

SERFF Tracking Number: NWPA-126167674 State: Arkansas  
Filing Company: Nationwide Life and Annuity Insurance Company State Tracking Number: 42529  
Company Tracking Number: NWLA-434-AO  
TOI: L06I Individual Life - Variable Sub-TOI: L06I.002 Single Life - Flexible Premium  
Product Name: Long-Term Fixed Account Endorsement  
Project Name/Number: LTFA/NWLA-434-AO

## Filing at a Glance

Company: Nationwide Life and Annuity Insurance Company

Product Name: Long-Term Fixed Account SERFF Tr Num: NWPA-126167674 State: Arkansas

Endorsement

TOI: L06I Individual Life - Variable SERFF Status: Closed-Approved- State Tr Num: 42529  
Closed

Sub-TOI: L06I.002 Single Life - Flexible Co Tr Num: NWLA-434-AO State Status: Approved-Closed  
Premium

Filing Type: Form

Reviewer(s): Linda Bird

Disposition Date: 06/03/2009

Authors: Todd Beshara, Amy

Burchette, Andrea Sgobbo, Sandra

Davies, Dan Gallion, Grace

Holland, Cindy Malloy, Leonja

Merritt, Clara Pollard, Carrie

Ruhlen, Georgia Sollars, Drema

Wallace, EDS EDSSupport, Leslie

Hernandez, Natalie Walden, Darcy

Spangler

Date Submitted: 05/28/2009

Disposition Status: Approved-

Closed

Implementation Date:

Implementation Date Requested: 08/24/2009

State Filing Description:

## General Information

Project Name: LTFA

Project Number: NWLA-434-AO

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/03/2009

Deemer Date:

Submitted By: Sandra Davies

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 06/03/2009

Created By: Sandra Davies

Corresponding Filing Tracking Number:

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**Filing Description:**

RE: Form NWLA-434-AO, Long-Term Fixed Account Endorsement

Form NWLA-440-M2.1, Policy Data Pages for Individual Flexible Premium Adjustable Variable Universal Life Policy (Sex Distinct)

Form NWLA-440-M2.1, Policy Data Pages for Individual Flexible Premium Adjustable Variable Universal Life Policy (Unisex)

Form NWLA-410-M2.1, Policy Data Pages for Individual Flexible Premium Adjustable Universal Life Policy

Form NWLA-430-M2.1, Policy Data Pages for Individual Flexible Premium Adjustable Universal Life Policy

Form NWLA-380-M2.1, Policy Data Pages for Last Survivor Flexible Premium Adjustable Variable Universal Life Insurance Policy

Form VLS-0113AO.1, Variable Life Fund Supplement

Form VLS-0114AO.1, Variable Life Fund Supplement

Form VLS-0115AO.1, Variable Life Fund Supplement

NAIC#: 92657

Enclosed for filing, subject to your approval, are the above referenced forms. Form NWLA-434-AO is a new form and will not replace any existing form. The remaining forms are revised and will replace the following previously approved forms:

NWLA-440-M2, Policy Data Pages (Sex Distinct), approved 04-08-08, SERFF # 38535

NWLA-440-M2, Policy Data Pages (Unisex), approved 04-08-08, SERFF # 38535

NWLA-410-M2, Policy Data Pages, approved 10-09-07, SERFF # 36946

NWLA-430-M2, Policy Data Pages, approved 12-05-07, SERFF # 37477

NWLA-380-M2, Policy Data Pages, approved 11-21-08, SERFF # 40857

VLS-0113AO, Variable Life Fund Supplement, approved 12-11-08, SERFF # 41036

VLS-0114AO, Variable Life Fund Supplement, approved 12-11-08, SERFF # 41036

VLS-0115AO, Variable Life Fund Supplement, approved 12-11-08, SERFF # 41036

**Description of Endorsement**

Due to current economic conditions, Nationwide has decided to offer an additional fixed investment option to our customers via endorsement. The endorsement approach is being used as we may decide to discontinue offering this investment option on a prospective basis for new issues. If this occurs, Nationwide would simply stop issuing the endorsement with new policies.

This Endorsement will revise the terms and conditions of the Policy to which it is attached. The purpose is to make available and describe the operation of a "Long-Term Fixed Account." The Long-Term Fixed Account may receive a greater current rate of interest than the Fixed Account offered in the base policy and is subject to greater Premium

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allocation, transfer, and partial Surrender restrictions.

This Endorsement will automatically be sent with the policies; however, it is the customer's choice whether or not to allocate premium or transfers to this investment option.

#### Policy Data Pages/Variable Life Supplement Revisions

The list of funds on the Policy Data Pages and on the Variable Life Fund Supplements were updated by adding the Long-Term Fixed Account. We have also made several additional changes to the Policy Data Pages showing corrections in some cases and additions of language in others.

It was necessary to revise the form numbers to the Policy Data Pages and Variable Life Fund Supplements. We have included highlighted copies of the changes on the Policy Data Pages for easy review. Any additions to the Policy Data pages will be denoted in a colored font and underlined and all deletions will appear in the right margin.

#### Statement of Variability Revisions

Several corrections/additions were made to the Statement of Variability forms for the following products: NWLA-440-M2 (both Sex Distinct and Unisex); NWLA-410-M2; and NWLA-430-M2 as a result of changes to the variable material on the Policy Data Pages. We have included highlighted copies of the changes for easy review.

#### Actuarial Memorandum Revisions

We have revised the Actuarial Memorandums by adding Long-Term Fixed Account specifications.

#### Other Information

The endorsement will be issued with both existing and new issues on the following variable universal life policies:

NWLA-440-M2, Individual Flexible Premium Adjustable Variable Universal Life Policy (Sex Distinct and Unisex), approved 04-08-08, SERFF # 38535

NWLA-380-M2, Last Survivor Flexible Premium Adjustable Variable Universal Life Insurance Policy, approved 11-21-08, SERFF # 40857

NWLA-410-M2, Individual Flexible Premium Adjustable Variable Universal Life Ins. Policy, approved 10-09-07, SERFF # 36946

SERFF Tracking Number: NWPA-126167674 State: Arkansas  
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Company Tracking Number: NWLA-434-AO  
TOI: L061 Individual Life - Variable Sub-TOI: L061.002 Single Life - Flexible Premium  
Product Name: Long-Term Fixed Account Endorsement  
Project Name/Number: LTFA/NWLA-434-AO

NWLA-430-M2, Individual Flexible Premium Adjustable Variable Universal Life Ins. Policy, approved 12-05-07, SERFF # 37477

## Readability

The Endorsement has been written in a readable fashion and has a Flesch score of 55.1. A Flesch score is not required on the remaining revised forms.

These forms are being filed concurrently in our state of domicile.

## Enclosures:

1. Filing Fee
2. Filing Letter
3. Certification
4. NWLA-434-AO, Long-Term Fixed Account Endorsement
5. NWLA-440-M2.1, Policy Data Pages (Sex Distinct)
6. NWLA-440-M2.1, Policy Data Pages (Unisex)
7. NWLA-380-M2.1, Policy Data Pages
8. NWLA-410-M2.1, Policy Data Pages
9. NWLA-430-M2.1, Policy Data Pages
10. VLS-0113AO.1, Variable Life Fund Supplement
11. VLS-0114AO.1, Variable Life Fund Supplement
12. VLS-0115AO.1, Variable Life Fund Supplement
13. Revised Actuarial Memorandum for NWLA-440-M2, Individual Flexible Premium Adjustable Variable Universal Life Policy (Sex Distinct)
14. Revised Actuarial Memorandum for NWLA-440-M2, Individual Flexible Premium Adjustable Variable Universal Life Policy (Unisex)
15. Revised Actuarial Memorandum for NWLA-380-M2, Last Survivor Flexible Premium Adjustable Variable Universal Life Insurance Policy
16. Revised Actuarial Memorandum for NWLA-410-M2, Individual Flexible Premium Adjustable Universal Life Policy
17. Revised Actuarial Memorandum for NWLA-430-M2, Individual Flexible Premium Adjustable Universal Life Policy
18. Statement of Variability

## Company and Contact

### Filing Contact Information

Sandra Davies, Compliance Specialist

daviess@nationwide.com

SERFF Tracking Number: NWPA-126167674 State: Arkansas  
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One Nationwide Plaza 614-249-8988 [Phone]  
 1-33-102 614-249-1199 [FAX]  
 Columbus, OH 43215

**Filing Company Information**

Nationwide Life and Annuity Insurance CoCode: 92657 State of Domicile: Ohio  
 Company  
 One Nationwide Plaza Group Code: 140 Company Type:  
 1-10-03 Group Name: State ID Number:  
 Columbus, OH 43215 FEIN Number: 31-1000740  
 (800) 882-2822 ext. [Phone]

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**Filing Fees**

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Nationwide Life and Annuity Insurance Company	\$50.00	05/28/2009	28154755

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	06/03/2009	06/03/2009



SERFF Tracking Number: NWPA-126167674 State: Arkansas  
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 Project Name/Number: LTFA/NWLA-434-AO

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Highlighted Policy Data Pages		Yes
Supporting Document	Cover Letter		Yes
Form	Long-Term Fixed Account Endorsement		Yes
Form	Policy Data Pages-Sex Distinct		Yes
Form	Policy Data Pages-Unisex		Yes
Form	Policy Data Pages		Yes
Form	Policy Data Pages		Yes
Form	Policy Data Pages		Yes
Form	Application		Yes
Form	Application		Yes
Form	Application		Yes

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## Form Schedule

### Lead Form Number: NWLA-434-AO

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	NWLA-434-AO	Policy/Cont	Long-Term Fixed Account Endorsement Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		55.100	Long-Term Fixed Account (LTFA) Endorsement.pdf
	NWLA-440-M2.1	Data/Declaration Pages	Policy Data PagesSex Distinct	Revised	Replaced Form #: NWLA-440-M2 Previous Filing #: 38535	0.000	NWLA-440-M2.1 PDP ROP (AR).pdf
	NWLA-440-M2.1	Data/Declaration Pages	Policy Data PagesUnisex	Revised	Replaced Form #: NWLA-440-M2 Previous Filing #: 38535	0.000	NWLA-440-M2.1 (AR & GA) VEL PDP ROP.pdf
	NWLA-410-M2.1	Data/Declaration Pages	Policy Data Pages	Revised	Replaced Form #: NWLA-410-M2 Previous Filing #: 36946	0.000	NWLA-410-M2.1 pdp ROP - LTFA - AR.pdf
	NWLA-430-M2.1	Data/Declaration Pages	Policy Data Pages	Revised	Replaced Form #: NWLA-430-M2 Previous Filing #: 37477	0.000	NWLA-430-M2.1 (AR) pdp CV - LTFA.pdf
	NWLA-380-M2.1	Data/Declaration Pages	Policy Data Pages	Revised	Replaced Form #: NWLA-380-M2 Previous Filing #: 40857	0.000	NWLA-380-M2.1 - PDP (ROP).pdf
	VLS-	Application/	Application	Revised	Replaced Form #:	0.000	VLS-

<i>SERFF Tracking Number:</i>	<i>NWPA-126167674</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Nationwide Life and Annuity Insurance Company</i>	<i>State Tracking Number:</i>	<i>42529</i>
<i>Company Tracking Number:</i>	<i>NWLA-434-AO</i>		
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.002 Single Life - Flexible Premium</i>
<i>Product Name:</i>	<i>Long-Term Fixed Account Endorsement</i>		
<i>Project Name/Number:</i>	<i>LTFA/NWLA-434-AO</i>		
0113AO.1	Enrollment Form	VLS-0113AO	0113AO.1 06-2009.pdf
		Previous Filing #:	
		41036	
VLS-0114AO.1	Application/ Application Enrollment Form	Revised	VLS-0114AO.1 06-2009.pdf
		Replaced Form #:	
		0.000	
		VLS-0114AO	
		Previous Filing #:	
		41036	
VLS-0115AO.1	Application/ Application Enrollment Form	Revised	VLS-0115AO.1 06-2009.pdf
		Replaced Form #:	
		0.000	
		VLS-0115AO	
		Previous Filing #:	
		41036	

**NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY**  
**One Nationwide Plaza**  
**Columbus, Ohio 43215-2220**

**Long-Term Fixed Account Endorsement to  
Flexible Premium Variable Universal Life Insurance Policy**

**General Information Regarding this Endorsement**

This Long-Term Fixed Account Endorsement ("Endorsement") revises the terms and conditions of the Policy to which it is attached. To the extent the terms of the Policy and this Endorsement are inconsistent, the terms of this Endorsement shall control. Non-defined terms shall have the meaning given to them in the Policy.

There is no additional charge or Premium required by this Endorsement.

We may stop issuing this endorsement on a prospective basis with new Policies at any time.

**Purpose**

The purpose of this Endorsement is to make available and describe the operation of an additional fixed investment option, referred to as the "Long-Term Fixed Account."

**Defined Terms**

The defined terms "Cash Value" and "Net Premium" are deleted from the Policy and replaced in their entirety with:

**Cash Value** – The combined accumulated dollar value of your allocations to the variable Sub-Accounts, plus the values in the Fixed Account, the Long-Term Fixed Account, and the Policy Loan Account.

**Net Premium** – The amount of each Premium payment applied to the Sub-Accounts, the Fixed Account, and/or the Long-Term Fixed Account. Net Premium is equal to gross Premium paid less any premium load.

The following defined terms are added to the Policy:

**Fixed Investment Option(s)** – One or more investment options offered under the Policy through our General Account. There are currently two Fixed Investment Options referred to as the "Fixed Account" and the "Long-Term Fixed Account," respectively.

**Long-Term Fixed Account** – An investment option funded by our General Account. The Long-Term Fixed Account may receive a greater interest rate than the Fixed Account and is subject to greater Premium allocation, transfer, and partial Surrender restrictions.

**LONG-TERM FIXED ACCOUNT PROVISION**

**The Long-Term Fixed Account**

The Long-Term Fixed Account is funded by our General Account. In addition to allocating your Net Premiums to one or more of the Sub-Accounts described in the Variable Account Provision, and/or the Fixed Account, you may direct a portion of your Net Premiums into the Long-Term Fixed Account, subject to the restrictions described in the Policy and this Endorsement.

The Long-Term Fixed Account value is zero unless some or all of the Net Premiums are allocated to the Long-Term Fixed Account or Cash Value is transferred to the Long-Term Fixed Account. Upon the initial allocation of Net Premium to the Long-Term Fixed Account, the Long-Term Fixed Account value is equal to the amount of Net Premium initially allocated, unless the initial allocation of Net Premium is made on the Initial Premium Investment Date, in which case the Long-Term Fixed Account value is equal to the amount of Net Premium initially allocated minus a pro-rata deduction for the monthly charges due following the Policy Date. This pro-rata monthly charge deduction will be in the same proportion as Net Premiums were allocated, unless otherwise elected.

The Cash Value in the Long-Term Fixed Account on each subsequent Valuation Date is equal to:

1. the Cash Value in the Long-Term Fixed Account on the preceding Valuation Date; plus
2. any interest credited to the Long-Term Fixed Account during the current Valuation Period; plus
3. any Net Premiums allocated or Cash Value transferred to the Long-Term Fixed Account during the current Valuation Period; minus
4. any amounts transferred from the Long-Term Fixed Account during the current Valuation Period; minus
5. the portion of any monthly deductions which are due and charged to the Long-Term Fixed Account during the current Valuation Period; minus
6. any partial Surrender amounts allocated to the Long-Term Fixed Account during the current Valuation Period.

Any Cash Value allocated to the Long-Term Fixed Account will be credited interest daily, based on the Long-Term Fixed Account interest crediting rate. The guaranteed minimum interest crediting rate for the Long-Term Fixed Account is the same as the Guaranteed Minimum Interest Crediting Rate stated in the Policy Data Pages for the Fixed Account Option. Interest in excess of the minimum guaranteed rate may be credited. The current interest rate in effect at the time of a transfer to the Long-Term Fixed Account will be guaranteed through the end of the calendar quarter in which such transfer was made. Thereafter, any excess interest rates will be guaranteed for the following three months. Where required, we have filed our method for determining current interest rates with the Insurance Department of the State of Issue.

### **Right to Transfer**

In addition to transfers to and from the Fixed Account and Sub-Accounts, you may also transfer amounts to and from the Long-Term Fixed Account without penalty, subject to the restrictions described in this Endorsement. Our failure to exercise our rights under this section shall not be construed as a waiver of our rights.

### **Long-Term Fixed Account Restrictions**

We reserve the right to limit the amount of Premium allocated to, and the number of transfers and/or the amount of Cash Value transferred to or from, the Long-Term Fixed Account as follows:

1. Premium allocations to the Long-Term Fixed Account will not be permitted:
  - a. in excess of \$500,000 total in any twelve month period; and/or
  - b. when, at the time Premium is received, it would cause Cash Value allocated to the Long-Term Fixed Account to exceed \$1,000,000;
2. we may refuse transfers to the Long-Term Fixed Account prior to the first Policy Anniversary or within twelve months of any prior transfer to the Long-Term Fixed Account;
3. we will refuse transfers to the Long-Term Fixed Account that would cause the Cash Value in the Long-Term Fixed Account to exceed the lesser of:
  - a. 30% of the Policy's total Cash Value; or
  - b. \$1,000,000;
4. we reserve the right to refuse additional Premium payments and/or transfers to the Long-Term Fixed Account on a prospective basis at any time;

5. we will refuse transfers from the Long-Term Fixed Account prior to the first Policy Anniversary; and
6. the aggregate total of all transfers and partial Surrenders from the Long-Term Fixed Account within any twelve month period is limited to the greater of:
  - a. \$5,000; or
  - b. 10% of the Cash Value in the Long-Term Fixed Account as of the Policy Monthiversary, or the Policy Date, coinciding with or last preceding the date twelve months prior to the Valuation Date on which we receive your request.

### **Combined Fixed Investment Option Restrictions**

When Initial Premium and/or Cash Value is allocated to both the Fixed Account and Long-Term Fixed Account at the same time, we may refuse Premium allocations including Initial Premium, and/or transfers of Cash Value to the Fixed Investment Options that would cause the aggregate Cash Value allocated to the Fixed Investment Options to be greater than 50% of the Policy's total Cash Value.

### **Impact on other sections of the Policy**

The following provisions and sections of the Policy are amended to describe the operation of the Long-Term Fixed Account. All text is additive unless otherwise expressly stated.

## **POLICY CHARGES AND DEDUCTIONS PROVISION**

### **Monthly Deduction and Service Fees**

All monthly deductions and service fees charged proportionally to the Cash Value in each Sub-Account and the Fixed Account will also be charged proportionally to the Cash Value in the Long-Term Fixed Account, unless you elect otherwise.

## **VARIABLE ACCOUNT PROVISION**

### **Cash Value and the Variable Account**

The Cash Value will also include any amounts allocated to the Long-Term Fixed Account.

### **Transfers and Allocations**

In addition to allocation of Net Premium and transfers of Cash Value among the Sub-Accounts and Fixed Account, you may allocate Net Premium and transfers of Cash Value to and from, the Long-Term Fixed Account, subject to the applicable investment option restrictions described in the Policy and this Endorsement. Allocations, including the Long-Term Fixed Account must add up to 100%.

**POLICY BENEFITS AND VALUES PROVISION**

**Right of Conversion**

If you exercise the Policy's right of conversion, Cash Value in the Long-Term Fixed Account will be allocated to the Fixed Account. The Long-Term Fixed Account will no longer be available.

**Partial Surrenders**

Partial Surrenders will be made from the Long-Term Fixed Account only when insufficient amounts are available in the Variable Account and Fixed Account.

The aggregate total of all partial Surrenders and transfers from the Long-Term Fixed Account within any twelve month period is limited to the greater of:

- 1. \$5,000; or
- 2. 10% of the Cash Value in the Long-Term Fixed Account as of the Policy Monthiversary, or the Policy Date, coinciding with or last preceding the date twelve months prior to the Valuation Date on which we receive your request

**Policy Loans**

*Maximum and Minimum Loans and Indebtedness*

The amount available for loans includes 100% of the Cash Value in the Long-Term Fixed Account.

*Processing a Loan*

Loan amounts will be transferred from the Long-Term Fixed Account only when insufficient amounts are available in the Variable Account and the Fixed Account.

*Loan Interest Charged*

Loan interest charged will be transferred from the Long-Term Fixed Account only when insufficient amounts are available in the Variable Account and the Fixed Account.

*Loan Interest Credited*

Loan interest credited will also be allocated to the Long-Term Fixed Account based on your then current recorded allocation for any future Premium, unless you request otherwise.

*Loan Repayment*

Loan repayments will first be allocated to the Long-Term Fixed Account, up to the amount transferred from the Long-Term Fixed Account to the Policy Loan Account.

After any amounts transferred from the Long-Term Fixed Account have been repaid, loan repayments will be based on your then current recorded allocation for any future Premium, unless you request otherwise. However, loan repayments based on current allocations to the Long-Term Fixed Account will not be permitted:

- 1. in excess of \$500,000 total in any twelve month period; and/or
- 2. when, at the time the loan repayment is received, it would cause Cash Value allocated to the Long-Term Fixed Account to exceed \$1,000,000.

*Cash Value in the Policy Loan Account*

Cash Value in the Policy Loan Account is also decreased by loan interest credited that is transferred from the Policy Loan Account to the Long-Term Fixed Account during the current Valuation Period.

*Effect of Loan*

If amounts are borrowed from the Long-Term Fixed Account for a loan, it will also have a permanent effect on any death benefit and Cash Surrender Value of this Policy.

