	18,955,452,352
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	1,527,793,755		1,527,793,755	1,652,825,047
28. TOTAL (Lines 26 and 27).....	26,016,413,267	87,186,538	25,929,226,729	20,608,277,399

DETAILS OF WRITE-INS

1101. Other invested assets receivable.....	2,703,450		2,703,450	3,513,273
1102. Derivative collateral and receivables.....	98,561,411		98,561,411	44,046,656
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).....	101,264,861	0	101,264,861	47,559,929
2501. Accrued fees and other assets.....	33,158,091		33,158,091	20,962,497
2502. Deferred software costs.....	69,633,987	69,633,987	.0	
2503. Disallowed interest maintenance reserve.....	7,513,053	7,513,053	.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).....	110,305,131	77,147,040	33,158,091	20,962,497

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

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$....20,776,086,443 (Exhibit 5, Line 9999999) less \$.....0 included in Line 6.3 (including \$.....1,497,469,557 Modco Reserve).....	20,776,086,443	15,632,956,041
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve).....	17,492,993	16,886,495
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11).....	45,363,231	29,465,615
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).....	998,811	1,028,447
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).....	1,567,541	1,510,237
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 \$....634 assumed and \$....2,266,345 ceded.....	2,266,979	5,232,666
9.4 Interest Maintenance Reserve (IMR, Line 6).....		
10. Commissions to agents due or accrued - life and annuity contracts \$....5,470,177, accident and health \$.....0 and deposit-type contract funds \$.....0.....	5,470,177	5,575,046
11. Commissions and expense allowances payable on reinsurance assumed.....		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6).....	2,537,081	2,370,638
13. Transfers to Separate Accounts due or accrued (net) (including \$....(131,174,218) accrued for expense allowances recognized in reserves, net of reinsured allowances).....	(131,155,532)	(131,068,313)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5).....	5,364,970	3,668,407
15.1 Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses).....		47,626,923
15.2 Net deferred tax liability.....		
16. Unearned investment income.....	205,674	153,828
17. Amounts withheld or retained by company as agent or trustee.....	2,703,481	3,513,273
18. Amounts held for agents' account, including \$.....0 agents' credit balances.....		
19. Remittances and items not allocated.....	26,326,835	27,348,747
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 \$....385,100,000 and interest thereon \$....794,530.....	385,894,530	
23. Dividends to stockholders declared and unpaid.....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR Line 16, Col. 7).....	149,944,788	102,882,259
24.02 Reinsurance in unauthorized and certified (\$.....0) companies.....		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$.....0) reinsurers.....	992,502,054	951,259,098
24.04 Payable to parent, subsidiaries and affiliates.....	13,961,679	9,484,855
24.05 Drafts outstanding.....		
24.06 Liability for amounts held under uninsured plans.....		
24.07 Funds held under coinsurance.....		
24.08 Derivatives.....	5,336,974	15,113,864
24.09 Payable for securities.....	531,251,489	790,724,589
24.10 Payable for securities lending.....	94,299,694	92,603,248
24.11 Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	5,302,672	7,546,631
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	22,933,722,564	17,615,882,594
27. From Separate Accounts Statement.....	1,527,793,755	1,652,825,047
28. Total liabilities (Line 26 and 27).....	24,461,516,319	19,268,707,641
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).....	2,630,624,500	2,065,624,500
34. Aggregate write-ins for special surplus funds.....	0	0
35. Unassigned funds (surplus).....	(1,165,554,090)	(728,694,742)
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).....	1,465,070,410	1,336,929,758
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55).....	1,467,710,410	1,339,569,758
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	25,929,226,729	20,608,277,399

DETAILS OF WRITE-INS

2501. Reserve for escheat funds.....	4,143,883	5,308,907
2502. Tax credit commitment liabilities.....	1,158,789	2,237,724
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).....	5,302,672	7,546,631
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)	6,338,469,630	5,655,271,185
2. Considerations for supplementary contracts with life contingencies	441,098	1,155,835
3. Net investment income (Exhibit of Net Investment Income, Line 17)	782,704,958	582,676,499
4. Amortization of Interest Maintenance Reserve (IMR) (Line 5)	(4,128,334)	(3,203,621)
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)	44,986,013	45,420,701
7. Reserve adjustments on reinsurance ceded	(345,233,461)	(545,998,525)
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	76,258,715	74,068,813
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	100,520,814	84,933,252
9. Totals (Lines 1 to 8.3)	6,994,019,433	5,894,324,139
10. Death benefits	118,488,586	88,065,367
11. Matured endowments (excluding guaranteed annual pure endowments)	1,209	26,680
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	86,439,484	44,890,077
13. Disability benefits and benefits under accident and health contracts	251,750	243,208
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	474,445,293	268,573,969
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	2,058,864	1,488,276
18. Payments on supplementary contracts with life contingencies	1,350,868	1,375,506
19. Increase in aggregate reserves for life and accident and health contracts	5,136,738,426	4,843,747,793
20. Totals (Lines 10 to 19)	5,819,774,480	5,248,410,876
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	688,612,997	627,157,717
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	30,279	28,971
23. General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4)	278,926,150	253,239,112
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	37,226,869	31,127,559
25. Increase in loading on deferred and uncollected premiums	46,778	541,153
26. Net transfers to or (from) Separate Accounts net of reinsurance	56,280,912	71,602,368
27. Aggregate write-ins for deductions	47,027,800	46,426,451
28. Totals (Lines 20 to 27)	6,927,926,265	6,278,534,207
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	66,093,168	(384,210,068)
30. Dividends to policyholders	719,848	758,513
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	65,373,320	(384,968,581)
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(72,314,765)	37,877,205
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)	137,688,085	(422,845,786)
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$....2,966,042 (excluding taxes of \$....(296,711) transferred to the IMR)	92,317,115	146,582,514
35. Net income (Line 33 plus Line 34)	230,005,200	(276,263,272)
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	1,339,569,758	968,248,010
37. Net income (Line 35)	230,005,200	(276,263,272)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$....(121,296,317)	(457,337,197)	265,312,364
39. Change in net unrealized foreign exchange capital gain (loss)	2,856,440	(4,996,135)
40. Change in net deferred income tax	(121,296,317)	50,290,032
41. Change in nonadmitted assets	(24,893,605)	(19,634,567)
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	(47,062,529)	(27,203,655)
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	565,000,000	400,000,000
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	(19,131,340)	(16,424,264)
54. Net change in capital and surplus for the year (Lines 37 through 53)	128,140,652	371,321,748
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	1,467,710,410	1,339,569,758
DETAILS OF WRITE-INS		
08.301. Miscellaneous income	100,520,814	84,933,252
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)	100,520,814	84,933,252
2701. Net investment earnings on funds withheld by ceding company	47,027,800	46,426,451
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)	47,027,800	46,426,451
5301. Adjustment to initial reinsurance, commission and expense allowance	(19,131,340)	(16,424,264)
5302.		
5303.		
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)	(19,131,340)	(16,424,264)

CASH FLOW

		1	2
		Current Year	Prior Year
CASH FROM OPERATIONS			
1.	Premiums collected net of reinsurance.....	6,335,356,813	5,653,678,695
2.	Net investment income.....	747,900,822	564,947,873
3.	Miscellaneous income.....	221,766,346	204,452,529
4.	Total (Lines 1 through 3).....	7,305,023,981	6,423,079,097
5.	Benefit and loss related payments.....	1,009,436,003	951,219,813
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	56,368,131	74,047,488
7.	Commissions, expenses paid and aggregate write-ins for deductions.....	1,050,434,699	957,089,997
8.	Dividends paid to policyholders.....	749,484	779,575
9.	Federal and foreign income taxes paid (recovered) net of \$.....2,980,948 tax on capital gains (losses).....	32,718,098	(26,894,175)
10.	Total (Lines 5 through 9).....	2,149,706,415	1,956,242,698
11.	Net cash from operations (Line 4 minus Line 10).....	5,155,317,566	4,466,836,399
CASH FROM INVESTMENTS			
12.	Proceeds from investments sold, matured or repaid:		
12.1	Bonds.....	691,110,976	721,099,204
12.2	Stocks.....		
12.3	Mortgage loans.....	102,404,961	62,986,758
12.4	Real estate.....		
12.5	Other invested assets.....	21,526,097	18,602,393
12.6	Net gains or (losses) on cash, cash equivalents and short-term investments.....	(2,961,715)	4,999,966
12.7	Miscellaneous proceeds.....		456,782,852
12.8	Total investment proceeds (Lines 12.1 to 12.7).....	812,080,319	1,264,471,173
13.	Cost of investments acquired (long-term only):		
13.1	Bonds.....	5,390,102,231	4,391,687,825
13.2	Stocks.....	2,525,661	3,213,025
13.3	Mortgage loans.....	1,222,136,470	1,137,054,800
13.4	Real estate.....		
13.5	Other invested assets.....	98,858,216	49,499,801
13.6	Miscellaneous applications.....	433,826,298	133,437,556
13.7	Total investments acquired (Lines 13.1 to 13.6).....	7,147,448,876	5,714,893,007
14.	Net increase (decrease) in contract loans and premium notes.....	18,959,553	20,675,496
15.	Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(6,354,328,110)	(4,471,097,330)
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.....	565,000,000	400,000,000
16.3	Borrowed funds.....	385,894,530	
16.4	Net deposits on deposit-type contracts and other insurance liabilities.....	606,498	(370,531)
16.5	Dividends to stockholders.....		
16.6	Other cash provided (applied).....	(10,213,723)	141,528,383
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	941,287,305	541,157,852
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).....	(257,723,239)	536,896,921
19.	Cash, cash equivalents and short-term investments:		
19.1	Beginning of year.....	943,406,451	406,509,530
19.2	End of year (Line 18 plus Line 19.1).....	685,683,212	943,406,451

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001	Exchange of bond investment to bond investment.....	349,219,268	107,136,969
20.0002	Tax Credit Commitment Liabilities.....	1,078,935	957,724
20.0003	Capitalized interest on mortgage loans.....	3,160,073	1,332,272
20.0004	Exchange of bond investment to equity investment.....		4,267,412

**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS**

	1  Total	2  Industrial Life	Ordinary			6  Credit Life (Group and Individual)	Group		Accident and Health			12  Aggregate of All Other Lines of Business
			3  Life Insurance	4  Individual Annuities	5  Supplementary Contracts		7  Life Insurance(a)	8  Annuities	9  Group	10  Credit (Group and Individual)	11  Other	
1. Premiums and annuity considerations for life and accident and health contracts.....	6,338,469,630		1,173,579,448	5,163,210,967				1,678,876	25		314	
2. Considerations for supplementary contracts with life contingencies.....	441,098			441,098								
3. Net investment income.....	782,704,958		251,848,742	485,278,308	596,472			417				44,981,019
4. Amortization of Interest Maintenance Reserve (IMR).....	(4,128,334)		(632,104)	(3,518,452)	16,368							5,854
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....	0											
6. Commissions and expense allowances on reinsurance ceded.....	44,986,013		36,679,602	8,305,724				687				
7. Reserve adjustments on reinsurance ceded.....	(345,233,461)		6,385,971	(351,437,323)				(182,109)				
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from S/A.....	76,258,715		70,630,171	4,352,161				1,276,383				
8.2 Charges and fees for deposit-type contracts.....	0											
8.3 Aggregate write-ins for miscellaneous income.....	100,520,814	0	21,415,340	78,943,870	0	0	0	161,604	0	0	0	0
9. Totals (Lines 1 to 8.3).....	6,994,019,433	0	1,559,907,170	5,385,135,255	1,053,938	0	0	2,935,858	25	0	314	44,986,873
10. Death benefits.....	118,488,586		118,488,586									
11. Matured endowments (excluding guaranteed annual pure endowments).....	1,209		1,209									
12. Annuity benefits.....	86,439,484			82,912,958				3,526,526				
13. Disability benefits and benefits under accident and health contracts.....	251,750		251,600								150	
14. Coupons, guaranteed annual pure endowments and similar benefits.....	0											
15. Surrender benefits and withdrawals for life contracts.....	474,445,293		106,805,166	349,469,606				18,170,521				
16. Group conversions.....	0											
17. Interest and adjustments on contract or deposit-type contract funds.....	2,058,864		1,966,823	33,848	58,193							
18. Payments on supplementary contracts with life contingencies.....	1,350,868			1,350,868								
19. Increase in aggregate reserves for life and accident and health contracts.....	5,136,738,426		961,222,340	4,176,826,374	(373,842)			(936,446)				
20. Totals (Lines 10 to 19).....	5,819,774,480	0	1,188,735,724	4,609,242,786	1,035,219	0	0	20,760,601	0	0	150	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	688,612,997		234,423,982	454,149,058				39,947	4		6	
22. Commissions and expense allowances on reinsurance assumed.....	30,279			30,279								
23. General insurance expenses.....	278,926,150		203,543,289	75,349,268			76	33,517				
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	37,226,869		32,231,336	4,990,190				5,343				
25. Increase in loading on deferred and uncollected premiums.....	46,778		46,778									
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	56,280,912		117,143,087	(42,174,979)				(18,687,196)				
27. Aggregate write-ins for deductions.....	47,027,800	0	47,027,800	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27).....	6,927,926,265	0	1,823,151,996	5,101,586,602	1,035,219	0	76	2,152,212	4	0	156	0
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	66,093,168	0	(263,244,826)	283,548,653	18,719	0	(76)	783,646	21	0	158	44,986,873
30. Dividends to policyholders.....	719,848		719,848									
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....	65,373,320	0	(263,964,674)	283,548,653	18,719	0	(76)	783,646	21	0	158	44,986,873
32. Federal income taxes incurred (excluding tax on capital gains).....	(72,314,765)		(57,833,831)	(24,337,506)	(13,665)		(16)	149,729	4		33	9,720,487
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).....	137,688,085	0	(206,130,843)	307,886,159	32,384	0	(60)	633,917	17	0	125	35,266,386

**DETAILS OF WRITE-INS**

08.301. Miscellaneous income.....	100,520,814		21,415,340	78,943,870				161,604				
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).....	100,520,814	0	21,415,340	78,943,870	0	0	0	161,604	0	0	0	0
2701. Net investment earnings on funds withheld by ceding company.....	47,027,800		47,027,800									
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).....	47,027,800	0	47,027,800	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	
			3	4	5		7	8
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year.....	15,632,956,041		4,375,162,396	11,234,060,802	8,864,366			14,868,477
2. Tabular net premiums or considerations.....	6,199,724,671		1,044,588,550	5,154,693,625	441,098			1,398
3. Present value of disability claims incurred.....	81,948		81,948		XXX			
4. Tabular interest.....	489,275,218		209,602,042	279,274,130				399,046
5. Tabular less actual reserve released.....	597,863		(3,605)	(72,211)	673,679			
6. Increase in reserve on account of change in valuation basis.....	0							
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve.....	11,256,567	XXX	11,256,567	XXX	XXX	XXX	XXX	XXX
7. Other increases (net).....	(633,241,941)		272,586,072	(905,466,931)				(361,082)
8. Totals (Lines 1 to 7).....	21,700,650,367	0	5,913,273,970	15,762,489,415	9,979,143	0	0	14,907,839
9. Tabular cost.....	450,951,553		450,951,553		XXX			
10. Reserves released by death.....	24,571,680		24,571,680	XXX	XXX			XXX
11. Reserves released by other terminations (net).....	451,020,217		92,771,093	356,420,441				1,828,683
12. Annuity, supplementary contract, and disability payments involving life contingencies.....	4,337,343		195,806	2,790,669	1,350,868			
13. Net transfers to or (from) Separate Accounts.....	(6,316,873)		1,197,914	(6,667,649)				(847,138)
14. Total deductions (Lines 9 to 13).....	924,563,920	0	569,688,046	352,543,461	1,350,868	0	0	981,545
15. Reserve December 31, current year.....	20,776,086,447	0	5,343,585,924	15,409,945,954	8,628,275	0	0	13,926,294



EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. government bonds.....	(a).....342,398	.....335,389
1.1 Bonds exempt from U.S. tax.....	(a).....	.....
1.2 Other bonds (unaffiliated).....	(a).....572,185,679	.....615,061,462
1.3 Bonds of affiliates.....	(a).....	.....
2.1 Preferred stocks (unaffiliated).....	(b).....	.....
2.11 Preferred stocks of affiliates.....	(b).....	.....
2.2 Common stocks (unaffiliated).....	.....346,401	.....346,401
2.21 Common stocks of affiliates.....	.....	.....
3. Mortgage loans.....	(c).....159,266,943	.....162,817,350
4. Real estate.....	(d).....	.....
5. Contract loans.....	.....3,784,427	.....4,050,163
6. Cash, cash equivalents and short-term investments.....	(e).....11,224,473	.....11,496,713
7. Derivative instruments.....	(f).....11,036,564	.....11,425,348
8. Other invested assets.....	.....7,190,988	.....7,190,988
9. Aggregate write-ins for investment income.....	.....(9,155,588)	.....(9,155,588)
10. Total gross investment income.....	.....756,222,285	.....803,568,226
11. Investment expenses.....		(g).....20,051,333
12. Investment taxes, licenses and fees, excluding federal income taxes.....		(g).....
13. Interest expense.....		(h).....811,937
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).....		.....20,863,270
17. Net investment income (Line 10 minus Line 16).....		.....782,704,956

DETAILS OF WRITE-INS

0901. Misc. Income.....	.....95,785	.....95,785
0902. Securities Lending.....	.....615,695	.....615,695
0903. Interest on Collateral/Futures.....	.....(9,867,068)	.....(9,867,068)
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).....	.....(9,155,588)	.....(9,155,588)
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 \$.....8,033,431 accrual of discount less \$.....20,588,640 amortization of premium and less \$.....21,426,854 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 \$.....1,170,351 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 \$.....149,328 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).....	.....(1,896,038)	.....	.....(1,896,038)	.....287	.....(31,931,001)
1.3 Bonds of affiliates.....	.....	.....	.....0	.....	.....
2.1 Preferred stocks (unaffiliated).....	.....	.....	.....0	.....	.....
2.11 Preferred stocks of affiliates.....	.....	.....	.....0	.....	.....
2.2 Common stocks (unaffiliated).....	.....	.....(725,068)	.....(725,068)	.....(52,438)	.....
2.21 Common stocks of affiliates.....	.....	.....	.....0	.....	.....
3. Mortgage loans.....	.....	.....	.....0	.....(2,809,291)	.....
4. Real estate.....	.....	.....	.....0	.....	.....
5. Contract loans.....	.....	.....	.....0	.....	.....
6. Cash, cash equivalents and short-term investments.....	.....	.....	.....0	.....	.....
7. Derivative instruments.....	.....99,293,781	.....	.....99,293,781	.....(583,093,900)	.....34,794,034
8. Other invested assets.....	.....159,459	.....	.....159,459	.....7,321,828	.....(6,593)
9. Aggregate write-ins for capital gains (losses).....	.....0	.....(2,961,886)	.....(2,961,886)	.....0	.....0
10. Total capital gains (losses).....	.....97,557,202	.....(3,686,954)	.....93,870,248	.....(578,633,514)	.....2,856,440

