

SERFF Tracking Number: NWPA-125658875 State: Arkansas
Filing Company: Nationwide Life and Annuity Insurance Company State Tracking Number: 39047
Company Tracking Number:
TOI: L06I Individual Life - Variable Sub-TOI: L06I.002 Single Life - Flexible Premium
Product Name: NWLA-433-AO, Accumulation Rider
Project Name/Number: /

Filing at a Glance

Company: Nationwide Life and Annuity Insurance Company

Product Name: NWLA-433-AO, Accumulation Rider SERFF Tr Num: NWPA-125658875 State: ArkansasLH

TOI: L06I Individual Life - Variable SERFF Status: Closed State Tr Num: 39047
Sub-TOI: L06I.002 Single Life - Flexible Co Tr Num: State Status: Approved-Closed
Premium
Filing Type: Form Co Status: Reviewer(s): Linda Bird

Authors: Dan Gallion, Carrie Ruhlen Disposition Date: 05/22/2008

Date Submitted: 05/20/2008 Disposition Status: Approved

Implementation Date Requested: 10/20/2008

Implementation Date:

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Pending

Project Number: Date Approved in Domicile:

Requested Filing Mode: Domicile Status Comments:

Explanation for Combination/Other: Market Type: Individual

Submission Type: New Submission Group Market Size:

Overall Rate Impact: Group Market Type:

Filing Status Changed: 05/22/2008

State Status Changed: 05/22/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Re: Form NWLA-433-AO, Accumulation Rider

NAIC #92657

Enclosed for filing, subject to your approval, is form NWLA-433-AO, Accumulation Rider. This is a new form and will not replace any existing form. This Rider will be used in conjunction with Policy form, NWLA-430-M2, Individual Flexible Premium Adjustable Variable Universal Life Insurance Policy, approved on 12-05-07. This Rider will be illustrated, but is

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exempt from the National Association of Insurance Commissioners' Illustration Regulation.

This Rider is only available on the Policy Date and must be elected at the time of application for the Policy. This Rider cannot be revoked after the Policy Date.

The purpose of this Rider is to modify the Policy to facilitate long-term accumulation of Cash Value and potential for income. This Rider provides for a non-guaranteed persistency credit in later Policy Years and, for a separate additional charge, optional surrender charge waiver elections. This Rider modifies the charge structure of the Policy to which it is attached. The Rider's cost is reflected in the Policy charge structure and the current and guaranteed maximum Policy charges. The charge structure and guaranteed maximum Policy charges are stated in the Policy Data Pages.

This Rider offers a persistency credit if the Rider is maintained through the Eligibility Date stated on the Policy Data Page. This persistency credit is not guaranteed, and we may discontinue the program at any time. Availability of the persistency credit will end on the earliest of the termination of the Rider or the Maturity Date.

The Issue Ages and underwriting classes are 0-85 for Standard Non-Tobacco, 18-85 for Standard Tobacco, and 18-75 for Preferred Tobacco, Select Preferred Non-Tobacco, and Select Preferred Plus Non-Tobacco. The minimum Specified Amount is \$100,000.

Form NWLA-433-AO has been written in a readable fashion and has attained a Flesch score of 38.6; however, when combined with the policy, the score is greater than 50. This form is being filed concurrently in our state of domicile.

Thank you in advance for your attention to this filing. Please call if there are any questions.

Company and Contact

Filing Contact Information

Dan Gallion, Compliance Specialist galliod@nationwide.com
One Nationwide Plaza (614) 249-8116 [Phone]
Columbus, OH 43215 (614) 249-1199[FAX]

Filing Company Information

Nationwide Life and Annuity Insurance CoCode: 92657 State of Domicile: Ohio

SERFF Tracking Number: NWPA-125658875 State: Arkansas
Filing Company: Nationwide Life and Annuity Insurance Company State Tracking Number: 39047
Company Tracking Number:
TOI: L061 Individual Life - Variable Sub-TOI: L061.002 Single Life - Flexible Premium
Product Name: NWLA-433-AO, Accumulation Rider
Project Name/Number: /

Company

One Nationwide Plaza
1-10-03
Columbus, OH 43215
(800) 882-2822 ext. [Phone]

Group Code: 140
Group Name:
FEIN Number: 31-1000740

Company Type:
State ID Number:

SERFF Tracking Number: NWPA-125658875 State: Arkansas
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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? Yes
Fee Explanation:
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Nationwide Life and Annuity Insurance Company	\$50.00	05/20/2008	20412968

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	05/22/2008	05/22/2008

SERFF Tracking Number: NWPA-125658875 State: Arkansas
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Disposition

Disposition Date: 05/22/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Cover Letter		Yes
Form	Accumulation Rider		Yes
Form	Policy Data Pages		Yes

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Form Schedule

Lead Form Number: NWLA-433-AO

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	NWLA-433-AO	Policy/Cont ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Accumulation Rider	Initial		39	NWLA-433-AO.pdf
	NWLA-430-M2 (ACCUM)	Data/Declar ation Pages	Policy Data Pages	Initial		0	NWLA-430-M2 (AR) (ACCUM) ROP PDP.pdf

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
ONE NATIONWIDE PLAZA
Columbus, Ohio 43215-2220

Accumulation Rider

PLEASE READ THIS RIDER CAREFULLY

General Information Regarding this Rider

This Accumulation Rider ("Rider") is made part of the Policy to which it is attached. To the extent any provisions contained in this Rider are inconsistent with those of the Policy to which it is attached, the provisions of this Rider will control the Policy accordingly. Non-defined terms will have the meaning given to them in the Policy.

This Rider is only available on the Policy Date and must be elected at the time of application for the Policy. This Rider cannot be revoked after the Policy Date.

If this Rider is elected, we may restrict the availability of other optional Riders that may otherwise be offered with the Policy.

Purpose

The purpose of this Rider is to modify the Policy to facilitate long-term accumulation of Cash Value and potential for income. This Rider provides for a non-guaranteed persistency credit in later Policy Years and, for a separate additional charge, an optional surrender charge waiver election.

Rider Cost

This Rider modifies the charge structure of the Policy to which it is attached. The Rider's cost is reflected in the Policy charge structure and the current and guaranteed maximum Policy charges. There is a separate additional charge if one of the surrender charge waiver options is elected. The charge structure and guaranteed maximum Policy charges are stated in the Policy Data Pages.

Non-Guaranteed Persistency Credit

Your policy may be eligible for a persistency credit if it is maintained through the Eligibility Date stated in the Policy Data Pages. This persistency credit is not guaranteed, and we may discontinue the program at any time. Availability of the persistency credit will end on the date your Policy terminates. Refer to the Policy Termination section of your Policy for information about the circumstances that result in termination of your Policy.

If a persistency credit is paid, it will be calculated and applied as follows:

- Beginning on the Eligibility Date stated in the Policy Data Pages and on each Policy Monthiversary thereafter, we may credit your Policy with a persistency credit.
- If paid, the monthly credit will be a percentage, up to the Maximum Persistency Credit Percentage stated in the Policy Data Pages multiplied by your Policy's Cash Value allocated to the Variable Account, including any Net Premium applied to the Variable Account that day but after any loan, transfer, or Surrender requests are processed, on the applicable Policy Monthiversary.
- If paid, the persistency credit is calculated before monthly deductions are processed. If paid, we add the credit proportionately to your investment options according to your most recent allocation instructions.

Optional Surrender Charge Waiver Election

For a separate additional charge you may, but are *not* required to, elect one of the two alternative surrender charge waiver options. Only one of the surrender charge waiver options may be elected for any Policy to which this Rider is attached.

If neither of the two surrender charge waiver options is elected, full surrender charges will apply; however, no separate additional charge will apply under this section.

This election is only available at the time of application for the Policy and cannot be changed or revoked after the Policy Date. It will apply for the surrender charges associated with the initial Specified Amount in effect on the Policy Date, and any Specified Amount increases from the effective date.

Surrender Charge Waiver Options

The following two options are available. The option elected, if any, is stated in the Policy Data Pages:

Option 1: Full Surrender Charge Waiver – provides a complete waiver of all otherwise applicable surrender charges; or

Option 2: Partial Surrender Charge Waiver – provides lower surrender charges and a shorter surrender charge schedule than the otherwise applicable surrender charges.

Surrender Charge Waiver Option Charge:

This charge compensates us for sales and underwriting expenses associated with issuing the Policy in the event the Policy is Surrendered in earlier years during which the full surrender charge would have applied.

The option elected, if any, will determine the applicable charge rate. The charge is calculated by multiplying each segment's Specified Amount divided by \$1,000, by the applicable rate. The guaranteed maximum rate is stated in the Policy Data Pages.



Secretary



President

POLICY DATA PAGES

The Policy Data Pages include information about this Policy as of the Policy Date based on information you provided us on the application including any supplemental application. This Policy is adjustable meaning you can change the amount of coverage, death benefit option, and rider elections subject to any applicable requirements. Post-issue Policy activity, such as Policy loans, partial Surrenders, and benefit changes (including Specified Amount increases and decreases, death benefit option changes, and rider elections) will affect the Policy coverage. We will provide replacement Policy Data Pages reflecting any new benefit elections or coverage changes you make after the Policy Date, including changes to Surrender charge schedules and underwriting risk classification (including rate class, rate type, and any monthly flat extras).

POLICY INFORMATION

Policy Owner:	[John Doe]	Policy Date:	[July 1, 2008]
Policy Number:	[N000000000]	Policy Type:	Flexible Premium Adjustable Variable Universal Life Insurance Policy, Non- Participating
State of Issue:	[Any state]		

INSURED'S INFORMATION

Insured:	[John Doe]	Rate Type:	[Non-Tobacco]
Sex:	[Male]	Rate Class:	[Standard]
Issue Age:	[35]		

PREMIUM INFORMATION*

Minimum Initial Premium:	[\$147.70]	Minimum Additional Premium Payment:	\$50.00
Planned Premium Payment:	[\$512.21]	Planned Premium Payment Frequency:	[Annual]
Monthly Initial Death Benefit Guarantee Premium**:	[\$73.85]	Initial Death Benefit Guarantee Period:	5 years from the Policy Date

*This is a flexible Premium Policy. The Minimum Initial Premium must be paid before coverage begins. Premium payments after the Minimum Initial Premium are not required. The Planned Premium Payment and Planned Premium Payment Frequency are provided by you in the application to tell us how much and how frequently you intend to pay Premium. The Monthly Initial Death Benefit Guarantee Premium is a value used to determine whether this Policy is eligible for continuation if the Cash Surrender Value is insufficient to pay the monthly deductions and any other charges during the Initial Death Benefit Guarantee Period. Please refer to the Guaranteed Policy Continuation section of the Policy for details on how this information is used and impacts your Policy or contact us for additional information.