**Policy Maturity Date Extension**

Unless you elect to receive the Maturity Proceeds, 100% of the Cash Value in the Long-Term Fixed Account will be transferred to the Fixed Account on the original Maturity Date and transfers from the Fixed Account will not be permitted.

Secretary

President

Forms: NWLA-440-M2

Riders: NWLA-412-AO, NWLA-414-M2, NWLA-415-AO, NWLA-416-M2, NWLA-417-M2, NWLA-419-AO, NWLA-420-AO, NWLA-421-AO, NWLA-423-M2, NWLA-229

**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**

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

**INSURED'S INFORMATION**

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

**PREMIUM INFORMATION\***

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

\*Refer to the Schedule of Benefits section for any applicable Rate Class Multiple and/or Monthly Flat Extra charges.

\*\*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 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 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 of the Policy are not met. Refer to the "Grace Period, Guaranteed Policy Continuation, and Reinstatement Provsion" for additional information.

Insured [John Doe]

Policy Number [B500000000]

**POLICY COVERAGE INFORMATION**

Specified Amount: [\$100,000]  
[Additional Term Insurance Rider Specified Amount: [\$150,000]  
Total Specified Amount: [\$250,000 ]  
Minimum Specified Amount: [\$100,000]  
Maturity Date\*: [July 1, 2093]

Death Benefit Option Elected: [1]  
[Death Benefit Option 3 Interest Rate: [N/A]  
Death Benefit Option 3 Maximum Increase: [N/A]]  
Internal Revenue Code Life Insurance Qualification Test: [Guideline Premium/Cash Value Corridor] Test

**Non-Guaranteed Persistency Credit\*\*:**

Eligibility Date: [1/1/2019] Maximum Persistency Credit Percentage: [0.0208%]

\*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. If your Policy is in force on the Maturity Date, you may elect to receive the Maturity Proceeds which will equal the Cash Surrender Value on the Maturity Date; however, there may be little or no Cash Surrender Value to be paid. If you do not elect to receive the Maturity Proceeds on the Maturity Date, the Maturity Date will automatically be extended. Such extension is subject to the conditions stated in the Maturity Date Extension section of your Policy. You should consult with a qualified tax advisor before the Maturity Date of your policy is extended.

\*\*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-440-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]
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]]	

\*\*\*Coverage may expire prior to the dates shown if Premiums paid and investment experience are not sufficient to continue coverage to such dates. Refer to the "Grace Period, Guaranteed Policy Continuation, and Reinstatement Provision" for additional information.

Insured	[John Doe]	Policy Number	[B500000000]		
[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-414-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]]

Insured [John Doe]

Policy Number

[B500000000]

**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 per \$1,000 of Specified Amount Charge is \$0.00 after ten full Policy Years following the issuance of the Policy or any increase in Specified Amount. If during these ten years, the Death Benefit is changed from Death Benefit Option 1 or 3 to Death Benefit Option 2, the Monthly per \$1,000 of Specified Amount charge will be the Death Benefit Option 2 guaranteed rates for the remaining duration of the charge. If the death benefit option is changed from Death Benefit Option 2 to Death Benefit Option 1, the applicable guaranteed rates will not change, the Death Benefit Option 2 rates will continue to apply.

**Death Benefit Option 1 or 3:**

[\$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

**Death Benefit Option 2:**

[\$0.44] per \$1,000 on the first \$250,000 of Specified Amount

[\$0.24] per \$1,000 on the next \$250,000 of Specified Amount

[\$0.20] 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 Monthaversary.

[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]	

Insured [John Doe]

Policy Number

[B500000000]

**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 experience. 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. The guaranteed maximum monthly cost of insurance rates above are based on the Commissioners 2001 [Male] [Non-Smoker] [Standard] Ordinary Mortality Table, age nearest birthday.

**NONFORFEITURE**

**Basis of Computation**

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

**Interest:** 3.00% annual effective rate.

**Insured** [John Doe]

**Policy Number** [B500000000]

**Table of Surrender Charges:**

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

**Surrender Charge by year as measured from the Effective Date of Coverage stated above** **Maximum Surrender Charge**

1	[\$1378.94]
2	[\$1378.94]
3	[\$1378.94]
4	[\$1378.94]
5	[\$1310.00]
6	[\$1172.10]
7	[\$965.26]
8	[\$717.05]
9	[\$413.68]
10	[\$114.45]
11+	[\$0.00]

For Surrender Charge purposes, years begin on the Effective Date of Coverage stated above and on each anniversary of that date thereafter and end on the day before the next anniversary of the Effective Date of Coverage.

For a Surrender of the above [\$100,000], the applicable Surrender charge will be deducted from the Cash Value based on the Policy Year and we will pay you the Cash Surrender Value. We will also deduct a Surrender charge for requested Specified Amount decreases. A new Surrender charge schedule page will be mailed to you for the remaining insurance.

**SERVICE FEES**

**Maximum Service Fee:** \$25.00

**Maximum Partial Surrender Fee:** Lesser of \$25.00 or 2% of amount of partial Surrender

**FIXED ACCOUNT**

**Guaranteed Minimum Interest Crediting Rates (per annum)**

**Fixed Account Option:** 3.00% in all Policy Years (effective daily rate of 0.0080986%)

**LOANS**

**Guaranteed Policy Loan Interest Rates (per annum)**

**Maximum Loan Interest Charged:** 3.90% in all Policy Years (effective daily rate of 0.0104824%)

**Minimum Loan Interest Credited:** 3.00% in all Policy Years. (effective daily rate of 0.0080986%)

**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 experience. 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			

Actual monthly rates will be determined by us based on our expectations as to future experience. However, the actual rates will not be greater than the rates shown above.

**Policy Data Page**  
**Overloan Lapse Protection Rider Charge Rates**

ATTAINED AGE	RIDER CHARGE
75	4.25%
76	4.15%
77	4.10%
78	4.05%
79	4.00%
80	3.90%
81	3.80%
82	3.70%
83	3.55%
84	3.40%
85	3.20%
86	3.00%
87	2.75%
88	2.50%
89	2.15%
90	1.75%
91	1.30%
92	0.90%
93	0.55%
94	0.30%
95+	0.15%

**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" Period	After "RIGHT TO EXAMINE AND CANCEL" Period
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%
Federated NVIT High Income Bond Fund – Class III	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	0%	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%
Gartmore NVIT International Equity Fund - Class VI	0%	0%
Janus Aspen Forty Portfolio – Service Shares	0%	0%
Janus Aspen International Growth Portfolio – Service II Shares	0%	0%
Lehman Brothers NVIT Core Plus Bond Fund - Class I	0%	0%
Lehman Brothers AMT Short Duration Bond Portfolio – I Class	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%

Insured [John Doe]

Policy Number

[B500000000]

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 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	100%	0%
Nationwide NVIT Multi-Managers 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%
Nationwide Long Term Fixed Account	0%	0%
Total	100%	100%

Insured [John Doe]

Policy Number

[B500000000]

Fund Allocation Factors

	During "RIGHT TO EXAMINE AND CANCEL" Period	After "RIGHT TO EXAMINE AND CANCEL" Period
W&R Asset Strategy Portfolio	0%	20%
W&R Balanced Portfolio	0%	0%
W&R Bond Portfolio	0%	0%
W&R Core Equity Portfolio	0%	0%
W&R Dividend Income Portfolio	0%	0%
W&R Energy Portfolio	0%	50%
W&R Global Natural Resources Portfolio	0%	0%
W&R Growth Portfolio	0%	0%
W&R High Income Portfolio	0%	0%
W&R International Growth Portfolio	0%	0%
W&R International Value Portfolio	0%	30%
W&R Micro Cap Growth Portfolio	0%	0%
W&R Mid Cap Growth Portfolio	0%	0%
W&R Money Market Portfolio	0%	0%
W&R Mortgage Securities Portfolio	0%	0%
W&R Pathfinder Aggressive Portfolio	0%	0%
W&R Pathfinder Conservative Portfolio	0%	0%
W&R Pathfinder Moderate Portfolio	100%	0%
W&R Pathfinder Moderately Aggressive Portfolio	0%	0%
W&R Pathfinder Moderately Conservative Portfolio	0%	0%
W&R Real Estate Securities Portfolio	0%	0%
W&R Science and Technology Portfolio	0%	0%
W&R Small Cap Growth Portfolio	0%	0%
W&R Small Cap Value Portfolio	0%	0%
W&R Value Fund	0%	0%
Nationwide Fixed Account	0%	0%
Nationwide Long Term Fixed Account	0%	0%
Total	100%	100%

We reserve the right to allocate all Premiums during the Right to Examine and Cancel period to a money market Sub-Account. The allocation listed above may not be executed until the Right to Examine and Cancel period has expired. We may also modify the above allocation based on directions you provide us after we have issued you this Policy.

Forms: NWLA-440-M2

Riders: NWLA-414-M2, NWLA-415-AO, NWLA-416-M2, NWLA-419-AO, NWLA-421-AO

**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**

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

**INSURED'S INFORMATION**

<b>Insured:</b>	[John Doe]	<b>Rate Type:</b>	[Non-Tobacco]
<b>Sex:</b>	[Unisex]	<b>Rate Class:</b>	[Standard]
<b>Issue Age:</b>	[35]		

**PREMIUM INFORMATION\***

<b>Minimum Initial Premium:</b>	[\$147.90]	<b>Minimum Additional Premium Payment:</b>	\$50.00
<b>Planned Premium Payment:</b>	[\$512.21]	<b>Planned Premium Payment Frequency:</b>	[Annual]
<b>Monthly Death Benefit Guarantee Premium**:</b>	[\$73.95]	<b>Death Benefit Guarantee Period:</b>	5 years from the Policy Date***

\*Refer to the Schedule of Benefits section for any applicable Rate Class Multiple and/or Monthly Flat Extra charges.

\*\*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 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 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 of the Policy are not met. Refer to the "Grace Period, Guaranteed Policy Continuation, and Reinstatement Provision" for additional information.

Insured [John Doe]

Policy Number [B500000000]

**POLICY COVERAGE INFORMATION**

Specified Amount: [\$100,000]  
[Additional Term Insurance Rider Specified Amount: [\$150,000]  
Total Specified Amount: [\$250,000 ]  
Minimum Specified Amount: [\$100,000]  
Maturity Date\*: [July 1, 2093]

Death Benefit Option Elected: [1]  
[Death Benefit Option 3 Interest Rate: [N/A]  
Death Benefit Option 3 Maximum Increase: [N/A]]  
Internal Revenue Code Life Insurance Qualification Test: [Guideline Premium/Cash Value Corridor] Test

**Non-Guaranteed Persistency Credit\*\*:**

Eligibility Date: [1/1/2019] Maximum Persistency Credit Percentage: [0.0208%]

\*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. If your Policy is in force on the Maturity Date, you may elect to receive the Maturity Proceeds which will equal the Cash Surrender Value on the Maturity Date; however, there may be little or no Cash Surrender Value to be paid. If you do not elect to receive the Maturity Proceeds on the Maturity Date, the Maturity Date will automatically be extended. Such extension is subject to the conditions stated in the Maturity Date Extension section of your Policy. You should consult with a qualified tax advisor before the Maturity Date of your policy is extended.

\*\*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-440-M2	Flexible Premium Adjustable Variable Universal Life			
	Initial Specified Amount	[\$100,000]	[7/1/2008]	[7/1/2093]
	Sex:	[Unisex]		
	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]
Sex:	[Unisex]			
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]]	

\*\*\*Coverage may expire prior to the dates shown if Premiums paid and investment experience are not sufficient to continue coverage to such dates. Refer to the "Grace Period, Guaranteed Policy Continuation, and Reinstatement Provision" for additional information.

<b>Insured</b>	<b>[John Doe]</b>	<b>Policy Number</b>	<b>[B500000000]</b>	
[NWLA-421-AO]	Waiver of Monthly Deductions Rider Rate Class Multiple: [X]]		[7/1/2008]	[7/1/2008]
[NWLA-415-AO]	Adjusted Sales Load Rider Rider Adjustment Percentage: [X%] Rider Adjustment Period: [Y years] Rider Charge Period: [Z years]]		[7/1/2008]	[7/1/2008]
[NWLA-414-M2]	Additional Term Insurance Rider: Attained Age [35] Rate Class Multiple: [X] Rate Class: [Standard] Rate Type: [Non-Tobacco] Monthly Flat Extra: [None] Monthly Flat Extra: [None]	[\$150,000]	[7/1/2008]	[7/1/2008]
[NWLA-419-AO]	Overloan Lapse Protection Rider:		[7/1/2008]	[7/1/2008]]
[NWLA-416-M2]	Change of Insured Rider		[7/1/2008]	[7/1/2008]]

Insured [John Doe]

Policy Number

[B500000000]

### 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 per \$1,000 of Specified Amount Charge is \$0.00 after ten full Policy Years following the issuance of the Policy or any increase in Specified Amount. If during these ten years, the Death Benefit is changed from Death Benefit Option 1 or 3 to Death Benefit Option 2, the Monthly per \$1,000 of Specified Amount charge will be the Death Benefit Option 2 guaranteed rates for the remaining duration of the charge. If the death benefit option is changed from Death Benefit Option 2 to Death Benefit Option 1, the applicable guaranteed rates will not change, the Death Benefit Option 2 rates will continue to apply.

##### Death Benefit Option 1 or 3:

[\$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

##### Death Benefit Option 2:

[\$0.44] per \$1,000 on the first \$250,000 of Specified Amount

[\$0.24] per \$1,000 on the next \$250,000 of Specified Amount

[\$0.20] 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 Monthaversary.

[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]	

Insured [John Doe]

Policy Number

[B500000000]

**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 experience. 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. The guaranteed maximum monthly cost of insurance rates above are based on the Commissioners 2001 [Male] [Non-Smoker] [Standard] Ordinary Mortality Table, age nearest birthday.

**NONFORFEITURE**

**Basis of Computation**

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

**Interest:** 3.00% annual effective rate.

**Insured** [John Doe]

**Policy Number** [B500000000]

**Table of Surrender Charges:**

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

**Surrender Charge by year as measured from the Effective Date of Coverage stated above** **Maximum Surrender Charge**

1	[\$1355.62]
2	[\$1355.62]
3	[\$1355.62]
4	[\$1355.62]
5	[\$1287.84]
6	[\$1152.28]
7	[\$948.94]
8	[\$704.92]
9	[\$406.69]
10	[\$112.52]
11+	[\$0.00]

For Surrender Charge purposes, years begin on the Effective Date of Coverage stated above and on each anniversary of that date thereafter and end on the day before the next anniversary of the Effective Date of Coverage.

For a Surrender of the above [\$100,000], the applicable Surrender charge will be deducted from the Cash Value based on the Policy Year and we will pay you the Cash Surrender Value. We will also deduct a Surrender charge for requested Specified Amount decreases. A new Surrender charge schedule page will be mailed to you for the remaining insurance.

**SERVICE FEES**

**Maximum Service Fee:** \$25.00

**Maximum Partial Surrender Fee:** Lesser of \$25.00 or 2% of amount of partial Surrender

**FIXED ACCOUNT**

**Guaranteed Minimum Interest Crediting Rates (per annum)**

**Fixed Account Option:** 3.00% in all Policy Years (effective daily rate of 0.0080986%)

**LOANS**

**Guaranteed Policy Loan Interest Rates (per annum)**

**Maximum Loan Interest Charged:** 3.90% in all Policy Years (effective daily rate of 0.0104824%)

**Minimum Loan Interest Credited:** 3.00% in all Policy Years. (effective daily rate of 0.0080986%)

**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		
	10	15	20		10	15	20		10	15	20
Unisex				Unisex				Unisex			
0	\$2.26	\$2.26	\$2.26	35	\$2.65	\$2.65	\$2.65	70	\$4.54	4.43	4.26
1	\$2.26	\$2.26	\$2.26	36	\$2.68	\$2.67	\$2.67	71	\$4.67	4.54	4.34
2	\$2.27	\$2.27	\$2.27	37	\$2.70	\$2.70	\$2.69	72	\$4.80	4.64	4.42
3	\$2.27	\$2.27	\$2.27	38	\$2.72	\$2.72	\$2.72	73	\$4.94	4.76	4.50
4	\$2.28	\$2.28	\$2.28	39	\$2.74	\$2.74	\$2.74	74	\$5.08	4.87	4.58
5	\$2.29	\$2.29	\$2.29	40	\$2.77	\$2.77	\$2.76	75	\$5.24	\$4.99	\$4.66
6	\$2.29	\$2.29	\$2.29	41	\$2.80	\$2.79	\$2.79	76	\$5.40	\$5.11	\$4.73
7	\$2.30	\$2.30	\$2.30	42	\$2.82	\$2.82	\$2.82	77	\$5.57	\$5.23	\$4.80
8	\$2.31	\$2.31	\$2.31	43	\$2.85	\$2.85	\$2.84	78	\$5.75	\$5.36	\$4.86
9	\$2.32	\$2.32	\$2.31	44	\$2.88	\$2.88	\$2.87	79	\$5.94	\$5.48	\$4.92
10	\$2.32	\$2.32	\$2.32	45	\$2.92	\$2.91	\$2.90	80	\$6.13	\$5.60	\$4.98
11	\$2.33	\$2.33	\$2.33	46	\$2.95	\$2.94	\$2.94	81	\$6.33	\$5.72	\$5.03
12	\$2.34	\$2.34	\$2.34	47	\$2.98	\$2.98	\$2.97	82	\$6.54	\$5.83	\$5.08
13	\$2.35	\$2.35	\$2.35	48	\$3.02	\$3.01	\$3.00	83	\$6.75	\$5.93	\$5.12
14	\$2.36	\$2.36	\$2.36	49	\$3.06	\$3.05	\$3.04	84	\$6.96	\$6.03	\$5.15
15	\$2.37	\$2.37	\$2.37	50	\$3.10	\$3.09	\$3.08	85	\$7.18	\$6.12	\$5.18
16	\$2.38	\$2.38	\$2.38	51	\$3.14	\$3.13	\$3.12	86	\$7.39	\$6.21	\$5.20
17	\$2.39	\$2.39	\$2.39	52	\$3.18	\$3.17	\$3.16	87	\$7.60	\$6.28	\$5.22
18	\$2.40	\$2.40	\$2.40	53	\$3.23	\$3.22	\$3.20	88	\$7.80	\$6.35	\$5.24
19	\$2.41	\$2.41	\$2.41	54	\$3.28	\$3.27	\$3.25	89	\$7.99	\$6.41	\$5.25
20	\$2.42	\$2.42	\$2.42	55	\$3.33	\$3.32	\$3.29	90	\$8.17	\$6.46	\$5.26
21	\$2.43	\$2.43	\$2.43	56	\$3.38	\$3.37	\$3.34	91	\$8.33	\$6.50	\$5.26
22	\$2.44	\$2.44	\$2.44	57	\$3.44	\$3.42	\$3.39	92	\$8.49	\$6.54	\$5.27
23	\$2.46	\$2.46	\$2.46	58	\$3.50	\$3.48	\$3.45	93	\$8.63	\$6.56	\$5.27
24	\$2.47	\$2.47	\$2.47	59	\$3.56	\$3.54	\$3.50	94	\$8.76	\$6.59	\$5.27
25	\$2.48	\$2.48	\$2.48	60	\$3.63	\$3.60	\$3.56	95	\$8.87	\$6.60	\$5.27
26	\$2.50	\$2.50	\$2.50	61	\$3.70	\$3.67	\$3.62	96	\$8.97	\$6.62	\$5.27
27	\$2.51	\$2.51	\$2.51	62	\$3.77	\$3.74	\$3.68	97	\$9.05	\$6.62	\$5.27
28	\$2.53	\$2.53	\$2.53	63	\$3.85	\$3.81	\$3.75	98	\$9.13	\$6.63	\$5.27
29	\$2.54	\$2.54	\$2.54	64	\$3.94	\$3.89	\$3.82	99	\$9.19	\$6.64	\$5.27
30	\$2.56	\$2.56	\$2.56	65	\$4.02	\$3.97	\$3.89	100	\$9.24	\$6.64	\$5.27
31	\$2.58	\$2.58	\$2.57	66	\$4.12	\$4.05	\$3.96				
32	\$2.60	\$2.59	\$2.59	67	\$4.21	\$4.14	\$4.03				
33	\$2.61	\$2.61	\$2.61	68	\$4.32	\$4.23	\$4.11				
34	\$2.63	\$2.63	\$2.63	69	\$4.43	\$4.33	\$4.19				

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.

Insured [John Doe]

Policy Number [B500000000]

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

Unisex	50	55	60	65	70	75	80	85	90	95	100
50	\$2.85	\$2.92	\$2.98	\$3.02	\$3.05	\$3.07	\$3.08	\$3.09	\$3.10	\$3.10	\$3.10
55	\$2.92	\$3.02	\$3.11	\$3.18	\$3.24	\$3.28	\$3.30	\$3.32	\$3.33	\$3.34	\$3.34
60	\$2.98	\$3.11	\$3.24	\$3.36	\$3.45	\$3.53	\$3.58	\$3.61	\$3.63	\$3.64	\$3.64
65	\$3.02	\$3.18	\$3.36	\$3.53	\$3.69	\$3.82	\$3.91	\$3.98	\$4.02	\$4.04	\$4.05
70	\$3.05	\$3.24	\$3.45	\$3.69	\$3.93	\$4.14	\$4.32	\$4.45	\$4.53	\$4.57	\$4.60
75	\$3.07	\$3.28	\$3.53	\$3.82	\$4.14	\$4.48	\$4.79	\$5.03	\$5.20	\$5.30	\$5.36
80	\$3.08	\$3.30	\$3.58	\$3.91	\$4.32	\$4.79	\$5.28	\$5.72	\$6.07	\$6.30	\$6.43
85	\$3.09	\$3.32	\$3.61	\$3.98	\$4.45	\$5.03	\$5.72	\$6.45	\$7.11	\$7.60	\$7.92
90	\$3.10	\$3.33	\$3.63	\$4.02	\$4.53	\$5.20	\$6.07	\$7.11	\$8.20	\$9.16	\$9.85
95	\$3.10	\$3.34	\$3.64	\$4.04	\$4.57	\$5.30	\$6.30	\$7.60	\$9.16	\$10.72	\$12.02
100	\$3.10	\$3.34	\$3.64	\$4.05	\$4.60	\$5.36	\$6.43	\$7.92	\$9.85	\$12.02	\$14.06

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

<b>Attained Age</b>	<b>Rate</b>	<b>Attained Age</b>	<b>Rate</b>	<b>Attained Age</b>	<b>Rate</b>
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 experience. 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.