DETAILS OF WRITE-INS

0901. FX on Currency.....	.....	.....(2,961,715)	.....(2,961,715)	.....	.....
0902. Misc.....	.....	.....(171)	.....(171)	.....	.....
0903. ....	.....	.....	.....0	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page...	.....0	.....0	.....0	.....0	.....0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9 above).....	.....0	.....(2,961,886)	.....(2,961,886)	.....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
	Total	Industrial Life	3 Life Insurance	4 Individual Annuities	Credit Life (Group and Individual)	6 Life Insurance	7 Annuities	8 Group	9 Credit (Group & Individual)	10 Other	Aggregate of All Other Lines of Business
<b>FIRST YEAR (other than single)</b>											
1. Uncollected.....	71,155		71,155								
2. Deferred and accrued.....	5,978,279		5,978,279								
3. Deferred, accrued and uncollected:											
3.1 Direct.....	6,049,434		6,049,434								
3.2 Reinsurance assumed.....	0										
3.3 Reinsurance ceded.....	0										
3.4 Net (Line 1 + Line 2).....	6,049,434	0	6,049,434	0	0	0	0	0	0	0	0
4. Advance.....	0										
5. Line 3.4 - Line 4.....	6,049,434	0	6,049,434	0	0	0	0	0	0	0	0
6. Collected during year:											
6.1 Direct.....	378,070,805		378,070,805								
6.2 Reinsurance assumed.....	0										
6.3 Reinsurance ceded.....	10,565,695		10,565,695								
6.4 Net.....	367,505,110	0	367,505,110	0	0	0	0	0	0	0	0
7. Line 5 + Line 6.4.....	373,554,544	0	373,554,544	0	0	0	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance).....	7,059,712		7,059,712								
9. First year premiums and considerations:											
9.1 Direct.....	377,060,528		377,060,528								
9.2 Reinsurance assumed.....	0										
9.3 Reinsurance ceded.....	10,565,696		10,565,696								
9.4 Net (Line 7 - Line 8).....	366,494,832	0	366,494,832	0	0	0	0	0	0	0	0
<b>SINGLE</b>											
10. Single premiums and considerations:											
10.1 Direct.....	81,356,436		76,293,609	5,062,827							
10.2 Reinsurance assumed.....	0										
10.3 Reinsurance ceded.....	6,705			6,705							
10.4 Net.....	81,349,731	0	76,293,609	5,056,122	0	0	0	0	0	0	0
<b>RENEWAL</b>											
11. Uncollected.....	3,287,853		3,287,853								
12. Deferred and accrued.....	48,322,760		48,322,760								
13. Deferred, accrued and uncollected:											
13.1 Direct.....	68,748,912		68,748,912								
13.2 Reinsurance assumed.....	0										
13.3 Reinsurance ceded.....	17,138,299		17,138,299								
13.4 Net (Line 11 + Line 12).....	51,610,613	0	51,610,613	0	0	0	0	0	0	0	0
14. Advance.....	1,567,541		1,567,541								
15. Line 13.4 - Line 14.....	50,043,072	0	50,043,072	0	0	0	0	0	0	0	0
16. Collected during year:											
16.1 Direct.....	6,084,114,032		910,244,121	5,172,186,596			1,682,976	25		314	
16.2 Reinsurance assumed.....	0										
16.3 Reinsurance ceded.....	196,106,315		182,070,464	14,031,751			4,100				
16.4 Net.....	5,888,007,717	0	728,173,657	5,158,154,845	0	0	1,678,876	25	0	314	0
17. Line 15 + Line 16.4.....	5,938,050,789	0	778,216,729	5,158,154,845	0	0	1,678,876	25	0	314	0
18. Prior year (uncollected + deferred and accrued - advance).....	47,425,723		47,425,723								
19. Renewal premiums and considerations:											
19.1 Direct.....	6,085,940,373		912,070,462	5,172,186,596			1,682,976	25		314	
19.2 Reinsurance assumed.....	0										
19.3 Reinsurance ceded.....	195,315,307		181,279,456	14,031,751			4,100				
19.4 Net (Line 17 - Line 18).....	5,890,625,066	0	730,791,006	5,158,154,845	0	0	1,678,876	25	0	314	0
<b>TOTAL</b>											
20. Total premiums and annuity considerations:											
20.1 Direct.....	6,544,357,337	0	1,365,424,599	5,177,249,423	0	0	1,682,976	25	0	314	0
20.2 Reinsurance assumed.....	0	0		0	0	0	0	0	0	0	0
20.3 Reinsurance ceded.....	205,887,708	0	191,845,152	14,038,456	0	0	4,100	0	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4).....	6,338,469,629	0	1,173,579,447	5,163,210,967	0	0	1,678,876	25	0	314	0

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

	1  Total	2  Industrial Life	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	
<b>DIVIDENDS AND COUPONS APPLIED (included in Part 1)</b>											
21. To pay renewal premiums.....	143,991		143,991								
22. All other.....	537,235		537,235								
<b>REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED</b>											
23. First year (other than single):											
23.1 Reinsurance ceded.....	7,374,664			7,374,664							
23.2 Reinsurance assumed.....	0										
23.3 Net ceded less assumed.....	7,374,664	0	0	7,374,664	0	0	0	0	0	0	0
24. Single:											
24.1 Reinsurance ceded.....	0										
24.2 Reinsurance assumed.....	7,779			7,779							
24.3 Net ceded less assumed.....	(7,779)	0	0	(7,779)	0	0	0	0	0	0	0
25. Renewal:											
25.1 Reinsurance ceded.....	37,611,349		36,679,602	931,060			687				
25.2 Reinsurance assumed.....	22,500			22,500							
25.3 Net ceded less assumed.....	37,588,849	0	36,679,602	908,560	0	0	687	0	0	0	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6).....	44,986,013	0	36,679,602	8,305,724	0	0	687	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22).....	30,279	0	0	30,279	0	0	0	0	0	0	0
26.3 Net ceded less assumed.....	44,955,734	0	36,679,602	8,275,445	0	0	687	0	0	0	0
<b>COMMISSIONS INCURRED (direct business only)</b>											
27. First year (other than single).....	218,761,853		206,066,709	12,695,144							
28. Single.....	42,793,875		10,344,156	32,449,719							
29. Renewal.....	427,057,270		18,013,118	409,004,195			39,947	4		6	
30. Deposit-type contract funds.....	0										
31. Totals (to agree with Page 6, Line 21).....	688,612,998	0	234,423,983	454,149,058	0	0	39,947	4	0	6	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.....	5,059,436				5,648	5,065,084
2.	Salaries and wages.....	130,350,529				1,369,249	131,719,778
3.11	Contributions for benefit plans for employees.....	8,806,785				331,852	9,138,637
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.....	1,794,155				20,928	1,815,083
3.32	Other agent welfare.....						0
4.1	Legal fees and expenses.....	361,983				99	362,082
4.2	Medical examination fees.....	127,524					127,524
4.3	Inspection report fees.....	13,021,711				2,116	13,023,827
4.4	Fees of public accountants and consulting actuaries.....	30,075,834				35,686	30,111,520
4.5	Expense of investigation and settlement of policy claims.....						0
5.1	Traveling expenses.....	9,359,577				23,184	9,382,761
5.2	Advertising.....	18,197,973				1,261	18,199,234
5.3	Postage, express, telegraph and telephone.....	3,453,993				39,581	3,493,574
5.4	Printing and stationery.....	6,426,951				502	6,427,453
5.5	Cost or depreciation of furniture and equipment.....	427,287				1,938	429,225
5.6	Rental of equipment.....	(8,678)					(8,678)
5.7	Cost or depreciation of EDP equipment and software.....	(12,392,719)				7,917	(12,384,802)
6.1	Books and periodicals.....	1,037,100				10,917	1,048,017
6.2	Bureau and association fees.....	359,046					359,046
6.3	Insurance, except on real estate.....	393,282					393,282
6.4	Miscellaneous losses.....	798,531					798,531
6.5	Collection and bank service charges.....	596,528					596,528
6.6	Sundry general expenses.....	47,829,378				16,459,530	64,288,908
6.7	Group service and administration fees.....	12,457,122				(37,329)	12,419,793
6.8	Reimbursements by uninsured plans.....						0
7.1	Agency expense allowance.....	349,693				12	349,705
7.2	Agents' balances charged off (less \$.....0 recovered).....						0
7.3	Agency conferences other than local meetings.....						0
9.1	Real estate expenses.....	31,675					31,675
9.2	Investment expenses not included elsewhere.....	11,454				1,778,242	1,789,696
9.3	Aggregate write-ins for expenses.....	0	0	0	0	0	0
10.	General expenses Incurred.....	278,926,150	0	0	0	20,051,333	(a)... 298,977,483
11.	General expenses unpaid December 31, prior year.....	2,370,638					2,370,638
12.	General expenses unpaid December 31, current year.....	2,537,081					2,537,081
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).....	278,759,707	0	0	0	20,051,333	298,811,040
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.....	2,879,136				2,879,136
3.	State taxes on premiums.....	24,922,150				24,922,150
4.	Other state taxes, including \$.....0 for employee benefits.....	602,817				602,817
5.	U.S. Social Security taxes.....	6,737,208				6,737,208
6.	All other taxes.....	2,085,558				2,085,558
7.	Taxes, licenses and fees incurred.....	37,226,869	0	0	0	37,226,869
8.	Taxes, licenses and fees unpaid December 31, prior year.....	3,668,407				3,668,407
9.	Taxes, licenses and fees unpaid December 31, current year.....	5,364,970				5,364,970
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9).....	35,530,306	0	0	0	35,530,306

EXHIBIT 4 - DIVIDENDS OR REFUNDS

		1	2
		Life	Accident and Health
1.	Applied to pay renewal premiums.....	143,991	
2.	Applied to shorten the endowment or premium-paying period.....		
3.	Applied to provide paid-up additions.....	537,235	
4.	Applied to provide paid-up annuities.....		
5.	Total Lines 1 through 4.....	681,226	0
6.	Paid-in cash.....	59,811	
7.	Left on deposit.....	8,447	
8.	Aggregate write-ins for dividend or refund options.....	0	0
9.	Total Lines 5 through 8.....	749,484	0
10.	Amount due and unpaid.....		
11.	Provision for dividends or refunds payable in the following calendar year.....	998,811	
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.....	998,811	0
16.	Total from prior year.....	1,028,447	
17.	Total dividends or refunds (Lines 9 + 15 - 16).....	719,848	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. 2017 CSO VM20 3.5%/4.5% NPR 2017 NB.....	12,765,058		12,765,058		
0100002. 1958 CSO 3.00% NLP ALB CNF 1966-1988.....	35,630		35,630		
0100003. 1958 CSO 2.50% NLP ALB CNF 1966-1988.....	261,247		261,247		
0100004. 1958 CSO 3.50% NLP ALB CNF 1966-1988.....	45,164		45,164		
0100005. 1958 CSO 3.50% CRVM ALB CNF 1966-1988.....	48,803		48,803		
0100006. 1958 CSO 4.00% CRVM ALB CNF 1966-1988.....	39,351		39,351		
0100007. 1958 CSO 4.00% NLP ALB CNF 1966-1988.....	8,578		8,578		
0100008. 1980 CSO 6.00% 200% NLP ALB CNF 1989-2008.....	5,416,869		5,416,869		
0100009. 1980 CET 4.00% NLP ALB CNF 1989-2008.....	252,939		252,939		
0100010. 1980 CET 4.50% NLP ALB CNF 1989-2008.....	67,990		67,990		
0100011. 1980 CSO 4.50% MOD STD/NS ALB CNF 1989-2008.....	16,448,273		16,448,273		
0100012. 1980 CSO 3.00% CRVM ALB CNF 1989-2008.....	227,787,249		227,787,249		
0100013. 1980 CSO 4.00% & 4.50% CRVM ALB CNF 1989-2008.....	11,905,427		11,905,427		
0100014. 1980 CSO 4.00% CRVM ALB CNF 1989-2008.....	94,448,056		94,448,056		
0100015. 1980 CSO 4.00% MOD ALB CNF 1989-2008.....	32,554		32,554		
0100016. 1980 CSO 4.50% & 5.00% CRVM ALB CNF 1989-2008.....	11,516,609		11,516,609		
0100017. 1980 CSO 4.50% CRVM ALB CNF 1989-2008.....	378,433,257		378,433,257		
0100018. 1980 CSO 4.50% CRVM STD/NS ALB CNF 1989-2008.....	113,823		113,823		
0100019. 1980 CSO 4.50% MOD ALB CNF 1989-2008.....	39,755		19,480		20,275
0100020. 1980 CSO 5.00% CRVM ALB CNF 1989-2008.....	7,883		7,883		
0100021. 1980 CSO 5.00% MOD ALB CNF 1989-2008.....	4,792,744		4,792,744		
0100022. 1980 CSO 5.00% NLP ALB CNF 1989-2008.....	166,324		166,324		
0100023. 1980 CSO 5.50% 200% NLP ALB CNF 1989-2008.....	2,493,837		2,493,837		
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.....	16,129,111		16,129,111		
0100026. 1980 CSO 6.00% CRVM ALB CNF 1989-2008.....	192		192		
0100027. 1958 CET 4.00% NLP ALB CNF 1966-1988.....	4,037		4,037		
0100028. 2001 CSO 3.50% CRVM ANB CNF 2013-Current NB.....	3,544,226,629		3,544,226,629		
0100029. 2001 CSO 4.00% CRVM ANB CNF 2007-2012.....	2,845,381,957		2,845,381,957		
0100030. 1958 CET 2.50% NLP ALB CNF 1966-1988.....	3,346		3,346		
0100031. 2017 CSO 3.5% CRVM ANB CNF 2017 NB.....	(31,281)		(31,281)		
0100032. VM20 DET/STO 2017 NB.....	16,856,229		16,856,229		
0199997. Totals (Gross).....	7,189,709,238	0	7,189,688,963	0	20,275
0199998. Reinsurance ceded.....	2,041,267,773		2,041,247,498		20,275
0199999. Totals (Net).....	5,148,441,465	0	5,148,441,465	0	0

Annuities (excluding supplementary contracts with life contingencies):

0200001. a-2012 (0) 2.75% VM-22 ALB CRF IMM 2018.....	290,524	XXX.....	290,524	XXX.....	
0200002. a-2012 (0) 3.00% VM-22 ALB CRF IMM 2018.....	51,094	XXX.....	51,094	XXX.....	
0200003. a-2012 (0) 3.50% VM-22 ALB CRF IMM 2018.....	329,505	XXX.....	329,505	XXX.....	
0200004. a-2012 (0) 3.75% CARVM ALB CRF IMM 2017.....	1,255,045	XXX.....	1,255,045	XXX.....	
0200005. a-2000 (0) 3.75% CARVM ALB CRF IMM 2015.....	3,669,758	XXX.....	3,669,758	XXX.....	
0200006. 1983 IAM 7.25% CARVM ALB CRF IMM 1995.....	43,619	XXX.....	43,619	XXX.....	
0200007. 1983 IAM 6.50% CARVM ALB CRF IMM 1994.....	4,501	XXX.....	4,501	XXX.....	
0200008. 1983 IAM 6.75% CARVM ALB CRF IMM 1996-1997.....	320,907	XXX.....	320,907	XXX.....	
0200009. 1983 IAM 7.75% CARVM ALB CRF IMM 1992.....	18,827	XXX.....	18,827	XXX.....	
0200010. 1983 IAM 8.25% CARVM ALB CRF IMM 1990-1991.....	138,750	XXX.....	138,750	XXX.....	
0200011. 1983 IAM (0) 6.75% CARVM ALB CRF IMM 1983-1999.....	47,200	XXX.....	47,200	XXX.....	
0200012. 1983 IAM 8.75% CARVM ALB CRF IMM 1988-1989.....	20,970	XXX.....	20,970	XXX.....	
0200013. 1983 IAM (0) 6.50% CARVM ALB CRF IMM 1983-1999.....	2,464	XXX.....	2,464	XXX.....	
0200014. 1983 IAM (0) 7.25% CARVM ALB CRF IMM 1983-1999.....	77,325	XXX.....	77,325	XXX.....	
0200015. 1983 IAM (0) 7.75% CARVM ALB CRF IMM 1983-1999.....	21,956	XXX.....	21,956	XXX.....	
0200016. 1983 IAM 9.25% CARVM ALB CRF IMM 1986.....	19,879	XXX.....	19,879	XXX.....	
0200017. 1983 IAM (0) 11.00% CARVM ALB CRF IMM 1983-1999.....	632,998	XXX.....	632,998	XXX.....	
0200018. a-2000 (0) 6.75% CARVM ALB CRF IMM 2001.....	254,909	XXX.....	254,909	XXX.....	
0200019. a-2000 (0) 6.50% CARVM ALB CRF IMM 2002.....	185,878	XXX.....	185,878	XXX.....	
0200020. a-2000 (0) 5.25% CARVM ALB CRF IMM 2005-2006 2010.....	2,283,705	XXX.....	2,283,705	XXX.....	
0200021. a-2000 (0) 5.50% CARVM ALB CRF IMM 2004 2007-2008.....	3,735,327	XXX.....	3,735,327	XXX.....	
0200022. a-2000 (0) 6.00% CARVM ALB CRF IMM 2003 2009.....	929,049	XXX.....	929,049	XXX.....	
0200023. a-2000 (0) 6.25% CARVM ALB CRF IMM 1999.....	21,211	XXX.....	21,211	XXX.....	
0200024. a-2000 (0) 7.00% CARVM ALB CRF IMM 2000.....	65,547	XXX.....	65,547	XXX.....	
0200025. a-2000 6.25% CARVM ALB CRF 1998-1999.....	172,817	XXX.....	172,817	XXX.....	
0200026. a-2000 6.50% CARVM ALB CRF 2002.....	32,435	XXX.....	32,435	XXX.....	
0200027. a-2000 6.75% CARVM ALB CRF 2001.....	212,666	XXX.....	212,666	XXX.....	
0200028. a-2000 7.00% CARVM ALB CRF 2000.....	506,472	XXX.....	506,472	XXX.....	
0200029. 1983 IAM (0) 7.00% CARVM ALB CRF IMM 1983-1999.....	1,135	XXX.....	1,135	XXX.....	
0200030. 1983 IAM 7.00% CARVM ALB CRF IMM 1993.....	41,370	XXX.....	41,370	XXX.....	
0200031. DEFERRED ANNUITY -CARVM.....	15,497,708,530	XXX.....	15,483,786,684	XXX.....	13,921,846
0200032. 1971 IAM 11.25% CARVM ALB CRF IMM 1975-1984.....	47,318	XXX.....	47,318	XXX.....	
0200033. a-2000 (0) 5.00% CARVM ALB CRF IMM 2011.....	749,762	XXX.....	749,762	XXX.....	
0200034. a-2000 (0) 4.25% CARVM ALB CRF IMM 2012.....	840,316	XXX.....	840,316	XXX.....	
0200035. a-2000 (0) 4.00% CARVM ALB CRF IMM 2015.....	1,604,161	XXX.....	1,604,161	XXX.....	
0200036. a-2000 (0) 4.50% CARVM ALB CRF IMM 2014.....	1,431,771	XXX.....	1,431,771	XXX.....	