** Coverage may expire prior to the end of the period shown if the Premium requirements in the Guaranteed Policy Continuation section are not met. Please see "Grace Period, Guaranteed Policy Continuation, and Reinstatement Provision" for additional information. If sufficient Premium is paid, such guarantees may maintain your Policy to the Maturity Date. Please contact us for additional information.

POLICY COVERAGE INFORMATION

Specified Amount:	[\$100,000]	Death Benefit Option Elected:	[1]
[Additional Term Insurance Rider Specified Amount:	[\$150,000]	[Death Benefit Option 3 Interest Rate:	[N/A]
Total Specified Amount:	[\$250,000]	Death Benefit Option 3 Maximum Increase:	[N/A]
Minimum Specified Amount:	[\$100,000]	Internal Revenue Code Life Insurance Qualification Test:	[Guideline Premium/Cash Value Corridor] Test
Maturity Date*:	[July 1, 2093]		
Non-Guaranteed Persistency Credit**:			
Eligibility Date:	[7/1/2018]	Maximum Persistency Credit Percentage:	[0.025%]

*Coverage may expire prior to the Maturity Date if Premiums paid and investment experience are not sufficient to cover monthly deductions to that date. It is possible that coverage may end prior to the Maturity Date even if Planned Premium Payments are made.

**Payment of a persistency credit is not guaranteed. The Maximum Persistency Credit Percentage represents the percentage we expect to apply monthly if a persistency credit is paid. If paid, the actual percentage may be lower.

Schedule of Benefits

Form Number	Benefit	Specified Amount	Coverage Start Date	End Date***
NWLA-430-M2	Flexible Premium Adjustable Variable Universal Life Initial Specified Amount	[\$100,000]	[7/1/2008]	[7/1/2093]
	Sex: [Male]			
	Issue Age: [35]			
	Rate Type: [Non-Tobacco]			
	Rate Class: [Standard]			
	Rate Class Multiple: [1.00]			
	Monthly Flat Extras: [\$ / None]		[0/0/0000]	[0/0/0000]
	Monthly Flat Extras: [\$ / None]		[0/0/0000]	[0/0/0000]
	[Flexible Premium Adjustable Variable Universal Life Specified Amount Increase	[\$000,000]	[7/1/2009]	[7/1/2093]
	Sex: [Male]			
	Attained Age: [36]			
	Rate Class: [Standard]			
	Rate Type: [Non-Tobacco]			
	Rate Class Multiple: [1.00]			
	Monthly Flat Extras: [\$ / None]		[0/0/0000]	[0/0/0000]
	Monthly Flat Extras: [\$ / None]		[0/0/0000]	[0/0/0000]
NWLA-433-AO	Accumulation Rider [Surrender Charge Waiver Option [1 / 2] There is an additional charge for this option stated in the Monthly Charges and Deductions section below.]		[7/1/2008]	[7/1/2093]

[NWLA-417-M2	Children's Term Insurance Rider		[\$10,000]	[7/1/2008]	[7/1/2008]
[NWLA-423-M2	Spouse Insurance Rider		[\$100,000]	[7/1/2008]	[7/1/2008]
	Spouse:	[Spouse Name]			
	Sex:	[Female]			
	Attained Age:	[38]			
	Rate Class:	[Standard]			
	Rate Type:	[Non-Tobacco]			
	Rate Class Multiple:	[X]			
	Monthly Flat Extra:	[None]		[0/0/0000]	[0/0/0000]
	Monthly Flat Extra:	[None]		[0/0/0000]	[0/0/0000]
[NWLA-421-AO	Waiver of Monthly Deductions Rider			[7/1/2008]	[7/1/2008]
	Rate Class Multiple:	[X]			
[NWLA-412-AO	Accidental Death Benefit Rider		[\$50,000]	[7/1/2008]	[7/1/2008]
	Rate Class Multiple:	[X]			
[NWLA-415-AO	Adjusted Sales Load Rider			[7/1/2008]	[7/1/2008]
	Rider Adjustment Percentage:	[X%]			
	Rider Adjustment Period:	[Y years]			
	Rider Charge Period:	[Z years]			
[NWLA-420-AO	Premium Waiver Rider				
	Specified Premium (monthly):		[\$XXX.XX]	[7/1/2008]	[7/1/2008]
	Rate Class Multiple:	[X]			
[NWLA-431-M2	Additional Term Insurance Rider:		[\$150,000]	[7/1/2008]	[7/1/2008]
	Attained Age	[35]			
	Rate Class Multiple:	[X]			
	Rate Class:	[Standard]			
	Rate Type:	[Non-Tobacco]			
	Monthly Flat Extra:	[None]		[0/0/0000]	[0/0/0000]
	Monthly Flat Extra:	[None]		[0/0/0000]	[0/0/0000]
[NWLA-419-AO	Overloan Lapse Protection Rider:			[7/1/2008]	[7/1/2008]
[NWLA-229	Long Term Care Rider				
	Long Term Care Specified Amount:		[\$100,000]	[7/1/2008]	[7/1/2008]
	Maximum Monthly Long Term Care Benefit:		[\$2,000]	[7/1/2008]	[7/1/2008]
	Rate Class Multiple:	[X]			
	Rate Class:	[Non-Tobacco]			
[NWLA-416-M2	Change of Insured Rider			[7/1/2008]	[7/1/2008]

***Coverage may expire prior to the dates shown if the Premium requirements in the Guaranteed Policy Continuation section of the Policy. Refer to the "Grace Period, Guaranteed Policy Continuation, and Reinstatement Provision" for additional information.

MONTHLY CHARGES AND DEDUCTIONS

Guaranteed Maximum Administrative Charges

Monthly Flat Charge:

First Policy Year: \$25.00

All subsequent Policy Years: \$10.00

Monthly per \$1,000 of Specified Amount Charge:

The Monthly Charge per \$1,000 of Specified Amount is \$0.00 after ten full Policy Years following the Policy Date or any increase in Specified Amount, as applicable. The guaranteed maximum rates applicable to a segment of coverage are based on the Insured's Attained Age, total base policy Specified Amount, and death benefit option in effect at the time of determination and will not change for the duration of the charge on that segment.

Specified Amount: [\$100,000] **Effective Date of Coverage:** [7/1/2008]

[\$0.30] per \$1,000 on the first \$250,000 of Specified Amount

[\$0.10] per \$1,000 on the next \$250,000 of Specified Amount

[\$0.07] per \$1,000 in excess of \$500,000 of Specified Amount

Guaranteed Maximum Premium Load: 6% in all Policy Years.

Guaranteed Maximum Mortality and Expense Risk Charge:

All Policy Years

<u>Annual Rate</u>	<u>Monthly Charge*</u>
0.30%	0.024966%

*The monthly charge is the percentage amount we charge against each component of the total Variable Account value. This monthly charge is deducted proportionally from each Sub-Account in which you are invested on each Policy Monthiversary.

[Adjusted Sales Load Rider Charge:	Policy Years [1-15]	[X.XX]% Annually	Effective Monthly Rate of [X.XXX]%
	Policy Years [16]+	[X.XX]%	
Adjusted Sales Load Rider Adjustment Percentage:		[XXX]%	
Adjusted Sales Load Rider Maximum Rider Charge Period:		[XX] Years	
Adjusted Sales Load Rider Adjustment Period:		[X] Years	

[Guaranteed Maximum Accumulation Rider – Surrender Charge Waiver Option Monthly Charge:

The charge is \$0.00 after five full Policy Years following the Policy Date or effective date of any Specified Amount increase, as applicable.

Specified Amount: [\$100,000] **Effective Date of Coverage:**[7/1/2008]

[\$0.20] per \$1,000 of Specified Amount]

Table of Guaranteed Maximum Monthly Cost of Insurance Rate per \$1,000 of Net Amount at Risk
Specified Amount: [\$100,000] **Effective Date of Coverage:** [7/1/2008]

Attained Age	Rate	Attained Age	Rate	Attained Age	Rate
0	0.08087	41	0.13176	82	7.29756
1	0.04668	42	0.14428	83	8.10961
2	0.03251	43	0.15847	84	9.01738
3	0.02250	44	0.17517	85	10.04235
4	0.01750	45	0.19437	86	11.19223
5	0.01750	46	0.21275	87	12.46504
6	0.01834	47	0.23280	88	13.84938
7	0.01834	48	0.24450	89	15.33342
8	0.01834	49	0.25787	90	16.90881
9	0.01917	50	0.27709	91	18.41631
10	0.01917	51	0.29966	92	20.01527
11	0.02250	52	0.33060	93	21.73361
12	0.02750	53	0.36406	94	23.58543
13	0.03251	54	0.40674	95	25.57306
14	0.03918	55	0.45949	96	27.43188
15	0.05085	56	0.51311	97	29.45788
16	0.06169	57	0.57096	98	31.67269
17	0.07253	58	0.62045	99	34.09954
18	0.07670	59	0.67752	100	36.77137
19	0.07837	60	0.74639	101	38.95131
20	0.07920	61	0.83045	102	41.33540
21	0.07920	62	0.93311	103	43.94625
22	0.07920	63	1.04853	104	46.81288
23	0.08004	64	1.17000	105	49.92533
24	0.08087	65	1.29840	106	53.36259
25	0.08170	66	1.42867	107	57.17347
26	0.08504	67	1.56083	108	61.41905
27	0.08921	68	1.70337	109	66.17321
28	0.08754	69	1.85123	110	71.52939
29	0.08587	70	2.03086	111	77.61672
30	0.08504	71	2.23220	112	83.33333
31	0.08421	72	2.49735	113	83.33333
32	0.08421	73	2.77788	114	83.33333
33	0.08671	74	3.07394	115	83.33333
34	0.08838	75	3.39865	116	83.33333
35	0.09088	76	3.75405	117	83.33333
36	0.09588	77	4.16842	118	83.33333
37	0.10006	78	4.65484	119	83.33333
38	0.10756	79	5.21978	120	83.33333
39	0.11424	80	5.83980		
40	0.12175	81	6.55095		

Actual monthly cost of insurance rates will be determined by us based on our expectations as to future experiences. However, the actual cost of insurance rates will not be greater than the sum of rates shown above and the monthly flat extra amount, if any.

NONFORFEITURE

Basis of Computation

Mortality: Commissioners 2001 [Male] [Non-smoker] [Standard] Ordinary Mortality Table, Age Nearest Birthday.

Interest: 3.00% annual effective rate.

INTERNAL REVENUE CODE LIFE INSURANCE QUALIFICATION TEST TABLE

Your Policy complies with section 7702 of the Internal Revenue Code, as amended, under the [Guideline Premium/Cash Value Corridor Test]. It requires that the death benefit be greater than or equal to the product of the Cash Value and the Applicable Percentages from the following table.