**Policy Data Page**  
**Overloan Lapse Protection Rider Charge Rates**

ATTAINED AGE	RIDER CHARGE
75	4.25%
76	4.15%
77	4.10%
78	4.05%
79	4.00%
80	3.90%
81	3.80%
82	3.70%
83	3.55%
84	3.40%
85	3.20%
86	3.00%
87	2.75%
88	2.50%
89	2.15%
90	1.75%
91	1.30%
92	0.90%
93	0.55%
94	0.30%
95+	0.15%

**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**

	<u>During "RIGHT TO EXAMINE AND CANCEL"</u>	<u>After "RIGHT TO EXAMINE AND CANCEL"</u>
	<u>Period</u>	<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%
Federated NVIT High Income Bond Fund – Class III	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	0%	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%
Gartmore NVIT International Equity Fund - Class VI	0%	0%
Janus Aspen Forty Portfolio – Service Shares	0%	0%
Janus Aspen International Growth Portfolio – Service II Shares	0%	0%
Lehman Brothers NVIT Core Plus Bond Fund - Class I	0%	0%
Lehman Brothers AMT Short Duration Bond Portfolio – I Class	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%

Insured [John Doe]

Policy Number

[B500000000]

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 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	100%	0%
Nationwide NVIT Multi-Managers 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%
Nationwide Van Kampen Comstock Value Fund – Class I	0%	0%
Nationwide Van Kampen Multi Sector Bond Fund – Class I	0%	0%
Nationwide Van Kampen Real Estate 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 Fixed Account	0%	0%
Nationwide Long Term Fixed Account	0%	0%
Total	100%	100%

We reserve the right to allocate all Premiums during the Right to Examine and Cancel period to a money market Sub-Account. The allocation listed above may not be executed until the Right to Examine and Cancel period has expired. We may also modify the above allocation based on directions you provide us after we have issued you this Policy.

**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 ISSUE INFORMATION**

<b>Policy Owner:</b>	[John Doe]	<b>Policy Date:</b>	[July 1, 2007]
<b>Policy Number:</b>	[N000000000]	<b>Policy Type:</b>	Flexible Premium Adjustable Variable Universal Life Insurance, Non- Participating
<b>State of Issue:</b>	[Any state]		

**INSURED'S INFORMATION**

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

**PREMIUM INFORMATION\***

<b>Minimum Initial Premium:</b>	[\$63.82]	<b>Minimum Additional Premium Payment:</b>	[\$50.00]
<b>Planned Premium Payment:</b>	[\$512.21]	<b>Planned Premium Payment Frequency:</b>	[Annual]
<b>Monthly Initial Death Benefit Guarantee Premium:</b>	[\$XXX.XX]	<b>Initial Death Benefit Guarantee Period**:</b>	[XX] years
<b>[Monthly Extended Death Benefit Guarantee Premium</b>	<b>[\$XXX.XX]</b>	<b>Extended Death Benefit Guarantee Duration**:</b>	[XX]
<b>Extended Death Benefit Guarantee Advanced Payment Accumulated Premium</b>	<b>[\$XXX.XX]</b>	<b>Minimum Extended Death Benefit Guarantee Percentage:</b>	[70%] of the Specified Amount]]

\*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 during the Initial Death Benefit Guarantee Period if the Cash Surrender Value is insufficient to pay the monthly deductions. [The Monthly Extended Death Benefit Guarantee Premium and Extended Death Benefit Guarantee Advanced Payment Accumulated Premium are values used to determine whether this Policy is eligible for continuation during the Extended Death Benefit Guarantee Duration if the Cash Surrender Value is insufficient to pay the monthly deductions.] Please refer to the Guaranteed Policy Continuation section of the Policy and/or any elected extended death benefit guarantee rider for details on how this information is used and impacts your Policy.

\*\* 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" and/or any elected extended death benefit guarantee rider 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**

<b>Initial Specified Amount:</b>	[\$100,000]	<b>Death Benefit Option Elected:</b>	[1]
<b>[Additional Term Insurance Rider Specified Amount :</b>	[\$100,000]	<b>[Death Benefit Option 3 Interest Rate:</b>	[N/A]
<b>Total Specified Amount:</b>	[\$200,000] ]	<b>Death Benefit Option 3 Maximum Increase:</b>	[N/A]]
<b>Minimum Specified Amount:</b>	[\$100,000]	<b>Internal Revenue Code Life Insurance Qualification Test:</b>	[Guideline Premium/Cash Value Corridor] Test
<b>Maturity Date*:</b>	[January 1, 2072]		

\* 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.

**Schedule of Benefits**

<b>Form Number</b>	<b>Benefit</b>	<b>Specified Amount</b>	<b>Coverage Start Date</b>	<b>End Date**</b>
NWLA-410-M2	Flexible Premium Variable Adjustable Universal Life			
	Initial Specified Amount	[\$100,000]	[1/1/2007]	[1/1/2072]
	Sex: [Male]			
	Issue 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]
	[Flexible Premium Variable Adjustable Universal Life			
	Specified Amount Increase	[\$000,000]	[1/1/2009]	[1/1/2072]]
	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-417-M2	Children's Term Insurance Rider	[\$10,000]	[1/1/2007]	[1/1/2052]]

\*\* Coverage may expire prior to the dates shown if the Premiums paid and investment experience are not sufficient to continue coverage to such dates and/or the requirements of any elected extended death benefit guarantee rider are not met. Refer to the "Grace Period, Guaranteed Policy Continuation, and Reinstatement Provision" and/or any elected extended death benefit guarantee rider for additional information.

**Schedule of Benefits**

Form Number	Benefit	Specified Amount	Coverage	
			Start Date	End Date**
[NWLA-423-M2]	Spouse Rider Rate Class Multiple: [X] Rate Class: [Standard] Rate Type: [Non-tobacco] Spouse: [Spouse Name] Sex/Age: [F / 38] Monthly Flat Extra To: [None] Monthly Flat Extra To: [None]]	[\$100,000]	[1/1/2007]	[1/1/2007]
[NWLA-421-AO]	Waiver of Monthly Deductions Rider Rate Class Multiple: [X]]		[1/1/2007]	[1/1/2007]
[NWLA-412-AO]	Accidental Death Benefit Rider Rate Class Multiple: [X]]	[\$50,000]	[1/1/2007]	[1/1/2007]
[NWLA-415-AO]	Adjusted Sales Load Rider Rider Adjustment Percentage: [X%] Rider Adjustment Period: [Y years] Rider Charge Period: [Z years]]		[1/1/2007]	[1/1/2007]
[NWLA-420-AO]	Premium Waiver Rider Specified Premium (monthly): Rate Class Multiple: [X]	[\$XXX.XX]	[1/1/2007]	[1/1/2007]
[NWLA-418-AO]	Extended Death Benefit Guarantee Rider Extended Death Benefit Guarantee Percentage:		[XXX%]	of the Specified Amount]
[NWLA-414-M2]	Additional Term Insurance Rider: Attained Age [36] Rate Class Multiple: [X] Rate Class: [Standard] Rate Type: [Non-tobacco] Monthly Flat Extra To: [None] Monthly Flat Extra To: [None]]	[\$100,000]	[1/1/2007]	[1/1/2007]
[NWLA-419-AO]	Overloan Protection Rider:		[1/1/2007]	[1/1/2007]]
[NWLA-229]	Long Term Care Rider Long Term Care Specified Amount: [\$100,000] Maximum Monthly Long Term Care Benefit: [\$2,000] Rate Class Multiple: [X] Rate Class: [Non-tobacco]]		[1/1/2007] [1/1/2007]	[1/1/2007] [1/1/2007]
[NWLA-416-M2]	Change of Insured Rider		[1/1/2007]	[1/1/2007]]

\*\* Coverage may expire prior to the dates shown if the Premiums paid and investment experience are not sufficient to continue coverage to such dates and/or the requirements of any elected extended death benefit guarantee rider are not met. Refer to the "Grace Period, Guaranteed Policy Continuation, and Reinstatement Provision" and/or any elected extended death benefit guarantee rider for additional information.

**MONTHLY CHARGES AND DEDUCTIONS**

**Guaranteed Maximum Administrative Charges**

Monthly Flat Charge

First Policy Year: \$20.00

All subsequent Policy Years: \$10.00

Monthly Charge per \$1,000 of Specified Amount in the first [five] Policy Years following the issuance of the Policy or any increase in Specified Amount

[\$0.20] per \$1,000 on the first \$250,000 of Specified Amount

\$0.10 per \$1,000 in excess of \$250,000 of Specified Amount

The Monthly Charge per \$1,000 of Specified Amount is \$0.00 after [five] full Policy Years following the issuance of the Policy or any increase in Specified Amount.

**Guaranteed Maximum Premium Load**

Policy Years 1-5      10.00%

Policy Years 6-15    8.00%

Policy Years 16+     5.00%

**Guaranteed Maximum Mortality and Expense Risk Charge Table**

	<b>Policy Years 1-15</b>		<b>Policy Years 16+</b>	
	<u>Annual Rate</u>	<u>Monthly Charge*</u>	<u>Annual Rate</u>	<u>Monthly Charge*</u>
Guaranteed: All amounts	0.80%	0.066423%	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 on each Policy Monthaversary and proportionally from each Sub-Account in which you are invested.

[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]

[Extended Death Benefit Guarantee Rider Charge:      [\$X.XX] per \$1,000 of the Extended Death Benefit Guarantee Coverage 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:** [1/1/2007]

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

Actual monthly cost of insurance rates will be determined by us based on our expectations as to future experience. 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. The guaranteed maximum monthly cost of insurance rates above are based on the Commissioners 2001 [Male] [Non-Smoker] [Standard] Ordinary Mortality Table, age nearest birthday.

**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 of younger Insured	Applicable Percentages	Attained Age of younger Insured	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.

**Policy Data Page**  
**Spouse Insurance Rider**  
**Monthly Cost of Insurance Rate Per \$1000**  
 [Standard] Rate Class  
 [Nontobacco]

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

Actual monthly cost of insurance rates will be determined by us based on our expectations as to future experience. 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.

**Policy Data Page**  
**Long Term Care Rider**  
**Table of Guaranteed Rate Cost**  
**Per Thousand of Net Amount at Risk Charge**  
[Standard] [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			

Actual monthly rates will be determined by us based on our expectations as to future experience. However, the actual rates will not be greater than the rates shown above.

**Policy Data Page**  
**Additional Term Insurance Rider**  
**Monthly Cost of Insurance Rate Per \$1000**  
 [Standard] Rate Class  
 [Nontobacco]

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 experience. 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. The guaranteed maximum monthly cost of insurance rates above are based on the Commissioners 2001 [Male] [Non-Smoker] [Standard] Ordinary Mortality Table, age nearest birthday.

**Policy Data Page**  
**Overloan Lapse Protection Rider Charge Rates**

ATTAINED AGE	RIDER CHARGE
75	4.25%
76	4.15%
77	4.10%
78	4.05%
79	4.00%
80	3.90%
81	3.80%
82	3.70%
83	3.55%
84	3.40%
85	3.20%
86	3.00%
87	2.75%
88	2.50%
89	2.15%
90	1.75%
91	1.30%
92	0.90%
93	0.55%
94	0.30%
95+	0.15%

## 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 Provisions 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 POLICY" Period*	After "RIGHT to EXAMINE POLICY" Period
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AIM V.I. Basic Value Fund – Series I	0%	0%
AIM V.I. Capital Appreciation Fund – Series I	0%	0%
AIM V.I. Capital Development Fund – Series I	0%	0%
American Century VP Inflation Protection Fund – Class II	0%	0%
American Century VP International Fund – Class III	0%	0%
American Century VP Mid Cap Value Fund – Class I	0%	0%
American Century VP Value Fund – Class I	0%	0%
American Century VP Vista Fund – Class I	0%	0%
American Funds NVIT Asset Allocation Fund – Class II **	0%	0%
American Funds NVIT Bond Fund – Class II	0%	0%
American Funds NVIT Global Growth Fund – Class II	0%	0%
American Funds NVIT Growth Fund – Class II	0%	0%
American Funds NVIT Growth-Income Fund – Class II	0%	0%
Dreyfus 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%
Federated Market Opportunity Fund II – Service Shares	0%	0%
Federated NVIT High Income Bond Fund – Class III	0%	0%
Federated Quality Bond Fund II – Primary Shares	0%	0%
Fidelity VIP Equity-Income Portfolio – Service Class	0%	0%
Fidelity VIP Growth Portfolio – Service Class	0%	0%
Fidelity VIP II Contrafund® Portfolio – Service Class	0%	0%
Fidelity VIP II Investment Grade Bond Portfolio – Service Class	0%	0%
Fidelity VIP III Mid Cap Portfolio – Service Class	0%	0%
Fidelity VIP IV Energy Portfolio – Service Class 2	0%	0%
Fidelity VIP IV Freedom Fund 2010 Portfolio – Service Class **	0%	0%
Fidelity VIP IV Freedom Fund 2020 Portfolio – Service Class **	0%	0%
Fidelity VIP IV Freedom Fund 2030 Portfolio – Service Class **	0%	0%
Fidelity VIP Overseas Portfolio – Service Class R	0%	0%
Franklin Templeton VIPT Developing Markets Securities Fund – Class 3	0%	10%
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 Forty Portfolio – Service Shares	0%	0%
Janus Intech Risk Managed Core Portfolio – Service Shares	0%	0%
Janus International Growth Portfolio – Service II Shares	0%	0%
Lehman Brothers AMT Short Duration Bond Portfolio – I Class	0%	0%
MFS® VIT Value Series – Initial Class	0%	0%
Nationwide NVIT Emerging Markets Fund – Class III	0%	0%

### Fund Allocation Factors

	During "RIGHT to EXAMINE POLICY" Period*	After "RIGHT to EXAMINE POLICY" Period
Nationwide NVIT Global Health Sciences Fund-Class III	0%	0%
Nationwide NVIT Global Technology & Communications Fund – Class III	0%	0%
Nationwide NVIT Government Bond Fund – Class I	0%	20%
Nationwide NVIT International Index Fund – Class VI	0%	0%
Nationwide NVIT International Value Fund – Class III	0%	0%
Nationwide NVIT Investor Destinations Aggressive Fund – Class II **	0%	30%
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 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	100%	0%
Nationwide NVIT Nationwide® Fund – Class I	0%	0%
Nationwide NVIT Small Cap Growth Fund – Class I	0%	0%
Nationwide NVIT Small Cap Value Fund – Class I	0%	0%
Nationwide NVIT Small Company Fund – Class I	0%	0%
Nationwide NVIT US Growth Leaders Fund - Class I	0%	0%
Neuberger Berman AMT Fasciano Portfolio – S Class	0%	0%
Neuberger Berman AMT International Portfolio – S Class	0%	0%
Neuberger Berman AMT Regency Portfolio – S Class	0%	0%
Neuberger Berman AMT Socially Responsive Portfolio - I Class	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%
T. Rowe Price Limited Term Bond Portfolio – Class II	0%	0%
Van Kampen UIF Core Plus Fixed Income Portfolio – Class I	0%	0%
Van Kampen UIF U.S. Real Estate Portfolio – Class I	0%	0%
Van Kampen NVIT Comstock Value Fund – Class I	0%	0%
Van Kampen NVIT Multi Sector Bond Fund – Class I	0%	0%
Nationwide Fixed Account **	0%	0%
Nationwide Long Term Fixed Account	0%	0%
Total	100%	100%

\*We reserve the right to allocate all Premiums during the Right to Examine and Cancel period to a money market Sub-Account. The allocation listed above may not be executed until the Right to Examine and Cancel period has expired. We may also modify the above allocation based on directions you provide us after we have issued you this Policy.

\*\*These funds represent Permitted Allocations based on your election of the Extended Death Benefit Guarantee Rider. Note: If you have elected to participate in an administrative asset allocation model service, if available, your allocation above may reflect funds not otherwise individually available with the Extended Death Benefit Guarantee Rider. Please consult the prospectus for a listing of investment options currently available for Policies with the Extended Death Benefit Guarantee Rider.

**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 ISSUE INFORMATION**

<b>Policy Owner:</b>	[John Doe]	<b>Policy Date:</b>	[July 1, 2007]
<b>Policy Number:</b>	[N000000000]	<b>Policy Type:</b>	Flexible Premium Adjustable Variable Universal Life Insurance, Non- Participating
<b>State of Issue:</b>	[Any state]		

**INSURED'S INFORMATION**

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

**PREMIUM INFORMATION\***

<b>Minimum Initial Premium:</b>	[\$63.82]	<b>Minimum Additional Premium Payment:</b>	[\$50.00]
<b>Planned Premium Payment:</b>	[\$512.21]	<b>Planned Premium Payment Frequency:</b>	[Annual]
<b>Monthly Initial Death Benefit Guarantee Premium:</b>	[\$XXX.XX]	<b>Initial Death Benefit Guarantee Period**:</b>	[XX] years
<b>[Monthly Extended Death Benefit Guarantee Premium</b>	<b>[\$XXX.XX]</b>	<b>Extended Death Benefit Guarantee Duration**:</b>	[XX]
<b>Extended Death Benefit Guarantee Advanced Payment Accumulated Premium</b>	<b>[\$XXX.XX]</b>	<b>Minimum Extended Death Benefit Guarantee Percentage:</b>	<b>[70%] of the Specified Amount[]</b>

\*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 during the Initial Death Benefit Guarantee Period if the Cash Surrender Value is insufficient to pay the monthly deductions. [The Monthly Extended Death Benefit Guarantee Premium and Extended Death Benefit Guarantee Advanced Payment Accumulated Premium are values used to determine whether this Policy is eligible for continuation during the Extended Death Benefit Guarantee Duration if the Cash Surrender Value is insufficient to pay the monthly deductions.] Please refer to the Guaranteed Policy Continuation section of the Policy and/or any elected extended death benefit guarantee rider for details on how this information is used and impacts your Policy.

\*\* 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" and/or any elected extended death benefit guarantee rider 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**

<b>Initial Specified Amount:</b>	[\$100,000]	<b>Death Benefit Option Elected:</b>	[1]
<b>[Additional Term Insurance Rider Specified Amount :</b>	[\$100,000]	<b>[Death Benefit Option 3 Interest Rate:</b>	[N/A]
<b>Total Specified Amount:</b>	[\$200,000]	<b>Death Benefit Option 3 Maximum Increase:</b>	[N/A]
<b>Minimum Specified Amount:</b>	[\$100,000]	<b>Internal Revenue Code Life Insurance Qualification Test:</b>	[Guideline Premium/Cash Value Corridor] Test
<b>Maturity Date*:</b>	[January 1, 2072]		

\* 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.

**Schedule of Benefits**

Form Number	Benefit	Specified Amount	Coverage Start Date	End Date**
NWLA-430-M2	Flexible Premium Variable Adjustable Universal Life			
	Initial Specified Amount	[\$100,000]	[1/1/2007]	[1/1/2072]
	Sex: [Male]			
	Issue 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]
	[Flexible Premium Variable Adjustable Universal Life			
	Specified Amount Increase	[\$000,000]	[1/1/2009]	[1/1/2072]
	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-417-M2	Children's Term Insurance Rider	[\$10,000]	[1/1/2007]	[1/1/2052]

\*\* Coverage may expire prior to the dates shown if the Premiums paid and investment experience are not sufficient to continue coverage to such dates and/or the requirements of any elected extended death benefit guarantee rider are not met. Refer to the "Grace Period, Guaranteed Policy Continuation, and Reinstatement Provision" and/or any elected extended death benefit guarantee rider for additional information.