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
0299997. Totals (Gross).....	.15,517,769,701	.....XXX.....	.15,503,847,855	.....XXX.....	.....13,921,846
0299998. Reinsurance ceded.....	.....95,195,121	.....XXX.....	.....94,941,520	.....XXX.....	.....253,601
0299999. Totals (Net).....	.15,422,574,580	.....XXX.....	.15,408,906,335	.....XXX.....	.....13,668,245

Supplementary Contracts with Life Contingencies:

0300001. 1983 IAM 7.25% CARVM ALB CRF IMM 1995.....	.....34,092	.....	.....34,092	.....	.....
0300002. 1983 IAM 6.50% CARVM ALB CRF IMM 1994.....	.....10,636	.....	.....10,636	.....	.....
0300003. 1983 IAM 6.75% CARVM ALB CRF IMM 1996-1997.....	.....123,542	.....	.....123,542	.....	.....
0300004. 1983 IAM 7.75% CARVM ALB CRF IMM 1992.....	.....24,285	.....	.....24,285	.....	.....
0300005. 1983 IAM 8.00% CARVM ALB CRF IMM 1987.....	.....2,346	.....	.....2,346	.....	.....
0300006. 1983 IAM 8.25% CARVM ALB CRF IMM 1990-1991.....	.....14,620	.....	.....14,620	.....	.....
0300007. 1983 IAM 8.75% CARVM ALB CRF IMM 1988-1989.....	.....58,507	.....	.....58,507	.....	.....
0300008. a-2000 6.00% CARVM ALB CRF 2003 2009.....	.....565,560	.....	.....565,560	.....	.....
0300009. a-2000 5.25% CARVM ALB CRF 2005-2006 2010.....	.....390,116	.....	.....390,116	.....	.....
0300010. a-2000 5.50% CARVM ALB CRF 2004 2007-2008.....	.....816,418	.....	.....816,418	.....	.....
0300011. a-2000 6.25% CARVM ALB CRF 1998-1999.....	.....9,658	.....	.....9,658	.....	.....
0300012. a-2000 6.50% CARVM ALB CRF 2002.....	.....108,907	.....	.....108,907	.....	.....
0300013. a-2000 6.75% CARVM ALB CRF 2001.....	.....32,599	.....	.....32,599	.....	.....
0300014. a-2000 7.00% CARVM ALB CRF 2000.....	.....234,117	.....	.....234,117	.....	.....
0300015. 1983 IAM 7.00% CARVM ALB CRF IMM 1993.....	.....72,213	.....	.....72,213	.....	.....
0300016. a-2000 (0) 5.00% CARVM ALB CRF IMM 2011.....	.....640,422	.....	.....640,422	.....	.....
0300017. a-2000 (0) 4.25% CARVM ALB CRF IMM 2012.....	.....5,490,240	.....	.....5,490,240	.....	.....
0399997. Totals (Gross).....	.....8,628,278	.....0	.....8,628,278	.....0	.....0
0399999. Totals (Net).....	.....8,628,278	.....0	.....8,628,278	.....0	.....0

Accidental Death Benefits:

0400001. 1959 ADB & 1980 CSO 4.00% NLP ALB CNF 1989-2008.....	.....68,038	.....	.....68,038	.....	.....
0400002. 1959 ADB & 1980 CSO 4.50% NLP ALB CNF 1989-2008.....	.....1,830	.....	.....1,830	.....	.....
0400003. 1959 ADB & 1958 CSO 4.00% NLP ALB CNF 1966-1988.....	.....3,831	.....	.....3,831	.....	.....
0499997. Totals (Gross).....	.....73,699	.....0	.....73,699	.....0	.....0
0499999. Totals (Net).....	.....73,699	.....0	.....73,699	.....0	.....0

Disability - Active Lives:

0500001. 1952 INTERCO DIS BEN 5 PER 2 & 1980 CSO 4.50% NLP ALB CNF 1989-2008.....	.....118,710	.....	.....118,710	.....	.....
0500002. 1952 INTERCO DISA & 1980 CSO 4.00% NLP ALB CNF 1989-2008.....	.....107,881	.....	.....107,881	.....	.....
0500003. 1952 INTERCO DISA & 1980 CSO 4.50% NLP ALB CNF 1989-2008.....	.....8,825,570	.....	.....8,825,570	.....	.....
0500004. 1952 INTERCO DISA BEN 45 PER 2 & 1958 CSO 3.00% NLP ALB CNF 1966-1988...	.....83	.....	.....83	.....	.....
0500005. 1952 INTERCO DISA BEN 5 PER 2 1980 CSO 4.50% NLP ALB CNF 1982-2008.....	.....1,167	.....	.....1,167	.....	.....
0500006. 1952 INTERCO DISA & 1958 CSO 4.00% NLP ALB CNF 1966-1988.....	.....3,141,898	.....	.....3,141,898	.....	.....
0500007. 1952 INTERCO DISA & 2001 CSO 4.00% NLP ANB CNF 2008-Current NB.....	.....6,967,062	.....	.....6,967,062	.....	.....
0500008. 1952 DISABILITY & 1980 CSO 4.50% NLP ALB CNF 1989-2008.....	.....893,779	.....	.....893,779	.....	.....
0599997. Totals (Gross).....	.....20,056,150	.....0	.....20,056,150	.....0	.....0
0599998. Reinsurance ceded.....	.....1,372,423	.....	.....1,372,423	.....	.....
0599999. Totals (Net).....	.....18,683,727	.....0	.....18,683,727	.....0	.....0

Disability - Disabled Lives:

0600001. 1952 INTERCO DISA & 1980 CSO 4.00% NLP ALB CNF 1989-2008.....	.....118,236	.....	.....118,236	.....	.....
0600002. 1952 INTERCO DISA & 1958 CSO 4.00% NLP ALB CNF 1966-1988.....	.....16,400,727	.....	.....16,400,727	.....	.....
0600003. 1952 INTERCO DISA & 2001 CSO 4.00% NLP ANB CNF 2008-Current NB.....	.....2,135,225	.....	.....2,135,225	.....	.....
0600004. 1952 DISABILITY & 1980 CSO 4.50% NLP ALB CNF 1989-2008.....	.....891,261	.....	.....891,261	.....	.....
0600005. PROVIDENT MUTUAL TABLE 4.50% 1984-2008.....	.....1,207,098	.....	.....1,207,098	.....	.....
0699997. Totals (Gross).....	.....20,752,547	.....0	.....20,752,547	.....0	.....0
0699998. Reinsurance ceded.....	.....899,492	.....	.....899,492	.....	.....
0699999. Totals (Net).....	.....19,853,055	.....0	.....19,853,055	.....0	.....0

Miscellaneous Reserves:

0700001. For excess of valuation net premiums over corresponding gross premiums on respective policies computed according to the standard of valuation required by this state.....	.....247,673,866	.....	.....247,673,866	.....	.....
0700002. Contingency Reserves.....	.....16,778,224	.....	.....16,778,224	.....	.....
0700003. New York XS Interest.....	.....55,620	.....	.....55,620	.....	.....
0700004. Reserve for separate account minimum death benefit.....	.....1,270,980	.....	.....1,012,930	.....	.....258,050
0799997. Totals (Gross).....	.....265,778,690	.....0	.....265,520,640	.....0	.....258,050
0799998. Reinsurance ceded.....	.....107,947,051	.....	.....107,947,051	.....	.....
0799999. Totals (Net).....	.....157,831,639	.....0	.....157,573,589	.....0	.....258,050
9999999. Totals (Net) - Page 3, Line 1.....	.....20,776,086,443	.....0	.....20,762,160,148	.....0	.....13,926,295

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%  
  
IVUL  
declared rate, credited: 3%, charged: 3.9% yr 1-10, 3.25% yr 11+  
  
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:

Yes [   ]

No [ X ]

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NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

EXHIBIT 5 - INTERROGATORIES

- 8.2

State the amount of reserves established for this business:

\$.....
- 8.3

Identify where the reserves are reported in the blank:
9.

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

Yes [ X ]      No [   ]
- 9.1

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

\$.....4,724,077,408
- 9.2

State the amount of reserves established for this business:

\$.....4,556,643,349
- 9.3

Identify where the reserves are reported in the blank:

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).....	.0								
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).....	.0	.0	.0	.0	.0	.0	.0	.0	.0
8. Reinsurance ceded.....	.0								
9. Totals (Net).....	.0	.0	.0	.0	.0	.0	.0	.0	.0
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
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).....	.0	.0	.0	.0	.0	.0	.0	.0	.0
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.....	16,886,495		10,033,288	6,225,425	139,239	488,543
2. Deposits received during the year.....	4,599,535		3,449,440	1,139,350	8,447	2,298
3. Investment earnings credited to the account.....	302,925		340,900	(79,558)	29,494	12,089
4. Other net change in reserves.....	0					
5. Fees and other charges assessed.....	0					
6. Surrender charges.....	0					
7. Net surrender or withdrawal payments.....	4,295,962		2,853,723	1,197,542	18,681	226,016
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).....	17,492,993	0	10,969,905	6,087,675	158,499	276,914
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).....	17,492,993	0	10,969,905	6,087,675	158,499	276,914

**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

**PART 1 - Liability End of Current Year**

16

	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.....	1,000,000		1,000,000								
2.12 Reinsurance assumed.....	0										
2.13 Reinsurance ceded.....	0										
2.14 Net.....	1,000,000	0	(b).....1,000,000	(b).....0	0	(b).....0	(b).....0	0	0	0	0
2.2 Other:											
2.21 Direct.....	46,314,909		46,314,909								
2.22 Reinsurance assumed.....	0										
2.23 Reinsurance ceded.....	13,538,298		13,538,298								
2.24 Net.....	32,776,611	0	(b).....32,776,611	(b).....0	0	(b).....0	(b).....0	0	(b).....0	(b).....0	(b).....0
3. Incurred but unreported:											
3.1 Direct.....	11,586,620		11,586,620								
3.2 Reinsurance assumed.....	0										
3.3 Reinsurance ceded.....	0										
3.4 Net.....	11,586,620	0	(b).....11,586,620	(b).....0	0	(b).....0	(b).....0	0	(b).....0	(b).....0	(b).....0
4. Totals:											
4.1 Direct.....	58,901,529	0	58,901,529	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.....	13,538,298	0	13,538,298	0	0	0	0	0	0	0	0
4.4 Net.....	45,363,231	(a).....0	(a).....45,363,231	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.....	435,986,263		262,365,557	168,675,091	1,350,868			3,594,597			150
1.2 Reinsurance assumed.....	0										
1.3 Reinsurance ceded.....	244,861,590		159,031,386	85,762,133				68,071			
1.4 Net.....	(d) 191,124,673	0	103,334,171	82,912,958	1,350,868	0	0	3,526,526	0	0	150
2. Liability December 31, current year from Part 1:											
2.1 Direct.....	58,901,529	0	58,901,529	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.....	13,538,298	0	13,538,298	0	0	0	0	0	0	0	0
2.4 Net.....	45,363,231	0	45,363,231	0	0	0	0	0	0	0	0
3. Amounts recoverable from reinsurers Dec. 31, current year.....	7,731,730		7,731,730								
4. Liability December 31, prior year:											
4.1 Direct.....	39,327,858		39,327,858								
4.2 Reinsurance assumed.....	0										
4.3 Reinsurance ceded.....	9,862,243		9,862,243								
4.4 Net.....	29,465,615	0	29,465,615	0	0	0	0	0	0	0	0
5. Amounts recoverable from reinsurers Dec. 31, prior year.....	7,241,338		7,241,338								
6. Incurred benefits:											
6.1 Direct.....	455,559,934	0	281,939,228	168,675,091	1,350,868	0	0	3,594,597	0	0	150
6.2 Reinsurance assumed.....	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded.....	249,028,037	0	163,197,833	85,762,133	0	0	0	68,071	0	0	0
6.4 Net.....	206,531,897	0	118,741,395	82,912,958	1,350,868	0	0	3,526,526	0	0	150

(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 \$.....1,209 in Line 1.1, \$.....1,209 in Line 1.4, \$.....1,209 in Line 6.1 and \$.....1,209 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.....	11,805	30,499	18,694
7. Derivatives (Schedule DB).....			0
8. Other invested assets (Schedule BA).....	784,994		(784,994)
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).....	796,799	30,499	(766,300)
13. Title plants (for Title insurers only).....			0
14. Investment income due and accrued.....	5,119		(5,119)
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection.....	9,237,580	7,290,736	(1,946,844)
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.....			0
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.....	77,147,040	54,971,698	(22,175,342)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	87,186,538	62,292,933	(24,893,605)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0
28. TOTALS (Lines 26 and 27).....	87,186,538	62,292,933	(24,893,605)

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.....			0
2502. Deferred software costs.....	69,633,987	44,446,508	(25,187,479)
2503. Disallowed interest maintenance reserve.....	7,513,053	10,525,190	3,012,137
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).....	77,147,040	54,971,698	(22,175,342)

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 \$67,000,000 and \$56,000,000 as of December 31, 2018 and 2017.

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 #	2018	2017
<b>Net Income</b>					
Nationwide Life and Annuity Insurance Company state basis (Page 4, Line 1. 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 230,005,200	\$ (276,263,272)
2. State Prescribed Practice that is an increase/(decrease) from NAIC SAP				-	-
3. State Permitted Practice that is an increase/(decrease) from NAIC SAP				-	-
4. NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ <u>230,005,200</u>	\$ <u>(276,263,272)</u>
<b>Surplus</b>					
Nationwide Life and Annuity Insurance Company state basis (Page 3, Line 5. 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 1,467,710,410	\$ 1,339,569,758
6. State Prescribed Practice that is an increase/(decrease) from NAIC SAP				-	-
7. State Permitted Practice that is an increase/(decrease) from NAIC SAP					
Subsidiary valuation	20	2	8	<u>67,000,000</u>	<u>56,000,000</u>
8. NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ <u>1,400,710,410</u>	\$ <u>1,283,569,758</u>

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

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

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

C. Accounting Policies

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

In addition, the Company uses the following accounting policies:

- Short-term investments consist of investments with maturities of twelve months or less at acquisition and are stated at amortized cost, which approximates fair value.
- Bonds, excluding loan-backed and structured securities, are stated at amortized cost, except those with an NAIC designation of “6”, which are stated at the lower of amortized cost or fair value. Amortization of premiums and discounts is calculated using the effective yield method. The Company does not hold any mandatory convertible securities or SVO-identified investments.
- Unaffiliated common stocks are reported at fair value.
- Preferred stocks are stated at amortized cost, except those with an NAIC designation of “4” through “6”, which are stated at the lower of amortized cost or fair value.
- Mortgage loans are carried at the unpaid principal balance adjusted for premiums and discounts, less a valuation allowance. The valuation allowance for mortgage loans reflects management’s best estimate of probable credit losses.
- Loan-backed and structured securities (collectively, loan-backed securities) are stated at amortized cost or the lower of amortized cost or fair value in accordance with the provisions of Statement of Statutory Accounting Principles (SSAP) No. 43-Revised and the Purposes and Procedures Manual of the NAIC Securities Valuation Office. The retrospective adjustment method is used to value loan-backed securities where the collection of all contractual cash flows is probable. For all other loan-backed securities, the Company uses the prospective adjustment method. Refer to Note 5(D) for a discussion of the other-than-temporary impairment policy for loan-backed securities.
- The investment in the Company’s wholly-owned insurance subsidiary, Olentangy, is carried at the value of its underlying audited statutory surplus.
- Other invested assets consist primarily of 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.
- Refer to Note 8 for the derivative accounting policy.

NOTES TO THE FINANCIAL STATEMENTS

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

D. Going Concern

Not applicable.

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

Not applicable.