Attained Age	Applicable Percentages	Attained Age	Applicable Percentages
[0-40]	[250%]	[70]	[115%]
[41]	[243%]	[71]	[113%]
[42]	[236%]	[72]	[111%]
[43]	[229%]	[73]	[109%]
[44]	[222%]	[74]	[107%]
[45]	[215%]	[75]	[105%]
[46]	[209%]	[76]	[105%]
[47]	[203%]	[77]	[105%]
[48]	[197%]	[78]	[105%]
[49]	[191%]	[79]	[105%]
[50]	[185%]	[80]	[105%]
[51]	[178%]	[81]	[105%]
[52]	[171%]	[82]	[105%]
[53]	[164%]	[83]	[105%]
[54]	[157%]	[84]	[105%]
[55]	[150%]	[85]	[105%]
[56]	[146%]	[86]	[105%]
[57]	[142%]	[87]	[105%]
[58]	[138%]	[88]	[105%]
[59]	[134%]	[89]	[105%]
[60]	[130%]	[90]	[105%]
[61]	[128%]	[91]	[104%]
[62]	[126%]	[92]	[103%]
[63]	[124%]	[93]	[102%]
[64]	[122%]	[94]	[101%]
[65]	[120%]	[95]	[100%]
[66]	[119%]	[96]	[100%]
[67]	[118%]	[97]	[100%]
[68]	[117%]	[98]	[100%]
[69]	[116%]	[99]	[100%]
		[100+]	[100%]

SETTLEMENT OPTION TABLES

**Option 1 - Life Income with Payments Guaranteed
Monthly Installments for each \$1,000 of Proceeds**

Age of Payee Last Birthday		Guaranteed Period Years			Age of Payee Last Birthday		Guaranteed Period Years			Age of Payee Last Birthday		Guaranteed Period Years		
Male	Female	10	15	20	Male	Female	10	15	20	Male	Female	10	15	20
5 & Under	10 & Under	\$2.33	\$2.33	\$2.32	35	40	\$2.75	\$2.75	\$2.75	65	70	\$4.37	\$4.27	\$4.12
6	11	\$2.33	\$2.33	\$2.33	36	41	\$2.78	\$2.78	\$2.77	66	71	\$4.48	\$4.36	\$4.19
7	12	\$2.34	\$2.34	\$2.34	37	42	\$2.81	\$2.80	\$2.80	67	72	\$4.59	\$4.45	\$4.26
8	13	\$2.35	\$2.35	\$2.35	38	43	\$2.83	\$2.83	\$2.82	68	73	\$4.71	\$4.55	\$4.33
9	14	\$2.36	\$2.36	\$2.36	39	44	\$2.86	\$2.86	\$2.85	69	74	\$4.83	\$4.65	\$4.40

10	15	\$2.37	\$2.37	\$2.37	40	45	\$2.89	\$2.89	\$2.88	70	75	\$4.96	\$4.75	\$4.47
11	16	\$2.38	\$2.38	\$2.38	41	46	\$2.92	\$2.92	\$2.91	71	76	\$5.10	\$4.86	\$4.54
12	17	\$2.39	\$2.39	\$2.39	42	47	\$2.96	\$2.95	\$2.94	72	77	\$5.24	\$4.97	\$4.61
13	18	\$2.40	\$2.40	\$2.40	43	48	\$2.99	\$2.99	\$2.97	73	78	\$5.39	\$5.07	\$4.68
14	19	\$2.41	\$2.41	\$2.41	44	49	\$3.03	\$3.02	\$3.01	74	79	\$5.55	\$5.18	\$4.75

15	20	\$2.42	\$2.42	\$2.42	45	50	\$3.07	\$3.06	\$3.04	75	80	\$5.71	\$5.29	\$4.81
16	21	\$2.43	\$2.43	\$2.43	46	51	\$3.11	\$3.10	\$3.08	76	81	\$5.87	\$5.40	\$4.87
17	22	\$2.44	\$2.44	\$2.44	47	52	\$3.15	\$3.14	\$3.12	77	82	\$6.05	\$5.51	\$4.92
18	23	\$2.46	\$2.45	\$2.45	48	53	\$3.19	\$3.18	\$3.16	78	83	\$6.22	\$5.61	\$4.97
19	24	\$2.47	\$2.47	\$2.46	49	54	\$3.24	\$3.22	\$3.20	79	84	\$6.40	\$5.72	\$5.02

20	25	\$2.48	\$2.48	\$2.48	50	55	\$3.29	\$3.27	\$3.25	80	85	\$6.58	\$5.82	\$5.06
21	26	\$2.49	\$2.49	\$2.49	51	56	\$3.34	\$3.32	\$3.29	81	86	\$6.77	\$5.91	\$5.10
22	27	\$2.51	\$2.51	\$2.50	52	57	\$3.39	\$3.37	\$3.34	82	87	\$6.96	\$6.00	\$5.13
23	28	\$2.52	\$2.52	\$2.52	53	58	\$3.45	\$3.42	\$3.39	83	88	\$7.14	\$6.09	\$5.16
24	29	\$2.54	\$2.54	\$2.53	54	59	\$3.50	\$3.48	\$3.44	84	89	\$7.33	\$6.16	\$5.18

25	30	\$2.55	\$2.55	\$2.55	55	60	\$3.56	\$3.53	\$3.49	85	90	\$7.51	\$6.24	\$5.21
26	31	\$2.57	\$2.57	\$2.57	56	61	\$3.63	\$3.59	\$3.54	86	91	\$7.69	\$6.30	\$5.22
27	32	\$2.59	\$2.59	\$2.58	57	62	\$3.69	\$3.66	\$3.60	87	92	\$7.87	\$6.36	\$5.24
28	33	\$2.61	\$2.60	\$2.60	58	63	\$3.76	\$3.72	\$3.66	88	93	\$8.03	\$6.41	\$5.25
29	34	\$2.62	\$2.62	\$2.62	59	64	\$3.84	\$3.79	\$3.72	89	94	\$8.19	\$6.46	\$5.26

30	35	\$2.64	\$2.64	\$2.64	60	65	\$3.91	\$3.86	\$3.78	90	95	\$8.34	\$6.50	\$5.26
31	36	\$2.66	\$2.66	\$2.66	61	66	\$3.99	\$3.93	\$3.84	91	96	\$8.48	\$6.53	\$5.27
32	37	\$2.68	\$2.68	\$2.68	62	67	\$4.08	\$4.01	\$3.91	92	97	\$8.61	\$6.56	\$5.27
33	38	\$2.71	\$2.70	\$2.70	63	68	\$4.17	\$4.09	\$3.98	93	98	\$8.73	\$6.58	\$5.27
34	39	\$2.73	\$2.73	\$2.72	64	69	\$4.27	\$4.18	\$4.05	94	99	\$8.84	\$6.60	\$5.27
										95 & Over	100 & Over	\$8.94	\$6.61	\$5.27

If the income payable for a specific guaranteed period is equal to that for other guarantee periods the longer period will be deemed to have been elected.

Option 2 - Joint & Survivor Life Income
Monthly Installments for each \$1,000 of Proceeds

M/F	50	55	60	65	70	75	80	85	90	95	100
50	\$2.86	\$2.96	\$3.04	\$3.11	\$3.17	\$3.21	\$3.24	\$3.26	\$3.28	\$3.29	\$3.29
55	\$2.92	\$3.04	\$3.15	\$3.26	\$3.35	\$3.43	\$3.48	\$3.52	\$3.55	\$3.56	\$3.57
60	\$2.96	\$3.11	\$3.26	\$3.41	\$3.55	\$3.67	\$3.77	\$3.84	\$3.88	\$3.91	\$3.93
65	\$3.00	\$3.17	\$3.35	\$3.55	\$3.75	\$3.94	\$4.10	\$4.22	\$4.31	\$4.37	\$4.40
70	\$3.02	\$3.21	\$3.43	\$3.67	\$3.94	\$4.21	\$4.47	\$4.68	\$4.85	\$4.96	\$5.03
75	\$3.04	\$3.24	\$3.48	\$3.77	\$4.10	\$4.47	\$4.85	\$5.20	\$5.50	\$5.72	\$5.86
80	\$3.05	\$3.26	\$3.52	\$3.84	\$4.22	\$4.68	\$5.20	\$5.73	\$6.22	\$6.63	\$6.92
85	\$3.06	\$3.28	\$3.55	\$3.88	\$4.31	\$4.85	\$5.50	\$6.22	\$6.98	\$7.67	\$8.22
90	\$3.07	\$3.29	\$3.56	\$3.91	\$4.37	\$4.96	\$5.72	\$6.63	\$7.67	\$8.73	\$9.68
95	\$3.07	\$3.29	\$3.57	\$3.93	\$4.40	\$5.03	\$5.86	\$6.92	\$8.22	\$9.68	\$11.16
100	\$3.07	\$3.30	\$3.58	\$3.94	\$4.42	\$5.07	\$5.96	\$7.12	\$8.62	\$10.46	\$12.49

The Option 1 and Option 2 Settlement option tables are based on the Male Annuity 2000 Mortality table (male ages set back five years, female ages set back ten years) with male projection scale G at 2.50% interest. For purposes of the settlement option tables, the payees' actual ages as of their respective last birthdays are used.

The Option 2 Settlement option table shows purchase rates applicable when the joint payees are of different sexes, one female and one male. Purchase rates applicable for same sex joint payees are available upon request.

Spouse Life Insurance Rider
Monthly Cost of Insurance Rate Per \$1,000 of Rider Specified Amount
Standard Rate Class
[Non-Tobacco]

Attained Age	Male	Female	Attained Age	Male	Female
21	0.17	0.16	45	0.35	0.29
22	0.17	0.16	46	0.37	0.31
23	0.17	0.16	47	0.39	0.33
24	0.18	0.17	48	0.41	0.35
			49	0.44	0.36
25	0.18	0.17			
26	0.18	0.17	50	0.46	0.38
27	0.19	0.17	51	0.49	0.40
28	0.19	0.17	52	0.53	0.42
29	0.20	0.17	53	0.56	0.44
			54	0.60	0.47
30	0.20	0.18			
31	0.21	0.18	55	0.65	0.51
32	0.21	0.18	56	0.71	0.55
33	0.22	0.19	57	0.78	0.59
34	0.22	0.19	58	0.86	0.63
			59	0.95	0.67
35	0.23	0.20			
36	0.24	0.21	60	1.05	0.73
37	0.24	0.21	61	1.16	0.82
38	0.25	0.22	62	1.28	0.90
39	0.26	0.23	63	1.41	0.98
			64	1.55	1.06
40	0.27	0.24			
41	0.29	0.25	65	1.70	1.14
42	0.30	0.26	66	1.83	1.23
43	0.31	0.27	67	1.98	1.34
44	0.33	0.28	68	2.15	1.46
			69	2.33	1.60

Actual monthly cost of insurance rates will be determined by us based on our expectations as to future experiences. However, the actual cost of insurance rates will not be greater than the sum of rates shown above and the monthly flat extra amount, if any.