**Schedule of Benefits**

Form Number	Benefit	Specified Amount	Coverage	
			Start Date	End Date**
[NWLA-423-M2]	Spouse Rider Rate Class Multiple: [X] Rate Class: [Sub-Standard] Rate Type: [Non-tobacco] Spouse: [Spouse Name] Sex/Age: [F / 38] Monthly Flat Extra To: [None] Monthly Flat Extra To: [None]]	[\$100,000]	[1/1/2007]	[1/1/2007]
[NWLA-421-AO]	Waiver of Monthly Deductions Rider Rate Class Multiple: [X]]		[1/1/2007]	[1/1/2007]
[NWLA-412-AO]	Accidental Death Benefit Rider Rate Class Multiple: [X]]	[\$50,000]	[1/1/2007]	[1/1/2007]
[NWLA-415-AO]	Adjusted Sales Load Rider Rider Adjustment Percentage: [X%] Rider Adjustment Period: [Y years] Rider Charge Period: [Z years]]		[1/1/2007]	[1/1/2007]
[NWLA-420-AO]	Premium Waiver Rider Specified Premium (monthly): Rate Class Multiple: [X]	[\$XXX.XX]	[1/1/2007]	[1/1/2007]
[NWLA-418-AO]	Extended Death Benefit Guarantee Rider Extended Death Benefit Guarantee Percentage:		[XXX%]	of the Specified Amount]
[NWLA-431-M2]	Additional Term Insurance Rider: Attained Age [36] Rate Class Multiple: [X] Rate Class: [Sub-Standard] Rate Type: [Non-tobacco] Monthly Flat Extra To: [None] Monthly Flat Extra To: [None]]	[\$100,000]	[1/1/2007]	[1/1/2007]
[NWLA-419-AO]	Overloan Protection Rider:		[1/1/2007]	[1/1/2007]]
[NWLA-229]	Long Term Care Rider Long Term Care Specified Amount: [\$100,000] Maximum Monthly Long Term Care Benefit: [\$2,000] Rate Class Multiple: [X] Rate Class: [Non-tobacco]]		[1/1/2007] [1/1/2007]	[1/1/2007] [1/1/2007]
[NWLA-416-M2]	Change of Insured Rider		[1/1/2007]	[1/1/2007]]

\*\* Coverage may expire prior to the dates shown if the Premiums paid and investment experience are not sufficient to continue coverage to such dates and/or the requirements of any elected extended death benefit guarantee rider are not met. Refer to the "Grace Period, Guaranteed Policy Continuation, and Reinstatement Provision" and/or any elected extended death benefit guarantee rider for additional information.



**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:** [1/1/2007]

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

Actual monthly cost of insurance rates will be determined by us based on our expectations as to future experience. 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. The guaranteed maximum monthly cost of insurance rates above are based on the Commissioners 2001 [Male] [Non-Smoker] [Standard] Ordinary Mortality Table, age nearest birthday.

**NONFORFEITURE**

**BASIS OF COMPUTATION**

**MORTALITY:** COMMISSIONERS 2001 [MALE] [NON-SMOKER] [STANDARD] ORDINARY MORTALITY TABLE, AGE NEAREST BIRTHDAY

**INTEREST:** 3.00% ANNUAL EFFECTIVE RATE

**Table of Surrender Charges:**

**Specified Amount:** [\$100,000]                      **Effective Date of Coverage:** [1/1/2003]

<b>Surrender Charge by year as measured from the Effective Date of Coverage stated above</b>	<b>Maximum Surrender Charge</b>
1	[\$1258.63]
2	[\$1258.63]
3	[\$1258.63]
4	[\$1195.69]
5	[\$1101.30]
6	[\$1006.90]
7	[\$912.50]
8	[\$818.11]
9	[\$723.71]
10	[\$629.31]
11	[\$503.45]
12	[\$377.59]
13	[\$251.73]
14	[\$125.86]
15+	[\$0.00]

For Surrender Charge purposes, years begin on the Effective Date of Coverage stated above and on each anniversary of that date thereafter and end on the day before the next anniversary of the Effective Date of Coverage.

For a complete Surrender of the above [\$100,000], the applicable Surrender charge will be deducted from the Accumulated Value based on the Policy Year and we will pay you the Cash Surrender Value. We will also deduct a Surrender charge for requested Specified Amount decreases. A new Surrender charge schedule page will be mailed to you for the remaining insurance.

**SERVICE FEES**

**Maximum Service Fee:** \$25.00                      **Maximum Partial Surrender Fee:** Lesser of \$25.00 or 2% of amount of partial Surrender

**FIXED ACCOUNT**

**Guaranteed Minimum Interest Crediting Rates (per annum)**

**Fixed Account Option:** 3.00% in all Policy Years (effective daily rate of 0.0080986%)

**LOANS**

**Guaranteed Policy Loan Interest Rates (per annum)**

**Maximum Loan Interest Charged:** 4.50% in all Policy Years (effective daily rate of 0.0120601%)

**Minimum Loan Interest Credited:** 3.00% in all Policy Years. (effective daily rate of 0.0080986%)

**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 of younger Insured	Applicable Percentages	Attained Age of younger Insured	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.

**Policy Data Page**  
**Spouse Insurance Rider**  
**Monthly Cost of Insurance Rate Per \$1000**  
 [Standard] Rate Class  
 [Nontobacco]

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

Actual monthly cost of insurance rates will be determined by us based on our expectations as to future experience. 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.

**Policy Data Page**  
**Long Term Care Rider**  
**Table of Guaranteed Rate Cost**  
**Per Thousand of Net Amount at Risk Charge**  
[Standard] [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			

Actual monthly rates will be determined by us based on our expectations as to future experience. However, the actual rates will not be greater than the rates shown above.

**Policy Data Page**  
**Additional Term Insurance Rider**  
**Monthly Cost of Insurance Rate Per \$1000**  
 [Standard] Rate Class  
 [Nontobacco]

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 experience. 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. The guaranteed maximum monthly cost of insurance rates above are based on the Commissioners 2001 [Male] [Non-Smoker] [Standard] Ordinary Mortality Table, age nearest birthday.

**Policy Data Page**  
**Overloan Lapse Protection Rider Charge Rates**

ATTAINED AGE	RIDER CHARGE
75	4.25%
76	4.15%
77	4.10%
78	4.05%
79	4.00%
80	3.90%
81	3.80%
82	3.70%
83	3.55%
84	3.40%
85	3.20%
86	3.00%
87	2.75%
88	2.50%
89	2.15%
90	1.75%
91	1.30%
92	0.90%
93	0.55%
94	0.30%
95+	0.15%

## 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 Provisions 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 POLICY" Period*	After "RIGHT to EXAMINE POLICY" Period
AIM V.I. Basic Value Fund – Series I	0%	0%
AIM V.I. Capital Appreciation Fund – Series I	0%	0%
AIM V.I. Capital Development Fund – Series I	0%	0%
American Century VP Inflation Protection Fund – Class II	0%	0%
American Century VP International Fund – Class III	0%	0%
American Century VP Mid Cap Value Fund – Class I	0%	0%
American Century VP Value Fund – Class I	0%	0%
American Century VP Vista Fund – Class I	0%	0%
American Funds NVIT Asset Allocation Fund – Class II **	0%	0%
American Funds NVIT Bond Fund – Class II	0%	0%
American Funds NVIT Global Growth Fund – Class II	0%	0%
American Funds NVIT Growth Fund – Class II	0%	0%
American Funds NVIT Growth-Income Fund – Class II	0%	0%
Dreyfus Small Cap Stock Index Portfolio – Service Shares	0%	0%
Dreyfus Stock Index Fund – Initial Shares	40%	40%
Dreyfus VIF Appreciation Portfolio – Initial Shares	0%	0%
Federated Market Opportunity Fund II – Service Shares	0%	0%
Federated NVIT High Income Bond Fund – Class III	0%	0%
Federated Quality Bond Fund II – Primary Shares	0%	0%
Fidelity VIP Equity-Income Portfolio – Service Class	0%	0%
Fidelity VIP Growth Portfolio – Service Class	0%	0%
Fidelity VIP II Contrafund® Portfolio – Service Class	0%	0%
Fidelity VIP II Investment Grade Bond Portfolio – Service Class	0%	0%
Fidelity VIP III Mid Cap Portfolio – Service Class	0%	0%
Fidelity VIP IV Energy Portfolio – Service Class 2	0%	0%
Fidelity VIP IV Freedom Fund 2010 Portfolio – Service Class **	0%	0%
Fidelity VIP IV Freedom Fund 2020 Portfolio – Service Class **	0%	0%
Fidelity VIP IV Freedom Fund 2030 Portfolio – Service Class **	0%	0%
Fidelity VIP Overseas Portfolio – Service Class R	0%	0%
Franklin Templeton VIPT Developing Markets Securities Fund – Class 3	10%	10%
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 Forty Portfolio – Service Shares	0%	0%
Janus Intech Risk Managed Core Portfolio – Service Shares	0%	0%
Janus 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 Emerging Markets Fund – Class III	0%	0%

### Fund Allocation Factors

	During "RIGHT to EXAMINE POLICY" Period*	After "RIGHT to EXAMINE POLICY" Period
Nationwide NVIT Global Health Sciences Fund-Class III	0%	0%
Nationwide NVIT Global Technology & Communications Fund – Class III	0%	0%
Nationwide NVIT Government Bond Fund – Class I	20%	20%
Nationwide NVIT International Index Fund – Class VI	0%	0%
Nationwide NVIT International Value Fund – Class III	0%	0%
Nationwide NVIT Investor Destinations Aggressive Fund – Class II **	30%	30%
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 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 Nationwide® Fund – Class I	0%	0%
Nationwide NVIT Small Cap Growth Fund – Class I	0%	0%
Nationwide NVIT Small Cap Value Fund – Class I	0%	0%
Nationwide NVIT Small Company Fund – Class I	0%	0%
Nationwide NVIT US Growth Leaders Fund - Class I	0%	0%
Neuberger Berman AMT Fasciano Portfolio – S Class	0%	0%
Neuberger Berman AMT International Portfolio – S Class	0%	0%
Neuberger Berman AMT Regency Portfolio – S Class	0%	0%
Neuberger Berman AMT Socially Responsive Portfolio - I Class	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%
T. Rowe Price Limited Term Bond Portfolio – Class II	0%	0%
Van Kampen UIF Core Plus Fixed Income Portfolio – Class I	0%	0%
Van Kampen UIF U.S. Real Estate Portfolio – Class I	0%	0%
Van Kampen NVIT Comstock Value Fund – Class I	0%	0%
Van Kampen NVIT Multi Sector Bond Fund – Class I	0%	0%
Nationwide Fixed Account **	0%	0%
Nationwide Long Term Fixed Account	0%	0%
Total	100%	100%

\*We reserve the right to allocate all Premiums during the Right to Examine and Cancel period to a money market Sub-Account. The allocation listed above may not be executed until the Right to Examine and Cancel period has expired. We may also modify the above allocation based on directions you provide us after we have issued you this Policy.

\*\*These funds represent Permitted Allocations based on your election of the Extended Death Benefit Guarantee Rider. Note: If you have elected to participate in an administrative asset allocation model service, if available, your allocation above may reflect funds not otherwise individually available with the Extended Death Benefit Guarantee Rider. Please consult the prospectus for a listing of investment options currently available for Policies with the Extended Death Benefit Guarantee Rider.

**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 ISSUE INFORMATION**

<b>Policy Owner(s):</b>	[John Doe]	<b>Policy Date:</b>	[March 1, 2009]
<b>Policy Number:</b>	[N000000000]	<b>Policy Type:</b>	Last Survivor Flexible Premium Adjustable Variable Universal Life Insurance, Non-Participating
<b>State of Issue:</b>	[Ohio]		

**INSUREDS' INFORMATION**

<b>Insureds:</b>	[John Doe]	[Jane Doe]
<b>Sexes:</b>	[Male]	[Female]
<b>Issue Ages:</b>	[35]	[35]
<b>Rate Classes:</b>	[Standard]	[Standard]
<b>Rate Types:</b>	[Non-Tobacco]	[Non-Tobacco]

**PREMIUM INFORMATION\***

<b>Minimum Initial Premium:</b>	[\$76.30]	<b>Minimum Additional Premium Payment:</b>	\$50.00
<b>Planned Premium Payment:</b>	[\$750.00]	<b>Planned Premium Payment Frequency:</b>	[Annual]
<b>Monthly Initial Death Benefit Guarantee Premium:</b>	[\$38.15]	<b>Initial Death Benefit Guarantee Period**:</b>	[20] years
<b>[Monthly Extended Death Benefit Guarantee Premium:</b>	[\$XXX.XX]	<b>[Extended Death Benefit Guarantee Duration**:</b>	[XX] years]
<b>[Extended Death Benefit Guarantee Advanced Payment Accumulated Premium:</b>	[\$XXX.XX]	<b>[Extended Death Benefit Guarantee Percentage:</b>	[XX]% of the Specified Amount]

\*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 during the Initial Death Benefit Guarantee Period if the Cash Surrender Value is insufficient to pay the monthly deductions. [The Monthly Extended Death Benefit Guarantee Premium and Extended Death Benefit Guarantee Advanced Payment Accumulated Premium are values used to determine whether this Policy is eligible for continuation during the Extended Death Benefit Guarantee Duration if the Cash Surrender Value is insufficient to pay the monthly deductions.] Please refer to the Guaranteed Policy Continuation section of the Policy [and the elected Extended Death Benefit Guarantee Rider] for details on how this information is used and impacts your Policy.

\*\*Coverage may expire prior to the end of the period shown if the Premium requirements in the Guaranteed Policy Continuation section [and the elected Extended Death Benefit Guarantee Rider] are not met. Please see "Grace Period, Guaranteed Policy Continuation, and Reinstatement Provision" [and the elected Extended Death Benefit Guarantee Rider] 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**

<b>Initial Specified Amount:</b>	[\$100,000]	<b>Death Benefit Option Elected:</b>	[1]
<b>[Additional Term Insurance Rider Specified Amount:</b>	[\$150,000]]	<b>[Death Benefit Option 3 Interest Rate:</b>	[N/A]]
<b>Total Specified Amount:</b>	[\$250,000]	<b>[Death Benefit Option 3 Maximum Increase:</b>	[N/A]]
<b>Minimum Specified Amount:</b>	\$100,000	<b>Internal Revenue Code Life Insurance Qualification Test:</b>	[Guideline Premium/Cash Value Corridor] Test
<b>[Minimum Total Specified Amount:</b>	\$250,000]	<b>Maturity Date*:</b>	[March 1, 2094]

\*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. If your Policy is in force on the Maturity Date, you may elect to receive the Maturity Proceeds which will equal the Cash Surrender Value on the Maturity Date; however, there may be little or no Cash Surrender Value to be paid. If you do not elect to receive the Maturity Proceeds on the Maturity Date, the Maturity Date will automatically be extended. Such extension is subject to the conditions stated in the Maturity Date Extension section of your Policy. You should consult with a qualified tax advisor before the Maturity Date of your policy is extended.

**Schedule of Benefits**

<b>Form Number</b>	<b>Benefit</b>	<b>Specified Amount</b>	<b>Coverage Start Date</b>	<b>End Date**</b>
NWLA-380-M2	Last Survivor Flexible Premium Adjustable Variable Universal Life			
	Initial Specified Amount	[\$100,000]	[03/01/2009]	[03/01/2094]
	Sexes:	[Male]	[Female]	
	Attained Ages:	[35]	[35]	
	Rate Classes:	[Standard]	[Standard]	
	Rate Types:	[Non-Tobacco]	[Non-Tobacco]	
	Rate Class Multiples:	[1.00]	[1.00]	
	Monthly Flat Extras:	[\$ / None]		
			[00/00/0000]	[00/00/0000]
			[00/00/0000]	[00/00/0000]
	Monthly Flat Extras:	[\$ / None]		
			[00/00/0000]	[00/00/0000]
			[00/00/0000]	[00/00/0000]
	[Last Survivor Flexible Premium Adjustable Variable Universal Life			
	Specified Amount Increase	[\$000,000]	[03/01/2011]	[03/01/2094]
	Sexes:	[Male]	[Female]	
	Attained Ages:	[37]	[37]	
	Rate Classes:	[Standard]	[Standard]	
	Rate Types:	[Non-Tobacco]	[Non-Tobacco]	
	Rate Class Multiples:	[1.00]	[1.00]	
	Monthly Flat Extras:	[\$ / None]		
			[00/00/0000]	[00/00/0000]
	Monthly Flat Extras:	[\$ / None]		
			[00/00/0000]	[00/00/0000]
[NWLA-385-AO	Policy Split Option Rider		[03/01/2009]	[03/01/2054]]
[NWLA-382-M2	No Charge Four Year Term Insurance Rider			
	Specified Amount	[\$305,550]	[03/01/2009]	[03/01/2013]]
[NWLA-383-AO	Four Year Term Insurance Rider			
	Specified Amount	[\$305,550]	[03/01/2009]	[03/01/2013]]

\*\*Coverage may expire prior to the dates shown if Premiums paid and investment experience are not sufficient to continue coverage to such dates [or, for the Extended Death Benefit Guarantee Rider, if the Premium requirements are not met]. Refer to the "Grace Period, Guaranteed Policy Continuation, and Reinstatement Provision" [and the elected Extended Death Benefit Guarantee Rider] for additional information.

**SCHEDULE OF BENEFITS**

<b>Form Number</b>	<b>Benefit</b>	<b>Specified Amount</b>	<b>Coverage Start Date</b>	<b>End Date**</b>
[NWLA-384-AO]	Extended Death Benefit Guarantee Rider Extended Death Benefit Guarantee Percentage:	[XXX]% of the Specified Amount]	[03/01/2009]	[03/01/2094]
[NWLA-415-AO]	Adjusted Sales Load Rider Rider Adjustment Percentage: [X]% Rider Adjustment Period: [Y] years Rider Charge Period: [Z] years]			
[NWLA-381-M2]	Additional Term Insurance Rider: Sexes: [Male] [Female] Attained Ages [35] [35] Rate Classes: [Standard] [Standard] Rate Types: [Non-Tobacco] [Non-Tobacco] Rate Class Multiples: [1.00] [1.00] Monthly Flat Extras To: [\$ / None] [\$ / None]  Monthly Flat Extras To: [\$ / None] [\$ / None]	[\$150,000]	[03/01/2009]	[03/01/2094]
[NWLA-372-AO]	Overloan Protection Rider:		[03/01/2009]	[03/01/2094]

\*\*Coverage may expire prior to the dates shown if Premiums paid and investment experience are not sufficient to continue coverage to such dates [or, for the Extended Death Benefit Guarantee Rider, if the Premium requirements are not met]. Refer to the "Grace Period, Guaranteed Policy Continuation, and Reinstatement Provision" [and the elected Extended Death Benefit Guarantee Rider] for additional information.

**MONTHLY CHARGES AND DEDUCTIONS**

**Guaranteed Maximum Administrative Charges**

**Monthly Flat Charge:**

All policy years: \$20.00

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

The Monthly per \$1,000 of Specified Amount Charge is \$0.00 after fifteen full Policy Years following the issuance of the Policy or any increase in Specified Amount.

- [\$0.223] per \$1,000 on the first \$250,000 of Specified Amount
- [\$0.223] per \$1,000 on the next \$250,000 of Specified Amount
- [\$0.223] per \$1,000 in excess of \$500,000 of Specified Amount

**Guaranteed Maximum Premium Load**

Policy Years 1-15 10.00%  
 Policy Years 16+ 8.00%

**Guaranteed Maximum Mortality and Expense Risk Charge Table**

Policy Years 1-15		Policy Years 16-20		Policy Years 21+	
Annual Rate	Monthly Charge*	Annual Rate	Monthly Charge*	Annual Rate	Monthly Charge*
0.80%	0.066423%	0.50%	0.041571%	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 Monthaversary.

[Policy Split Option Rider Monthly Rate per \$1,000 of Total Specified Amount: [\$0.0100]]

[Adjusted Sales Load Rider Charge: Policy Years [1-15] [X.XX]% Annually Effective Monthly Rate of [X.XXX]%  
 Policy Years [16]+ 0.00%  
 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]

[Extended Death Benefit Guarantee Rider Charge: [\$0.16] per \$1,000 of the Extended Death Benefit Guarantee Coverage Amount]

**Table of Guaranteed Maximum Monthly Cost of Insurance Rates Per \$1,000 of Net Amount At Risk:**

Specified Amount    [\$100,000]

Effective Date of Coverage:

[03/01/2009]

Policy Year	Rate	Policy Year	Rate	Policy Year	Rate
1	0.00008	30	0.20230	59	14.75938
2	0.00026	31	0.24137	60	16.60120
3	0.00048	32	0.28628	61	18.84956
4	0.00073	33	0.33757	62	21.04601
5	0.00102	34	0.39727	63	23.38678
6	0.00136	35	0.46552	64	24.15518
7	0.00177	36	0.54718	65	25.68276
8	0.00228	37	0.64396	66	27.93398
9	0.00291	38	0.76422	67	30.28933
10	0.00369	39	0.90229	68	33.01209
11	0.00467	40	1.06046	69	36.10732
12	0.00584	41	1.24372	70	39.67520
13	0.00730	42	1.45466	71	43.73389
14	0.00888	43	1.70221	72	48.14512
15	0.01077	44	1.99361	73	52.94796
16	0.01316	45	2.33237	74	58.10369
17	0.01607	46	2.72083	75	63.84668
18	0.01980	47	3.20493	76	70.17642
19	0.02430	48	3.75560	77	76.79207
20	0.02992	49	4.35614	78	83.33333
21	0.03695	50	5.03841	79	83.33333
22	0.04547	51	5.81932	80	83.33333
23	0.05561	52	6.63201	81	83.33333
24	0.06701	53	7.66517	82	83.33333
25	0.08040	54	8.78644	83	83.33333
26	0.09646	55	9.99984	84	83.33333
27	0.11607	56	11.20520	85	83.33333
28	0.14023	57	12.07675		
29	0.16886	58	13.24558		

These guaranteed rates are based on the Commissioner's 2001 Standard Ordinary Mortality Tables, Sex and Smoker distinct, frasierized for joint lives based on each insured's attained age, sex, rate type, rate class multiple and any flat extras. Actual monthly cost of insurance rates will be determined by us based on our expectations as to our future experience. However, the actual cost of insurance rates will not be greater than those shown above.

**NONFORFEITURE**

**Basis of Computation:**

**Mortality Table** Commissioner's 2001 Standard Ordinary Mortality Tables, Sex and Smoker distinct, frasierized for joint lives based on each insured's attained age, sex, rate type, rate class multiple and any flat extras.