**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 2018 were:

Residential  
Not Applicable

Commercial  
3.3% and 11.0%
2. The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgages was 94.0%.
- December 31,  
2018

December 31,  
2017

3. Taxes, assessments, and any amounts advanced and not included in the mortgage loan total

\$

-

\$

-



NOTES TO THE FINANCIAL STATEMENTS

4. Age analysis of mortgage loans and identification of mortgage loans in which the insurer is a participant or co-lender in a mortgage loan agreement:

		Residential		Commercial				Mezzanine		Total		
Farm		Insured	All Other	Insured	All Other							
a.Current Year												
1. Recorded Investment (All)												
(a) Current	\$	-	\$	-	\$	-	\$	4,499,613,689	\$	40,238,723	\$	4,539,852,412
(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		0%		0%		0%		0%		0%		0%
5. Participant or Co-lender in a Mortgage Loan Agreement												
(a) Recorded Investment	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-
		Residential		Commercial								
Farm		Insured	All Other	Insured	All Other			Mezzanine		Total		
b.Prior Year												
1. Recorded Investment (All)												
(a) Current	\$	-	\$	-	\$	-	\$	3,400,238,067	\$	15,552,411	\$	3,415,790,478
(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		0%		0%		0%		0%		0%		0%
5. Participant or Co-lender in a Mortgage Loan Agreement												
(a) Recorded Investment	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-

NOTES TO THE FINANCIAL STATEMENTS

5. Investment in impaired loans with or without allowance for credit losses and impaired loans subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan:

	Farm	Residential		Commercial		Mezzanine	Total			
		Insured	All Other	Insured	All Other					
a. Current Year										
1. With Allowance for Credit Losses	\$	-	\$	-	\$	547,337	\$	-	\$	547,337
2. No Allowance for Credit Losses		-		-		-		-		-
3. Total (1+2)	\$	-	\$	-	\$	547,337	\$	-	\$	547,337
4. Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan	\$	-	\$	-	\$	-	\$	-	\$	-
b. Prior Year										
1. With Allowance for Credit Losses	\$	-	\$	-	\$	670,539	\$	-	\$	670,539
2. No Allowance for Credit Losses		-		-		-		-		-
3. Total (1+2)	\$	-	\$	-	\$	670,539	\$	-	\$	670,539
4. Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan	\$	-	\$	-	\$	-	\$	-	\$	-

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:

		Residential		Commercial		Mezzanine	Total
	Farm	Insured	All Other	Insured	All Other		
a. Current Year							
1. Average Recorded Investment	\$	-\$	-\$	-\$	-\$	608,938	\$ - \$ 608,938
2. Interest Income Recognized		-	-	-	-	45,938	- 45,938
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	\$	-\$	-\$	-\$	-\$	728,486	\$ - \$ 728,486
2. Interest Income Recognized		-	-	-	-	57,340	- 57,340
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, 2018	December 31, 2017
(a) Balance at beginning of period	\$ 13,930,427	\$ 9,101,654
(b) Additions charged to operations	-	-
(c) Direct write-downs charged against the allowances	2,809,291	4,828,773
(d) Recoveries of amounts previously charged off	-	-
(e) Balances at end of period	\$ 16,739,718	\$ 13,930,427

8. Mortgage loans derecognized as a result of foreclosure

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

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

B. 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.

NOTES TO THE FINANCIAL STATEMENTS

3. Not applicable.
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	\$ (10,473,560)
2. 12 Months or Longer	\$ (10,060,082)

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

1. Less than 12 Months	\$ 637,902,369
2. 12 Months or Longer	\$ 243,329,060

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. Dollar Repurchase Agreements and/or Securities Lending Transactions

1. The Company's securities lending agreement requires a minimum of 102% of the fair value of loaned securities to be held as collateral. Cash collateral received is invested in short-term investments and reported on the Asset page as Securities Lending Reinvested Collateral assets. The offsetting collateral liability is reported in the Payable for Securities Lending line on the Liabilities page.
2. No assets were pledged as collateral as of year-end.
3. Collateral Received

a. Aggregate Amount Collateral Received

	Fair Value
1. Securities Lending	
(a) Open	\$ 94,299,694
(b) 30 Days or Less	-
(c) 31 to 60 Days	-
(d) 61 to 90 Days	-
(e) Greater Than 90 Days	-
(f) Subtotal	\$ 94,299,694
(g) Securities Received	36,391,767
(h) Total Collateral Received	\$ 130,691,461

2. 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
- \$ -
- 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 Collateral Reinvested

	Amortized Cost	Fair Value
1. Securities Lending		
(a) Open	\$ -	\$ -
(b) 30 Days or Less	94,467,939	94,467,939
(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	\$ 94,467,939	\$ 94,467,939
(l) Securities Received	-	-
(m) Total Collateral Reinvested	\$ 94,467,939	\$ 94,467,939

2. Dollar Repurchase 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. The fair value of the securities received as collateral was \$36,391,767 as of December 31, 2018.

NOTES TO THE FINANCIAL STATEMENTS

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

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

1. To manage short-term liquidity needs within the Nationwide insurance subsidiaries', the company has agreements to enter into repurchase or reverse repurchase agreements with several authorized affiliated insurance companies. The collateral required meets minimum state specific requirements or statutory requirements if state of domicile does not specify.

As these transactions are with affiliated insurance companies within the Nationwide family and are short-term in nature, the risk of changes in the fair value of the collateral are considered negligible.

2. Type of Repo Trades Used

	1	2	3	4
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
a. Bilateral (YES/NO)	NO	YES	NO	NO
b. Tri-Party (YES/NO)	NO	NO	NO	NO

3. Original (Flow) & Residual Maturity

	First Quarter				Second Quarter			
	1	2	3	4	5	6	7	8
	Minimum	Maximum	Average Daily Balance	Ending Balance	Minimum	Maximum	Average Daily Balance	Ending Balance
a. Open - No Maturity	\$-	\$-	\$-	\$-	\$-	\$4,000,000	\$44,444	\$-
b. Overnight	-	-	-	-	-	-	-	-
c. 2 Days to 1 Week	-	-	-	-	-	-	-	-
d. > 1 Week to 1 Month	-	-	-	-	-	-	-	-
e. > 1 Month to 3 Months	-	-	-	-	-	-	-	-
f. > 3 Months to 1 Year	-	-	-	-	-	-	-	-
g. > 1 Year	-	-	-	-	-	-	-	-

	Third Quarter				Fourth Quarter			
	9	10	11	12	13	14	15	16
	Minimum	Maximum	Average Daily Balance	Ending Balance	Minimum	Maximum	Average Daily Balance	Ending Balance
a. Open - No Maturity	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-
b. Overnight	-	-	-	-	-	-	-	-
c. 2 Days to 1 Week	-	-	-	-	-	-	-	-
d. > 1 Week to 1 Month	-	-	-	-	-	-	-	-
e. > 1 Month to 3 Months	-	-	-	-	-	-	-	-
f. > 3 Months to 1 Year	-	-	-	-	-	-	-	-
g. > 1 Year	-	-	-	-	-	-	-	-

4-6. Not applicable.

7. Collateral Received - Secured Borrowing

	First Quarter				Second Quarter			
	1	2	3	4	5	6	7	8
	Minimum	Maximum	Average Daily Balance	Ending Balance	Minimum	Maximum	Average Daily Balance	Ending Balance
a. Cash	\$-	\$-	\$-	\$-	\$-	\$4,300,000	\$47,778	\$-
b. Securities (FV)	-	-	-	-	-	-	-	-

	Third Quarter				Fourth Quarter			
	9	10	11	12	13	14	15	16
	Minimum	Maximum	Average Daily Balance	Ending Balance	Minimum	Maximum	Average Daily Balance	Ending Balance
a. Cash	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-
b. Securities (FV)	-	-	-	-	-	-	-	-

8-11. Not applicable.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

1. To manage short-term liquidity needs within the Nationwide insurance subsidiaries', the company has agreements to enter into repurchase or reverse repurchase agreements with several authorized affiliated insurance companies. The collateral required meets minimum state specific requirements or statutory requirements if state of domicile does not specify.

As these transactions are with affiliated insurance companies within the Nationwide family and are short-term in nature, the risk of changes in the fair value of the collateral are considered negligible.

For yield enhancement, the company has agreements to enter into repurchase agreements through its securities lending program with collateral consisting of U.S. Government/Agency securities with investment grade counterparties. The collateral, which is marked to market daily, must represent 102% of the amount loaned and is monitored by the plan's manager in Bank of New York Mellon for changes in fair value.

NOTES TO THE FINANCIAL STATEMENTS

2. Type of Repo Trades Used

	1	2	3	4
	First Quarter	Second Quarter	Third Quarter	Fourth Quarter
a. Bilateral (YES/NO)	YES	NO	NO	NO
b. Tri-Party (YES/NO)	YES	YES	YES	YES

3. Original (Flow) & Residual Maturity

	First Quarter				Second Quarter			
	1	2	3	4	5	6	7	8
	Minimum	Maximum	Average Daily Balance	Ending Balance	Minimum	Maximum	Average Daily Balance	Ending Balance
a. Open - No Maturity	\$-	\$65,000,000	\$2,934,426	\$-	\$-	\$-	\$-	\$-
b. Overnight	75,333,445	120,757,601	96,136,106	119,037,214	60,047,445	171,979,750	110,373,454	155,965,857
c. 2 Days to 1 Week	-	-	-	-	-	-	-	-
d. > 1 Week to 1 Month	-	-	-	-	-	-	-	-
e. > 1 Month to 3 Months	-	-	-	-	-	-	-	-
f. > 3 Months to 1 Year	-	-	-	-	-	-	-	-
g. > 1 Year	-	-	-	-	-	-	-	-

	Third Quarter				Fourth Quarter			
	9	10	11	12	13	14	15	16
	Minimum	Maximum	Average Daily Balance	Ending Balance	Minimum	Maximum	Average Daily Balance	Ending Balance
a. Open - No Maturity	\$-	\$-	\$-	\$-	\$-	\$-	\$-	\$-
b. Overnight	106,266,516	188,339,856	153,388,959	116,101,931	76,170,697	111,872,707	92,792,806	94,467,939
c. 2 Days to 1 Week	-	-	-	-	-	-	-	-
d. > 1 Week to 1 Month	-	-	-	-	-	-	-	-
e. > 1 Month to 3 Months	-	-	-	-	-	-	-	-
f. > 3 Months to 1 Year	-	-	-	-	-	-	-	-
g. > 1 Year	-	-	-	-	-	-	-	-

4. Not applicable.

	First Quarter				Second Quarter			
	1	2	3	4	5	6	7	8
	Minimum	Maximum	Average Daily Balance	Ending Balance	Minimum	Maximum	Average Daily Balance	Ending Balance
5. Fair Value of Securities Acquired Under Repo - Secured Borrowing	\$76,840,114	\$176,634,725	\$101,576,533	\$153,417,958	\$61,248,394	\$191,085,175	\$113,580,923	\$191,085,175

	Third Quarter				Fourth Quarter			
	9	10	11	12	13	14	15	16
	Minimum	Maximum	Average Daily Balance	Ending Balance	Minimum	Maximum	Average Daily Balance	Ending Balance
5. Fair Value of Securities Acquired Under Repo - Secured Borrowing	\$108,391,846	\$192,106,653	\$156,456,738	\$118,423,970	\$77,694,111	\$114,110,161	\$94,648,662	\$96,357,298

6. Securities Acquired Under Repo - Secured Borrowing by NAIC Designation

ENDING BALANCE

	1	2	3	4	5	6	7	8
	None	NAIC 1	NAIC 2	NAIC 3	NAIC 4	NAIC 5	NAIC 6	Does Not Qualify as Admitted
a. Bonds - FV	\$-	\$96,357,298	\$-	\$-	\$-	\$-	\$-	\$96,357,298
b. LB & SS - FV	-	-	-	-	-	-	-	-
c. Preferred Stock - FV	-	-	-	-	-	-	-	-
d. Common Stock	-	-	-	-	-	-	-	-
e. Mortgage Loans - FV	-	-	-	-	-	-	-	-
f. Real Estate - FV	-	-	-	-	-	-	-	-
g. Derivatives - FV	-	-	-	-	-	-	-	-
h. Other Invested Assets - FV	-	-	-	-	-	-	-	-
q. Total Assets - FV	\$-	\$96,357,298	\$-	\$-	\$-	\$-	\$-	\$96,357,298

NOTES TO THE FINANCIAL STATEMENTS

7. Collateral Pledged - Secured Borrowing

		First Quarter				Second Quarter			
		1	2	3	4	5	6	7	8
		Minimum	Maximum	Average Daily Balance	Ending Balance	Minimum	Maximum	Average Daily Balance	Ending Balance
a	Cash	\$75,333,445	\$173,171,299	\$99,070,533	\$119,037,214	\$60,047,445	\$171,979,750	\$110,373,454	\$155,965,857
b	Securities (FV)	-	-	-	-	-	-	-	-
c	Securities (BACV)	XXX	XXX	XXX	-	XXX	XXX	XXX	-
d	Nonadmitted Subset (BACV)	XXX	XXX	XXX	-	XXX	XXX	XXX	-
		Third Quarter				Fourth Quarter			
		9	10	11	12	13	14	15	16
		Minimum	Maximum	Average Daily Balance	Ending Balance	Minimum	Maximum	Average Daily Balance	Ending Balance
a	Cash	\$106,266,516	\$188,339,856	\$153,388,959	\$116,101,931	\$76,170,697	\$111,872,707	\$92,792,806	\$94,467,939
b	Securities (FV)	-	-	-	-	-	-	-	-
c	Securities (BACV)	XXX	XXX	XXX	-	XXX	XXX	XXX	-
d	Nonadmitted Subset (BACV)	XXX	XXX	XXX	-	XXX	XXX	XXX	-

8. Allocation of Aggregate Collateral Pledged by Remaining Contractual Maturity

	Amortized Cost	Fair Value
a. Overnight and Continuous	\$94,467,939	\$94,467,939
b. 30 Days or Less	-	-
c. 31 to 90 Days	-	-
d. > 90 Days	-	-

9-10. Not applicable.

H. Repurchase Agreements Transactions Accounted for as a Sale

Not applicable.

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

Not applicable.

J. Real Estate

Not applicable.

K. Low-Income Housing Tax Credits

1. For the Company's LIHTC property investments, there are no unexpired tax credits as of December 31, 2018 and 2017.
2. The amount of low-income housing tax credits and other tax benefits recognized was \$190,000 and not applicable, as of December 31, 2018 and 2017, respectively.
3. The balance of the investment recognized in the statement of financial position was \$0 and not applicable, as of December 31, 2018 and 2017, respectively.
4. The Company's investment funds hold underlying LIHTC property investments which are subject to periodic reviews by HUD (if applicable) and state housing agencies. Management is not aware of any open or outstanding items with regard to any of these reviews. The fund investments themselves are not currently under any regulatory review.
5. Aggregate LIHTC investments do not exceed 10 percent of the total admitted assets.
6. For the current year, there were no impairments on LIHTC investments
7. No write-downs or reclassifications were made during the year due to the known forfeiture or ineligibility of LIHTC investments.

NOTES TO THE FINANCIAL STATEMENTS

L. 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	-	-	-	-	-	105,216,851	(105,216,851)
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	5,363,544	-	-	-	5,363,544	5,374,250	(10,706)
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	17,349,472	-	-	-	17,349,472	36,530,316	(19,180,844)
n. Other restricted assets	133,032,687	-	-	-	133,032,687	-	133,032,687
o. Total Restricted Assets	\$155,745,703	\$-	\$-	\$-	\$155,745,703	\$147,121,417	\$8,624,286

- (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	-	-	0.00%	0.00%
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	-	5,363,544	0.02%	0.02%
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	-	17,349,472	0.07%	0.07%
n. Other restricted assets	-	133,032,687	0.51%	0.51%
o. Total Restricted Assets	\$-	\$155,745,703	0.60%	0.60%

- (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	\$17,349,472	\$-	\$-	\$-	\$17,349,472	\$36,530,316	\$(19,180,844)	\$17,349,472	0.07%	0.07%
Total (c)	\$17,349,472	\$-	\$-	\$-	\$17,349,472	\$36,530,316	\$(19,180,844)	\$17,349,472	0.07%	0.07%

- (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	\$133,032,687	\$-	\$-	\$-	\$133,032,687	\$-	\$133,032,687	\$133,032,687	0.51%	0.51%
Total (c)	\$133,032,687	\$-	\$-	\$-	\$133,032,687	\$-	\$133,032,687	\$133,032,687	0.51%	0.51%

- (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

Collateral Assets	1  Book/Adjusted Carrying Value (BACV)	2  Fair Value	3  % of BACV to Total Assets (Admitted and Nonadmitted)*	4  % of BACV to Total Admitted Assets**
a. Cash	\$ 94,299,694	\$ 94,299,694	0.39%	0.39%
b. Schedule D, Part 1	-	-	0.00%	0.00%
c. Schedule D, Part 2, Section 1	-	-	0.00%	0.00%
d. Schedule D, Part 2, Section 2	-	-	0.00%	0.00%
e. Schedule B	-	-	0.00%	0.00%
f. Schedule A	-	-	0.00%	0.00%
g. Schedule BA, Part 1	-	-	0.00%	0.00%
h. Schedule DL, Part 1	-	-	0.00%	0.00%
i. Other	-	-	0.00%	0.00%
j. Total Collateral Assets (a+b+c+d+e+f+g+h+i)	\$ 94,299,694	\$ 94,299,694	0.39%	0.39%

- \* Column 1 divided by Asset Page, Line 28 (Column 1)
- \*\* Column 1 divided by Asset Page, Line 28 (Column 3)

	1  Amount	2  % of Liability to Total Liabilities*
k. Recognized Obligation to Return Collateral Asset	\$ 94,299,694	0.41%

- \* Column 1 divided by Liability Page, Line 26 (Column 1)

M. Working Capital Finance Investments

Not applicable.

N. 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*.

O. Structured Notes

CUSIP Identification	Actual Cost		Fair Value		Book/Adjusted Carrying Value	Mortgage- Referenced Security (YES/NO)
05567HDC7	\$	10,000,000	\$	10,956,000	\$ 10,000,000	No
670877AA7		2,003,660		2,034,622	2,000,537	No
Total	\$	12,003,660	\$	12,990,622	\$ 12,000,537	

P. 5\* Securities

Investment	Number of 5* Securities		Aggregate BACV		Aggregate Fair Value	
	December 31, 2018	December 31, 2017	December 31, 2018	December 31, 2017	December 31, 2018	December 31, 2017
(1) Bonds - AC	-	1	\$ -	\$ 230,696	\$ -	\$ 235,033
(2) LB&SS - AC	-	-	-	-	-	-
(3) Preferred Stock - AC	-	-	-	-	-	-
(4) Preferred Stock - FV	-	-	-	-	-	-
(5) Total (1+2+3+4)	-	1	\$ -	\$ 230,696	\$ -	\$ 235,033

AC - Amortized Cost      FV - Fair Value

Q. Short Sales

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

R. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
1. Number of CUSIPs	27	-
2. Aggregate Amount of Investment Income	\$ 5,028,952	\$ -

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 2018.

Note 7 - Investment Income

A. Accrued Investment Income

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

B. Amounts Nonadmitted

The total amount of investment income nonadmitted at December 31, 2018 was \$5,119.

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 futures, and equity options 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 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 products 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 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. The company currently has no equity options where premium is paid at specified intervals throughout the life of the option.

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

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

G. (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) 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.

H. The Company has no premium cost due in each of the following four years and thereafter.

Note 9 - Income Taxes

On December 22, 2017, the Tax Cuts and Jobs Act was signed into law and is effective January 1, 2018. Impacts to the Company include a reduction in the corporate tax rate from 35% to 21%, repeal of the corporate alternative minimum tax and other changes to the corporate tax rules. Upon the enactment of these tax law changes, the Company remeasured deferred tax assets and liabilities. The financial statement impacts are detailed in the tables below.

The impact of the Tax Legislation was calculated using a process taking into account all available information. Some amounts related to tax calculations of policyholder and/or loss reserves are considered to be estimates. Updates to the estimate will occur in the normal course including as the company receives additional information, upon the issuance of relevant tax legislative guidance, and resulting from actions the Company may take as a result of the Tax Legislation.