Long Term Care Rider
Table of Guaranteed Rate Cost
Per \$1,000 of Net Amount at Risk Charge
[Non-Tobacco]

Attained Age	Male	Female	Attained Age	Male	Female
21	0.026	0.027	61	0.183	0.204
22	0.026	0.027	62	0.195	0.219
23	0.026	0.027	63	0.209	0.233
24	0.026	0.027	64	0.221	0.248
25	0.026	0.027	65	0.234	0.263
26	0.026	0.027	66	0.246	0.276
27	0.026	0.027	67	0.260	0.290
28	0.027	0.029	68	0.272	0.303
29	0.027	0.029	69	0.284	0.317
30	0.027	0.029	70	0.297	0.330
31	0.027	0.029	71	0.309	0.344
32	0.027	0.030	72	0.323	0.357
33	0.029	0.030	73	0.335	0.371
34	0.029	0.030	74	0.348	0.384
35	0.029	0.032	75	0.360	0.398
36	0.030	0.033	76	0.368	0.402
37	0.033	0.036	77	0.429	0.452
38	0.035	0.039	78	0.492	0.510
39	0.036	0.042	79	0.554	0.566
40	0.039	0.045	80	0.687	0.738
41	0.041	0.047	81	0.806	0.875
42	0.044	0.050	82	0.939	1.008
43	0.045	0.053	83	1.077	1.209
44	0.047	0.056	84	1.169	1.293
45	0.050	0.057	85	1.260	1.376
46	0.056	0.065	86	1.350	1.464
47	0.060	0.071	87	1.442	1.556
48	0.066	0.077	88	1.533	1.653
49	0.072	0.083	89	1.623	1.755
50	0.078	0.089	90	1.715	1.863
51	0.084	0.095	91	1.806	1.977
52	0.089	0.101	92	1.896	2.097
53	0.095	0.107	93	1.988	2.225
54	0.101	0.113	94	2.079	2.358
55	0.107	0.119	95	2.169	2.501
56	0.119	0.134	96	2.261	2.649
57	0.132	0.147	97	2.352	2.798
58	0.144	0.162	98	2.444	2.946
59	0.158	0.176	99	2.535	3.095
60	0.170	0.191			

Additional Term Insurance Rider
Guaranteed Maximum Monthly Cost of Insurance Rate Per \$1,000 of Rider Death Benefit
Standard Rate Class
[Non-Tobacco]

Attained Age	Rate	Attained Age	Rate	Attained Age	Rate
0	0.08087	40	0.12175	80	5.83980
1	0.04668	41	0.13176	81	6.55095
2	0.03251	42	0.14428	82	7.29756
3	0.02250	43	0.15847	83	8.10961
4	0.01750	44	0.17517	84	9.01738
5	0.01750	45	0.19437	85	10.04235
6	0.01834	46	0.21275	86	11.19223
7	0.01834	47	0.23280	87	12.46504
8	0.01834	48	0.24450	88	13.84938
9	0.01917	49	0.25787	89	15.33342
10	0.01917	50	0.27709	90	16.90881
11	0.02250	51	0.29966	91	18.41631
12	0.02750	52	0.33060	92	20.01527
13	0.03251	53	0.36406	93	21.73361
14	0.03918	54	0.40674	94	23.58543
15	0.05085	55	0.45949	95	25.57306
16	0.06169	56	0.51311	96	27.43188
17	0.07253	57	0.57096	97	29.45788
18	0.07670	58	0.62045	98	31.67269
19	0.07837	59	0.67752	99	34.09954
20	0.07920	60	0.74639	100	36.77137
21	0.07920	61	0.83045	101	38.95131
22	0.07920	62	0.93311	102	41.33540
23	0.08004	63	1.04853	103	43.94625
24	0.08087	64	1.17000	104	46.81288
25	0.08170	65	1.2984	105	49.92533
26	0.08504	66	1.42867	106	53.36259
27	0.08921	67	1.56083	107	57.17347
28	0.08754	68	1.70337	108	61.41905
29	0.08587	69	1.85123	109	66.17321
30	0.08504	70	2.03086	110	71.52939
31	0.08421	71	2.23220	111	77.61672
32	0.08421	72	2.49735	112	83.33333
33	0.08671	73	2.77788	113	83.33333
34	0.08838	74	3.07394	114	83.33333
35	0.09088	75	3.39865	115	83.33333
36	0.09588	76	3.75405	116	83.33333
37	0.10006	77	4.16842	117	83.33333
38	0.10756	78	4.65484	118	83.33333
39	0.11424	79	5.21978	119	83.33333

Actual monthly cost of insurance rates will be determined by us based on our expectations as to future experiences. However, the actual cost of insurance rates will not be greater than the sum of rates shown above and the monthly flat extra amount, if any.

Investment Options and Allocation of Net Premiums Paid

Variable Account: Nationwide VLI Separate Account –G

Your investment options available as of the Policy Date are listed below. We may subsequently add or eliminate Sub-Accounts as described in the Variable Account Provision of this Policy. Your initial allocation to a Sub-Account and/or the Fixed Account is shown on a percentage basis.

Fund Allocation Factors

	During "RIGHT TO EXAMINE AND CANCEL" <u>Period</u>	After "RIGHT TO EXAMINE AND CANCEL" <u>Period</u>
AIM V.I. Capital Development Fund – Series I Shares	0%	0%
AllianceBernstein Small/Mid Cap Value Portfolio - Class A	0%	0%
American Century VP Inflation Protection Fund – Class II	0%	0%
American Century VP Mid Cap Value Fund – Class I	0%	0%
American Century VP Value Fund – Class I	0%	0%
American Funds Asset Allocation Fund NVIT – Class II	0%	0%
American Funds Bond Fund NVIT – Class II	0%	0%
American Funds Global Growth Fund NVIT – Class II	0%	0%
American Funds Growth Fund NVIT – Class II	0%	0%
American Funds Growth-Income Fund NVIT – Class II	0%	0%
Dreyfus IP Small Cap Stock Index Portfolio – Service Shares	0%	0%
Dreyfus Stock Index Fund – Initial Shares	0%	40%
Dreyfus VIF Appreciation Portfolio – Initial Shares	0%	0%
Fidelity VIP Equity-Income Portfolio – Service Class	0%	0%
Fidelity VIP Growth Portfolio – Service Class	0%	0%
Fidelity VIP Investment Grade Bond Portfolio – Service Class	100%	0%
Fidelity VIP Mid Cap Portfolio – Service Class	0%	0%
Fidelity VIP Energy Portfolio – Service Class 2	0%	0%
Fidelity VIP Freedom Fund 2010 Portfolio – Service Class	0%	0%
Fidelity VIP Freedom Fund 2020 Portfolio – Service Class	0%	0%
Fidelity VIP Freedom Fund 2030 Portfolio – Service Class	0%	0%
Fidelity VIP Overseas Portfolio – Service Class R	0%	0%
Franklin Founding Funds Allocation Fund - Class 2	0%	0%
Franklin Templeton VIPT Foreign Securities Fund – Class 3	0%	0%
Franklin Templeton VIPT Global Income Securities Fund – Class 3	0%	0%
Franklin Templeton VIPT Income Securities Fund – Class 2	0%	0%
Franklin Templeton VIPT Small Cap Value Securities Fund – Class I	0%	0%
Janus Aspen Forty Portfolio – Service Shares	0%	0%
Janus Aspen International Growth Portfolio – Service II Shares	0%	0%
Lehman Brothers AMT Short Duration Bond Portfolio – I Class	0%	0%
M Fund Brandes International Equity Fund	0%	0%
M Fund Business Opportunity Value Fund	0%	0%
M Fund Frontier Capital Appreciation Fund	0%	0%
M Fund Turner Core Growth Fund	0%	0%
MFS® VIT Value Series – Initial Class	0%	0%
Nationwide NVIT Gartmore Emerging Markets Fund – Class III	0%	0%
Nationwide NVIT Cardinal Aggressive Fund - Class I	0%	0%
Nationwide NVIT Cardinal Balanced Fund - Class I	0%	0%
Nationwide NVIT Cardinal Capital Appreciation Fund - Class I	0%	0%
Nationwide NVIT Cardinal Conservative Fund - Class I	0%	0%
Nationwide NVIT Cardinal Moderate Fund - Class I	0%	0%
Nationwide NVIT Cardinal Moderately Aggressive Fund - Class I	0%	0%
Nationwide NVIT Cardinal Moderately Conservative Fund - Class I	0%	0%
Nationwide NVIT Core Bond Fund - Class I	0%	0%
Nationwide NVIT Federated High Income Bond Fund – Class III	0%	0%
Nationwide NVIT Gartmore International Equity Fund - Class VI	0%	0%

Fund Allocation Factors

	During "RIGHT TO EXAMINE AND CANCEL" Period	After "RIGHT TO EXAMINE AND CANCEL" Period
Nationwide NVIT Government Bond Fund – Class I	0%	0%
Nationwide NVIT Health Sciences Fund-Class III	0%	0%
Nationwide NVIT International Index Fund – Class VI	0%	0%
Nationwide NVIT International Value Fund (Multi Managers) – Class III	0%	0%
Nationwide NVIT Investor Destinations Aggressive Fund – Class II	0%	50%
Nationwide NVIT Investor Destinations Conservative Fund – Class II	0%	0%
Nationwide NVIT Investor Destinations Moderate Fund – Class II	0%	0%
Nationwide NVIT Investor Destinations Moderately Aggressive Fund – Class II	0%	0%
Nationwide NVIT Investor Destinations Moderately Conservative Fund – Class II	0%	0%
Nationwide NVIT Lehman Brothers Core Plus Bond Fund - Class I	0%	0%
Nationwide NVIT Mid Cap Growth Fund – Class I	0%	0%
Nationwide NVIT Mid Cap Index Fund – Class I	0%	0%
Nationwide NVIT Money Market Fund – Class I	0%	0%
Nationwide NVIT Multi-Manages International Growth Fund - Class III	0%	0%
Nationwide NVIT Multi-Managers Large Cap Growth Fund - Class I	0%	0%
Nationwide NVIT Multi-Managers Large Cap Value Fund - Class I	0%	0%
Nationwide NVIT Multi-Managers Mid Cap Growth Fund - Class I	0%	0%
Nationwide NVIT Multi-Managers Mid Cap Value Fund - Class II	0%	0%
Nationwide NVIT Nationwide® Fund – Class I	0%	0%
Nationwide NVIT Short Term Bond Fund - Class II	0%	10%
Nationwide NVIT Multi Managers Small Cap Growth Fund – Class I	0%	0%
Nationwide NVIT Multi Managers Small Cap Value Fund – Class I	0%	0%
Nationwide NVIT Multi Managers Small Company Fund – Class I	0%	0%
Nationwide NVIT Technology & Communications Fund – Class III	0%	0%
Nationwide NVIT US Growth Leaders Fund - Class I	0%	0%
Neuberger Berman NVIT Multi Cap Opportunities Fund - Class I	0%	----0%
Neuberger Berman NVIT Socially Responsible Fund - Class II	0%	----0%
Oppenheimer Capital Appreciation Fund/VA – Non-Service Shares	0%	0%
Oppenheimer Global Securities Fund/VA – Class 3	0%	0%
Oppenheimer High Income Fund/VA – Class 3	0%	0%
Oppenheimer Main Street Small Cap Fund®/VA – Non-Service Shares	0%	0%
Oppenheimer Main Street® Fund/VA – Non-Service Shares	0%	0%
T. Rowe Price Blue Chip Growth Portfolio – Class II	0%	0%
T. Rowe Price Equity Income Portfolio – Class II	0%	0%
Van Kampen UIF Core Plus Fixed Income Portfolio – Class I	0%	0%
Nationwide NVIT Van Kampen Comstock Value Fund – Class I	0%	0%
Nationwide NVIT Van Kampen Multi Sector Bond Fund – Class I	0%	0%
Nationwide NVIT Van Kampen Real Estate Fund - Class I	0%	0%
Nationwide Fixed Account	0%	0%
Total	100%	100%