**Interest Rate:** 3.00%, annual effective rate

**SURRENDER CHARGES**

Specified Amount [\$100,000]

Effective Date of Coverage:

[03/01/2009]

Surrender Charge by year as measured from the  
Effective Date of Coverage stated above

Surrender Charge

1	[\$963.81]
2	[\$919.12]
3	[\$872.23]
4	[\$822.91]
5	[\$771.19]
6	[\$716.94]
7	[\$659.88]
8	[\$600.10]
9	[\$537.20]
10	[\$471.28]
11	[\$401.94]
12	[\$329.18]
13	[\$252.80]
14	[\$172.59]
15	[\$88.36]
16+	\$0.00

For Surrender Charge purposes, years begin on the Effective Date of Coverage stated above and on each anniversary of that date thereafter and end on the day before the next anniversary of the Effective Date of Coverage.

For a complete Surrender of the above [\$100,000], the applicable Surrender charge will be deducted from the Cash Value based on the Policy Year and we will pay you the Cash Surrender Value. We will also deduct a Surrender charge for requested Specified Amount decreases. A new Surrender charge schedule page will be mailed to you for the remaining insurance.

**SERVICE FEES**

**Maximum Service Fee:** \$25.00 per projection processed.

**Maximum Partial Surrender Fee:** Lesser of \$25.00 or 2% of amount of partial Surrender

**FIXED ACCOUNT**

**Guaranteed Minimum Interest Crediting Rates (per annum)**

**Fixed Account Option:** 3.00% in all Policy Years (effective daily rate of 0.0080986%)

**LOANS**

**Guaranteed Policy Loan Interest Rates (per annum)**

**Maximum Loan Interest Charged:** 3.90% in all Policy Years (effective daily rate of 0.0104824%)

**Minimum Loan Interest Credited:** 3.00% in Policy Years 1 - 10 (effective daily rate of 0.0080986%)  
3.65% in Policy Years 11+ (effective daily rate of 0.0098223%)

**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.

Policy Year	Applicable Percentages	Policy Year	Applicable Percentages
1	250%	32	119%
2	250%	33	118%
3	250%	34	117%
4	250%	35	116%
5	250%	36	115%
6	250%	37	113%
7	243%	38	111%
8	236%	39	109%
9	229%	40	107%
10	222%	41	105%
11	215%	42	105%
12	209%	43	105%
13	203%	44	105%
14	197%	45	105%
15	191%	46	105%
16	185%	47	105%
17	178%	48	105%
18	171%	49	105%
19	164%	50	105%
20	157%	51	105%
21	150%	52	105%
22	146%	53	105%
23	142%	54	105%
24	138%	55	105%
25	134%	56	105%
26	130%	57	104%
27	128%	58	103%
28	126%	59	102%
29	124%	60	101%
30	122%	61+	100%
31	120%		

**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.

**ADDITIONAL TERM INSURANCE RIDER**

**Table of Guaranteed Maximum Monthly Cost of Insurance Rates per \$1,000 of Rider Death Benefit**

Policy Year	Rate	Policy Year	Rate	Policy Year	Rate
1	0.00008	30	0.20230	59	14.75938
2	0.00026	31	0.24137	60	16.60120
3	0.00048	32	0.28628	61	18.84956
4	0.00073	33	0.33757	62	21.04601
5	0.00102	34	0.39727	63	23.38678
6	0.00136	35	0.46552	64	24.15518
7	0.00177	36	0.54718	65	25.68276
8	0.00228	37	0.64396	66	27.93398
9	0.00291	38	0.76422	67	30.28933
10	0.00369	39	0.90229	68	33.01209
11	0.00467	40	1.06046	69	36.10732
12	0.00584	41	1.24372	70	39.67520
13	0.00730	42	1.45466	71	43.73389
14	0.00888	43	1.70221	72	48.14512
15	0.01077	44	1.99361	73	52.94796
16	0.01316	45	2.33237	74	58.10369
17	0.01607	46	2.72083	75	63.84668
18	0.01980	47	3.20493	76	70.17642
19	0.02430	48	3.75560	77	76.79207
20	0.02992	49	4.35614	78	83.33333
21	0.03695	50	5.03841	79	83.33333
22	0.04547	51	5.81932	80	83.33333
23	0.05561	52	6.63201	81	83.33333
24	0.06701	53	7.66517	82	83.33333
25	0.08040	54	8.78644	83	83.33333
26	0.09646	55	9.99984	84	83.33333
27	0.11607	56	11.20520	85	83.33333
28	0.14023	57	12.07675		
29	0.16886	58	13.24558		

These guaranteed rates are based on the Commissioner's 2001 Standard Ordinary Mortality Tables, Sex and Smoker distinct, frasierized for joint lives based on each insured's attained age, sex, rate type, rate class multiple and any flat extras. 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.

## LOCATION OF NET PREMIUMS PAID

### Variable Account: Nationwide VL 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 Provisions 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 <u>POLICY" Period*</u>	After "RIGHT to EXAMINE <u>POLICY" 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 Mid Cap Value Fund: Class I	0%	0%
American Century VP Value Fund: Class I	0%	0%
American Century VP Inflation Protection Fund: Class II	0%	0%
Dreyfus Investment Portfolios - Small Cap Stock Index Portfolio: Service Shares	0%	0%
Dreyfus Stock Index Fund, Inc.: Initial Shares	0%	0%
Dreyfus Variable Investment Fund –Appreciation Portfolio: Initial Shares	0%	0%
VIP Energy Portfolio: Service Class 2	0%	0%
VIP Equity-Income Portfolio: Service Class	0%	0%
VIP Freedom 2010 Portfolio: Service Class[**]	0%	0%
VIP Freedom 2020 Portfolio: Service Class[**]	0%	0%
VIP Freedom 2030 Portfolio: Service Class[**]	0%	0%
VIP Growth Portfolio: Service Class	0%	0%
VIP Investment Grade Bond Portfolio: Service Class	0%	0%
VIP Mid Cap Portfolio: Service Class	0%	0%
VIP Overseas Portfolio: Service Class R	100%	100%
Fixed Fund[**]	0%	0%
Franklin Income Securities Fund: Class 2	0%	0%
Franklin Small Cap Value Securities Fund: Class 1	0%	0%
Franklin Templeton VIP Founding Funds Allocation Fund: Class 2	0%	0%
Templeton Foreign Securities Fund: Class 3	0%	0%
Templeton Global Income Securities Fund: Class 3	0%	0%
Forty Portfolio: Service Shares	0%	0%
International Growth Portfolio: Service II Shares	0%	0%
Neuberger Berman Short Duration Bond Fund: I Class	0%	0%
MFS Value Series: Initial Class	0%	0%
American Funds NVIT Asset Allocation Fund: Class II[**]	0%	0%
American Funds NVIT Bond Fund: Class II	0%	0%
American Funds NVIT Global Growth Fund: Class II	0%	0%
American Funds NVIT Growth Fund: Class II	0%	0%
American Funds NVIT Growth-Income Fund: Class II	0%	0%
Federated NVIT High Income Bond Fund: Class III	0%	0%
Gartmore NVIT Emerging Markets Fund: Class III	0%	0%
Gartmore NVIT International Equity Fund: Class VI	0%	0%
Lehman Brothers NVIT Core Plus Bond 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%
NVIT Cardinal Aggressive Fund: Class I[**]	0%	0%
NVIT Cardinal Balanced Fund: Class I[**]	0%	0%
NVIT Cardinal Capital Appreciation Fund: Class I[**]	0%	0%
NVIT Cardinal Conservative Fund: Class I[**]	0%	0%
NVIT Cardinal Moderate Fund: Class I[**]	0%	0%
NVIT Cardinal Moderately Aggressive Fund: Class I[**]	0%	0%

## Fund Allocation Factors

	During "RIGHT to EXAMINE POLICY" Period*	After "RIGHT to EXAMINE POLICY" Period
NVIT Cardinal Moderately Conservative Fund: Class I[**]	0%	0%
NVIT Core Bond Fund: Class I	0%	0%
NVIT Government Bond Fund: Class I	0%	0%
NVIT Health Sciences Fund: Class III	0%	0%
NVIT International Index Fund: Class VI	0%	0%
NVIT Investor Destinations Conservative Fund: Class II [**]	0%	0%
NVIT Investor Destinations Moderately Conservative Fund: Class II [**]	0%	0%
NVIT Investor Destinations Moderate Fund: Class II [**]	0%	0%
NVIT Investor Destinations Moderately Aggressive Fund: Class II [**]	0%	0%
NVIT Investor Destinations Aggressive Fund: Class II [**]	0%	0%
NVIT Mid Cap Growth Fund: Class I	0%	0%
NVIT Mid Cap Index Fund: Class I	0%	0%
NVIT Money Market Fund: Class I	0%	0%
NVIT Multi-Manager International Growth Fund: Class III	0%	0%
NVIT Multi-Manager International Value Fund: Class III	0%	0%
NVIT Multi-Manager Large Cap Growth Fund: Class I	0%	0%
NVIT Multi-Manager Large Cap Value Fund: Class I	0%	0%
NVIT Multi-Manager Mid Cap Growth Fund: Class I	0%	0%
NVIT Multi-Manager Mid Cap Value Fund: Class II	0%	0%
NVIT Multi-Manager Small Cap Growth Fund: Class I	0%	0%
NVIT Multi-Manager Small Cap Value Fund: Class I	0%	0%
NVIT Multi-Manager Small Company Fund: Class I	0%	0%
NVIT Nationwide Fund: Class I	0%	0%
NVIT Short Term Bond Fund: Class II	0%	0%
NVIT Technology and Communications Fund: Class III	0%	0%
NVIT U.S. Growth Leaders Fund: Class I	0%	0%
Van Kampen NVIT Comstock Value Fund: Class I	0%	0%
Van Kampen NVIT Multi Sector Bond Fund: Class I	0%	0%
Van Kampen NVIT Real Estate Fund: Class I	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 Fund®/VA: Non-Service Shares	0%	0%
Oppenheimer Main Street Small Cap 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%
The Universal Funds Inc. - Core Plus Fixed Income Portfolio: Class I	0%	0%]
Nationwide Long Term Fixed Account	0%	0%
<b>Total</b>	<b>100%</b>	<b>100%</b>

\*We reserve the right to allocate all Premiums during the Right to Examine and Cancel period to a money market Sub-Account. The allocation listed above may not be executed until the Right to Examine and Cancel Period has expired. We may also modify the above allocation based on directions you provide us after we have issued you this Policy.

[\*\*These funds represent Permitted Allocations based on your election of the Extended Death Benefit Guarantee Rider. Note: If you have elected to participate in an administrative asset allocation model service, if available, your allocation above may reflect funds not otherwise individually available with the Extended Death Benefit Guarantee Rider. Please consult the prospectus for a listing of investment options currently available for Policies with the Extended Death Benefit Guarantee Rider.]

NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

VARIABLE LIFE FUND SUPPLEMENT

P.O. Box 182835, Columbus, Ohio 43218-2835

1. Proposed Primary Insured	Name (First, MI, Last): (Please print) John A. Doe	SSN / Tax ID #: 000 - 00 - 0000
2. Allocations	<ul style="list-style-type: none"> <li>For policies issued in states which require a Return of Premium to a Policy Owner exercising the Short Term Right to Cancel—Net Premiums will be allocated to the Nationwide NVIT Money Market Fund or to the Fixed Account if selected until the end of the Right to Cancel Period. At the end of this period, the Policy Value will be allocated to the Sub-Accounts indicated below.</li> <li>For policies issued in states which require a Return of Cash Value to a Policy Owner exercising the Short Term Right to Cancel—Net Premiums will be allocated to the Sub-Accounts at the beginning of the Short Term Right to Cancel Period.</li> <li>Your selections must total 100%. Minimum initial allocation to any single Sub-Accounts is 1%. No fractional percentages are permitted. (If no allocation is selected, Policy Value will be allocated to the Nationwide NVIT Money Market Fund.)</li> </ul>	

Sub-Accounts designated by an \* may include additional restrictions and/or charges. The underlying investment options listed below are only available in variable life insurance products issued by life insurance companies or, in some cases, through participation in certain qualified pension or retirement plans. They are NOT offered to the general public directly. Please review the underlying fund prospectus carefully for information about the funds and their share classes.

<p><b>AIM Variable Insurance Funds</b></p> <ul style="list-style-type: none"> <li>% AIM V.I. Capital Development Fund</li> <li><b>AllianceBernstein Variable Product Series Fund, Inc.</b> <ul style="list-style-type: none"> <li>% Small/Mid Cap Value Portfolio</li> </ul> </li> <li><b>American Century Variable Portfolios, Inc.</b> <ul style="list-style-type: none"> <li>% VP Mid Cap Value Fund</li> </ul> </li> <li><b>American Century Variable Portfolios II, Inc.</b> <ul style="list-style-type: none"> <li>% VP Inflation Protection Fund</li> </ul> </li> <li><b>BlackRock Variable Series Funds, Inc.</b> <ul style="list-style-type: none"> <li>% Global Allocation V.I. Fund</li> </ul> </li> <li><b>Dreyfus</b> <ul style="list-style-type: none"> <li>% IP Small Cap Stock Index Portfolio</li> <li>% Stock Index Fund, Inc.</li> <li>% VIF Appreciation Portfolio</li> </ul> </li> <li><b>Fidelity Variable Insurance Products Fund</b> <ul style="list-style-type: none"> <li>% VIP Energy Portfolio*</li> <li>% VIP Equity-Income Portfolio</li> <li>% VIP Freedom Fund 2010 Portfolio</li> <li>% VIP Freedom Fund 2020 Portfolio</li> <li>% VIP Freedom Fund 2030 Portfolio</li> <li>% VIP Growth Portfolio</li> <li>% VIP Investment Grade Bond Portfolio</li> <li>% VIP Mid Cap Portfolio</li> <li>% VIP Overseas Portfolio*</li> </ul> </li> <li><b>Franklin Templeton Variable Insurance Product Trust</b> <ul style="list-style-type: none"> <li>% Founding Funds Allocation Fund</li> <li>% Income Securities Fund</li> <li>% Small Cap Value Securities Fund</li> </ul> </li> <li><b>Ivy Funds Variable Insurance Portfolios, Inc.</b> <ul style="list-style-type: none"> <li>% Asset Strategy</li> </ul> </li> <li><b>Janus Aspen Series</b> <ul style="list-style-type: none"> <li>% Forty Portfolio</li> <li>% Overseas Portfolio*</li> </ul> </li> <li><b>MFS® Variable Insurance Trust</b> <ul style="list-style-type: none"> <li>% Value Series</li> </ul> </li> <li><b>Nationwide NVIT Investor Destinations Funds</b> <ul style="list-style-type: none"> <li>% Aggressive Fund</li> <li>% Balanced Fund</li> <li>% Capital Appreciation Fund</li> <li>% Conservative Fund</li> <li>% Moderate Fund</li> <li>% Moderately Aggressive Fund</li> <li>% Moderately Conservative Fund</li> </ul> </li> <li><b>Nationwide Variable Insurance Trust (NVIT)</b> <ul style="list-style-type: none"> <li>% AllianceBernstein NVIT Global Fixed Income Fund</li> <li>% American Century NVIT Multi Cap Value Fund</li> </ul> </li> </ul>	<p><b>Nationwide Variable Insurance Trust (NVIT) Cont'd</b></p> <ul style="list-style-type: none"> <li>% American Funds NVIT Asset Allocation Fund</li> <li>% American Funds NVIT Bond Fund</li> <li>% American Funds NVIT Global Growth Fund</li> <li>% American Funds NVIT Growth Fund</li> <li>% American Funds NVIT Growth-Income Fund</li> <li>% Federated NVIT High Income Bond Fund*</li> <li>% Gartmore NVIT Emerging Markets Fund*</li> <li>% Gartmore NVIT International Equity Fund*</li> <li>% Gartmore NVIT Worldwide Leaders Fund</li> <li>% Neuberger Berman NVIT Multi Cap Opportunities Fund</li> <li>% Neuberger Berman NVIT Socially Responsible Fund</li> <li>% NVIT Cardinal Aggressive Fund</li> <li>% NVIT Cardinal Balanced Fund</li> <li>% NVIT Cardinal Capital Appreciation Fund</li> <li>% NVIT Cardinal Conservative Fund</li> <li>% NVIT Cardinal Moderate Fund</li> <li>% NVIT Cardinal Moderately Aggressive Fund</li> <li>% NVIT Cardinal Moderately Conservative Fund</li> <li>% NVIT Core Bond Fund</li> <li>% NVIT Core Plus Bond Fund</li> <li>% NVIT Government Bond Fund</li> <li>% NVIT Health Sciences Fund*</li> <li>% NVIT International Index Fund*</li> <li>% NVIT Mid Cap Index Fund</li> <li>% NVIT Money Market Fund</li> <li>% NVIT Multi-Manager International Growth Fund</li> <li>% NVIT Multi-Manager International Value Fund*</li> <li>% NVIT Multi-Manager Large Cap Growth Fund</li> <li>% NVIT Multi-Manager Large Cap Value Fund</li> <li>% NVIT Multi-Manager Mid Cap Growth Fund</li> <li>% NVIT Multi-Manager Mid Cap Value Fund</li> <li>% NVIT Multi-Manager Small Cap Growth Fund</li> <li>% NVIT Multi-Manager Small Cap Value Fund</li> <li>% NVIT Multi-Manager Small Company Fund</li> <li>% NVIT Multi Sector Bond Fund</li> <li>% NVIT Nationwide® Fund</li> <li>% NVIT Short Term Bond Fund</li> <li>% NVIT Technology and Communications Fund*</li> <li>% NVIT U.S. Growth Leaders Fund</li> <li>% Oppenheimer NVIT Large Cap Growth Fund</li> </ul>	<p><b>Nationwide Variable Insurance Trust (NVIT) Cont'd</b></p> <ul style="list-style-type: none"> <li>% Templeton NVIT International Value Fund</li> <li>% Van Kampen NVIT Comstock Value Fund</li> <li>% Van Kampen NVIT Real Estate Fund</li> <li><b>Neuberger Berman Advisers Management Trust</b> <ul style="list-style-type: none"> <li>% Short Duration Bond Portfolio</li> </ul> </li> <li><b>Oppenheimer Variable Account Funds</b> <ul style="list-style-type: none"> <li>% Global Securities Fund/VA*</li> <li>% Main Street® Fund/VA</li> <li>% Main Street® Small Cap Fund/VA</li> </ul> </li> <li><b>PIMCO Variable Insurance Trust</b> <ul style="list-style-type: none"> <li>% Foreign Bond Portfolio (Unhedged)</li> <li>% Low Duration Portfolio</li> </ul> </li> <li><b>Wells Fargo Advantage Funds® Variable Trust</b> <ul style="list-style-type: none"> <li>% VI Small Cap Growth Fund</li> </ul> </li> <li><b>Nationwide Life Insurance Co.</b> <ul style="list-style-type: none"> <li>% Fixed Account</li> <li>% Long Term Fixed Account**</li> </ul> </li> </ul> <p><b>These funds are the only available investment options IF the EDBG Rider is selected. All other investment options are unavailable with this rider.</b></p> <p><b>Fidelity Variable Insurance Products Fund</b></p> <ul style="list-style-type: none"> <li>% VIP Freedom Fund 2010 Portfolio</li> <li>% VIP Freedom Fund 2020 Portfolio</li> <li>% VIP Freedom Fund 2030 Portfolio</li> </ul> <p><b>Nationwide Variable Insurance Trust (NVIT)</b></p> <ul style="list-style-type: none"> <li>% American Funds NVIT Asset Allocation Fund</li> <li>% NVIT Cardinal Aggressive Fund</li> <li>% NVIT Cardinal Balanced Fund</li> <li>% NVIT Cardinal Capital Appreciation Fund</li> <li>% NVIT Cardinal Conservative Fund</li> <li>% NVIT Cardinal Moderate Fund</li> <li>% NVIT Cardinal Moderately Aggressive Fund</li> <li>% NVIT Cardinal Moderately Conservative Fund</li> </ul> <p><b>Nationwide NVIT Investor Destinations Funds</b></p> <ul style="list-style-type: none"> <li>% Aggressive Fund</li> <li>% Balanced Fund</li> <li>% Capital Appreciation Fund</li> <li>% Conservative Fund</li> <li>% Moderate Fund</li> <li>% Moderately Aggressive Fund</li> <li>% Moderately Conservative Fund</li> </ul> <p><b>Nationwide Life Insurance Co.</b></p> <ul style="list-style-type: none"> <li>% Fixed Account</li> </ul>
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\*\*Stringent premium and transfer restrictions are enforced for the Long Term Fixed Account, please consult the prospectus for more details on these restrictions.



**3. Optional Elections**

Once the policy is issued, changes to any optional election requires written instructions from Policy Owner(s).

**a. Sub-Account Monthly Deduction:**

- If the selected Sub-Account's value is not sufficient for the full monthly deduction, any portion of the monthly deduction that was not taken and all future monthly deductions will be deducted proportionately from the remaining Sub-Accounts until sufficient premium is paid into the selected Sub-Account again.
- Fixed Account(s) are not eligible for directing the monthly deduction.

Please deduct from the following Sub-Account: *(check one)*

Nationwide NVIT Money Market Fund **OR**  Selected Sub-Account \_\_\_\_\_

**b. Dollar Cost Averaging:**

- Transfers must be at least \$100.
- The monthly transfer from the **\*\*FIXED ACCOUNT** must be equal to or less than 1/30th of the Fixed Account value when the Dollar Cost Averaging Program is requested. Transfers to or from the Long Term Fixed Account are not available as part of Dollar Cost Averaging.
- If you choose this option, Dollar Cost Averaging will begin the 1<sup>st</sup> day available from the Policy Date.