NOTES TO THE FINANCIAL STATEMENTS

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

		December 31, 2018		
		Ordinary	Capital	Total
(1a)	Gross deferred tax assets	\$ 298,748,043	\$ 11,073,381	\$ 309,821,424
(1b)	Statutory valuation allowance adjustment	111,930,262	9,984,208	121,914,470
(1c)	Adjusted gross deferred tax assets	\$ 186,817,781	\$ 1,089,173	\$ 187,906,954
(1d)	Deferred tax assets nonadmitted	-	-	-
(1e)	Subtotal net admitted deferred tax asset	\$ 186,817,781	\$ 1,089,173	\$ 187,906,954
(1f)	Deferred tax liabilities	186,817,781	1,089,173	187,906,954
(1g)	Net admitted deferred tax asset/(net deferred tax liability)	\$ -	\$ -	\$ -

		December 31, 2017		
		Ordinary	Capital	Total
(1a)	Gross deferred tax assets	\$ 270,178,642	\$ 5,667,129	\$ 275,845,771
(1b)	Statutory valuation allowance adjustment	86,025,527	3,952,575	89,978,102
(1c)	Adjusted gross deferred tax assets	\$ 184,153,115	\$ 1,714,554	\$ 185,867,669
(1d)	Deferred tax assets nonadmitted	-	-	-
(1e)	Subtotal net admitted deferred tax asset	\$ 184,153,115	\$ 1,714,554	\$ 185,867,669
(1f)	Deferred tax liabilities	184,153,115	1,714,554	185,867,669
(1g)	Net admitted deferred tax asset/(net deferred tax liability)	\$ -	\$ -	\$ -

		Change		
		Ordinary	Capital	Total
(1a)	Gross deferred tax assets	\$ 28,569,401	\$ 5,406,252	\$ 33,975,653
(1b)	Statutory valuation allowance adjustment	25,904,735	6,031,633	31,936,368
(1c)	Adjusted gross deferred tax assets	\$ 2,664,666	\$ (625,381)	\$ 2,039,285
(1d)	Deferred tax assets nonadmitted	-	-	-
(1e)	Subtotal net admitted deferred tax asset	\$ 2,664,666	\$ (625,381)	\$ 2,039,285
(1f)	Deferred tax liabilities	2,664,666	(625,381)	2,039,285
(1g)	Net admitted deferred tax asset/(net deferred tax liability)	\$ -	\$ -	\$ -

NOTES TO THE FINANCIAL STATEMENTS

Admission Calculation Components SSAP No. 101

		December 31, 2018		
		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	\$ 186,817,781	\$ 1,089,173	\$ 187,906,954
(2d)	Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	\$ 186,817,781	\$ 1,089,173	\$ 187,906,954
		December 31, 2017		
		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	\$ 184,153,115	\$ 1,714,554	\$ 185,867,669
(2d)	Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	\$ 184,153,115	\$ 1,714,554	\$ 185,867,669
		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	\$ -
(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	\$ 2,664,666	\$ (625,381)	\$ 2,039,285
(2d)	Deferred tax assets admitted as the result of application of SSAP No. 101 Total ((2a) + (2b) + (2c))	\$ 2,664,666	\$ (625,381)	\$ 2,039,285
		December 31, 2018		December 31, 2017
(3a)	Ratio percentage used to determine recovery period and threshold limitation amount	N/A		N/A
(3b)	Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in (2b)2 above	\$ N/A		\$ N/A

NOTES TO THE FINANCIAL STATEMENTS

Impact of Tax Planning Strategies

		December 31, 2018		
		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)	\$ 186,817,781	\$ 1,089,173	\$ 187,906,954
	(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)	\$ 186,817,781	\$ 1,089,173	\$ 187,906,954
	(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, 2017		
		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)	\$ 184,153,115	\$ 1,714,554	\$ 185,867,669
	(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)	\$ 184,153,115	\$ 1,714,554	\$ 185,867,669
	(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)	\$ 2,664,666	\$ (625,381)	\$ 2,039,285
	(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)	\$ 2,664,666	\$ (625,381)	\$ 2,039,285
	(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, 2018	December 31, 2017	Change
1. Current Income Tax			
(a) Federal	\$ (72,314,765)	\$ 37,877,205	\$ (110,191,970)
(b) Foreign	-	-	-
(c) Subtotal	\$ (72,314,765)	\$ 37,877,205	\$ (110,191,970)
(d) Federal income tax on net capital gains	2,669,331	3,159,663	(490,332)
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Other	-	-	-
(g) Federal and foreign income taxes incurred	\$ (69,645,434)	\$ 41,036,868	\$ (110,682,302)

NOTES TO THE FINANCIAL STATEMENTS

2. Deferred Tax Assets		December 31, 2018	December 31, 2017	Change
(a) Ordinary:				
(1) Discounting of unpaid losses	\$	-	\$ -	\$ -
(2) Unearned premium reserve		-	-	-
(3) Policyholder reserves		182,097,641	167,122,016	14,975,625
(4) Investments		2,681,165	3,647,311	(966,146)
(5) Deferred acquisition costs		107,955,787	88,245,413	19,710,374
(6) Policyholder dividends accrual		209,750	215,974	(6,224)
(7) Fixed assets		-	6,361,232	(6,361,232)
(8) Compensation and benefits accrual		-	-	-
(9) Pension accrual		-	-	-
(10) Receivables - nonadmitted		-	-	-
(11) Net operating loss carry-forward		-	-	-
(12) Tax credit carry-forward		1,276,295	1,137,282	139,013
(13) Other (including items <5% of total ordinary tax assets)		4,527,405	3,449,414	1,077,991
(99) Subtotal	\$	298,748,043	\$ 270,178,642	\$ 28,569,401
(b) Statutory valuation allowance adjustment				
(c) Nonadmitted		-	-	-
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$	186,817,781	\$ 184,153,115	\$ 2,664,666
(e) Capital:				
(1) Investments	\$	11,073,381	\$ 5,667,129	\$ 5,406,252
(2) Net capital loss carry-forward		-	-	-
(3) Real estate		-	-	-
(4) Other (including items <5% of total capital tax assets)		-	-	-
(99) Subtotal	\$	11,073,381	\$ 5,667,129	\$ 5,406,252
(f) Statutory valuation allowance adjustment				
(g) Nonadmitted		-	-	-
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$	1,089,173	\$ 1,714,554	\$ (625,381)
(i) Admitted deferred tax assets (2d + 2h)				
	\$	187,906,954	\$ 185,867,669	\$ 2,039,285
3. Deferred Tax Liabilities				
(a) Ordinary:				
(1) Investments	\$	7,612,888	\$ 357,890	\$ 7,254,998
(2) Fixed assets		-	-	-
(3) Deferred and uncollected premium		11,230,433	10,998,765	231,668
(4) Policyholder reserves		34,777,710	47,598,575	(12,820,865)
(5) Other (including items <5% of total ordinary tax liabilities)		-	739,392	(739,392)
(6) Trust assets		133,196,750	124,458,493	8,738,257
(99) Subtotal	\$	186,817,781	\$ 184,153,115	\$ 2,664,666
(b) Capital:				
(1) Investments	\$	1,089,173	\$ 1,714,554	\$ (625,381)
(2) Real estate		-	-	-
(3) Other (including items <5% of total capital tax liabilities)		-	-	-
(99) Subtotal	\$	1,089,173	\$ 1,714,554	\$ (625,381)
(c) Deferred tax liabilities (3a99 + 3b99)				
	\$	187,906,954	\$ 185,867,669	\$ 2,039,285
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, 2018	December 31, 2017	Change
(a) Adjusted gross deferred tax assets	\$ 187,906,954	\$ 185,867,669	\$ 2,039,285
(b) Deferred tax liabilities	187,906,954	185,867,669	2,039,285
(c) Net deferred tax assets (liabilities)	\$ -	\$ -	\$ -
(d) Tax effect of unrealized gains (losses)			121,296,317
(e) Prior period adjustment			-
(f) Change in deferred income tax			\$ (121,296,317)

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, 2018	December 31, 2017
(a) Current income taxes incurred	\$ (69,645,434)	\$ 41,036,868
(b) Change in deferred income tax	121,296,317	(50,290,032)
(c) Total income tax reported	\$ 51,650,883	\$ (9,253,164)
(d) Income before taxes	\$ 160,359,765	\$ (235,226,403)
(e) Federal statutory tax rate	21%	35%
(f) Expected income tax expense (benefit) at 21% and 35% statutory rate	\$ 33,675,551	\$ (82,329,241)
(1) Dividends received deduction	\$ (291,678)	\$ (2,925,743)
(2) Nondeductible expenses for meals, penalties, and lobbying	24,723	252,294
(3) Tax-exempt income	(125,977)	(40,215)
(4) Deferred tax benefit on nonadmitted assets	2,878,052	636,976
(5) Change in tax reserves	28,056	(704,205)
(6) Tax credits	(445,499)	(235,599)
(7) Tax adjustment for IMR	624,314	(83,470)
(8) Prior year adjustments	-	-
(9) Initial ceding commission	(4,017,580)	(5,748,491)
(10) Disregarded entity adjustment	(8,270,574)	(6,823,343)
(11) Change in reserve valuation basis	-	-
(12) Other	9,629	12
(13) Change in valuation allowance	31,936,485	(27,763,788)
(14) Impact of enacted tax law changes	(4,374,619)	116,511,649
(g) Total	\$ 51,650,883	\$ (9,253,164)

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

1. As of December 31, 2018, operating loss or tax credit carryforwards are available as follows:

	Amount	Origination	Expiration
Operating loss carryforwards	\$ -	-	-
Foreign tax credits	\$ -	2008	2018
Foreign tax credits	\$ -	2009	2019
Foreign tax credits	\$ -	2010	2020
Foreign tax credits	\$ -	2011	2021
Foreign tax credits	\$ -	2012	2022
Foreign tax credits	\$ 87,655	2013	2023
Foreign tax credits	\$ 257,839	2014	2024
Foreign tax credits	\$ 589,379	2015	2025
Foreign tax credits	\$ 341,422	2016	2026
Foreign tax credits	\$ -	2017	2027
Foreign tax credits	\$ -	2018	2028
Business credits	\$ -	-	-

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

2018	\$ -
2017	\$ -

3. The Company did not have any protective tax deposits under Section 6603 of the Internal Revenue Code as of December 31, 2018 and 2017.

NOTES TO THE FINANCIAL STATEMENTS

F. Consolidated Federal Income Tax Return

1. The Company's federal income tax return is 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.	Nationwide Trust, FSB
Eagle Captive Reinsurance, LLC	NBS Insurance Agency, Inc.
Freedom Specialty Insurance Company	NFS Distributors, Inc.
Harleysville Group Inc.	NWD Asset Management Holdings, Inc.
Harleysville Insurance Co. of New York	NWD Investment Management, Inc.
Harleysville Insurance Company	On Your Side Nationwide Insurance Agency, Inc.
Harleysville Insurance Company of New Jersey	Premier Agency, Inc.
Harleysville Lake States Insurance Company	Registered Investment Advisors Services, Inc.
Harleysville Life Insurance Company	Riverview International Group, Inc.
Harleysville Preferred Insurance Company	Scottsdale Indemnity Company
Harleysville Worcester Insurance Company	Scottsdale Insurance Company
Jefferson National Financial Corporation	Scottsdale Surplus Lines Insurance Company
Jefferson National Securities Corporation	THI Holdings (Delaware), Inc.
JNF Advisors, Inc.	Titan Auto Insurance of New Mexico, Inc.
Lone Star General Agency, Inc.	Titan Indemnity Company
National Casualty Company	Titan Insurance Company
Nationwide Advantage Mortgage Company	Titan Insurance Services, Inc.
Nationwide Affinity Insurance Company of America	Veterinary Pet Insurance Company
Nationwide Agribusiness Insurance Company	Victoria Automobile Insurance Company
Nationwide Assurance Company	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. The method of allocation among the companies is subject to the resolution approved by the Board of Directors. Allocation is based upon separate return or sub-group aggregated separate return calculations with the company being reimbursed for the actual Federal income tax benefit of its net operating losses which are actually used to reduce the taxable income of other companies 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.

H. Repatriation Transition Tax (RTT)

Not applicable.

I. Alternative Minimum Tax (AMT)

Not applicable.

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

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

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

NOTES TO THE FINANCIAL STATEMENTS

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, 2018 and 2017, the Company was allocated costs from NMIC and NSC totaling \$142,343,351 and \$117,174,250, 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, 2018 and 2017, the Company made payments to NMIC of \$6,128,368 and \$5,908,590, 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, 2018 and 2017, customer allocations to NFG funds totaled \$906,118,551 and \$935,441,678, respectively. For the years ended December 31, 2018 and 2017, NFG paid the Company \$2,746,773 and \$2,556,685, respectively, for the distribution and servicing of these funds.

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. See Notes 5F and 5G.

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 \$423,145,595 and \$936,515,147 as of December 31, 2018 and 2017, 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, 2018 and 2017 were approximately \$10,034,221 and \$10,928,871, respectively.

The Company received capital contributions from NLIC of \$565,000,000 and \$400,000,000 during 2018 and 2017, respectively.

On December 28, 2018, the Company and Nationwide Trust Company, FSB (formerly Nationwide Bank) (NTC) entered into a promissory note, where NTC borrowed \$165,000,000 from the Company at 3-month LIBOR plus 0.785% maturing March 28, 2019. As of December 31, 2018, \$165,000,000 was outstanding. On February 15, 2019, NTC made a partial repayment of principal and interest, reducing the outstanding balance to \$145,000,000.

On December 21, 2018, NLIC and the Company entered into a promissory note, where the Company borrowed \$69,100,000 from NLIC at 3-month LIBOR plus 0.785% maturing March 21, 2019. As of December 31, 2018, \$69,100,000 was outstanding.

On December 13, 2018, NLIC and the Company entered into a promissory note, where the Company borrowed \$100,000,000 from NLIC at a fixed rate of 3.57319% maturing March 13, 2019. As of December 31, 2018, \$100,000,000 was outstanding. This note was fully repaid on January 16, 2019.

On December 10, 2018, NLIC and the Company entered into a promissory note, where the Company borrowed \$56,000,000 from NLIC at a fixed rate of 3.56094% maturing March 8, 2019. As of December 31, 2018, \$56,000,000 was outstanding. This note was fully repaid on February 8, 2019.

On December 6, 2018, the Company and NW SBL LLC entered into a promissory note, where NW SBL LLC borrowed \$77,500,000 from the Company at 3-month LIBOR plus 1.25% maturing March 6, 2019. As of December 31, 2018, \$71,200,000 was outstanding.

On December 6, 2018, NLIC and the Company entered into a promissory note, where the Company borrowed \$115,000,000 from NLIC at 3-month LIBOR plus 0.785% maturing March 6, 2019. As of December 31, 2018, \$115,000,000 was outstanding.

On December 5, 2018, Nationwide Financial Services, Inc. and the Company entered into a promissory note, where the Company borrowed \$45,000,000 from Nationwide Financial Services, Inc. at 3-month LIBOR plus 0.785% maturing March 5, 2019. As of December 31, 2018, \$45,000,000 was outstanding.

In October 2018, the Company acquired \$45,575,594 of commercial mortgage loans from NTC.

On March 1, 2017, the Company provided an unsecured promissory note in the amount of \$119,000,000 to NLIC. NLIC made partial repayments of \$20,000,000 and \$67,000,000 on March 15, 2017 and March 27, 2017, respectively. On May 5, 2017, NLIC repaid the remaining \$32,000,000 outstanding principal balance and interest on the note.

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 2018 and 2017 included premiums of \$91,372,515 and \$103,468,350, respectively, benefits and claims of \$78,684,251 and \$58,514,327, respectively and net investment earnings on funds withheld assets of \$47,027,800 and \$46,426,451, respectively. In order for the Company to record a reinsurance reserve credit of \$1,638,172,637 as of December 31, 2018 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 \$992,502,053 and \$979,491,546, respectively. As of December 31, 2017 the book adjusted carrying value and fair value of the funds withheld assets was \$951,259,097 and \$1,031,641,329, respectively. The Reinsurance Pool has also established a trust account for the benefit of the Company which had a fair value of \$635,631,786 and \$616,091,832 as of December 31, 2018 and 2017, respectively. To maintain the full reserve credit as of December 31, 2018, the Company placed additional assets in the funds withheld for the benefit of the Reinsurance Pool, increasing the fair value of funds withheld assets to \$1,021,397,177 as of January 31, 2019.

NOTES TO THE FINANCIAL STATEMENTS

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 2018 and 2017 and include considerations of \$13,993,451 and \$23,824,758, respectively, net investment income of \$57,715,356 and \$84,235,831, respectively, and benefits, change in reserves and other expenses of \$358,040,975 and \$565,713,912, respectively. The reserve adjustment for 2018 and 2017 of \$(351,619,433) and \$(553,140,063), respectively, represents changes in reserves related to this fixed block of business, offset by investment earnings on the underlying assets. Amounts recoverable as of December 31, 2018 and 2017 related to this contract were \$5,464,751 and \$2,008,672, respectively. Policy reserves under this agreement totaled \$1,420,693,206 and \$1,717,446,475 as of December 31, 2018 and 2017, 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 \$40,368,587 and \$41,304,077 as of December 31, 2018 and 2017, respectively. Total premiums ceded under this treaty were \$8,463,516 and \$8,825,408 during 2018 and 2017, 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 \$156,705,111 and \$154,901,808 as of December 31, 2018 and 2017, respectively.

The Company formed Nationwide SBL, LLC during 2018 with a \$1,000,000 contribution on October 31, 2018. The entire investment in Nationwide SBL, LLC is nonadmitted.

The Company utilizes the look-through approach in valuing its investment in NW REI (NLAIC), LLC at \$31,607,253 and \$16,689,140 as of December 31, 2018 and 2017, respectively. 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	\$ -	\$ 67,000,000	\$ 75,475,134	\$ -

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

SCA Loss Tracking

Not applicable.

Note 11 - Debt

A. All Other Debt

Not applicable.

B. Federal Home Loan Bank (FHLB) Agreements

Not applicable.

NOTES TO THE FINANCIAL STATEMENTS

**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% provided this deferral does not exceed the maximum annual amount allowed by the IRS. Salary deferrals of up to 7% receive a 50% company match and salary deferrals of up to 6% receive a 50% Company match for the years ended December 31, 2018 and 2017, respectively, 20% of which vests each year until the participant has five years of vesting service. The Company match is funded on a biweekly basis and the expense for contributions are allocated to the Company based on employee contributions. The Company's allocated expense for contributions were \$2,946,543 and \$1,843,419 for the years ended December 31, 2018 and 2017, respectively. Individuals are subject to a dollar limit on salary deferrals per IRS Section 402(g) (\$18,500 in 2018 and \$18,000 in 2017). Other limits also apply. The Company has no legal obligation for benefits under this plan. Effective January 1, 2019, salary deferrals up to 8% will receive a 50% Company match.

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) sponsored by NMIC. 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. The Company also participates in a non-qualified defined benefit supplemental executive retirement plan sponsored by NMIC that covers certain executives with at least one year of service. The Company's portion of (benefit) expense relating to these plans was \$(3,501,702) and \$(2,731,020) for the years ended December 31, 2018 and 2017, respectively.

In addition to the defined benefit plans, the Company and certain affiliated companies participate in health care benefit plans sponsored by NMIC for qualifying retirees, which are generally available to retirees who were full time, who have attained age 55 and have at least 15 years of service with the Company. The Company's portion of the (benefit) expense relating to these plans was \$(109,014) and \$106,887 for the years ended December 31, 2018 and 2017, respectively.