SERFF Tracking Number: NWPA-125658875 State: Arkansas
Filing Company: Nationwide Life and Annuity Insurance Company State Tracking Number: 39047
Company Tracking Number:
TOI: L061 Individual Life - Variable Sub-TOI: L061.002 Single Life - Flexible Premium
Product Name: NWLA-433-AO, Accumulation Rider
Project Name/Number: /

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: NWPA-125658875 State: Arkansas
Filing Company: Nationwide Life and Annuity Insurance Company State Tracking Number: 39047
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TOI: L061 Individual Life - Variable Sub-TOI: L061.002 Single Life - Flexible Premium
Product Name: NWLA-433-AO, Accumulation Rider
Project Name/Number: /

Supporting Document Schedules

Review Status: 05/20/2008
Satisfied -Name: Certification/Notice
Comments: Certifications
Attachments: AR CERT Reg 33 - NWLA.pdf
AR CERT NWLA.pdf

Review Status: 05/20/2008
Satisfied -Name: Application
Comments: Previously approved application L-4736-99 approved on 01-15-03 will be used with this rider.

Review Status: 05/20/2008
Satisfied -Name: Life & Annuity - Actuarial Memo
Comments: Actuarial Memorandum
Attachment: NWLA-433-AO Act'l Memo.pdf

Review Status: 05/20/2008
Satisfied -Name: Statement of Variability
Comments: Statement of Variability
Attachment: NWLA-430-M2 (ACCUM) SOV.pdf

Review Status: 05/20/2008
Satisfied -Name: Cover Letter
Comments: Cover Letter
Attachment:



ARKANSAS

Certificate of Compliance

Insurer Nationwide Life and Annuity Insurance Company

Form Numbers: NWLA-433-AO

I have reviewed or supervised the review of the above forms. To the best of my knowledge and belief, they are in compliance with the rules and requirements of Regulation 33, particularly Articles IV, VII, IX, and XI.

These forms also meet the Flesch readability requirements as explained in Title 23-80-206 of the Arkansas Insurance Code.

A handwritten signature in black ink, appearing to read "John H. Crow". The signature is fluid and cursive, with a large loop at the end.

John H. Crow, ChFC, CLU, FLMI
Associate Vice President
NF Compliance
Date: 05-20-08



ARKANSAS

Certificate of Compliance

Insurer Nationwide Life and Annuity Insurance Company

Form Numbers: NWLA-433-AO, Accumulation Rider

I have reviewed or supervised the review of the above forms. To the best of my knowledge and belief, they are in compliance with the rules and requirements of Regulation 19 and 49 of the Arkansas Statute, ACA 23-80-206, ACA 23-79-138, and Bulletin 11-88.

You have our assurance that any maximum cost of insurance changes and/or any minimum accumulation rates will be re-filed with the department

These forms also meet the Flesch readability requirements as explained in Title 23-80-206 of the Arkansas Insurance Code.

A handwritten signature in black ink, appearing to read "John H. Crow". The signature is fluid and cursive, with a large loop at the end.

John H. Crow, ChFC, CLU, FLMI
Associate Vice President
NF Compliance
Date: 05-20-08

Nationwide Life and Annuity Insurance Company
Actuarial Description of
Accumulation Rider
Rider Form Number NWLA-433-AO

I. Description of Rider Characteristics

This Rider modifies the charge structure and the current and maximum guaranteed policy charges to facilitate long-term accumulation of Cash Value and potential for income. If this Rider is elected, the policy becomes eligible for an optional surrender charge waiver election and a non-guaranteed persistency credit in later policy years. If this Rider is elected, the length of the policy's guaranteed continuation feature, which is stated in the Policy Data Pages, may be shorter than if the Rider were not elected. In addition, the Insured cannot elect both the Accumulation Rider and the Extended Death Benefit Guarantee Rider.

This Rider must be elected at the time of application and cannot be revoked.

II. Basis of Values

A. Non-Guaranteed Persistency Credit

If this Rider is elected, the policy becomes eligible for a non-guaranteed persistency credit if it is maintained through the eligibility date (stated in the Policy Data Pages), which varies based on the issue age of the Insured. The latest eligibility date will be the 20th Anniversary of the Policy Date. The persistency credit is not guaranteed and it can be discontinued at any time. The monthly credit is a percentage, up to a maximum rate stated in the Policy Data Pages, multiplied by an amount equal to the policy's Cash Value allocated to the variable account plus any Net Premium applied to the Variable Account that day but after any loan, transfer, or surrender requests are processed, on the applicable monthly anniversary.

The following rates are the maximum guaranteed under this policy when the Accumulation Rider is elected. The Company may use rates lower than the guaranteed maximums. This will result in lower charges for the insurance coverage and a higher Cash Value.

B. Cost of Insurance

Policies will be issued on one of the following basis with the corresponding guaranteed cost of insurance charges:

<u>Rate Class</u>	<u>Guaranteed Mortality Charges</u>
Standard	2001 CSO Mortality Tables, ANB
Substandard	% Multiple of 2001 CSO Mortality Tables, ANB

For all policies, the guaranteed maximum mortality charges will be based on male/female and smoker/nonsmoker distinct mortality tables. Non-Tobacco rates will be available at all issue ages. Policies issued under age 18 will be on a Standard Non-Tobacco basis. The Guaranteed Maximum Cost of Insurance Rates are shown on the Policy Data Pages.

C. Premium Load

The Guaranteed Maximum Premium Load is \$60 per \$1,000 of Premium and is assessed on all Premiums paid in all Policy Years.

D. Administrative Charge

The guaranteed maximum Administrative per Policy Charge is \$25 per month in the first Policy Year and \$10 per month thereafter.

E. Mortality And Expense Charge

The Guaranteed Maximum Mortality and Expense Risk Charge is equal to an annualized rate of \$3.00 per \$1,000 of all variable account Cash Value for all policy years.

F. Per \$1,000 of Base Specified Amount Charge

The charge will be assessed for 10 years measured from the Policy Date for the initial Base Policy Specified Amount (BPSA), and from the effective date of any increase in the Base Policy Specified Amount. The applicable rate varies by the insured's age, the base policy specified amount and the death benefit option. The charge is determined as follows:

$$[\text{Minimum of } (\$250,000 \text{ and BPSA}) \times \text{Tier 1 rate} + \text{Minimum of } (\text{Maximum of } (0 \text{ and BPSA} - \$250,000) \text{ and } \$250,000) \times \text{Tier 2 rate} + \text{Maximum of } (0 \text{ and BPSA} - \$500,000) \times \text{Tier 3 rate}] / \$1,000$$

The tiered maximum guaranteed monthly rates are included in Appendix B.

G. Surrender Charges

A policy that has this Rider attached provides for a surrender charge which is deducted from the Cash Value to determine the Cash Surrender Value. The initial surrender charge is expressed per \$1,000 of Base Specified Amount and varies by issue age, sex, Total Specified Amount band, and death benefit option. Surrender charges are shown on the Policy Data Pages. The surrender charges grade down to zero after ten Policy Years.

A decrease in Specified Amount that reduces any segment of base Specified Amount to zero will result in a Surrender Charge on that segment, if applicable.

Optional Surrender Charge Waiver Election

For a separate additional charge the Insured may, but is *not* required to, elect one of the two alternative surrender charge waiver options. This election is only available at the time of application for the Policy and only if the Accumulation Rider is also elected and cannot be changed or revoked after the Policy Date. It will apply for the surrender charges associated with the initial Specified Amount in effect on the Policy Date and any Specified Amount increases.

The following two options are available:

Option 1: Full Surrender Charge Waiver – provides a complete waiver of all otherwise applicable surrender charges; or

Option 2: Partial Surrender Charge Waiver – provides lower surrender charges and a shorter surrender charge schedule than the otherwise applicable surrender charges.

Based on the option selected, the surrender charge waiver charge will be calculated by multiplying each segment's Specified Amount divided by \$1,000, by the applicable rate. This charge is assessed only when one of the two optional surrender charge waiver options is elected. The charge will be assessed for 5 policy years, as measured from the Policy Date for the initial Specified Amount or any Specified Amount increase. The monthly charge will vary by issue age and the option elected and is guaranteed not to exceed \$0.20 per \$1,000 of Specified Amount for the Full Surrender Charge Waiver, and \$0.10 per \$1,000 of Specified Amount for the Partial Surrender Charge Waiver.

III. Demonstration of Compliance with the Standard Nonforfeiture Law (SNFL)

This policy imposes a mortality charge at the beginning of each policy month based on the net amount at risk. In addition, premium payments are flexible. There is no guaranteed interest crediting rate with respect to those policy values allocated for the Subaccounts of the Variable Accounts. Therefore, for purposes of demonstrating compliance with the SNFL, this policy will be treated as a flexible premium universal life insurance policy.

A. Calculation of Cash Values

For purposes of SNFL testing, the following guaranteed maximum policy charges (described above in Section II) affect the cash value: Premium Load, Administrative Charge, Cost of Insurance Charge and Per \$1,000 of Specified Amount Charge. Also, if one of the two optional Surrender Charge Waivers is elected, the following charge will impact the cash value: Surrender Charge Waiver Charge.

B. Calculation of Surrender Charges

For all insureds the policy with the Accumulation Rider elected imposes a surrender charge on full surrenders during the first ten policy years. The initial surrender charge varies by sex, risk classification, issue age, death benefit option and Specified Amount. The initial surrender charge is calculated as

$$SC_1 = \min\left(\left(\frac{Base_SA}{1000}\right) \cdot (Surr_TP), 1styr_Premium\right) \cdot SC_pct + \left(\frac{Base_SA}{1000}\right) \cdot SC_Adm$$

where

Base_SA is the Initial Specified Amount of the base segment,

Surr_TP is the surrender target premium of the base segment,

SC_pct is the surrender charge percentage, and

SC_Adm is the per unit administration surrender charge.