Please transfer \$ \_\_\_\_\_ per month from the *(check one)*

Nationwide NVIT Government Bond Fund  Nationwide NVIT Money Market Fund  
 Nationwide NVIT High Income Bond Fund (Federated)  Nationwide Fixed Account\*\*

Transfers from the Sub-Accounts specified above shall be transferred to the following Sub-Accounts based on the percentage allocations indicated below: (Variable Account Allocations – WHOLE % only, totaling 100%)

SUB-ACCOUNT	
_____ %	_____
_____ %	_____
_____ %	_____
_____ %	_____
_____ %	_____
Total = 100%	

**c. Asset Rebalancing:**

If you choose this option, Asset Rebalancing will be the 1<sup>st</sup> day available from the Policy Date.

Rebalancing will occur: *(check one)*

Quarterly  Semi-Annually  Annually

**NOTE: UNLESS INDICATED BELOW, THE SUB-ACCOUNT ALLOCATIONS SELECTED FOR INVESTMENT IN THE ALLOCATIONS SECTION ON THIS FORM WILL BE USED. FIXED ACCOUNTS ARE NOT AN AVAILABLE SUB-ACCOUNT FOR THIS ELECTION.**

SUB-ACCOUNT	
_____ %	_____
_____ %	_____
_____ %	_____
_____ %	_____
_____ %	_____
_____ %	_____
_____ %	_____
_____ %	_____
_____ %	_____
Total = 100%	

**4. Transfer Authorization for Producer**

By checking this box, you have authorized and directed Nationwide to accept instructions from the Producer signing this application to execute exchanges among the Investment options available under your Policy and/or to allocate any future Premium Payments on your behalf. This power is personal to the Producer, and may be delegated by written notification to Nationwide and only to individuals employed or under control of the Producer for administrative/processing purposes. This power is not available for use by any person or organization providing any type market-timing advice or service. Nationwide may revoke the authority of the Producer to act on your behalf at any time by written notification to you.

If the box above is checked, your Producer's signature below and your signature at the end of this application represents agreement for yourselves, your heirs and the legal representatives of your estates and your successors in interest or assigns to release and hold harmless Nationwide from any and all liability in reliance on instructions given under the authority described above. You and the Producer also agree to jointly and severally indemnify Nationwide for and against any claim, liability or expense arising out of any action taken by Nationwide in reliance of such instructions.

X \_\_\_\_\_  
*Mr. John Producer*  
 Signature of Producer









NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY

VARIABLE LIFE FUND SUPPLEMENT

P.O. Box 182835, Columbus, Ohio 43218-2835

1. Proposed Primary Insured	Name (First, MI, Last): (Please print) John A. Doe	SSN / Tax ID #: 000 - 00 - 0000
2. Allocations	<ul style="list-style-type: none"> <li>For policies issued in states which require a Return of Premium to a Policy Owner exercising the Short Term Right to Cancel—Net Premiums will be allocated to the Nationwide NVIT Money Market Fund or to the Fixed Account if selected until the end of the Right to Cancel Period. At the end of this period, the Policy Value will be allocated to the Sub-Accounts indicated below.</li> <li>For policies issued in states which require a Return of Cash Value to a Policy Owner exercising the Short Term Right to Cancel—Net Premiums will be allocated to the Sub-Accounts at the beginning of the Short Term Right to Cancel Period.</li> <li>Your selections must total 100%. Minimum initial allocation to any single Sub-Accounts is 1%. No fractional percentages are permitted. (If no allocation is selected, Policy Value will be allocated to the Nationwide NVIT Money Market Fund.)</li> </ul>	

Sub-Accounts designated by an \* may include additional restrictions and/or charges. The underlying investment options listed below are only available in variable life insurance products issued by life insurance companies or, in some cases, through participation in certain qualified pension or retirement plans. They are NOT offered to the general public directly. Please review the underlying fund prospectus carefully for information about the funds and their share classes.

<b>AIM Variable Insurance Funds</b> % AIM V.I. Capital Development Fund <b>AllianceBernstein Variable Product Series Fund, Inc.</b> % Small/Mid Cap Value Portfolio <b>American Century Variable Portfolios, Inc.</b> % VP Mid Cap Value Fund <b>American Century Variable Portfolios II, Inc.</b> % VP Inflation Protection Fund <b>BlackRock Variable Series Funds, Inc.</b> % Global Allocation V.I. Fund <b>Dreyfus</b> % IP Small Cap Stock Index Portfolio % Stock Index Fund, Inc. % VIF Appreciation Portfolio <b>Fidelity Variable Insurance Products Fund</b> % VIP Energy Portfolio* % VIP Equity-Income Portfolio % VIP Freedom Fund 2010 Portfolio % VIP Freedom Fund 2020 Portfolio % VIP Freedom Fund 2030 Portfolio % VIP Growth Portfolio % VIP Investment Grade Bond Portfolio % VIP Mid Cap Portfolio % VIP Overseas Portfolio* <b>Franklin Templeton Variable Insurance Product Trust</b> % Founding Funds Allocation Fund % Income Securities Fund % Small Cap Value Securities Fund <b>Ivy Funds Variable Insurance Portfolios, Inc.</b> % Asset Strategy <b>Janus Aspen Series</b> % Forty Portfolio % Overseas Portfolio* <b>M Fund, Inc.</b> % Brandes International Equity Fund % Business Opportunity Value Fund % Frontier Capital Appreciation Fund % Turner Core Growth Fund <b>MFS® Variable Insurance Trust</b> % Value Series <b>Nationwide NVIT Investor Destinations Funds</b> % Aggressive Fund % Balanced Fund % Capital Appreciation Fund % Conservative Fund % Moderate Fund % Moderately Aggressive Fund % Moderately Conservative Fund	<b>Nationwide Variable Insurance Trust (NVIT)</b> % AllianceBernstein NVIT Global Fixed Income Fund % American Century NVIT Multi Cap Value Fund % American Funds NVIT Asset Allocation Fund % American Funds NVIT Bond Fund % American Funds NVIT Global Growth Fund % American Funds NVIT Growth Fund % American Funds NVIT Growth-Income Fund % Federated NVIT High Income Bond Fund* % Gartmore NVIT Emerging Markets Fund* % Gartmore NVIT International Equity Fund* % Gartmore NVIT Worldwide Leaders Fund % Neuberger Berman NVIT Multi Cap Opportunities Fund % Neuberger Berman NVIT Socially Responsible Fund % NVIT Cardinal Aggressive Fund % NVIT Cardinal Balanced Fund % NVIT Cardinal Capital Appreciation Fund % NVIT Cardinal Conservative Fund % NVIT Cardinal Moderate Fund % NVIT Cardinal Moderately Aggressive Fund % NVIT Cardinal Moderately Conservative Fund % NVIT Core Bond Fund % NVIT Core Plus Bond Fund % NVIT Government Bond Fund % NVIT Health Sciences Fund* % NVIT International Index Fund* % NVIT Mid Cap Index Fund % NVIT Money Market Fund % NVIT Multi Manager International Growth Fund % NVIT Multi Manager International Value Fund* % NVIT Multi Manager Large Cap Growth Fund % NVIT Multi Manager Large Cap Value Fund % NVIT Multi Manager Mid Cap Growth Fund % NVIT Multi Manager Mid Cap Value Fund % NVIT Multi Manager Small Cap Growth Fund % NVIT Multi Manager Small Cap Value Fund % NVIT Multi Manager Small Company Fund % NVIT Multi Sector Bond Fund % NVIT Nationwide® Fund % NVIT Short Term Bond Fund % NVIT Technology and Communications Fund* % NVIT U.S. Growth Leaders Fund	<b>Nationwide Variable Insurance Trust (NVIT) Cont'd</b> % Oppenheimer NVIT Large Cap Growth Fund % Templeton NVIT International Value Fund % Van Kampen NVIT Comstock Value Fund % Van Kampen NVIT Real Estate Fund <b>Neuberger Berman Advisers Management Trust</b> % Short Duration Bond Portfolio <b>Oppenheimer Variable Account Funds</b> % Global Securities Fund/VA* % Main Street® Fund/VA % Main Street® Small Cap Fund/VA <b>PIMCO Variable Insurance Trust</b> % Foreign Bond Portfolio (Unhedged) % Low Duration Portfolio <b>Wells Fargo Advantage Funds® Variable Trust</b> % VT Small Cap Growth Fund <b>Nationwide Life Insurance Co.</b> % Fixed Account % Long Term Fixed Account**
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These funds are the only available investment options IF the EDBG Rider is selected. All other investment options are unavailable with this rider.

<b>Fidelity Variable Insurance Products Fund</b> % VIP Freedom Fund 2010 Portfolio % VIP Freedom Fund 2020 Portfolio % VIP Freedom Fund 2030 Portfolio <b>Nationwide Variable Insurance Trust (NVIT)</b> % American Funds NVIT Asset Allocation Fund % NVIT Cardinal Aggressive Fund % NVIT Cardinal Balanced Fund % NVIT Cardinal Capital Appreciation Fund % NVIT Cardinal Conservative Fund % NVIT Cardinal Moderate Fund % NVIT Cardinal Moderately Aggressive Fund % NVIT Cardinal Moderately Conservative Fund <b>Nationwide NVIT Investor Destinations Funds</b> % Aggressive Fund % Balanced Fund % Capital Appreciation Fund % Conservative Fund % Moderate Fund % Moderately Aggressive Fund % Moderately Conservative Fund <b>Nationwide Life Insurance Co.</b> % Fixed Account
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\*\*Stringent premium and transfer restrictions are enforced for the Long Term Fixed Account, please consult the prospectus for more details on these restrictions.



**3. Optional Elections**

Once the policy is issued, changes to any optional election requires written instructions from Policy Owner(s).

**a. Sub-Account Monthly Deduction:**

- If the selected Sub-Account's value is not sufficient for the full monthly deduction, any portion of the monthly deduction that was not taken and all future monthly deductions will be deducted proportionately from the remaining Sub-Accounts until sufficient premium is paid into the selected Sub-Account again.
- Fixed Account(s) are not eligible for directing the monthly deduction.

Please deduct from the following Sub-Account: *(check one)*

Nationwide NVIT Money Market Fund **OR**  Selected Sub-Account \_\_\_\_\_

**b. Dollar Cost Averaging:**

- Transfers must be at least \$100.
- The monthly transfer from the \*\*FIXED ACCOUNT must be equal to or less than 1/30th of the Fixed Account value when the Dollar Cost Averaging Program is requested. Transfers to or from the Long Term Fixed Account are not available as part of Dollar Cost Averaging.
- If you choose this option, Dollar Cost Averaging will begin the 1<sup>st</sup> day available from the Policy Date.

Please transfer \$ \_\_\_\_\_ per month from the *(check one)*

Nationwide NVIT Government Bond Fund  Nationwide NVIT Money Market Fund  
 Nationwide NVIT High Income Bond Fund (Federated)  Nationwide Fixed Account\*\*

Transfers from the Sub-Accounts specified above shall be transferred to the following Sub-Accounts based on the percentage allocations indicated below: (Variable Account Allocations – WHOLE % only, totaling 100%)

	%	SUB-ACCOUNT
_____	%	_____
_____	%	_____
_____	%	_____
_____	%	_____
_____	%	_____
Total = 100%		

**c. Asset Rebalancing:**

If you choose this option, Asset Rebalancing will be the 1<sup>st</sup> day available from the Policy Date.

Rebalancing will occur: *(check one)*

Quarterly  Semi-Annually  Annually

**NOTE: UNLESS INDICATED BELOW, THE SUB-ACCOUNT ALLOCATIONS SELECTED FOR INVESTMENT IN THE ALLOCATIONS SECTION ON THIS FORM WILL BE USED. FIXED ACCOUNTS ARE NOT AN AVAILABLE SUB-ACCOUNT FOR THIS ELECTION.**

	%	SUB-ACCOUNT
_____	%	_____
_____	%	_____
_____	%	_____
_____	%	_____
_____	%	_____
_____	%	_____
_____	%	_____
_____	%	_____
_____	%	_____
Total = 100%		

**4. Transfer Authorization for Producer**

By checking this box, you have authorized and directed Nationwide to accept instructions from the Producer signing this application to execute exchanges among the Investment options available under your Policy and/or to allocate any future Premium Payments on your behalf. This power is personal to the Producer, and may be delegated by written notification to Nationwide and only to individuals employed or under control of the Producer for administrative/processing purposes. This power is not available for use by any person or organization providing any type market-timing advice or service. Nationwide may revoke the authority of the Producer to act on your behalf at any time by written notification to you.

If the box above is checked, your Producer's signature below and your signature at the end of this application represents agreement for yourselves, your heirs and the legal representatives of your estates and your successors in interest or assigns to release and hold harmless Nationwide from any and all liability in reliance on instructions given under the authority described above. You and the Producer also agree to jointly and severally indemnify Nationwide for and against any claim, liability or expense arising out of any action taken by Nationwide in reliance of such instructions.

X \_\_\_\_\_  
*Mr. John A. Producer*  
 Signature of Producer





SERFF Tracking Number: NWPA-126167674 State: Arkansas  
 Filing Company: Nationwide Life and Annuity Insurance Company State Tracking Number: 42529  
 Company Tracking Number: NWLA-434-AO  
 TOI: L06I Individual Life - Variable Sub-TOI: L06I.002 Single Life - Flexible Premium  
 Product Name: Long-Term Fixed Account Endorsement  
 Project Name/Number: LTFA/NWLA-434-AO

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Flesch Certification		
<b>Comments:</b>		
<b>Attachment:</b> AR CERT Reg 33 - NWLA.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> N/A		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Statement of Variability		
<b>Comments:</b>		
<b>Attachments:</b> NWLA-440-M2 SOV Sex Distinct highl.pdf NWLA-440-M2 SOV Unisex highl.pdf NWLA-410-M2 - SOV _05-2009_.pdf NWLA-430-M2 - SOV (05-2009) highlighted.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Highlighted Policy Data Pages		
<b>Comments:</b>		
<b>Attachments:</b> NWLA-440-M2.1 PDP ROP (AR) highlighted.pdf NWLA-440-M2.1 (AR & GA) VEL PDP ROP highlighted.pdf NWLA-380-M2.1 - PDP (ROP) highlighted.pdf NWLA-410-M2.1 pdp ROP - LTFA - AR highlighted.pdf NWLA-430-M2.1 (AR) pdp CV - LTFA highlighted.pdf		

SERFF Tracking Number: NWPA-126167674 State: Arkansas  
Filing Company: Nationwide Life and Annuity Insurance Company State Tracking Number: 42529  
Company Tracking Number: NWLA-434-AO  
TOI: L061 Individual Life - Variable Sub-TOI: L061.002 Single Life - Flexible Premium  
Product Name: Long-Term Fixed Account Endorsement  
Project Name/Number: LTFA/NWLA-434-AO

**Item Status:**

**Status  
Date:**

**Satisfied - Item:** Cover Letter

**Comments:**

**Attachment:**

Cover Letter - Arkansas.pdf



ARKANSAS

Certificate of Compliance

Insurer Nationwide Life and Annuity Insurance Company

Form Numbers: NWLA-434-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 written in a cursive style with a large loop at the beginning.

John H. Crow, ChFC, CLU, FLMI  
Associate Vice President  
NF Compliance  
Date: 05-28-09

**Statement of Variability**  
**NWLA-440-M2**

<b>Policy Forms</b>	<b>Reason</b>
Home office address and telephone number	These items are bracketed on the policy form as they could possibly change over time.
Nationwide Officer Signatures	These signatures are bracketed on the policy and rider forms as Officers could possibly change over time.

<b>Policy Data Page 3</b>	<b>Reason</b>
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
Rate Class	Varies according to underwriting decision; either "Standard" or "Preferred" or "Preferred Plus"
Sex	"Male" or "Female" according to underwriting decision
Rate Type	Varies according to underwriting decision; either "Non-tobacco" or "Tobacco"
Issue Age	Varies according to new issues, from a minimum of 0 to a maximum of 85.
Minimum Initial Premium	Varies according to the characteristics of the policy as issued
Planned Premium Payment	Varies according to new issues
Planned Premium Payment Frequency	Varies according to new issues
Monthly 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.

<b>Policy Data Page 3A</b>	<b>Reason</b>
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
Maximum Persistency Credit Percentage	Varies from 0% - 0.0208%.
Eligibility Date of Persistency Credit	Ranges between 10 years and 20 years after the Policy Date.
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 policy
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.

<b>Policy Data Page 3B</b>	<b>Reason</b>
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

<b>Policy Data Page 3C</b>	<b>Reason</b>
Monthly Charge per \$1,000 of Specified Amount	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
<b>Policy Data Page 3D</b>	<b>Reason</b>
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
<u>Table of Guaranteed Maximum Monthly Cost of Insurance Rates per \$1,000 of Net Amount at Risk</u>	<u>These guaranteed rates are based on the Commissioner’s 2001 Standard Ordinary Mortality Tables, Sex and Smoker distinct, frasierized for joint lives based on each insured’s attained age, sex, rate type, rate class multiple and any flat extras.</u>
Mortality	Sex and Smoker class vary according to issue; “STANDARD” or “x% of STANDARD” according to the table rating multiplier
<b>Policy Data Page 3E</b>	<b>Reason</b>
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

<b>Policy Data Page 3F</b>	<b>Reason</b>
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
<b>Policy Data Page 3I</b>	<b>Reason</b>
Table of Guaranteed Maximum Monthly Cost of Insurance Rate per \$1,000 of Rider Specified Amount – Spouse Insurance Rider	Varies according to new issue.
<b>Policy Data Page 3J</b>	<b>Reason</b>
Table of Guaranteed Rate Cost per \$1,000 of Net Amount at Risk – Long Term Care Rider	Varies according to new issue.
<b>Policy Data Page 3K</b>	<b>Reason</b>
Table of Guaranteed Maximum Monthly Cost of Insurance Rate per \$1,000 of Rider Death benefit – Additional Term Rider	Varies according to new issue.
<b>Policy Data Page 3L, 3M, 3N</b>	<b>Reason</b>
List of Variable Subaccounts	Varies according to issue.

**Statement of Variability**  
**NWLA-440-M2**

<b>Policy Forms</b>	<b>Reason</b>
Home office address and telephone number	These items are bracketed on the policy form as they could possibly change over time.
Nationwide Officer Signatures	These signatures are bracketed on the policy and rider forms as Officers could possibly change over time.

<b>Policy Data Page 3</b>	<b>Reason</b>
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
Rate Class	Varies according to underwriting decision; either "Standard" or "Preferred" or "Preferred Plus"
Rate Type	Varies according to underwriting decision; either "Non-tobacco" or "Tobacco"
Issue Age	Varies according to new issues, from a minimum of 0 to a maximum of 85.
Minimum Initial Premium	Varies according to the characteristics of the policy as issued
Planned Premium Payment	Varies according to new issues
Planned Premium Payment Frequency	Varies according to new issues
Monthly 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.

<b>Policy Data Page 3A</b>	<b>Reason</b>
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
Maximum Persistency Credit Percentage	Varies from 0% - 0.0208%.
Eligibility Date of Persistency Credit	Ranges between 10 years and 20 years after the Policy Date.
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	Attained Age, Rate Class, Rate Type, Rate Class Multiples, Monthly Flat Extras according to the characteristics of the policy

<b>Policy Data Page 3B</b>	<b>Reason</b>
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 – 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 – 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 – Change of Insured Rider	Varies according to the election of this optional rider

<b>Policy Data Page 3C</b>	<b>Reason</b>
Monthly Charge per \$1,000 of Specified Amount	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
<b>Policy Data Page 3D</b>	<b>Reason</b>
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
<a href="#">Table of Guaranteed Maximum Monthly Cost of Insurance Rates per \$1,000 of Net Amount at Risk</a>	<a href="#">These guaranteed rates are based on the Commissioner’s 2001 Standard Ordinary Mortality Tables, Sex and Smoker distinct, frasierized for joint lives based on each insured’s attained age, sex, rate type, rate class multiple and any flat extras.</a>
Mortality	Smoker class vary according to issue; “STANDARD” or “x% of STANDARD” according to the table rating multiplier
<b>Policy Data Page 3E</b>	<b>Reason</b>
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

<b>Policy Data Page 3F</b>	<b>Reason</b>
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
<b>Policy Data Page 3I</b>	<b>Reason</b>
Table of Guaranteed Maximum Monthly Cost of Insurance Rate per \$1,000 of Rider Death benefit – Additional Term Rider	Varies according to new issue.
<b>Policy Data Page 3J, 3K</b>	<b>Reason</b>
List of Variable Subaccounts	Varies according to issue.

**Statement of Variability**  
**NWLA-410-M2, et al**

<b>Policy Forms</b>	<b>Reason</b>
Home office address and telephone number	These items are bracketed on the policy form as they could possibly change over time.
Nationwide Officer Signatures	These signatures are bracketed on the policy and rider forms as Officers could possibly change over time.