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 shares of \$40 par value common stock authorized, 66,000 shares issued, and 66,000 shares outstanding as of December 31, 2018.

2. Dividend Rate of Preferred Stock

The Company has no preferred stock outstanding.

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, 2018 was \$1,467,710,410, and statutory net income for 2018 was \$230,005,200. Due to the Company's unassigned deficit as of December 31, 2018, any dividend paid by the Company in 2019 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.



NOTES TO THE FINANCIAL STATEMENTS

4. Dividends Paid

During the years ended December 31, 2018 and 2017, 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, 2018	December 31, 2017
a. Unrealized gains (losses)	\$ (124,264,431)	\$ 330,216,326

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, 2018, 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, 2018, the Company has unfunded commitments of \$188,876,124 related to its investment in limited partnership and limited liability companies.

2. Not applicable.  
3. Not applicable.

B. Assessments

1. The Company is subject to guaranty fund and other assessments by the states in which it writes business. Guaranty fund assessments should be accrued at the time of insolvencies. Other assessments should be accrued either at the time of assessment or in the case of premium based assessments, at the time the premiums were written. In the case of loss-based assessments, the assessments should be accrued at the time the losses are incurred.

As of December 31, 2018 and 2017, the Company accrued a liability for guaranty fund and other assessments of \$3,668,407 and \$2,929,953 and a related premium tax benefit asset of \$629,363 and \$560,639, respectively. These represent management's best estimates based on information received from the states in which the Company writes business and may change due to many factors including the Company's share of the ultimate cost of current insolvencies.

2.		
a.	Assets recognized from paid and accrued premium tax offsets and policy holder surcharges prior year-end	\$ 756,112
b.	Decreases current year: Premium tax offsets applied	58,853
c.	Increases current year: Change in accrued premium tax offsets	(1,164)
d.	Assets recognized from paid and accrued premium tax offsets and policy holder surcharges current year-end	\$ 696,095

NOTES TO THE FINANCIAL STATEMENTS

3. Guaranty fund liabilities and assets related to assessments from insolvencies of entities that wrote long-term care contracts:

a. Discount rate applied 4.250%

b. The undiscounted and discounted amount of the guaranty fund assessments and related assets by insolvency:

Name of the Insolvency	Guaranty Fund Assessment		Related Assets	
	Undiscounted	Discounted	Undiscounted	Discounted
Penn Treaty Network America Insurance Company	\$ 9,809	\$ 6,223	\$ 9,010	\$ 5,724
American Network Insurance Company	1,082	591	733	425

c. Number of jurisdictions, ranges of years used to discount and weighted average number of years of the discounting time period for payables and recoverables by insolvency:

Name of the Insolvency	Payables			Recoverables		
	Number of Jurisdictions	Range of Years	Weighted Average Number of Years	Number of Jurisdictions	Range of Years	Weighted Average Number of Years
Penn Treaty Network America Insurance Company	41	70	70	36	70	70
American Network Insurance Company	41	70	70	35	70	70

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. 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.

The various businesses conducted by the Company are subject to oversight by numerous federal and state regulatory entities, including but not limited to the Securities and Exchange Commission, the Financial Industry Regulatory Authority, the Department of Labor, the 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. In addition, recent regulatory activity, including state and federal regulatory activity related to fiduciary standards, 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.

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 with various third parties 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    |                |
|-------------|-------------------|-------------------|----------------|----------------|
|             | 2018 Notional     | 2017 Notional     | 2018 Notional  | 2017 Notional  |
| a. Swaps    | \$ 555,404,998    | \$ 179,973,257    | \$ 256,524,997 | \$ 369,628,640 |
| b. Futures  | 124,813,900       | 576,242,383       | 213,923,393    | 26,240,161     |
| c. Options  | 17,405,958,663    | 10,612,905,059    | -              | -              |
| Total       | \$ 18,086,177,561 | \$ 11,369,120,699 | \$ 470,448,390 | \$ 395,868,801 |
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 future 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. Transfer 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 \$127,477,208 at December 31, 2018. The Company holds \$36,391,767 of non-cash collateral for loaned securities as of December 31, 2018.
- 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 (excluding any repurchase and reverse repurchase transactions that may be disclosed under notes 5 F. through 5 I. above).
6. There were no transfers of receivables with recourse.
7. (a) Not applicable.
- (b) Not applicable.
- C. Wash Sales
- Not applicable.

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.

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.



NOTES TO THE FINANCIAL STATEMENTS

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

The Company categorizes assets and liabilities held at fair value in the statutory statements of assets and liabilities, surplus and other funds 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, London Interbank Offered Rate, 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 estimates of 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 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.

Independent pricing services are most often utilized to determine the fair value of bonds and stocks for which market quotations or quotations on comparable securities are available. For these bonds and stocks, the Company obtains the pricing services’ methodologies, pricing from additional sources, 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 deemed appropriate or when quotes are not available from independent pricing services or a corporate pricing matrix. These bonds are classified with the lowest priority 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. At least annually, the Company performs reviews and tests to ensure that quotes are a reasonable estimate of the investments’ fair value. Price movements of broker quotes are subject to validation and 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.

The Company carries short-term investments at amortized cost, which approximates fair value.

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

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, 2018:

	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
<b>Assets at Fair Value</b>					
Industrial and miscellaneous	\$ -	\$ 332,155	\$ 170,836	-	\$ 502,991
<b>Total Bonds</b>	\$ -	\$ 332,155	\$ 170,836	\$ -	\$ 502,991
Common stocks	2,734,978	-	-	\$ 5,769,755	8,504,733
Separate account assets	1,527,793,755	-	-	-	1,527,793,755
Derivative assets	-	-	436,842,664	-	436,842,664
<b>Total Assets at Fair Value/(NAV)</b>	<b>\$ 1,530,528,733</b>	<b>\$ 332,155</b>	<b>\$ 437,013,500</b>	<b>\$ 5,769,755</b>	<b>\$ 1,973,644,143</b>

The following table presents the rollforward of Level 3 assets held at fair value during the year ended December 31, 2018:

	Beginning Balance at 12/31/2017	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 12/31/2018
<b>Assets at Fair Value</b>										
Industrial and miscellaneous	\$177,594	\$-	\$-	\$-	\$5,079	\$-	\$-	\$(14,226)	\$2,389	\$170,836
Total Bonds	\$177,594	\$-	\$-	\$-	\$5,079	\$-	\$-	\$(14,226)	\$2,389	\$170,836
Common stocks	\$3,399,528	\$-	\$(3,399,528)	\$-	\$-	\$-	\$-	\$-	\$-	\$-
Derivative assets	\$791,992,017	\$-	\$-	\$146,401,151	\$(565,904,939)	\$340,602,078	\$-	\$(276,247,643)	\$-	\$436,842,664
Total Assets at Fair Value	\$795,569,139	\$-	\$(3,399,528)	\$146,401,151	\$(565,899,860)	\$340,602,078	\$-	\$(276,261,869)	\$2,389	\$437,013,500

Transfers into and/or out of Level 3 during the year ended December 31, 2018 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, 2018:

	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
<b>Assets</b>							
Bonds	\$17,463,253,301	\$17,836,640,320	\$493,838,908	\$16,809,200,002	\$160,214,391	\$-	\$-
Mortgage loans, net of allowance	4,400,827,522	4,523,322,567	-	-	4,400,827,522	-	-
Short-term investments	494,345,595	494,345,595	71,200,000	423,145,595	-	-	-
Derivative assets	38,635,636	36,480,162	-	38,635,636	-	-	-
Policy loans	103,546,100	103,546,100	-	-	103,546,100	-	-
Securities lending collateral assets	94,467,939	94,467,939	94,467,939	-	-	-	-
<b>Total Assets</b>	<b>\$22,595,076,093</b>	<b>\$23,088,802,683</b>	<b>\$659,506,847</b>	<b>\$17,270,981,233</b>	<b>\$4,664,588,013</b>	<b>\$-</b>	<b>\$-</b>
<b>Liabilities</b>							
Derivative liabilities	\$10,190,092	\$5,336,974	\$-	\$10,190,092	\$-	\$-	\$-
Investment Contracts	16,448,703,967	15,438,783,172	-	-	16,448,703,967	-	-
<b>Total Liabilities</b>	<b>\$16,458,894,059</b>	<b>\$15,444,120,146</b>	<b>\$-</b>	<b>\$10,190,092</b>	<b>\$16,448,703,967</b>	<b>\$-</b>	<b>\$-</b>

D. Not Practicable to Estimate Fair Value

Not applicable.

E. Measured using net asset value

Common stocks measured at NAV of \$5,769,755 represents an investment in a business development company (BDC). The Company has the ability and intent to hold this investment. The price at which the investment in the BDC could be sold largely depends on when the BDC becomes a public entity, at which time the Company can liquidate the investment or convert its investment into publicly-traded stock. The Company has unfunded commitments of \$4,261,314 to the BDC. The BDC’s strategy includes, but is not limited to, originating loans and making debt and equity investments in domestic middle market companies.

Note 21 - Other Items

A. Unusual or Infrequent Items

Not applicable.

B. Troubled Debt Restructuring for Debtors

Not applicable.

C. Other Disclosures

As of December 31, 2018, the Company has commitments for unsettled purchases of private placement securities of \$194,000,000 and bank loans of \$3,000,000.

As of December 31, 2018, the Company has commitments for commercial mortgage loans of \$4,000,000.

As part of the Company’s derivative program, the Company may receive securities posted by counterparties that are considered off-balance sheet and are not included in the financials of the Company. Such securities are reflected in schedule DB, Part D, Section 2 under the *Collateral Pledged to Reporting Entity* heading.

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
Dominion Arms SP LLC		VA	\$ 61,875	\$ 800,000
Academy Theater		VA	-	177,000
ST GA Fund NW 2018 LLC		GA	176,000	
Laurel Hill GQ LLC		VA	1,900	
Total			\$ 239,775	\$ 977,000

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 2018.

4. State Tax Credits Admitted and Nonadmitted

	Total Admitted	Total Nonadmitted
a. Transferable	\$ -	\$ -
b. Non-transferable	\$ 977,000	\$ -

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	\$ 26,732,968	\$ 27,995,982	\$ 28,889,328	\$ 6,269,191
b. Commercial mortgage backed securities	-	-	-	-
c. Collateralized debt obligations	-	-	-	-
d. Structured securities	7,070,000	7,070,000	7,080,690	-
e. Equity investments in SCAs	-	-	-	-
f. Other assets	-	-	-	-
g. Total	\$ 33,802,968	\$ 35,065,982	\$ 35,970,018	\$ 6,269,191

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 death benefit settlement method is payment to the beneficiary in form of a check or electronic funds transfer.

H. Insurance-Linked Securities

Not applicable.

Note 22 - Events Subsequent

Type I – Recognized Subsequent Events:

Subsequent events have been considered through February 22, 2019 for the statutory statement issued on February 27, 2019.

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 22, 2019 for the statutory statement issued on February 27, 2019.

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

NOTES TO THE FINANCIAL STATEMENTS

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

Yes ( ) No (X)

If yes, give full details.

Section 3 - Ceded Reinsurance Report-Part B

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

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

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

Yes ( ) No (X)

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

B. Uncollectible Reinsurance

None

C. Commutation of Ceded Reinsurance

Not applicable.

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

Not applicable.

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

Not applicable.

F. Variable Annuity Reinsurance Agreement with an Affiliated Captive Reinsurer

Not applicable.

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

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

**Note 24 - Retrospectively Rated Contracts and Contracts Subject to Redetermination**

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, 2018, the relative percentage of individual and group participating life insurance policies was 0.02% 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.

NOTES TO THE FINANCIAL STATEMENTS

Note 30 - Premium Deficiency Reserves

The Company's liability for premium deficiency reserves as of December 31, 2018 is as follows:

1. Liability carried for premium deficiency reserves

\$0
2. Date of the most recent evaluation of this liability

December 31, 2018
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, 2018, the Company had \$13,165,418,413 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 \$247,673,866 at year-end and are reported in Exhibit 5, Miscellaneous Reserves.
4. The Tabular Interest (Page 7, Part A, Line 4), The Tabular Less Actual Reserve Released (Page 7, Part A, Line 5), and the Tabular Cost (Page 7, Part A, Line 9) have been determined by formulas described in the instructions for Page 7.
5. The Tabular Interest on Funds not involving life contingencies is calculated using the actual accrued interest on such funds.
6. There are no other reserve changes for the current year.

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	\$ 12,865,211,811	\$ -	\$ -	\$ 12,865,211,811	80.92%
2. At book value less current surrender charge of 5% or more	1,099,914,686	-	-	1,099,914,686	6.92%
3. At fair value	6,087,674	-	353,094,391	359,182,065	2.26%
4. Total with market value adjustment or at fair value (Total of 1 through 3)	\$ 13,971,214,171	\$ -	\$ 353,094,391	\$ 14,324,308,562	90.10%
5. At book value without adjustment (Minimal or no charge or adjustment)	1,533,036,073	-	-	1,533,036,073	9.64%
B. Not subject to discretionary withdrawal	39,640,729	-	773,624	40,414,353	0.25%
C. Total (gross: direct + assumed)	\$ 15,543,890,973	\$ -	\$ 353,868,015	\$ 15,897,758,988	100.00%
D. Reinsurance ceded	95,195,121	-	-	95,195,121	
E. Total (net)* (C) - (D)	\$ 15,448,695,852	\$ -	\$ 353,868,015	\$ 15,802,563,867	

\* Reconciliation of total annuity actuarial reserves and deposit fund liabilities

F.	Amount
Life & Accident & Health Annual Statement:	
1. Exhibit 5, Annuities Section, Total (net)	\$ 15,422,574,580
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	8,628,278
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	17,492,994
4. Subtotal	\$ 15,448,695,852
Separate Accounts Annual Statement:	
5. Exhibit 3, Line 0299999, Column 2	353,676,758
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	191,257
11. Subtotal	\$ 353,868,015
12. Combined Total	\$ 15,802,563,867

NOTES TO THE FINANCIAL STATEMENTS

Note 33 - Premium and Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2018 were as follows:

Type	Gross	Net of Loading
1. Industrial	\$ -	\$ -
2. Ordinary New Business	6,049,434	79,898
3. Ordinary Renewal	51,610,613	40,125,711
4. Credit Life	-	-
5. Group Life	-	-
6. Group Annuity	-	-
7. Totals	\$ 57,660,047	\$ 40,205,609

Note 34 – Separate Accounts

A. Separate Account Activity

- The Company utilized separate accounts to record and account for assets and liabilities in its variable annuities and variable life insurance product lines.
- As of December 31, 2018 and 2017 the Company’s separate account statement included legally insulated assets of \$1,527,793,760 and \$1,652,825,047, respectively. The assets legally insulated from the general account as of December 31, 2018, attributed to the following product lines:

Product/Transaction	Legally Insulated Assets	Separate Account Assets (Not Legally Insulated)
Annuities	\$ 354,110,790	\$ -
Life Insurance	1,173,682,970	-
Total	\$ 1,527,793,760	\$ -

- 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).

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. 2018	\$ 416,954
b. 2017	\$ 434,204
c. 2016	\$ 430,097
d. 2015	\$ 492,309
e. 2014	\$ 535,215

During 2018, the general account of the Company has paid \$147,175 toward separate account guarantees. The total separate account guarantees paid by the general account for the preceding four years ending December 31, 2017, 2016, 2015, and 2014 was \$354,731, \$107,860, \$67,239, and \$199,326, respectively.

- The Company does not engage in securities lending transactions within its separate accounts.

NOTES TO THE FINANCIAL STATEMENTS

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 12/31/2018	\$ -	\$ -	\$ -	\$ 164,744,408	\$ 164,744,408
Reserves at 12/31/2018					
2. For accounts with assets at:					
a. Fair value	\$ -	\$ -	\$ -	\$ 1,396,705,275	\$ 1,396,705,275
b. Amortized cost	-	-	-	-	-
c. Total Reserves	\$ -	\$ -	\$ -	\$ 1,396,705,275	\$ 1,396,705,275
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	-	-	-	1,395,931,652	1,395,931,652
4. At book value without market value adjustment and with current surrender charge less than 5%	-	-	-	-	-
5. Subtotal	\$ -	\$ -	\$ -	\$ 1,395,931,652	\$ 1,395,931,652
b. Not subject to discretionary withdrawal	-	-	-	773,623	773,623
c. Total	\$ -	\$ -	\$ -	\$ 1,396,705,275	\$ 1,396,705,275
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)	\$	164,744,408
b. Transfers from Separate Accounts (Page 4, Line 10)		118,817,620
c. Net transfers to (from) Separate Accounts (a) - (b)	\$	45,926,788
2. Reconciling Adjustments		
a. Exchange accounts offsetting in the general account		10,379,541
b. Gain(loss) not reported in General Account transfers		(25,417)
3. Transfers as reported in the Summary of Operations of the Life, Accident & Health Annual Statement (1c) + (2) = (Page 4, Line 26)	\$	56,280,912

Note 35 – Loss/Claim Adjustment Expenses

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

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?  
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?    OH
- 1.4

Is the reporting entity publicly traded or a member of publicly traded group?

Yes [   ]    No [ X ]
- 1.5

If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.
- 2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes [   ]    No [ X ]
- 2.2

If yes, date of change:
- 3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2016
- 3.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2016
- 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).

05/24/2018
- 3.4

By what department or departments?  
OH
- 3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments?

Yes [   ]    No [   ]    N/A [ X ]
- 3.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes [   ]    No [   ]    N/A [ X ]
- 4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.11

sales of new business?

Yes [   ]    No [ X ]
- 4.12

renewals?

Yes [   ]    No [ X ]
- 4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.21

sales of new business?

Yes [   ]    No [ X ]
- 4.22

renewals?

Yes [   ]    No [ X ]
- 5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?  
If the answer is YES, complete and file the merger history data file with the NAIC.

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 [   ]    No [ X ]
- 6.2

If yes, give full information:

- 7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes [   ]    No [ X ]
- 7.2

If yes,
- 7.21

State the percentage of foreign control

%
- 7.22

State the nationality(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	2	3	4	5	6
Affiliate Name	Location (City, State)	FRB	OCC	FDIC	SEC
Nationwide Trust Company, FSB	Columbus, OH	No	Yes	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	Columbus, 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
Jefferson National Securities Corporation	Louisville, KY	No	No	No	Yes
JNF Advisors, Inc.	Louisville, KY	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?



GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

KPMG LLP, 191 W NATIONWIDE BLVD., SUITE 500, COLUMBUS, OH 43215

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?  
Philip Wunderlich, FSA, MAAA, Associate 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 REI (NLAIC), LLC, Almanac Realty Securities VIII, L.P., Bell Institutional Fund V, LLC, Crow Holdings Realty Partners VII, LP, Crow Holdings Retail Fund II, L.P., Dermody Properties Industrial Fund II, LP, DivcoWest Fund V, L.P., Dominion Arms SP LLC, Exeter Industrial Value Fund IV, L.P., GEM Realty Fund VI, LP, Helios Devco LLC, Helios Infracore LLC, HSREP VI Co-Investment 3, L.P., Laurel Hill GQ LLC, PCCP Credit IX, LP, PCCP Equity VII, LP, PCCP Equity VIII, LP, ST GA Fund NW 2018 LLC, US Regional Logistics Program II, L.P., US Regional Logistics Program, L.P., Walton Street Real Estate Fund VIII, LP, Waterton Residential Property Venture XIII, L.P.

12.12

Number of parcels involved

418

12.13

Total book/adjusted carrying value

\$ 112,401,310

12.2

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

13.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

13.1

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

13.2

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

Yes ☐ No ☐

13.3

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

Yes ☐ No ☐

13.4

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

Yes ☐ No ☐ N/A ☐

14.1

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

Yes ☒ No ☐

(a)

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

(b)

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

(c)

Compliance with applicable governmental laws, rules and regulations;

(d)

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

(e)

Accountability for adherence to the code.

14.11

If the response to 14.1 is no, please explain:

14.2

Has the code of ethics for senior managers been amended?

Yes ☐ No ☒

14.21

If the response to 14.2 is yes, provide information related to amendment(s).

14.3

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

Yes ☐ No ☒

14.31

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

15.1

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

Yes ☐ No ☒

15.2

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

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

BOARD OF DIRECTORS

16.

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

Yes ☒ No ☐

17.

Does the reporting entity keep a complete permanent record of the proceedings of its Board of Directors and all 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:

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

21.21	Rented from others	\$	0
21.22	Borrowed from others	\$	0
21.23	Leased from others	\$	0
21.24	Other	\$	0
22.1	Does this statement include payments for assessments as described in the <i>Annual Statement Instructions</i> other than guaranty fund or guaranty association assessments?	Yes [ ]	No [X]
22.2	If answer is yes:		
22.21	Amount paid as losses or risk adjustment	\$	0
22.22	Amount paid as expenses	\$	0
22.23	Other amounts paid	\$	0
23.1	Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?	Yes [X]	No [ ]
23.2	If yes, indicate any amounts receivable from parent included in the Page 2 amount:	\$	0

INVESTMENT

24.01	Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date (other than securities lending programs addressed in 24.03)?	Yes [X]	No [ ]									
24.02	If no, give full and complete information, relating thereto:											
24.03	For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet (an alternative is to reference Note 17 where this information is also provided). <u>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, 2018, Nationwide had loaned \$127,477,208 to approved counterparties and received cash collateral amounts of \$94,299,694 and non-cash off-balance sheet collateral of \$36,391,767.</u>											
24.04	Does the company's security lending program meet the requirements for a conforming program as outlined in the <i>Risk-Based Capital Instructions</i> ?	Yes [X]	No [ ] N/A [ ]									
24.05	If answer to 24.04 is yes, report amount of collateral for conforming programs.	\$	130,691,460									
24.06	If answer to 24.04 is no, report amount of collateral for other programs	\$	0									
24.07	Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?	Yes [X]	No [ ] N/A [ ]									
24.08	Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?	Yes [X]	No [ ] N/A [ ]									
24.09.	Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending?	Yes [X]	No [ ] N/A [ ]									
24.10	For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:											
24.101	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:	\$	94,467,939									
24.102	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2:	\$	94,467,939									
24.103	Total payable for securities lending reported on the liability page:	\$	94,299,694									
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	\$	5,363,544									
25.29	On deposit with other regulatory bodies	\$	0									
25.30	Pledged as collateral – excluding collateral pledged to an FHLB	\$	17,349,472									
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:											
	<table><tr><th>1</th><th>2</th><th>3</th></tr><tr><th>Nature of Restriction</th><th>Description</th><th>Amount</th></tr><tr><td></td><td></td><td>\$</td></tr></table>	1	2	3	Nature of Restriction	Description	Amount			\$		
1	2	3										
Nature of Restriction	Description	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:	\$	0									
28.	Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC <i>Financial Condition Examiners Handbook</i> ?											
28.01	For agreements that comply with the requirements of the NAIC <i>Financial Condition Examiners Handbook</i> , complete the following:											
	<table><tr><th>1</th><th>2</th></tr><tr><th>Name of Custodian(s)</th><th>Custodian's Address</th></tr></table>	1	2	Name of Custodian(s)	Custodian's Address							
1	2											
Name of Custodian(s)	Custodian's Address											

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

The Bank of New York Mellon	1 Wall Street, New York, NY 10286
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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
IFM Investors Pty Ltd	U
BlackRock Financial Management Inc.	U
HPS INVESTMENT PARTNERS, LLC	U

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 [X]

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 [X]

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  Central Registration Depository Number	2  Name of Firm or Individual	3  Legal Entity Identifier (LEI)	4  Registered With	5 Investment Management Agreement (IMA) Filed
162754	IFM Investors Pty Ltd	5493002BVK0QI7KW7H93	Securities and Exchange Commission (SEC)	NO
107105	BlackRock Financial Management Inc.	549300LVXYIVJKE13M84	Securities and Exchange Commission (SEC), National Futures Association (NFA), Commodity Trading Advisor (CTA) and Commodity Pool Operator (CPO)	NO
282125	HPS INVESTMENT PARTNERS, LLC	549300IW7540H8HM8F38	The U.S. Securities and Exchange Commission	NO

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

29.2 If yes, complete the following schedule:

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

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

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

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

	1  Statement (Admitted) Value	2  Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

30.1	Bonds	\$	17,837,143,306	\$	17,463,253,352	\$	(373,889,954)
30.2	Preferred Stocks	\$	0	\$	0	\$	0
30.3	Totals	\$	17,837,143,306	\$	17,463,253,352	\$	(373,889,954)

- 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 ☒ 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 ☒
- 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 ☒ No ☐
- 32.2

If no, list exceptions:
33.

By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designation 5GI security:

a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.

b. Issuer or obligor is current on all contracted interest and principal payments.

c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities?

Yes ☐ No ☒
34.

By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

a. The security was purchased prior to January 1, 2018.

b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.

c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as an NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.

d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

Has the reporting entity self-designated PLGI securities?

Yes ☐ No ☒

OTHER

- 35.1

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

\$0
- 35.2

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

1 Name	2 Amount Paid
Payments are generally made by Nationwide Mutual Insurance Company and are reported in its Annual Statement.	\$

- 36.1

Amount of payments for legal expenses, if any?

\$362,082
- 36.2

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

1 Name	2 Amount Paid
N/A	\$

- 37.1

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

\$0
- 37.2

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.

1 Name	2 Amount Paid
Payments are generally made by Nationwide Mutual Insurance Company and are reported in its Annual Statement.	\$

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	\$	6,338,469,630	\$	5,655,271,185
2.3	Premium Ratio (2.1/2.2)		0.0%		0.0%
2.4	Reserve Numerator	\$	0	\$	0
2.5	Reserve Denominator	\$	20,663,618,035	\$	15,498,076,916
2.6	Reserve Ratio (2.4/2.5)		0.0%		0.0%
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?		\$	131,174,218	
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		\$	327,568,461	
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:		\$	2,586,000,000	
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 [ ]

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	\$0
8.32 Paid claims	\$0	\$0	\$0
8.33 Claim liability and reserve (beginning of year)	\$0	\$0	\$0
8.34 Claim liability and reserve (end of year)	\$0	\$0	\$0
8.35 Incurred claims	\$0	\$0	\$0

8.4

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

Attachment Point	1 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.

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:

9.1

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

\$0

9.2

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)

10.1

Do you act as a custodian for health savings accounts?

Yes [ ] No [ X ]

10.2

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

\$0

10.3

Do you act as an administrator for health savings accounts?

Yes [ ] No [ X ]

10.4

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

\$0

11.1

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

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

11.2

If the answer to 11.1 is yes, please provide the following:

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

12.

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

12.1

Direct premiums written

\$1,364,496,581

12.2

Total incurred claims

\$279,939,081

12.3

Number of covered lives

433,899

*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)						

13.

Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states?

Yes [ X ] No [ ]

13.1

If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity?

Yes [ ] No [ ]

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.

\$000 omitted for amounts of life insurance

	1 2018	2 2017	3 2016	4 2015	5 2014
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4).....	79,291,478	69,389,031	59,931,819	49,508,330	39,353,355
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4).....	82,637,223	77,920,248	73,164,353	68,200,485	62,043,769
3. Credit life (Line 21, Col. 6).....					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4).....	23	23	26	26	29
5. Industrial (Line 21, Col. 2).....					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4).....					
7. Total (Line 21, Col. 10).....	161,928,724	147,309,302	133,096,198	117,708,841	101,397,153
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated.....	15,419,838	6,713,525	XXX	XXX	XXX
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2).....	12,501,801	11,420,682	12,175,295	11,879,869	9,867,202
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2).....	8,987,929	9,192,109	9,379,600	10,234,294	10,504,040
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).....	21,489,730	20,612,791	21,554,895	22,114,163	20,371,242
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).....	1,173,579,447	1,073,813,420	953,292,026	928,781,286	725,131,149
15.2 Ordinary individual annuities (Line 20.4, Col. 4).....	5,163,210,967	4,580,546,776	2,607,223,900	2,383,685,217	359,627,728
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).....	1,678,876	910,434	1,811,039	1,806,486	1,849,864
18.1 A&H - group (Line 20.4, Col. 8).....	25	50			50
18.2 A&H - credit (group and individual) (Line 20.4, Col. 9).....					
18.3 A&H - other (Line 20.4, Col. 10).....	314	505	1,336,910	582,068	139,184
19. Aggregate of all other lines of business (Line 20.4, Col. 11).....					
20. Total.....	6,338,469,629	5,655,271,185	3,563,663,875	3,314,855,057	1,086,747,975
Balance Sheet (Pages 2 and 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)....	24,401,432,974	18,955,452,352	13,029,506,242	9,422,185,335	6,540,157,689
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26).....	22,933,722,564	17,615,882,594	12,061,258,232	8,687,138,675	5,849,535,118
23. Aggregate life reserves (Page 3, Line 1).....	20,776,086,443	15,632,956,041	10,783,710,805	7,720,161,791	4,992,680,075
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1.....	13,942	2,686,081	XXX	XXX	XXX
24. Aggregate A&H reserves (Page 3, Line 2).....			649,163	127,356	1,265
25. Deposit-type contract funds (Page 3, Line 3).....	17,492,993	16,886,495	17,257,026	17,250,196	17,490,896
26. Asset valuation reserve (Page 3, Line 24.01).....	149,944,788	102,882,259	75,678,604	58,610,986	52,861,420
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).....	1,465,070,410	1,336,929,758	965,608,010	732,406,660	687,982,571
Cash Flow (Page 5)					
29. Net cash from operations (Line 11).....	5,155,317,566	4,466,836,399	2,870,713,932	2,583,095,211	440,576,799
Risk-Based Capital Analysis					
30. Total adjusted capital.....	1,618,154,604	1,442,966,241	1,044,451,369	794,197,270	743,997,178
31. Authorized control level risk-based capital.....	221,678,255	153,332,798	123,071,779	85,313,273	59,798,855
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	70.4	74.1	79.1	83.5
33. Stocks (Lines 2.1 and 2.2).....	0.0	0.0			
34. Mortgage loans on real estate (Lines 3.1 and 3.2).....	18.8	18.2	18.2	15.4	11.0
35. Real estate (Line 4.1, 4.2 and 4.3).....					
36. Cash, cash equivalents and short-term investments (Line 5).....	2.8	5.0	3.2	2.7	2.0
37. Contract loans (Line 6).....	0.4	0.5	0.5	0.6	0.7
38. Derivatives (Line 7).....	2.0	4.3	2.5	0.7	0.3
39. Other invested assets (Line 8).....	1.0	0.9	1.0	0.8	1.1
40. Receivables for securities (Line 9).....					
41. Securities lending reinvested collateral assets (Line 10).....	0.4	0.5	0.2	0.6	0.8
42. Aggregate write-ins for invested assets (Line 11).....	0.4	0.3	0.3	0.2	0.8
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	2	3	4	5
	2018	2017	2016	2015	2014
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
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).....	71,200,000				
48. Affiliated mortgage loans on real estate .....	70,000,092	64,283,324	37,953,023	22,150,000	4,216,180
49. All other affiliated.....	107,867,381	82,294,909	77,853,640	61,818,833	67,247,288
50. Total of above Lines 44 to 49.....	249,067,473	146,578,233	115,806,663	83,968,833	71,463,468
51. Total investment in parent included in Lines 44 to 49 above.....					
<b>Total Nonadmitted and Admitted Assets</b>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	87,186,538	62,292,933	42,658,366	104,136,000	80,863,371
53. Total admitted assets (Page 2, Line 28, Col. 3).....	25,929,226,729	20,608,277,399	14,466,198,988	10,757,627,012	7,896,735,000
<b>Investment Data</b>					
54. Net investment income (Exhibit of Net Investment Income).....	782,704,956	582,676,499	439,480,930	309,605,586	253,992,259
55. Realized capital gains (losses) (Page 4, Line 34, Column 1).....	92,317,115	146,582,514	3,795,687	(4,985,212)	1,979,448
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1).....	(457,337,197)	265,312,364	93,682,279	(31,514,717)	5,768,251
57. Total of above Lines 54, 55 and 56.....	417,684,874	994,571,377	536,958,896	273,105,657	261,739,958
<b>Benefits and Reserve Increase (Page 6)</b>					
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).....	679,626,172	401,797,201	286,346,332	210,404,091	213,918,791
59. Total contract benefits - A&H (Lines 13 & 14, Cols. 9, 10 & 11).....	150	2,100	2,625	2,775	2,700
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 & 3).....	961,222,340	896,119,677	734,622,450	698,671,064	606,664,127
61. Increase in A&H reserves (Line 19, Cols. 9, 10 & 11).....					
62. Dividends to policyholders (Line 30, Col 1).....	719,848	758,513	735,397	896,135	810,037
<b>Operating Percentages</b>					
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.....	14.6	14.8	19.0	19.0	31.8
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.....	3.8	3.9	4.3	4.6	4.5
65. A&H loss percent (Schedule H, Part 1, Lines 5 & 6, Col. 2).....	44.2	(116,587.9)	39.2	22.1	2.8
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).....		3.4	0.0	0.0	0.0
<b>A&amp;H Claim Reserve Adequacy</b>					
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).....	150	2,100	2,625	2,775	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).....					
<b>Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)</b>					
72. Industrial life (Col. 2).....					
73. Ordinary - life (Col. 3).....	(206,130,843)	(198,189,297)	(147,975,018)	(118,561,125)	(149,831,857)
74. Ordinary - individual annuities (Col. 4).....	307,886,159	(242,204,188)	(91,809,839)	10,788,583	12,220,723
75. Ordinary - supplementary contracts (Col. 5).....	32,384	170,204	(149,191)	(36,840)	237,153
76. Credit life (Col. 6).....					
77. Group life (Col. 7).....	(60)			(2,187)	(2,792)
78. Group annuities (Col. 8).....	633,917	653,167	591,415	683,745	878,871
79. A&H - group (Col. 9).....	17	27			27
80. A&H - credit (Col. 10).....					
81. A&H - other (Col. 11).....	125	(1,043)	908,792	376,536	137,096
82. Aggregate of all other lines of business (Col. 12).....	35,266,386	16,725,344	7,995,299	12,284,365	11,950,483
83. Total (Col. 1).....	137,688,085	(422,845,786)	(230,438,542)	(94,466,923)	(124,410,296)

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

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance	Number of		9 Amount of Insurance	Total Amount of Insurance
							7	8		
	Policies						Policies	Certificates		
1. In force end of prior year.....			412,201	147,309,279			1	8	23	147,309,302
2. Issued during year.....			47,126	21,489,730						21,489,730
3. Reinsurance assumed.....										0
4. Revived during year.....										0
5. Increased during year (net).....				(324,630)						(324,630)
6. Subtotals, Lines 2 to 5.....	0	0	47,126	21,165,100	0	0	0	0	0	21,165,100
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	459,327	168,474,379	0	0	1	8	23	168,474,402
Deductions during year:										
10. Death.....			1,373	280,217			XXX			280,217
11. Maturity.....							XXX			0
12. Disability.....							XXX			0
13. Expiry.....			1,402	25,337						25,337
14. Surrender.....			11,858	2,891,677						2,891,677
15. Lapse.....			10,220	3,057,807						3,057,807
16. Conversion.....			364	142,393			XXX	XXX	XXX	142,393
17. Decreased (net).....			5	148,247						148,247
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	25,222	6,545,678	0	0	0	0	0	6,545,678
21. In force end of year (Line 9 minus Line 20).....	0	0	434,105	161,928,701	0	0	1	8	23	161,928,724
22. Reinsurance ceded end of year.....	XXX		XXX	59,982,064	XXX		XXX	XXX	23	59,982,087
23. Line 21 minus Line 22.....	XXX	0	XXX	101,946,637	XXX	(a)0	XXX	XXX	0	101,946,637

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

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance) (Continued)  
ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends.....	XXX.....	.....	XXX.....	.....63,611
25. Other paid-up insurance.....	.....	.....	.....4,637	.....82,916
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	3 Number of Policies	4 Amount of Insurance
27. Term policies-decreasing.....	.....	.....	.....	.....
28. Term policies-other.....	.....13,021	.....8,471,333	.....187,754	.....80,377,882
29. Other term insurance-decreasing.....	XXX.....	.....	XXX.....	.....
30. Other term insurance.....	XXX.....	.....516,597	XXX.....	.....2,153,007
31. Totals (Lines 27 to 30).....	.....13,021	.....8,987,930	.....187,754	.....82,530,889
Reconciliation to Lines 2 and 21:				
32. Term additions.....	XXX.....	.....	XXX.....	.....25,407
33. Totals, extended term insurance.....	XXX.....	XXX.....	.....4,568	.....80,928
34. Totals, whole life and endowment.....	.....34,105	.....12,501,801	.....241,783	.....79,291,478
35. Totals (Lines 31 to 34).....	.....47,126	.....21,489,731	.....434,105	.....161,928,702

CLASSIFICATION OF AMOUNT OF INSURANCE 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.....	.....21,489,730	.....	.....161,893,865	.....34,837
38. Credit Life (Group and Individual).....	.....	.....	.....	.....
39. Group.....	.....	.....	.....23	.....
40. Totals (Lines 36 to 39).....	.....21,489,730	.....0	.....161,893,888	.....34,837

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
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.....	.....	.....	.....8	.....23

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies.....	.....169,780
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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	

POLICIES WITH DISABILITY PROVISIONS

Disability Provision	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance\
48. Waiver of Premium.....	.....	.....	.....22,440	.....1,092,615	.....	.....	.....	.....
49. Disability Income.....	.....	.....	.....	.....	.....	.....	.....	.....
50. Extended Benefits.....	.....	.....	XXX.....	XXX.....	.....	.....	.....	.....
51. Other.....	.....	.....	.....	.....	.....	.....	.....	.....
52. Total.....	.....0	(a).....0	.....22,440	(a).....1,092,615	.....0	(a).....0	.....0	(a).....0

(a) See the Annual Audited Financial Reports 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.....	293	190		
2. Issued during year.....	7	14		
3. Reinsurance assumed.....				
4. Increased during year (net).....				
5. Total (Lines 1 to 4).....	300	204	0	0
Deductions during year:				
6. Decreased (net).....	15	16		
7. Reinsurance ceded.....				
8. Totals (Lines 6 and 7).....	15	16	0	0
9. In force end of year.....	285	188	0	0
10. Amount on deposit.....	(a)			(a)
11. Income now payable.....	285	188		
12. Amount of income payable.....	(a) 1,301,068	(a) 1,181,066	(a)	(a)

**ANNUITIES**

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year.....	696	123,179	26	1,269
2. Issued during year.....	66	38,580		14
3. Reinsurance assumed.....				
4. Increased during year (net).....				
5. Total (Lines 1 to 4).....	762	161,759	26	1,283
Deductions during year:				
6. Decreased (net).....	59	10,650	2	157
7. Reinsurance ceded.....				
8. Totals (Lines 6 and 7).....	59	10,650	2	157
9. In force end of year.....	703	151,109	24	1,126
Income now payable:				
10. Amount of income payable.....	(a) 4,740,912	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance.....	XXX	(a) 16,639,057,774	XXX	(a) 82,331,901
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			3	505
2. Issued during year.....						
3. Reinsurance assumed.....						
4. Increased during year (net).....		XXX		XXX		XXX
5. Total (Lines 1 to 4).....	2	XXX	0	XXX	3	XXX
Deductions during year:						
6. Conversions.....		XXX	XXX	XXX	XXX	XXX
7. Decreased (net).....		XXX		XXX	1	XXX
8. Reinsurance ceded.....		XXX		XXX		XXX
9. Totals (Lines 6 to 8).....	0	XXX	0	XXX	1	XXX
10. In force end of year.....	2	(a) 25	0	(a)	2	(a) 314

**DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS**

	1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
1. In force end of prior year.....	101	74
2. Issued during year.....	1	
3. Reinsurance assumed.....		
4. Increased during year (net).....		
5. Total (Lines 1 to 4).....	102	74
Deductions during year:		
6. Decreased (net).....	31	6
7. Reinsurance ceded.....		
8. Totals (Lines 6 and 7).....	31	6
9. In force end of year.....	71	68
10. Amount of account balance.....	(a) 158,499	(a) 276,914

(a) See the Annual Audited Financial Reports section of the Annual Statement Instructions.