The surrender charge percentages and the unit values for the Surrender Target Premium and the administration surrender charge are attached in Appendix A.

The surrender charge in renewal years is calculated as a percentage of the initial surrender charge,

SC_1 , in the following manner:

$$SC_n = SC_1 \cdot SCpct_n, \text{ where}$$

Year	Issue Age < 50	Issue Age of 50+
1	100%	100%
2	100%	100%
3	100%	95%
4	100%	95%
5	95%	80%
6	85%	65%
7	70%	60%
8	52%	45%
9	30%	30%
10	8.3%	8.3%
11+	0%	0%

If the optional Surrender Charge Waiver is elected the surrender charge schedule changes as follows:

1. Full Surrender Charge Waiver

Years	All Issue Ages
All Years	0%

2. Partial Surrender Charge Waiver

Year	All Issue Ages
1	50%
2	50%
3	50%
4	30%
5	10%
6+	0%

C. Demonstration of Compliance with SNFL Minimum Cash Values

We have tested each issue combination of age, sex, class, specified amount band and death benefit option possible and assumed both no election of the surrender charge waiver and election of the partial surrender charge waiver and have found all such combinations to be compliant with the Standard Nonforfeiture Law (SNL).

If the Full Surrender Charge Waiver is elected, there will be no surrender charges for the Policy; therefore, compliance with the minimum nonforfeiture law is achieved automatically.

IV. Reserve Analysis

This Rider will not have a separate reserve from the base policy. Instead, reserving for a policy with the Accumulation Rider will be established in accordance with the Commissioner's Reserve Valuation Method (CRVM) using the same methodology as reserving for a policy without the Rider.



Aniela Karina Iancu, FSA, MAAA
Actuary - Individual Life
Nationwide Life and Annuity Insurance Company
May 16, 2008

Nationwide Life and Annuity Insurance Company
 Actuarial Description of
 Flexible Premium Variable Universal Life
 Policy Form Number NWLA-433-AO

Appendix A
Surrender Charge Components

Surrender Target Premium

Issue Age	Male	Female	Age	Male	Female	Age	Male	Female	Age	Male	Female
0	1.917	1.508	23	5.180	4.253	46	15.715	13.098	69	57.533	44.483
1	1.967	1.575	24	5.408	4.456	47	16.555	13.794	70	61.214	47.151
2	2.039	1.637	25	5.647	4.669	48	17.444	14.527	71	65.204	50.016
3	2.125	1.708	26	5.900	4.894	49	18.394	15.302	72	69.535	53.091
4	2.221	1.786	27	6.165	5.131	50	19.411	16.118	73	74.176	56.393
5	2.325	1.868	28	6.444	5.380	51	20.496	16.978	74	79.176	59.946
6	2.436	1.955	29	6.740	5.642	52	21.654	17.884	75	84.594	63.775
7	2.552	2.047	30	7.055	5.919	53	22.886	18.838	76	90.474	67.909
8	2.674	2.143	31	7.391	6.211	54	24.195	19.843	77	96.879	72.382
9	2.803	2.243	32	7.749	6.518	55	25.582	20.903	78	103.836	77.234
10	2.938	2.349	33	8.129	6.842	56	27.049	22.020	79	111.356	82.512
11	3.081	2.460	34	8.534	7.183	57	28.604	23.197	80	119.438	88.272
12	3.230	2.577	35	8.963	7.542	58	30.252	24.438	81	128.132	94.582
13	3.384	2.698	36	9.419	7.919	59	32.018	25.747	82	137.421	101.353
14	3.543	2.823	37	9.901	8.317	60	33.911	27.134	83	147.421	108.605
15	3.707	2.955	38	10.412	8.736	61	35.934	28.605	84	158.220	116.462
16	3.872	3.092	39	10.953	9.179	62	38.087	30.168	85	169.864	124.985
17	4.040	3.235	40	11.526	9.649	63	40.370	31.830			
18	4.209	3.384	41	12.132	10.145	64	42.787	33.603			
19	4.385	3.541	42	12.773	10.671	65	45.353	35.495			
20	4.568	3.706	43	13.451	11.228	66	48.082	37.517			
21	4.761	3.879	44	14.166	11.817	67	51.001	39.681			
22	4.965	4.061	45	14.920	12.439	68	54.143	41.998			

Surrender Charge Percentage

Issue Age	Death Benefit Options 1 and 3							
	Band 2		Band 3		Band 4		Band 5	
	M	F	M	F	M	F	M	F
0	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
1	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
2	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
3	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
4	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
5	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
6	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
7	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
8	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
9	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
10	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
11	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
12	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
13	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
14	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
15	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
16	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
17	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
18	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
19	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
20	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
21	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
22	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
23	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
24	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
25	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
26	0.84351	0.83142	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
27	0.81944	0.80268	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
28	0.79740	0.77680	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
29	0.77778	0.75392	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
30	0.76043	0.73336	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
31	0.74505	0.71536	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
32	0.73161	0.69966	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
33	0.72010	0.68600	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
34	0.71004	0.67440	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
35	0.70171	0.66447	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
36	0.71264	0.67733	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
37	0.72320	0.68961	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
38	0.73346	0.70130	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
39	0.74329	0.71266	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
40	0.75284	0.72348	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000

41	0.76221	0.73396	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
42	0.77131	0.74403	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
43	0.78003	0.75374	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
44	0.78849	0.76314	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
45	0.79649	0.77226	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
46	0.80340	0.78028	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
47	0.80999	0.78810	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
48	0.81624	0.79572	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
49	0.82243	0.80302	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
50	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
51	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
52	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
53	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
54	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
55	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
56	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
57	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
58	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
59	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
60	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
61	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
62	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
63	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
64	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
65	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
66	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
67	0.79892	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
68	0.74832	0.85000	0.80968	0.85000	0.82809	0.85000	0.83821	0.85000
69	0.70009	0.85000	0.75695	0.85000	0.77377	0.85000	0.78292	0.85000
70	0.65445	0.85000	0.70706	0.85000	0.72240	0.85000	0.73065	0.85000
71	0.61120	0.79980	0.65983	0.85000	0.67379	0.85000	0.68120	0.85000
72	0.57015	0.74971	0.61503	0.80855	0.62770	0.82520	0.63435	0.83393
73	0.53135	0.70216	0.57273	0.75666	0.58422	0.77183	0.59016	0.77967
74	0.49452	0.65698	0.53264	0.70740	0.54304	0.72120	0.54832	0.72821
75	0.45964	0.61401	0.49471	0.66062	0.50409	0.67313	0.50878	0.67939
76	0.42735	0.57387	0.45902	0.61615	0.46778	0.62789	0.47215	0.63376
77	0.39707	0.53555	0.42560	0.57382	0.43377	0.58482	0.43785	0.59032
78	0.36872	0.49903	0.39437	0.53358	0.40198	0.54387	0.40579	0.54902
79	0.34239	0.46476	0.36541	0.49588	0.37250	0.50551	0.37605	0.51032
80	0.31783	0.43278	0.33845	0.46074	0.34506	0.46973	0.34837	0.47423
81	0.29489	0.40263	0.31332	0.42767	0.31948	0.43607	0.32256	0.44027
82	0.27354	0.37437	0.28999	0.39675	0.29573	0.40459	0.29860	0.40851
83	0.25376	0.34792	0.26841	0.36788	0.27375	0.37520	0.27642	0.37885
84	0.23555	0.32254	0.24857	0.34029	0.25355	0.34709	0.25604	0.35050
85	0.21890	0.29926	0.23045	0.31498	0.23509	0.32133	0.23741	0.32450

41	0.70812	0.66930	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
42	0.72062	0.68338	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
43	0.73255	0.69689	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
44	0.74402	0.70988	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
45	0.75485	0.72238	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
46	0.76274	0.73155	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
47	0.77033	0.74054	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
48	0.77759	0.74933	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
49	0.78482	0.75782	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
50	0.85000	0.84789	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
51	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
52	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
53	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
54	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
55	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
56	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
57	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
58	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
59	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
60	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
61	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
62	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
63	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
64	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
65	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
66	0.83129	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000	0.85000
67	0.77940	0.85000	0.84553	0.85000	0.85000	0.85000	0.85000	0.85000
68	0.72994	0.85000	0.79130	0.85000	0.80971	0.85000	0.81984	0.85000
69	0.68282	0.85000	0.73968	0.85000	0.75649	0.85000	0.76564	0.85000
70	0.63822	0.83139	0.69083	0.85000	0.70617	0.85000	0.71441	0.85000
71	0.59597	0.77987	0.64460	0.84333	0.65855	0.85000	0.66597	0.85000
72	0.55587	0.73095	0.60075	0.78978	0.61342	0.80644	0.62007	0.81517
73	0.51797	0.68450	0.55935	0.73900	0.57084	0.75417	0.57678	0.76201
74	0.48201	0.64037	0.52013	0.69079	0.53052	0.70459	0.53581	0.71160
75	0.44795	0.59841	0.48302	0.64502	0.49239	0.65753	0.49708	0.66379
76	0.41643	0.55923	0.44810	0.60151	0.45686	0.61325	0.46123	0.61912
77	0.38688	0.52184	0.41541	0.56011	0.42358	0.57111	0.42766	0.57661
78	0.35923	0.48619	0.38488	0.52075	0.39249	0.53104	0.39630	0.53618
79	0.33354	0.45276	0.35656	0.48388	0.36365	0.49351	0.36720	0.49832
80	0.30958	0.42156	0.33020	0.44952	0.33682	0.45851	0.34012	0.46301
81	0.28721	0.39216	0.30564	0.41719	0.31180	0.42559	0.31488	0.42979
82	0.26638	0.36460	0.28283	0.38698	0.28857	0.39482	0.29144	0.39874
83	0.24709	0.33880	0.26174	0.35876	0.26709	0.36608	0.26976	0.36973
84	0.22934	0.31405	0.24236	0.33180	0.24734	0.33860	0.24983	0.34201
85	0.21311	0.29135	0.22466	0.30708	0.22930	0.31342	0.23162	0.31659