<b>Policy Data Page 3</b>	<b>Reason</b>
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
Rate Class	Varies according to underwriting decision; either "Standard" or "Substandard" or "Preferred" or "Preferred Plus"
Sex	"Male" or "Female" according to underwriting decision
Rate Type	Varies according to underwriting decision; either "Non-tobacco" or "Tobacco"
Issue Age	Varies according to new issues, from a minimum of 0 to a maximum of 85.
Minimum Initial Premium	Varies according to the characteristics of the policy as issued
Minimum Additional Premium Payment	Varies according to new issues
Planned Premium Payment	Varies according to new issues
Planned Premium Payment Frequency	Varies according to new issues
Monthly Initial Death Benefit Guarantee Premium	Varies according to new issues. The amount of premium, monthly, required to gain no-lapse protection under the Initial Death Benefit Guarantee.
Initial Death Benefit Guarantee Period	Varies according to new issues. 10 years for issue ages 0-65, 75-issue age years for issue ages 66-70, 5 years for issue ages 71+.
Monthly Extended Death Benefit Guarantee Premium	Monthly premium requirement of the Extended Death Benefit Guarantee Rider, if that rider is elected. Varies according to the characteristics and benefits of the policy.
Extended Death Benefit Guarantee Duration	Duration of the Extended Death Benefit Guarantee rider, if that rider is elected. Varies according to new issues, with a minimum of 20 years and a maximum of (120-issue age) years.
Extended Death Benefit Guarantee Advanced Payment Accumulated Premium	Total net premium required before the first day of the 11 <sup>th</sup> policy year if the policy is to qualify for the Extended Death Benefit Guarantee under the Advanced Payment option. This amount varies according to the characteristics and benefits of the policy.
Maximum Extended Death Benefit Guarantee Percentage	Range is 50% - 100%.
Monthly Extended Death Benefit bracketed sentence in *asterisked statement	Will only appear if the Extended Death Benefit Guarantee is elected.

<b>Policy Data Page 3A</b>	<b>Reason</b>
Initial 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
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 policy
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 – Additional Insured 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". Additional Insured varies according to the election.

<b>Policy Data Page 3B</b>	<b>Reason</b>
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 – Extended Death Benefit Guarantee Rider	Varies according to the election of this optional rider; Extended Death Benefit Guarantee Percentage and Extended Death Benefit Guarantee Duration vary according to election.
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

<b>Policy Data Page 3C</b>	<b>Reason</b>
Monthly Charge per \$1,000 of Specified Amount	Varies according to issue characteristics. The duration of the charge is 7 years for issue ages 39 and under and 5 years for issue ages 40 and older. The charge is \$0.20 on the first \$250,000 of Specified Amount and \$0.10 on the remaining Specified Amount.
Guaranteed Maximum Premium Load	Policy Years 1 – 5 is 10.00% Policy Years 6 – 15 is 8.00% Policy Years 16+ is 5.00%
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
Extended Death Benefit Rider Charge	Varies by election of this optional Rider and by the characteristics of issue and underwriting decision.
<b>Policy Data Page 3D</b>	<b>Reason</b>
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
<a href="#"><u>Table of Guaranteed Maximum Monthly Cost of Insurance Rates per \$1,000 of Net Amount at Risk</u></a>	<a href="#"><u>These guaranteed rates are based on the Commissioner’s 2001 Standard Ordinary Mortality Tables, Sex and Smoker distinct, frasierized for joint lives based on each insured's attained age, sex, rate type, rate class multiple and any flat extras.</u></a>
Mortality	Sex and Smoker class vary according to issue; “STANDARD” or “x% of STANDARD” according to the table rating multiplier

<b>Policy Data Page 3E</b>	<b>Reason</b>
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
<b>Policy Data Page 3F</b>	<b>Reason</b>
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
<b>Policy Data Page 3I</b>	<b>Reason</b>
<a href="#">Table of Guaranteed Maximum Monthly Cost of Insurance Rate per \$1,000 of Rider Specified Amount – Spouse Insurance Rider</a>	<a href="#">Varies according to new issue.</a>
<b>Policy Data Page 3J</b>	<b>Reason</b>
<a href="#">Table of Guaranteed Rate Cost per \$1,000 of Net Amount at Risk – Long Term Care Rider</a>	<a href="#">Varies according to new issue.</a>
<b>Policy Data Page 3K</b>	<b>Reason</b>
<a href="#">Additional Term Insurance Rider Monthly Cost of Insurance Rate per \$1,000 table</a>	<a href="#">These guaranteed rates are based on the Commissioner’s 2001 Standard Ordinary Mortality Tables, Sex and Smoker distinct, frasierized for joint lives based on each insured’s attained age, sex, rate type, rate class multiple and any flat extras.</a>

<b><u>Policy Data Page 3K</u></b>	<b><u>Reason</u></b>
<u>Table of Guaranteed Maximum Monthly Cost of Insurance Rate per \$1,000 of Rider Death benefit – Additional Term Rider</u>	<u>Varies according to new issue.</u>
<b>Policy Data Page 3M, 3N</b>	<b>Reason</b>
List of Variable Subaccounts	Varies according to issue

**Statement of Variability**  
**NWLA-430-M2**

<b>Policy Forms</b>	<b>Reason</b>
Home office address and telephone number	These items are bracketed on the policy form as they could possibly change over time.
Nationwide Officer Signatures	These signatures are bracketed on the policy and rider forms as Officers could possibly change over time.

<b>Policy Data Page 3</b>	<b>Reason</b>
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
Rate Class	Varies according to underwriting decision; either "Standard", "Preferred", "Preferred Plus, Select Preferred or Select Preferred Plus"
Sex	"Male" or "Female" according to underwriting decision
Rate Type	Varies according to underwriting decision; either "Non-tobacco" or "Tobacco"
Issue Age	Varies according to new issues, from a minimum of 0 to a maximum of 85.
Minimum Initial Premium	Varies according to the characteristics of the policy as issued
Minimum Additional Premium Payment	Varies according to new issues
Planned Premium Payment	Varies according to new issues
Planned Premium Payment Frequency	Varies according to new issues
Monthly Initial Death Benefit Guarantee Premium	Varies according to new issues. The amount of premium, monthly, required to gain no-lapse protection under the Initial Death Benefit Guarantee.
Initial Death Benefit Guarantee Period	Varies according to new issues. 10 years for issue ages 0-65, 75-issue age years for issue ages 66-70, 5 years for issue ages 71+.
Monthly Extended Death Benefit Guarantee Premium	Monthly premium requirement of the Extended Death Benefit Guarantee Rider, if that rider is elected. Varies according to the characteristics and benefits of the policy.
Extended Death Benefit Guarantee Duration	Duration of the Extended Death Benefit Guarantee rider, if that rider is elected. Varies according to new issues, with a minimum of 20 years and a maximum of (120-issue age) years.
Extended Death Benefit Guarantee Advanced Payment Accumulated Premium	Total net premium required before the first day of the 11 <sup>th</sup> policy year if the policy is to qualify for the Extended Death Benefit Guarantee under the Advanced Payment option. This amount varies according to the characteristics and benefits of the policy.
Maximum Extended Death Benefit Guarantee Percentage	Range is 50% - 100%.
Monthly Extended Death Benefit bracketed sentence in *asterisked statement	Will only appear if the Extended Death Benefit Guarantee is elected.

<b>Policy Data Page 3A</b>	<b>Reason</b>
Initial 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
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 policy
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.

<b>Policy Data Page 3B</b>	<b>Reason</b>
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 – Extended Death Benefit Guarantee Rider	Varies according to the election of this optional rider; Extended Death Benefit Guarantee Percentage and Extended Death Benefit Guarantee Duration vary according to election.
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

<b>Policy Data Page 3C</b>	<b>Reason</b>
Monthly Charge per \$1,000 of Specified Amount	Varies according to issue characteristics. The duration of the charge is 7 years for issue ages 39 and under and 5 years for issue ages 40 and older. The charge is \$0.20 on the first \$250,000 of Specified Amount and \$0.10 on the remaining Specified Amount.
Guaranteed Maximum Premium Load	Policy Years 1 – 5 is 10.00% Policy Years 6 – 15 is 8.00% Policy Years 16+ is 5.00%
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
Extended Death Benefit Rider Charge	Varies by election of this optional Rider and by the characteristics of issue and underwriting decision.
<b>Policy Data Page 3D</b>	<b>Reason</b>
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 Rates per \$1,000 of Net Amount at Risk	These guaranteed rates are based on the Commissioner’s 2001 Standard Ordinary Mortality Tables, Sex and Smoker distinct, frasierized for joint lives based on each insured's attained age, sex, rate type, rate class multiple and any flat extras.
Mortality	Sex and Smoker class vary according to issue; “STANDARD” or “x% of STANDARD” according to the table rating multiplier

<b>Policy Data Page 3E</b>	<b>Reason</b>
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

<b>Policy Data Page 3F</b>	<b>Reason</b>
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

<b>Policy Data Page 3I</b>	<b>Reason</b>
Table of Guaranteed Maximum Monthly Cost of Insurance Rate per \$1,000 of Rider Specified Amount – Spouse Insurance Rider	Varies according to new issue.

<b>Policy Data Page 3J</b>	<b>Reason</b>
Additional Term Insurance Rider Monthly Cost of Insurance Rate per \$1,000 table	These guaranteed rates are based on the Commissioner’s 2001 Standard Ordinary Mortality Tables, Sex and Smoker distinct, frasierized for joint lives based on each insured’s attained age, sex, rate type, rate class multiple and any flat extras.

<b>Policy Data Page 3K</b>	<b>Reason</b>
Table of Guaranteed Rate Cost per \$1,000 of Net Amount at Risk – Long Term Care Rider	Varies according to new issue.

<b>Policy Data Page 3L</b>	<b>Reason</b>
Table of Guaranteed Maximum Monthly Cost of Insurance Rate per \$1,000 of Rider Death benefit – Additional Term Rider	Varies according to new issue.
<b>Policy Data Page 3L, 3M</b>	<b>Reason</b>
List of Variable Subaccounts	Varies according to issue

Forms: NWLA-440-M2

Riders: NWLA-412-AO, NWLA-414-M2, NWLA-415-AO, NWLA-416-M2, NWLA-417-M2, NWLA-419-AO, NWLA-420-AO, NWLA-421-AO, NWLA-423-M2, NWLA-229

**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**

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

**INSURED'S INFORMATION**

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

**PREMIUM INFORMATION\***

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

\*Refer to the Schedule of Benefits section for any applicable Rate Class Multiple and/or Monthly Flat Extra charges.

\*\*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 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 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 of the Policy are not met. Refer to the "Grace Period, Guaranteed Policy Continuation, and Reinstatement Provsion" for additional information.

Insured [John Doe]

Policy Number [B500000000]

**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: [1/1/2019]

Maximum Persistency Credit Percentage: [0.0208%]

\*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. If your Policy is in force on the Maturity Date, you may elect to receive the Maturity Proceeds which will equal the Cash Surrender Value on the Maturity Date; however, there may be little or no Cash Surrender Value to be paid. If you do not elect to receive the Maturity Proceeds on the Maturity Date, the Maturity Date will automatically be extended. Such extension is subject to the conditions stated in the Maturity Date Extension section of your Policy. You should consult with a qualified tax advisor before the Maturity Date of your policy is extended.

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\*\*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-440-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]

\*\*\*Coverage may expire prior to the dates shown if Premiums paid and investment experience are not sufficient to continue coverage to such dates. Refer to the "Grace Period, Guaranteed Policy Continuation, and Reinstatement Provision" for additional information.

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NWLA-440-M2.1

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Insured	[John Doe]	Policy Number	[B500000000]		
[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-414-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]

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 per \$1,000 of Specified Amount Charge is \$0.00 after ten full Policy Years following the issuance of the Policy or any increase in Specified Amount. If during these ten years, the Death Benefit is changed from Death Benefit Option 1 or 3 to Death Benefit Option 2, the Monthly per \$1,000 of Specified Amount charge will be the Death Benefit Option 2 guaranteed rates for the remaining duration of the charge. If the death benefit option is changed from Death Benefit Option 2 to Death Benefit Option 1, the applicable guaranteed rates will not change, the Death Benefit Option 2 rates will continue to apply.

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Death Benefit Option 1 or 3:

[\$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

Death Benefit Option 2:

[\$0.44] per \$1,000 on the first \$250,000 of Specified Amount
[\$0.24] per \$1,000 on the next \$250,000 of Specified Amount
[\$0.20] 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:

Table with 2 columns: Annual Rate, Monthly Charge\*. Row 1: 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 Monthaversary.

[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]

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Insured [John Doe]

Policy Number

[B500000000]

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 experience. 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. The guaranteed maximum monthly cost of insurance rates above are based on the Commissioners 2001 [Male] [Non-Smoker] [Standard] Ordinary Mortality Table, age nearest birthday.

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**NONFORFEITURE**

**Basis of Computation**

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

**Interest:** 3.00% annual effective rate.

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Insured [John Doe]

Policy Number [B500000000]

**Table of Surrender Charges:**

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

**Surrender Charge by year as measured from the Effective Date of Coverage stated above** **Maximum Surrender Charge**

1	[\$1378.94]
2	[\$1378.94]
3	[\$1378.94]
4	[\$1378.94]
5	[\$1310.00]
6	[\$1172.10]
7	[\$965.26]
8	[\$717.05]
9	[\$413.68]
10	[\$114.45]
11+	[\$0.00]

For Surrender Charge purposes, years begin on the Effective Date of Coverage stated above and on each anniversary of that date thereafter and end on the day before the next anniversary of the Effective Date of Coverage.

For a Surrender of the above [\$100,000], the applicable Surrender charge will be deducted from the Cash Value based on the Policy Year and we will pay you the Cash Surrender Value. We will also deduct a Surrender charge for requested Specified Amount decreases. A new Surrender charge schedule page will be mailed to you for the remaining insurance.

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**SERVICE FEES**

**Maximum Service Fee:** \$25.00 **Maximum Partial Surrender Fee:** Lesser of \$25.00 or 2% of amount of partial Surrender

**FIXED ACCOUNT**

**Guaranteed Minimum Interest Crediting Rates (per annum)**

**Fixed Account Option:** 3.00% in all Policy Years (effective daily rate of 0.0080986%)

**LOANS**

**Guaranteed Policy Loan Interest Rates (per annum)**

**Maximum Loan Interest Charged:** 3.90% in all Policy Years (effective daily rate of 0.0104824%)

**Minimum Loan Interest Credited:** 3.00% in all Policy Years. (effective daily rate of 0.0080986%)

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**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.

<u>Attained Age</u>	<u>Applicable Percentages</u>	<u>Attained Age</u>	<u>Applicable Percentages</u>
[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.

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**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 experience. 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.

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**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			

Actual monthly rates will be determined by us based on our expectations as to future experience. However, the actual rates will not be greater than the rates shown above.

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**Policy Data Page**

**Overloan Lapse Protection Rider Charge Rates**

Comment [H1]: Added entire table/page to the PDPs

<u>ATTAINED AGE</u>	<u>RIDER CHARGE</u>
<u>75</u>	<u>4.25%</u>
<u>76</u>	<u>4.15%</u>
<u>77</u>	<u>4.10%</u>
<u>78</u>	<u>4.05%</u>
<u>79</u>	<u>4.00%</u>
<u>80</u>	<u>3.90%</u>
<u>81</u>	<u>3.80%</u>
<u>82</u>	<u>3.70%</u>
<u>83</u>	<u>3.55%</u>
<u>84</u>	<u>3.40%</u>
<u>85</u>	<u>3.20%</u>
<u>86</u>	<u>3.00%</u>
<u>87</u>	<u>2.75%</u>
<u>88</u>	<u>2.50%</u>
<u>89</u>	<u>2.15%</u>
<u>90</u>	<u>1.75%</u>
<u>91</u>	<u>1.30%</u>
<u>92</u>	<u>0.90%</u>
<u>93</u>	<u>0.55%</u>
<u>94</u>	<u>0.30%</u>
<u>95+</u>	<u>0.15%</u>

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**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%
Federated NVIT High Income Bond Fund – Class III	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	0%	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%
Gartmore NVIT International Equity Fund - Class VI	0%	0%
Janus Aspen Forty Portfolio – Service Shares	0%	0%
Janus Aspen International Growth Portfolio – Service II Shares	0%	0%
Lehman Brothers NVIT Core Plus Bond Fund - Class I	0%	0%
Lehman Brothers AMT Short Duration Bond Portfolio – I Class	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%

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Fund Allocation Factors

During "RIGHT TO EXAMINE AND CANCEL" Period	After "RIGHT TO EXAMINE AND CANCEL" Period
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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 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	100%	0%
Nationwide NVIT Multi-Managers 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%
<u>Nationwide Long Term Fixed Account</u>	<u>0%</u>	<u>0%</u>
<b>Total</b>	<b>100%</b>	<b>100%</b>

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Insured [John Doe]

Policy Number

[B500000000]

Fund Allocation Factors

	During "RIGHT TO EXAMINE AND CANCEL" Period	After "RIGHT TO EXAMINE AND CANCEL" Period
W&R Asset Strategy Portfolio	0%	20%
W&R Balanced Portfolio	0%	0%
W&R Bond Portfolio	0%	0%
W&R Core Equity Portfolio	0%	0%
W&R Dividend Income Portfolio	0%	0%
W&R Energy Portfolio	0%	50%
W&R Global Natural Resources Portfolio	0%	0%
W&R Growth Portfolio	0%	0%
W&R High Income Portfolio	0%	0%
W&R International Growth Portfolio	0%	0%
W&R International Value Portfolio	0%	30%
W&R Micro Cap Growth Portfolio	0%	0%
W&R Mid Cap Growth Portfolio	0%	0%
W&R Money Market Portfolio	0%	0%
W&R Mortgage Securities Portfolio	0%	0%
W&R Pathfinder Aggressive Portfolio	0%	0%
W&R Pathfinder Conservative Portfolio	0%	0%
W&R Pathfinder Moderate Portfolio	100%	0%
W&R Pathfinder Moderately Aggressive Portfolio	0%	0%
W&R Pathfinder Moderately Conservative Portfolio	0%	0%
W&R Real Estate Securities Portfolio	0%	0%
W&R Science and Technology Portfolio	0%	0%
W&R Small Cap Growth Portfolio	0%	0%
W&R Small Cap Value Portfolio	0%	0%
W&R Value Fund	0%	0%
Nationwide Fixed Account	0%	0%
Nationwide Long Term Fixed Account	0%	0%
Total	100%	100%

We reserve the right to allocate all Premiums during the Right to Examine and Cancel period to a money market Sub-Account. The allocation listed above may not be executed until the Right to Examine and Cancel period has expired. We may also modify the above allocation based on directions you provide us after we have issued you this Policy.

NWLA-440-M2.1

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**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**

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

**INSURED'S INFORMATION**

<b>Insured:</b>	[John Doe]	<b>Rate Type:</b>	[Non-Tobacco]
<b>Sex:</b>	[Unisex]	<b>Rate Class:</b>	[Standard]
<b>Issue Age:</b>	[35]		

**PREMIUM INFORMATION\***

<b>Minimum Initial Premium:</b>	[\$147.90]	<b>Minimum Additional Premium Payment:</b>	\$50.00
<b>Planned Premium Payment:</b>	[\$512.21]	<b>Planned Premium Payment Frequency:</b>	[Annual]
<b>Monthly Death Benefit Guarantee Premium**:</b>	[\$73.95]	<b>Death Benefit Guarantee Period:</b>	5 years from the Policy Date***

\*Refer to the Schedule of Benefits section for any applicable Rate Class Multiple and/or Monthly Flat Extra charges.

\*\*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 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 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 of the Policy are not met. Refer to the "Grace Period, Guaranteed Policy Continuation, and Reinstatement Provision" for additional information.

Insured [John Doe]

Policy Number [B500000000]

**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: [1/1/2019]

Maximum Persistency Credit Percentage: [0.0208%]

\*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. If your Policy is in force on the Maturity Date, you may elect to receive the Maturity Proceeds which will equal the Cash Surrender Value on the Maturity Date; however, there may be little or no Cash Surrender Value to be paid. If you do not elect to receive the Maturity Proceeds on the Maturity Date, the Maturity Date will automatically be extended. Such extension is subject to the conditions stated in the Maturity Date Extension section of your Policy. You should consult with a qualified tax advisor before the Maturity Date of your policy is extended.

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\*\*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-440-M2	Flexible Premium Adjustable Variable Universal Life Initial Specified Amount	[\$100,000]	[7/1/2008]	[7/1/2093]
	Sex: [Unisex]			
	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: [Unisex]			
	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]

\*\*\*Coverage may expire prior to the dates shown if Premiums paid and investment experience are not sufficient to continue coverage to such dates. Refer to the "Grace Period, Guaranteed Policy Continuation, and Reinstatement Provision" for additional information.

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NWLA-440-M2.1

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Insured	[John Doe]	Policy Number	[B500000000]
[NWLA-421-AO]	Waiver of Monthly Deductions Rider Rate Class Multiple: [X]		[7/1/2008] [7/1/2008]
[NWLA-415-AO]	Adjusted Sales Load Rider Rider Adjustment Percentage: [X%] Rider Adjustment Period: [Y years] Rider Charge Period: [Z years]		[7/1/2008] [7/1/2008]
[NWLA-414-M2]	Additional Term Insurance Rider: Attained Age [35] Rate Class Multiple: [X] Rate Class: [Standard] Rate Type: [Non-Tobacco] Monthly Flat Extra: [None] Monthly Flat Extra: [None]	[\$150,000]	[7/1/2008] [7/1/2008] [0/0/0000] [0/0/0000] [0/0/0000] [0/0/0000]
[NWLA-419-AO]	Overloan Lapse Protection Rider:		[7/1/2008] [7/1/2008]
[NWLA-416-M2]	Change of Insured Rider		[7/1/2008] [7/1/2008]

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 per \$1,000 of Specified Amount Charge is \$0.00 after ten full Policy Years following the issuance of the Policy or any increase in Specified Amount. If during these ten years, the Death Benefit is changed from Death Benefit Option 1 or 3 to Death Benefit Option 2, the Monthly per \$1,000 of Specified Amount charge will be the Death Benefit Option 2 guaranteed rates for the remaining duration of the charge. If the death benefit option is changed from Death Benefit Option 2 to Death Benefit Option 1, the applicable guaranteed rates will not change, the Death Benefit Option 2 rates will continue to apply.