**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)**

Allocated by States and Territories

States, Etc.			1	Direct Business Only					
				Life Contracts		4	5	6	7
				2	3				
			Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1.	Alabama.....	AL.....	L.....	9,958,410			44,824,599	54,783,009	
2.	Alaska.....	AK.....	L.....	1,277,224			4,909,922	6,187,146	
3.	Arizona.....	AZ.....	L.....	17,297,667	707,235		189,423,015	207,427,917	
4.	Arkansas.....	AR.....	L.....	6,186,628			31,966,429	38,153,057	
5.	California.....	CA.....	L.....	266,315,654	351,633		485,423,395	752,090,682	
6.	Colorado.....	CO.....	L.....	19,915,957	176,450		128,226,192	148,318,599	
7.	Connecticut.....	CT.....	L.....	26,729,736	17,138		35,962,188	62,709,062	
8.	Delaware.....	DE.....	L.....	12,940,768			9,815,099	22,755,867	
9.	District of Columbia.....	DC.....	L.....	2,167,026			5,736,714	7,903,740	
10.	Florida.....	FL.....	L.....	70,721,842	311,060	282	409,432,856	480,466,040	
11.	Georgia.....	GA.....	L.....	33,611,865			182,128,061	215,739,926	
12.	Hawaii.....	HI.....	L.....	8,423,620	334,047		34,170,176	42,927,843	
13.	Idaho.....	ID.....	L.....	2,257,546			29,440,994	31,698,540	
14.	Illinois.....	IL.....	L.....	51,322,366	178,716		276,763,930	328,265,012	
15.	Indiana.....	IN.....	L.....	14,478,428	102,012		162,075,618	176,656,058	
16.	Iowa.....	IA.....	L.....	5,267,052	408,004		19,084,966	24,760,022	
17.	Kansas.....	KS.....	L.....	8,815,026	32,396		66,869,158	75,716,580	
18.	Kentucky.....	KY.....	L.....	15,388,842	202,292		78,482,966	94,074,100	
19.	Louisiana.....	LA.....	L.....	7,430,459	79,211		63,087,314	70,596,984	
20.	Maine.....	ME.....	L.....	1,774,949	17,138		13,070,591	14,862,678	
21.	Maryland.....	MD.....	L.....	40,479,518	148,838		140,439,571	181,067,927	
22.	Massachusetts.....	MA.....	L.....	29,447,905			157,392,971	186,840,876	
23.	Michigan.....	MI.....	L.....	70,008,865	105,230		273,705,464	343,819,559	
24.	Minnesota.....	MN.....	L.....	22,954,543			35,811,399	58,765,942	
25.	Mississippi.....	MS.....	L.....	5,757,040			20,377,892	26,134,932	
26.	Missouri.....	MO.....	L.....	17,543,850	25,486		81,466,097	99,035,433	
27.	Montana.....	MT.....	L.....	687,423			19,026,453	19,713,876	
28.	Nebraska.....	NE.....	L.....	5,802,289			80,252,770	86,055,059	
29.	Nevada.....	NV.....	L.....	9,364,009			46,944,097	56,308,106	
30.	New Hampshire.....	NH.....	L.....	2,637,383			37,274,659	39,912,042	
31.	New Jersey.....	NJ.....	L.....	68,156,774	17,491		120,623,960	188,798,225	
32.	New Mexico.....	NM.....	L.....	1,807,373			43,988,247	45,795,620	
33.	New York.....	NY.....	N.....	1,020,641			29,419,920	30,440,561	
34.	North Carolina.....	NC.....	L.....	62,863,079	163,018		279,688,311	342,714,408	
35.	North Dakota.....	ND.....	L.....	1,729,893			12,562,956	14,292,849	
36.	Ohio.....	OH.....	L.....	60,999,583	212,172		264,913,145	326,124,900	
37.	Oklahoma.....	OK.....	L.....	3,488,487			29,431,098	32,919,585	
38.	Oregon.....	OR.....	L.....	12,825,746			28,706,406	41,532,152	
39.	Pennsylvania.....	PA.....	L.....	86,493,816	82,395	33	205,891,683	292,467,927	
40.	Rhode Island.....	RI.....	L.....	5,721,622			14,564,763	20,286,385	
41.	South Carolina.....	SC.....	L.....	16,203,933	33,191		72,811,543	89,048,667	
42.	South Dakota.....	SD.....	L.....	5,787,120			14,286,918	20,074,038	
43.	Tennessee.....	TN.....	L.....	24,106,918	331,391		98,717,213	123,155,522	
44.	Texas.....	TX.....	L.....	102,901,746	634,811		337,973,873	441,510,430	
45.	Utah.....	UT.....	L.....	19,816,163			74,767,352	94,583,515	
46.	Vermont.....	VT.....	L.....	2,347,364			14,064,675	16,412,039	
47.	Virginia.....	VA.....	L.....	48,326,616	60,690	25	156,656,375	205,043,706	
48.	Washington.....	WA.....	L.....	30,606,767	199,930		100,221,736	131,028,433	
49.	West Virginia.....	WV.....	L.....	7,611,523	46,245		20,978,385	28,636,153	
50.	Wisconsin.....	WI.....	L.....	12,406,139	84,608		81,733,380	94,224,127	
51.	Wyoming.....	WY.....	L.....	1,438,540			8,027,078	9,465,618	
52.	American Samoa.....	AS.....	N.....	6,704				6,704	
53.	Guam.....	GU.....	N.....	1,352				1,352	
54.	Puerto Rico.....	PR.....	N.....	5,285			130,000	135,285	
55.	US Virgin Islands.....	VI.....	N.....	4,176				4,176	
56.	Northern Mariana Islands.....	MP.....	N.....					0	
57.	Canada.....	CAN.....	N.....	31,101				31,101	
58.	Aggregate Other Alien.....	OT.....	XXX.....	72,569	0	0	125,000	197,569	0
59.	Subtotal.....		XXX.....	1,363,744,920	5,062,828	340	5,173,869,573	6,542,677,661	0
90.	Reporting entity contributions for employee benefit plans.....		XXX.....	30,191				30,191	
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....		XXX.....	537,235				537,235	
92.	Dividends or refunds applied to shorten endowment or premium paying period.....		XXX.....					0	
93.	Premium or annuity considerations waived under disability or other contract provisions.....		XXX.....	326,380				326,380	
94.	Aggregate other amounts not allocable by State.....		XXX.....	0	0	0	0	0	0
95.	Totals (Direct Business).....		XXX.....	1,364,638,726	5,062,828	340	5,173,869,573	6,543,571,467	0
96.	Plus reinsurance assumed.....		XXX.....				0	0	0
97.	Totals (All Business).....		XXX.....	1,364,638,726	5,062,828	340	5,173,869,573	6,543,571,467	0
98.	Less reinsurance ceded.....		XXX.....	192,636,159	6,705		14,035,851	206,678,715	
99.	Totals (All Business) less reinsurance ceded.....		XXX.....	1,172,002,567	5,056,123	(c).....340	5,159,833,722	6,336,892,752	0

**DETAILS OF WRITE-INS**

58001.	Foreign - other alien.....	XXX.....	72,569			125,000	197,569	
58002.	.....	XXX.....					0	
58003.	.....	XXX.....					0	
58998.	Summ. of remaining write-ins for line 58 from overflow page.....	XXX.....	0	0	0	0	0	0
58999.	Total (Lines 58001 thru 58003 plus 58998) (Line 58 above).....	XXX.....	72,569	0	0	125,000	197,569	0
9401.	.....	XXX.....					0	0
9402.	.....	XXX.....					0	0
9403.	.....	XXX.....					0	0
9498.	Summ. of remaining write-ins for line 94 from overflow page.....	XXX.....	0	0	0	0	0	0
9499.	Total (Lines 9401 thru 9403 plus 9498) (Line 94 above).....	XXX.....	0	0	0	0	0	0

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....	50	R - Registered - Non-domiciled RRGs.....	0
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state.....	0	Q - Qualified - Qualified or accredited reinsurer.....	0
		N - None of the above - Not allowed to write business in the state.....	7

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

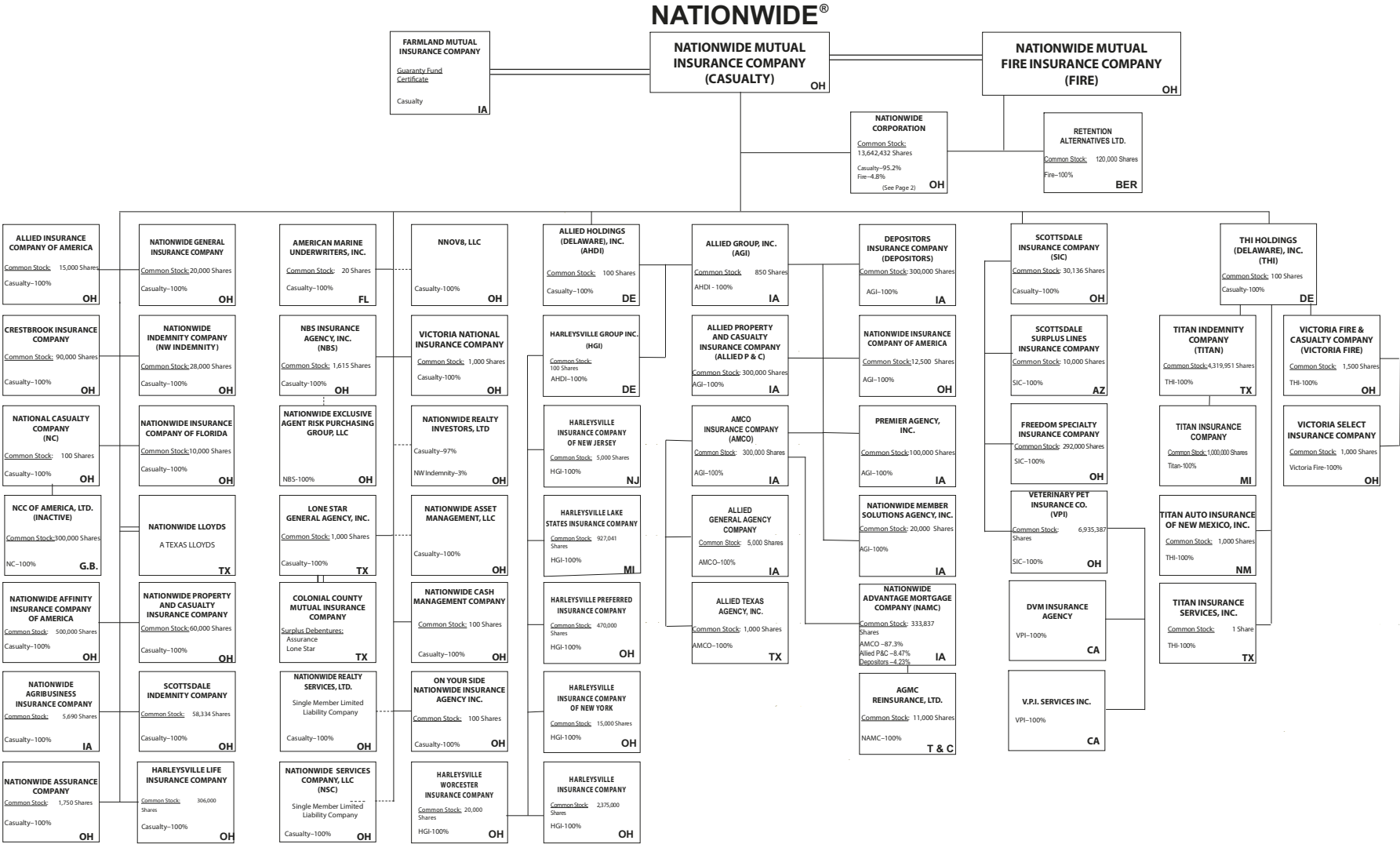
Premium income and annuity consideration is assigned to States based on the address on the Company's records. For Group Life and Health policies covering less than 500 lives, the premiums received are generally allocated to the state in which the employees are principally located or in which the principal 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).

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

Schedule H, Part 1, Column 1, Line 1

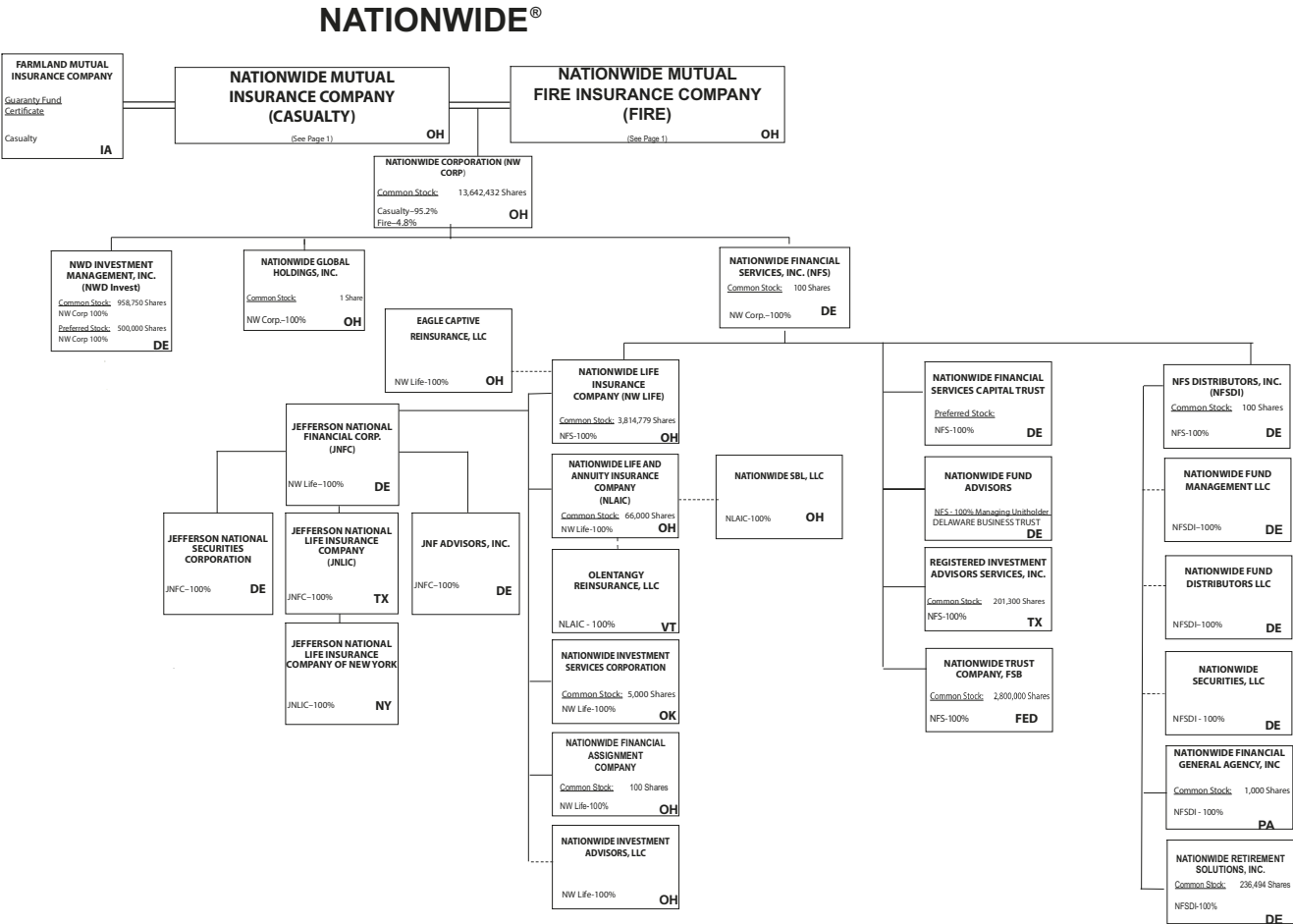
NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

51



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

(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	64017	TX	75-0300900	Jefferson National Life Insurance Company
0140	Nationwide	15727	NY	47-1180302	Jefferson National Life Insurance Company of New York
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	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

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