Per Unit Administration Surrender Charge

Age	Band 2	Band 3	Band 4	Band 5	Age	Band 2	Band 3	Band 4	Band 5
0	6.00	4.00	4.00	4.00	43	7.50	4.90	4.90	4.90
1	6.00	4.00	4.00	4.00	44	7.50	4.95	4.95	4.95
2	6.00	4.00	4.00	4.00	45	7.50	5.00	5.00	5.00
3	6.00	4.00	4.00	4.00	46	7.50	5.00	5.00	5.00
4	6.00	4.00	4.00	4.00	47	7.50	5.00	5.00	5.00
5	6.00	4.00	4.00	4.00	48	7.50	5.00	5.00	5.00
6	6.00	4.00	4.00	4.00	49	7.50	5.00	5.00	5.00
7	6.00	4.00	4.00	4.00	50	7.50	5.00	5.00	5.00
8	6.00	4.00	4.00	4.00	51	7.50	5.00	5.00	5.00
9	6.00	4.00	4.00	4.00	52	7.50	5.00	5.00	5.00
10	6.00	4.00	4.00	4.00	53	7.50	5.00	5.00	5.00
11	6.00	4.00	4.00	4.00	54	7.50	5.00	5.00	5.00
12	6.00	4.00	4.00	4.00	55	7.50	5.00	5.00	5.00
13	6.00	4.00	4.00	4.00	56	7.50	5.00	5.00	5.00
14	6.00	4.00	4.00	4.00	57	7.50	5.00	5.00	5.00
15	6.00	4.00	4.00	4.00	58	7.50	5.00	5.00	5.00
16	6.00	4.00	4.00	4.00	59	7.50	5.00	5.00	5.00
17	6.00	4.00	4.00	4.00	60	7.50	5.00	5.00	5.00
18	6.00	4.00	4.00	4.00	61	7.50	5.00	5.00	5.00
19	6.00	4.00	4.00	4.00	62	7.50	5.00	5.00	5.00
20	6.00	4.00	4.00	4.00	63	7.50	5.00	5.00	5.00
21	6.00	4.00	4.00	4.00	64	7.50	5.00	5.00	5.00
22	6.00	4.00	4.00	4.00	65	7.50	5.00	5.00	5.00
23	6.00	4.00	4.00	4.00	66	7.60	5.15	5.15	5.15
24	6.00	4.00	4.00	4.00	67	7.70	5.30	5.30	5.30
25	6.00	4.00	4.00	4.00	68	7.80	5.45	5.45	5.45
26	6.15	4.05	4.05	4.05	69	7.90	5.60	5.60	5.60
27	6.30	4.10	4.10	4.10	70	8.00	5.75	5.75	5.75
28	6.45	4.15	4.15	4.15	71	8.10	5.90	5.90	5.90
29	6.60	4.20	4.20	4.20	72	8.20	6.05	6.05	6.05
30	6.75	4.25	4.25	4.25	73	8.30	6.20	6.20	6.20
31	6.90	4.30	4.30	4.30	74	8.40	6.35	6.35	6.35
32	7.05	4.35	4.35	4.35	75	8.50	6.50	6.50	6.50
33	7.20	4.40	4.40	4.40	76	8.55	6.65	6.65	6.65
34	7.35	4.45	4.45	4.45	77	8.60	6.80	6.80	6.80
35	7.50	4.50	4.50	4.50	78	8.65	6.95	6.95	6.95
36	7.50	4.55	4.55	4.55	79	8.70	7.10	7.10	7.10
37	7.50	4.60	4.60	4.60	80	8.75	7.25	7.25	7.25
38	7.50	4.65	4.65	4.65	81	8.80	7.40	7.40	7.40
39	7.50	4.70	4.70	4.70	82	8.85	7.55	7.55	7.55
40	7.50	4.75	4.75	4.75	83	8.90	7.70	7.70	7.70
41	7.50	4.80	4.80	4.80	84	8.95	7.85	7.85	7.85
42	7.50	4.85	4.85	4.85	85	9.00	8.00	8.00	8.00

Appendix B

Per \$1,000 of Specified Amount Guaranteed Maximum Charge

Tier 1 is assessed on the first 250K of Specified Amount, Tier 2 on the next 250K of Specified Amount, and Tier 3 is assessed on Specified Amount above 500K.

Age	Death Benefit Options 1 and 3			Death Benefit Option 2		
	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3
0	0.12500	0.04166	0.00833	0.12500	0.12500	0.08333
1	0.13000	0.04333	0.00833	0.13600	0.12933	0.08766
2	0.13500	0.04500	0.00833	0.14700	0.13366	0.09200
3	0.14000	0.04666	0.00833	0.15800	0.13800	0.09633
4	0.14500	0.04833	0.00833	0.16900	0.14233	0.10066
5	0.15000	0.05000	0.00833	0.18000	0.14666	0.10500
6	0.15500	0.05166	0.00833	0.19100	0.15100	0.10933
7	0.16000	0.05333	0.00833	0.20200	0.15533	0.11366
8	0.16500	0.05500	0.00833	0.21300	0.15966	0.11800
9	0.17000	0.05666	0.00833	0.22400	0.16400	0.12233
10	0.17500	0.05833	0.00833	0.23500	0.16833	0.12666
11	0.18000	0.06000	0.00833	0.24600	0.17266	0.13100
12	0.18500	0.06166	0.00916	0.25700	0.17700	0.13533
13	0.19000	0.06333	0.01166	0.26800	0.18133	0.13966
14	0.19500	0.06500	0.01416	0.27900	0.18566	0.14400
15	0.20000	0.06666	0.01666	0.29000	0.19000	0.14833
16	0.20500	0.06833	0.01916	0.30100	0.19433	0.15266
17	0.21000	0.07000	0.02166	0.31200	0.19866	0.15700
18	0.21500	0.07166	0.02416	0.32300	0.20300	0.16133
19	0.22000	0.07333	0.02666	0.33400	0.20733	0.16566
20	0.22500	0.07500	0.02916	0.34500	0.21166	0.17000
21	0.23000	0.07666	0.03166	0.35600	0.21600	0.17433
22	0.23500	0.07833	0.03416	0.36700	0.22033	0.17866
23	0.24000	0.08000	0.03666	0.37800	0.22466	0.18300
24	0.24500	0.08166	0.03916	0.38900	0.22900	0.18733
25	0.25000	0.08333	0.04166	0.40000	0.23333	0.19166
26	0.25500	0.08500	0.04416	0.40333	0.23333	0.19250
27	0.26000	0.08666	0.04666	0.40666	0.23333	0.19333
28	0.26500	0.08833	0.04916	0.41000	0.23333	0.19416
29	0.27000	0.09000	0.05166	0.41333	0.23333	0.19500
30	0.27500	0.09166	0.05416	0.41666	0.23333	0.19583
31	0.28000	0.09333	0.05666	0.42000	0.23333	0.19666
32	0.28500	0.09500	0.05916	0.42333	0.23333	0.19750
33	0.29000	0.09666	0.06166	0.42666	0.23333	0.19833
34	0.29500	0.09833	0.06416	0.43000	0.23333	0.19916
35	0.30000	0.10000	0.06666	0.43333	0.23333	0.20000
36	0.30166	0.11000	0.07916	0.43333	0.24166	0.21083
37	0.30333	0.12000	0.09166	0.43333	0.25000	0.22166
38	0.30500	0.13000	0.10416	0.43333	0.25833	0.23250
39	0.30666	0.14000	0.11666	0.43333	0.26666	0.24333
40	0.30833	0.15000	0.12916	0.43333	0.27500	0.25416

41	0.31000	0.16000	0.14166	0.43333	0.28333	0.26500
42	0.31166	0.17000	0.15416	0.43333	0.29166	0.27583
43	0.31333	0.18000	0.16666	0.43333	0.30000	0.28666
44	0.31500	0.19000	0.17916	0.43333	0.30833	0.29750
45	0.31666	0.20000	0.19166	0.43333	0.31666	0.30833
46	0.32000	0.20666	0.19583	0.44000	0.32666	0.31583
47	0.32333	0.21333	0.20000	0.44666	0.33666	0.32333
48	0.32666	0.22000	0.20416	0.45333	0.34666	0.33083
49	0.33000	0.22666	0.20833	0.46000	0.35666	0.33833
50	0.33333	0.23333	0.21250	0.46666	0.36666	0.34583
51	0.33666	0.24000	0.21666	0.47333	0.37666	0.35333
52	0.34000	0.24666	0.22083	0.48000	0.38666	0.36083
53	0.34333	0.25333	0.22500	0.48666	0.39666	0.36833
54	0.34666	0.26000	0.22916	0.49333	0.40666	0.37583
55	0.35000	0.26666	0.23333	0.50000	0.41666	0.38333
56	0.38166	0.28000	0.24750	0.53416	0.43250	0.40000
57	0.41333	0.29333	0.26166	0.56833	0.44833	0.41666
58	0.44500	0.30666	0.27583	0.60250	0.46416	0.43333
59	0.47666	0.32000	0.29000	0.63666	0.48000	0.45000
60	0.50833	0.33333	0.30416	0.67083	0.49583	0.46666
61	0.54000	0.34666	0.31833	0.70500	0.51166	0.48333
62	0.57166	0.36000	0.33250	0.73916	0.52750	0.50000
63	0.60333	0.37333	0.34666	0.77333	0.54333	0.51666
64	0.63500	0.38666	0.36083	0.80750	0.55916	0.53333
65	0.66666	0.40000	0.37500	0.84166	0.57500	0.55000
66	0.68333	0.42666	0.40416	0.85833	0.60166	0.57916
67	0.70000	0.45333	0.43333	0.87500	0.62833	0.60833
68	0.71666	0.48000	0.46250	0.89166	0.65500	0.63750
69	0.73333	0.50666	0.49166	0.90833	0.68166	0.66666
70	0.75000	0.53333	0.52083	0.92500	0.70833	0.69583
71	0.76666	0.56000	0.55000	0.94166	0.73500	0.72500
72	0.78333	0.58666	0.57916	0.95833	0.76166	0.75416
73	0.79999	0.61333	0.60833	0.97499	0.78833	0.78333
74	0.81666	0.64000	0.63750	0.99166	0.81500	0.81250
75	0.83333	0.66666	0.66666	1.00833	0.84166	0.84166
76	0.85000	0.68333	0.68333	1.02500	0.85833	0.85833
77	0.86666	0.70000	0.70000	1.04166	0.87500	0.87500
78	0.88333	0.71666	0.71666	1.05833	0.89166	0.89166
79	0.90000	0.73333	0.73333	1.07500	0.90833	0.90833
80	0.91666	0.75000	0.75000	1.09166	0.92500	0.92500
81	0.93333	0.76666	0.76666	1.10833	0.94166	0.94166
82	0.95000	0.78333	0.78333	1.12500	0.95833	0.95833
83	0.96666	0.79999	0.79999	1.14166	0.97499	0.97499
84	0.98333	0.81666	0.81666	1.15833	0.99166	0.99166
85	1.00000	0.83333	0.83333	1.17500	1.00833	1.00833

Statement of Variability
Forms: NWLA-430-M2 (ACCUM)

Rider Form	Reason
Nationwide Officer Signatures	These signatures are bracketed on the policy and rider forms as Officers could possibly change over time.

Policy Data Page 3	Reason
Policy Owner	Varies according to new issues
Policy Number	Varies according to new issues
State of Issue	Varies according to new issues
Policy Date	Varies according to new issues
Insured	Varies according to new issues
Sex	“Male” or “Female” according to underwriting decision
Issue Age	Varies according to new issues, from a minimum of 0 to a maximum of 85.
Rate Type	Varies according to underwriting decision; either “Non-tobacco” or “Tobacco”
Rate Class	Varies according to underwriting decision; either “Standard” or “Select Preferred” or “Select Preferred Plus”
Minimum Initial Premium	Varies according to the characteristics of the policy as issued
Planned Premium Payment	Varies according to new issues
Monthly Initial Death Benefit Guarantee Premium	Varies according to new issues. The amount of monthly premium, required to gain no-lapse protection under the Death Benefit Guarantee.
Planned Premium Payment Frequency	Varies according to new issues

Policy Data Page 3A	Reason
Specified Amount	Varies according to new issues
Death Benefit Option Elected	Varies according to new issues; either 1 (Level), 2 (Increasing), or 3 (Return of Premium)
Additional Term Insurance Rider Specified Amount	Varies according to new issues
Death Benefit Option 3 Interest Rate	Rate at which the accumulated premium account grows based on the application and underwriting approval
Total Specified Amount	Varies according to new issues; the sum of the base specified amount and any additional term insurance
Death Benefit Option 3 Maximum Increase	Maximum of the accumulated premium account for use with death benefit option 3
Minimum Specified Amount	Varies according to new issue. Currently \$100,000.
Internal Revenue Code Life Insurance Qualification Test	Varies according to new issue. Either "Guideline Premium/Cash Value Corridor Test" or "Cash Value Accumulation Test".
Maturity Date	Varies according to new issue – the policy anniversary upon which the insured reaches attained age 120
Eligibility Date of Persistency Credit	Ranges between 10 years and 20 years after the Policy Date.
Maximum Persistency Credit Percentage	Varies from 0% - 0.025%.
Schedule of Benefits – Coverages listed	Varies according to benefits elected
Schedule of Benefits – Specified Amount	Varies according to characteristics and benefits of new issue
Schedule of Benefits – Start Date	Varies according to characteristics and benefits of new issue
Schedule of Benefits – End Date	Varies according to characteristics and benefits of new issue
Schedule of Benefits – Specified Amount Increase	Sex, Attained Age, Rate Class, Rate Type, Rate Class Multiples, Monthly Flat Extras according to the characteristics of the insured.
Schedule of Benefits – Surrender Charge Waiver Option	Varies based on the option elected; either "1" or "2".

Policy Data Page 3B	Reason
Schedule of Benefits – Children’s Term Insurance Rider	Varies according to the election of this optional rider; Specified Amount and Start Date vary according to election; End Date will be calculated as the policy anniversary the insured reaches attained age 65.
Schedule of Benefits – Spouse Rider	Varies according to the election of this optional rider; Specified Amount and Start Date will vary according to the election; End Date will be calculated as the lesser of the Maturity Date of the policy and the policy anniversary on which the Additional Insured reaches attained age 70; Rate Class Multiple, Rate Class, Rate Type, Sex, Age, and Monthly Flat Extra vary according to the underwriting decision. Rate Class is either “Non-tobacco” or “Tobacco”. Spouse Insured varies according to the election.
Schedule of Benefits – Waiver of Monthly Deductions Rider	Varies according to the election of this optional rider; Rate Class Multiple varies according to the underwriting decision. Start Date varies according to the election. End Date is calculated as the policy anniversary on which the insured reaches attained age 65.
Schedule of Benefits – Accidental Death Benefit Rider	Varies according to the election of this optional rider; Rate Class Multiple varies according to the underwriting decision. Specified Amount and Start Date vary according to the election. End Date is calculated as the policy anniversary on which the insured reaches attained age 70.
Schedule of Benefits – Adjusted Sales Load Rider	Varies according to the election of this optional rider; Percentage is either 1%, 2%, 3%, 4% or 5% according to the election; Years is any whole number from 1 to 7 according to the election; Start Date varies according to the election. End Date is calculated as the xth policy anniversary, where x is the lesser of 15 and 7+the elected number of years.
Schedule of Benefits – Premium Waiver Rider	Varies according to the election of this optional rider; Initial Monthly Specified Premium, and Start Date vary according to the election; Rate Class Multiple and Rate Class vary according to the underwriting decision. End Date is calculated as the policy anniversary on which the insured reaches attained age 65.
Schedule of Benefits – Additional Term Insurance Rider	Varies according to the election of this optional rider; Specified Amount and Start Date will vary according to the election; End Date will be calculated as the Maturity Date of the policy; Rate Class Multiple, Rate Class, Rate Type, Issue Age, and Monthly Flat Extra vary according to the underwriting decision.
Schedule of Benefits – Overloan Lapse Protection Rider	Varies according to the election of this optional rider; End Date will be calculated as the Maturity Date of the policy
Schedule of Benefits – Long-term Care Rider	Varies according to the election of this optional rider; Long-term Care Specified Amount (and corresponding Maximum Monthly Long-Term Care Benefit) and Start Date will vary according to the election; End Date will be calculated as the Maturity Date of the policy; Rate Class Multiple and Rate Class vary according to the underwriting decision.
Schedule of Benefits – Change of Insured Rider	Varies according to the election of this optional rider

Policy Data Page 3C	Reason
Monthly per \$1,000 of Specified Amount Charge – Specified Amount	Varies based on the segment of coverage with which it is associated.
Monthly per \$1,000 of Specified Amount Charge – Effective Date of Coverage	Varies based on the effective date of the segment of coverage with which it is associated.
Monthly per \$1,000 of Specified Amount Charge – per \$1,000 of Specified Amount charge	Varies according to the characteristics of the policy as issued.
Adjusted Sales Load Rider Charge – Policy Years 1-15	Varies by election of this optional Rider Policy years vary based on duration elected; max year =min(15, Adjusted Sales Load Rider Adjustment Period +7)
Adjusted Sales Load Rider Charge – Policy Years 16+	0.00%
Adjusted Sales Load Adjustment Percentage	Varies according to benefits of new issue
Adjusted Sales Load Rider Maximum Rider Charge Period	Varies according to benefits of new issue
Adjusted Sales Load Rider Adjustment Period	Varies according to benefits of new issue
Guaranteed Maximum Accumulation Rider – Surrender Charge Waiver Option Monthly Charge – Specified Amount	Varies based on the segment of coverage with which it is associated.
Guaranteed Maximum Accumulation Rider – Surrender Charge Waiver Option Monthly Charge - Effective Date of Coverage	Varies based on the effective date of the segment of coverage with which it is associated.
Guaranteed Maximum Accumulation Rider – Surrender Charge Waiver Option Monthly Charge – per \$1,000 of Specified Amount Charge	Varies based on the option elected.

Policy Data Page 3D	Reason
Table of Guaranteed Maximum Monthly Cost of Insurance Rate per \$1,000 of Net Amount at Risk – Specified Amount	Varies according to new issues; each increase will be listed separately with the amount and effective date of the increase
Table of Guaranteed Maximum Monthly Cost of Insurance Rate per \$1,000 of Net Amount at Risk – Effective Date of Coverage	Varies according to new issues; each increase will be listed separately with the amount and effective date of the increase
Table of Guaranteed Maximum Monthly Cost of Insurance Rate per \$1,000 of Net Amount of Risk	Varies according to Issue Ages.
Mortality	Sex and Smoker class vary according to issue; “STANDARD” or “x% of STANDARD” according to the table rating multiplier
Policy Data Page 3E	Reason
Table of Surrender Charges – Specified Amount	Varies according to issue
Table of Surrender Charges – Effective Date of Coverage	Varies according to issue
Table of Surrender Charges – Surrender Charge Amounts	Varies according to issue
Bracketed info in paragraph	Specified Amount is inserted

Policy Data Page 3F	Reason
Internal Revenue Code Life Insurance Qualification Test Table – Qualification Test name	Varies according to issue
Internal Revenue Code Life Insurance Qualification Test Table – Attained Age	Varies according to issue
Internal Revenue Code Life Insurance Qualification Test Table – Applicable Percentages	Varies according to issue
Policy Data Page 3I	Reason
Table of Guaranteed Maximum Monthly Cost of Insurance Rate per \$1,000 of Rider Specified Amount – Spouse Insurance Rider	Varies according to new issue.
Policy Data Page 3J	Reason
Table of Guaranteed Rate Cost per \$1,000 of Net Amount at Risk – Long Term Care Rider	Varies according to new issue.
Policy Data Page 3K	Reason
Table of Guaranteed Maximum Monthly Cost of Insurance Rate per \$1,000 of Rider Death benefit – Additional Term Rider	Varies according to new issue.
Policy Data Page 3L, 3M	Reason
List of Variable Subaccounts	Varies according to issue.



May 20, 2008

The Honorable Julie Benafield Bowman
Insurance Commissioner
Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

Re: Form NWLA-433-AO, Accumulation Rider
NAIC #92657

Dear Madam:

Enclosed for filing, subject to your approval, is form NWLA-433-AO, Accumulation Rider. This is a new form and will not replace any existing form. This Rider will be used in conjunction with Policy form, NWLA-430-M2, Individual Flexible Premium Adjustable Variable Universal Life Insurance Policy, approved on 12-05-07. This Rider will be illustrated, but is exempt from the National Association of Insurance Commissioners' Illustration Regulation.

This Rider is only available on the Policy Date and must be elected at the time of application for the Policy. This Rider cannot be revoked after the Policy Date.

The purpose of this Rider is to modify the Policy to facilitate long-term accumulation of Cash Value and potential for income. This Rider provides for a non-guaranteed persistency credit in later Policy Years and, for a separate additional charge, optional surrender charge waiver elections. This Rider modifies the charge structure of the Policy to which it is attached. The Rider's cost is reflected in the Policy charge structure and the current and guaranteed maximum Policy charges. The charge structure and guaranteed maximum Policy charges are stated in the Policy Data Pages.

This Rider offers a persistency credit if the Rider is maintained through the Eligibility Date stated on the Policy Data Page. This persistency credit is not guaranteed, and we may discontinue the program at any time. Availability of the persistency credit will end on the earliest of the termination of the Rider or the Maturity Date.

The Issue Ages and underwriting classes are 0-85 for Standard Non-Tobacco, 18-85 for Standard Tobacco, and 18-75 for Preferred Tobacco, Select Preferred Non-Tobacco, and Select Preferred Plus Non-Tobacco. The minimum Specified Amount is \$100,000.

Form NWLA-433-AO has been written in a readable fashion and has attained a Flesch score of 38.6; however, when combined with the policy, the score is greater than 50. This form is being filed concurrently in our state of domicile.

Thank you in advance for your attention to this filing. Please call if there are any questions.

Sincerely,

A handwritten signature in black ink that reads "Dan Gallion". The signature is written in a cursive, slightly slanted style.

Dan Gallion
NF Regulatory Filings &
Operations Team, 1-10-03
Phone: (614) 249-8116
Fax: (614) 249-1199
E-Mail: galliod@nationwide.com

DG/

Enclosures:

1. Filing Letter
2. Filing Fee
3. Certifications
4. Form NWLA-433-AO, Accumulation Rider
5. Policy Data Pages
6. Actuarial Memorandum
7. Statement of Variability