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Death Benefit Option 1 or 3:

[\$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

Death Benefit Option 2:

[\$0.44] per \$1,000 on the first \$250,000 of Specified Amount
[\$0.24] per \$1,000 on the next \$250,000 of Specified Amount
[\$0.20] 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:

Table with 2 columns: Annual Rate, Monthly Charge\*. Row 1: 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 Monthaversary.

[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]

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Insured [John Doe]

Policy Number

[B500000000]

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		

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Actual monthly cost of insurance rates will be determined by us based on our expectations as to future experience. 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. The guaranteed maximum monthly cost of insurance rates above are based on the Commissioners 2001 [Male] [Non-Smoker] [Standard] Ordinary Mortality Table, age nearest birthday.

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NONFORFEITURE

Basis of Computation

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

Interest: 3.00% annual effective rate.

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Insured [John Doe]

Policy Number [B500000000]

**Table of Surrender Charges:**

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

Surrender Charge by year as measured from the Effective Date of Coverage stated above	Maximum Surrender Charge
1	[\$1355.62]
2	[\$1355.62]
3	[\$1355.62]
4	[\$1355.62]
5	[\$1287.84]
6	[\$1152.28]
7	[\$948.94]
8	[\$704.92]
9	[\$406.69]
10	[\$112.52]
11+	[\$0.00]

For Surrender Charge purposes, years begin on the Effective Date of Coverage stated above and on each anniversary of that date thereafter and end on the day before the next anniversary of the Effective Date of Coverage.

For a Surrender of the above [\$100,000], the applicable Surrender charge will be deducted from the Cash Value based on the Policy Year and we will pay you the Cash Surrender Value. We will also deduct a Surrender charge for requested Specified Amount decreases. A new Surrender charge schedule page will be mailed to you for the remaining insurance.

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**SERVICE FEES**

**Maximum Service Fee:** \$25.00 **Maximum Partial Surrender Fee:** Lesser of \$25.00 or 2% of amount of partial Surrender

**FIXED ACCOUNT**

**Guaranteed Minimum Interest Crediting Rates (per annum)**

**Fixed Account Option:** 3.00% in all Policy Years (effective daily rate of 0.0080986%)

**LOANS**

**Guaranteed Policy Loan Interest Rates (per annum)**

**Maximum Loan Interest Charged:** 3.90% in all Policy Years (effective daily rate of 0.0104824%)

**Minimum Loan Interest Credited:** 3.00% in all Policy Years. (effective daily rate of 0.0080986%)

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**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.

<u>Attained Age</u>	<u>Applicable Percentages</u>	<u>Attained Age</u>	<u>Applicable Percentages</u>
[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		
	10	15	20		10	15	20		10	15	20
Unisex				Unisex				Unisex			
0	\$2.26	\$2.26	\$2.26	35	\$2.65	\$2.65	\$2.65	70	\$4.54	4.43	4.26
1	\$2.26	\$2.26	\$2.26	36	\$2.68	\$2.67	\$2.67	71	\$4.67	4.54	4.34
2	\$2.27	\$2.27	\$2.27	37	\$2.70	\$2.70	\$2.69	72	\$4.80	4.64	4.42
3	\$2.27	\$2.27	\$2.27	38	\$2.72	\$2.72	\$2.72	73	\$4.94	4.76	4.50
4	\$2.28	\$2.28	\$2.28	39	\$2.74	\$2.74	\$2.74	74	\$5.08	4.87	4.58
5	\$2.29	\$2.29	\$2.29	40	\$2.77	\$2.77	\$2.76	75	\$5.24	\$4.99	\$4.66
6	\$2.29	\$2.29	\$2.29	41	\$2.80	\$2.79	\$2.79	76	\$5.40	\$5.11	\$4.73
7	\$2.30	\$2.30	\$2.30	42	\$2.82	\$2.82	\$2.82	77	\$5.57	\$5.23	\$4.80
8	\$2.31	\$2.31	\$2.31	43	\$2.85	\$2.85	\$2.84	78	\$5.75	\$5.36	\$4.86
9	\$2.32	\$2.32	\$2.31	44	\$2.88	\$2.88	\$2.87	79	\$5.94	\$5.48	\$4.92
10	\$2.32	\$2.32	\$2.32	45	\$2.92	\$2.91	\$2.90	80	\$6.13	\$5.60	\$4.98
11	\$2.33	\$2.33	\$2.33	46	\$2.95	\$2.94	\$2.94	81	\$6.33	\$5.72	\$5.03
12	\$2.34	\$2.34	\$2.34	47	\$2.98	\$2.98	\$2.97	82	\$6.54	\$5.83	\$5.08
13	\$2.35	\$2.35	\$2.35	48	\$3.02	\$3.01	\$3.00	83	\$6.75	\$5.93	\$5.12
14	\$2.36	\$2.36	\$2.36	49	\$3.06	\$3.05	\$3.04	84	\$6.96	\$6.03	\$5.15
15	\$2.37	\$2.37	\$2.37	50	\$3.10	\$3.09	\$3.08	85	\$7.18	\$6.12	\$5.18
16	\$2.38	\$2.38	\$2.38	51	\$3.14	\$3.13	\$3.12	86	\$7.39	\$6.21	\$5.20
17	\$2.39	\$2.39	\$2.39	52	\$3.18	\$3.17	\$3.16	87	\$7.60	\$6.28	\$5.22
18	\$2.40	\$2.40	\$2.40	53	\$3.23	\$3.22	\$3.20	88	\$7.80	\$6.35	\$5.24
19	\$2.41	\$2.41	\$2.41	54	\$3.28	\$3.27	\$3.25	89	\$7.99	\$6.41	\$5.25
20	\$2.42	\$2.42	\$2.42	55	\$3.33	\$3.32	\$3.29	90	\$8.17	\$6.46	\$5.26
21	\$2.43	\$2.43	\$2.43	56	\$3.38	\$3.37	\$3.34	91	\$8.33	\$6.50	\$5.26
22	\$2.44	\$2.44	\$2.44	57	\$3.44	\$3.42	\$3.39	92	\$8.49	\$6.54	\$5.27
23	\$2.46	\$2.46	\$2.46	58	\$3.50	\$3.48	\$3.45	93	\$8.63	\$6.56	\$5.27
24	\$2.47	\$2.47	\$2.47	59	\$3.56	\$3.54	\$3.50	94	\$8.76	\$6.59	\$5.27
25	\$2.48	\$2.48	\$2.48	60	\$3.63	\$3.60	\$3.56	95	\$8.87	\$6.60	\$5.27
26	\$2.50	\$2.50	\$2.50	61	\$3.70	\$3.67	\$3.62	96	\$8.97	\$6.62	\$5.27
27	\$2.51	\$2.51	\$2.51	62	\$3.77	\$3.74	\$3.68	97	\$9.05	\$6.62	\$5.27
28	\$2.53	\$2.53	\$2.53	63	\$3.85	\$3.81	\$3.75	98	\$9.13	\$6.63	\$5.27
29	\$2.54	\$2.54	\$2.54	64	\$3.94	\$3.89	\$3.82	99	\$9.19	\$6.64	\$5.27
30	\$2.56	\$2.56	\$2.56	65	\$4.02	\$3.97	\$3.89	100	\$9.24	\$6.64	\$5.27
31	\$2.58	\$2.58	\$2.57	66	\$4.12	\$4.05	\$3.96				
32	\$2.60	\$2.59	\$2.59	67	\$4.21	\$4.14	\$4.03				
33	\$2.61	\$2.61	\$2.61	68	\$4.32	\$4.23	\$4.11				
34	\$2.63	\$2.63	\$2.63	69	\$4.43	\$4.33	\$4.19				

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**

Unisex	50	55	60	65	70	75	80	85	90	95	100
50	\$2.85	\$2.92	\$2.98	\$3.02	\$3.05	\$3.07	\$3.08	\$3.09	\$3.10	\$3.10	\$3.10
55	\$2.92	\$3.02	\$3.11	\$3.18	\$3.24	\$3.28	\$3.30	\$3.32	\$3.33	\$3.34	\$3.34
60	\$2.98	\$3.11	\$3.24	\$3.36	\$3.45	\$3.53	\$3.58	\$3.61	\$3.63	\$3.64	\$3.64
65	\$3.02	\$3.18	\$3.36	\$3.53	\$3.69	\$3.82	\$3.91	\$3.98	\$4.02	\$4.04	\$4.05
70	\$3.05	\$3.24	\$3.45	\$3.69	\$3.93	\$4.14	\$4.32	\$4.45	\$4.53	\$4.57	\$4.60
75	\$3.07	\$3.28	\$3.53	\$3.82	\$4.14	\$4.48	\$4.79	\$5.03	\$5.20	\$5.30	\$5.36
80	\$3.08	\$3.30	\$3.58	\$3.91	\$4.32	\$4.79	\$5.28	\$5.72	\$6.07	\$6.30	\$6.43
85	\$3.09	\$3.32	\$3.61	\$3.98	\$4.45	\$5.03	\$5.72	\$6.45	\$7.11	\$7.60	\$7.92
90	\$3.10	\$3.33	\$3.63	\$4.02	\$4.53	\$5.20	\$6.07	\$7.11	\$8.20	\$9.16	\$9.85
95	\$3.10	\$3.34	\$3.64	\$4.04	\$4.57	\$5.30	\$6.30	\$7.60	\$9.16	\$10.72	\$12.02
100	\$3.10	\$3.34	\$3.64	\$4.05	\$4.60	\$5.36	\$6.43	\$7.92	\$9.85	\$12.02	\$14.06

**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 experience. 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.

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**Policy Data Page**  
**Overloan Lapse Protection Rider Charge Rates**

<u>ATTAINED AGE</u>	<u>RIDER CHARGE</u>
75	4.25%
76	4.15%
77	4.10%
78	4.05%
79	4.00%
80	3.90%
81	3.80%
82	3.70%
83	3.55%
84	3.40%
85	3.20%
86	3.00%
87	2.75%
88	2.50%
89	2.15%
90	1.75%
91	1.30%
92	0.90%
93	0.55%
94	0.30%
95+	0.15%

**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**

	<u>During "RIGHT TO EXAMINE AND CANCEL"</u> Period	<u>After "RIGHT TO EXAMINE AND CANCEL"</u> Period
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%
Federated NVIT High Income Bond Fund – Class III	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	0%	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%
Gartmore NVIT International Equity Fund - Class VI	0%	0%
Janus Aspen Forty Portfolio – Service Shares	0%	0%
Janus Aspen International Growth Portfolio – Service II Shares	0%	0%
Lehman Brothers NVIT Core Plus Bond Fund - Class I	0%	0%
Lehman Brothers AMT Short Duration Bond Portfolio – I Class	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%

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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 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	100%	0%
Nationwide NVIT Multi-Managers 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%
Nationwide Van Kampen Comstock Value Fund – Class I	0%	0%
Nationwide Van Kampen Multi Sector Bond Fund – Class I	0%	0%
Nationwide Van Kampen Real Estate 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 Fixed Account	0%	0%
<u>Nationwide Long Term Fixed Account</u>	<u>0%</u>	<u>0%</u>
Total	100%	100%

We reserve the right to allocate all Premiums during the Right to Examine and Cancel period to a money market Sub-Account. The allocation listed above may not be executed until the Right to Examine and Cancel period has expired. We may also modify the above allocation based on directions you provide us after we have issued you this Policy.

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**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 ISSUE INFORMATION**

<b>Policy Owner(s):</b>	[John Doe]	<b>Policy Date:</b>	[March 1, 2009]
<b>Policy Number:</b>	[N000000000]	<b>Policy Type:</b>	Last Survivor Flexible Premium Adjustable Variable Universal Life Insurance, Non-Participating
<b>State of Issue:</b>	[Ohio]		

**INSUREDS' INFORMATION**

<b>Insureds:</b>	[John Doe]	[Jane Doe]
<b>Sexes:</b>	[Male]	[Female]
<b>Issue Ages:</b>	[35]	[35]
<b>Rate Classes:</b>	[Standard]	[Standard]
<b>Rate Types:</b>	[Non-Tobacco]	[Non-Tobacco]

**PREMIUM INFORMATION\***

<b>Minimum Initial Premium:</b>	[\$76.30]	<b>Minimum Additional Premium Payment:</b>	\$50.00
<b>Planned Premium Payment:</b>	[\$750.00]	<b>Planned Premium Payment Frequency:</b>	[Annual]
<b>Monthly Initial Death Benefit Guarantee Premium:</b>	[\$38.15]	<b>Initial Death Benefit Guarantee Period**:</b>	[20] years
<b>[Monthly Extended Death Benefit Guarantee Premium:</b>	[\$XXX.XX]	<b>[Extended Death Benefit Guarantee Duration***:</b>	[XX] years]
<b>[Extended Death Benefit Guarantee Advanced Payment Accumulated Premium:</b>	[\$XXX.XX]	<b>[Extended Death Benefit Guarantee Percentage:</b>	[XX]% of the Specified Amount]

\*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 during the Initial Death Benefit Guarantee Period if the Cash Surrender Value is insufficient to pay the monthly deductions. [The Monthly Extended Death Benefit Guarantee Premium and Extended Death Benefit Guarantee Advanced Payment Accumulated Premium are values used to determine whether this Policy is eligible for continuation during the Extended Death Benefit Guarantee Duration if the Cash Surrender Value is insufficient to pay the monthly deductions.] Please refer to the Guaranteed Policy Continuation section of the Policy [and the elected Extended Death Benefit Guarantee Rider] for details on how this information is used and impacts your Policy.

\*\*Coverage may expire prior to the end of the period shown if the Premium requirements in the Guaranteed Policy Continuation section [and the elected Extended Death Benefit Guarantee Rider] are not met. Please see "Grace Period, Guaranteed Policy Continuation, and Reinstatement Provision" [and the elected Extended Death Benefit Guarantee Rider] 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**

<b>Initial Specified Amount:</b>	[\$100,000]	<b>Death Benefit Option Elected:</b>	[1]
<b>[Additional Term Insurance Rider Specified Amount:</b>	[\$150,000]]	<b>[Death Benefit Option 3 Interest Rate:</b>	[N/A]]
<b>Total Specified Amount:</b>	[\$250,000]	<b>[Death Benefit Option 3 Maximum Increase:</b>	[N/A]]
<b>Minimum Specified Amount:</b>	\$100,000	<b>Internal Revenue Code Life Insurance Qualification Test:</b>	[Guideline Premium/Cash Value Corridor] Test
<b>[Minimum Total Specified Amount:</b>	\$250,000]	<b>Maturity Date*:</b>	[March 1, 2094]

\*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. If your Policy is in force on the Maturity Date, you may elect to receive the Maturity Proceeds which will equal the Cash Surrender Value on the Maturity Date; however, there may be little or no Cash Surrender Value to be paid. If you do not elect to receive the Maturity Proceeds on the Maturity Date, the Maturity Date will automatically be extended. Such extension is subject to the conditions stated in the Maturity Date Extension section of your Policy. You should consult with a qualified tax advisor before the Maturity Date of your policy is extended.

**Schedule of Benefits**

<b>Form Number</b>	<b>Benefit</b>	<b>Specified Amount</b>	<b>Coverage Start Date</b>	<b>End Date**</b>
NWLA-380-M2	Last Survivor Flexible Premium Adjustable Variable Universal Life			
	Initial Specified Amount	[\$100,000]	[03/01/2009]	[03/01/2094]
	Sexes:	[Male] [Female]		
	Attained Ages:	[35] [35]		
	Rate Classes:	[Standard] [Standard]		
	Rate Types:	[Non-Tobacco] [Non-Tobacco]		
	Rate Class Multiples:	[1.00] [1.00]		
	Monthly Flat Extras:	[\$ / None]	[00/00/0000]	[00/00/0000]
			[00/00/0000]	[00/00/0000]
	Monthly Flat Extras:	[\$ / None]	[00/00/0000]	[00/00/0000]
			[00/00/0000]	[00/00/0000]
	[Last Survivor Flexible Premium Adjustable Variable Universal Life			
	Specified Amount Increase	[\$000,000]	[03/01/2011]	[03/01/2094]
	Sexes:	[Male] [Female]		
	Attained Ages:	[37] [37]		
	Rate Classes:	[Standard] [Standard]		
	Rate Types:	[Non-Tobacco] [Non-Tobacco]		
	Rate Class Multiples:	[1.00] [1.00]		
	Monthly Flat Extras:	[\$ / None]		
			[00/00/0000]	[00/00/0000]
	Monthly Flat Extras:	[\$ / None]	[00/00/0000]	[00/00/0000]
			[00/00/0000]	[00/00/0000]
[NWLA-385-AO	Policy Split Option Rider		[03/01/2009]	[03/01/2054]]
[NWLA-382-M2	No Charge Four Year Term Insurance Rider			
	Specified Amount	[\$305,550]	[03/01/2009]	[03/01/2013]]
[NWLA-383-AO	Four Year Term Insurance Rider			
	Specified Amount	[\$305,550]	[03/01/2009]	[03/01/2013]]

\*\*Coverage may expire prior to the dates shown if Premiums paid and investment experience are not sufficient to continue coverage to such dates [or, for the Extended Death Benefit Guarantee Rider, if the Premium requirements are not met]. Refer to the "Grace Period, Guaranteed Policy Continuation, and Reinstatement Provision" [and the elected Extended Death Benefit Guarantee Rider] for additional information.

**SCHEDULE OF BENEFITS**

<b>Form Number</b>	<b>Benefit</b>	<b>Specified Amount</b>	<b>Coverage Start Date</b>	<b>End Date**</b>
[NWLA-384-AO]	Extended Death Benefit Guarantee Rider Extended Death Benefit Guarantee Percentage:	[XXX]% of the Specified Amount]	[03/01/2009]	[03/01/2094]
[NWLA-415-AO]	Adjusted Sales Load Rider Rider Adjustment Percentage: [X]% Rider Adjustment Period: [Y] years Rider Charge Period: [Z] years]			
[NWLA-381-M2]	Additional Term Insurance Rider: Sexes: [Male] [Female] Attained Ages [35] [35] Rate Classes: [Standard] [Standard] Rate Types: [Non-Tobacco] [Non-Tobacco] Rate Class Multiples: [1.00] [1.00] Monthly Flat Extras To: [\$ / None] [\$ / None]  Monthly Flat Extras To: [\$ / None] [\$ / None]	[\$150,000]	[03/01/2009]	[03/01/2094]
[NWLA-372-AO]	Overloan Protection Rider:		[03/01/2009]	[03/01/2094]

\*\*Coverage may expire prior to the dates shown if Premiums paid and investment experience are not sufficient to continue coverage to such dates [or, for the Extended Death Benefit Guarantee Rider, if the Premium requirements are not met]. Refer to the "Grace Period, Guaranteed Policy Continuation, and Reinstatement Provision" [and the elected Extended Death Benefit Guarantee Rider] for additional information.

**MONTHLY CHARGES AND DEDUCTIONS**

**Guaranteed Maximum Administrative Charges**

**Monthly Flat Charge:**

All policy years: \$20.00

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

The Monthly per \$1,000 of Specified Amount Charge is \$0.00 after fifteen full Policy Years following the issuance of the Policy or any increase in Specified Amount.

- [\$0.223] per \$1,000 on the first \$250,000 of Specified Amount
- [\$0.223] per \$1,000 on the next \$250,000 of Specified Amount
- [\$0.223] per \$1,000 in excess of \$500,000 of Specified Amount

**Guaranteed Maximum Premium Load**

Policy Years 1-15 10.00%  
 Policy Years 16+ 8.00%

**Guaranteed Maximum Mortality and Expense Risk Charge Table**

Policy Years 1-15		Policy Years 16-20		Policy Years 21+	
Annual Rate	Monthly Charge*	Annual Rate	Monthly Charge*	Annual Rate	Monthly Charge*
0.80%	0.066423%	0.50%	0.041571%	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.

[Policy Split Option Rider Monthly Rate per \$1,000 of Total Specified Amount: [\$0.0100]]

[Adjusted Sales Load Rider Charge: Policy Years [1-15] [X.XX]% Annually Effective Monthly Rate of [X.XXX]%  
 Policy Years [16]+ 0.00%  
 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]

[Extended Death Benefit Guarantee Rider Charge: [\$0.16] per \$1,000 of the Extended Death Benefit Guarantee Coverage Amount]

**Table of Guaranteed Maximum Monthly Cost of Insurance Rates Per \$1,000 of Net Amount At Risk:**

Specified Amount    [\$100,000]

Effective Date of Coverage:

[03/01/2009]

Policy Year	Rate	Policy Year	Rate	Policy Year	Rate
1	0.00008	30	0.20230	59	14.75938
2	0.00026	31	0.24137	60	16.60120
3	0.00048	32	0.28628	61	18.84956
4	0.00073	33	0.33757	62	21.04601
5	0.00102	34	0.39727	63	23.38678
6	0.00136	35	0.46552	64	24.15518
7	0.00177	36	0.54718	65	25.68276
8	0.00228	37	0.64396	66	27.93398
9	0.00291	38	0.76422	67	30.28933
10	0.00369	39	0.90229	68	33.01209
11	0.00467	40	1.06046	69	36.10732
12	0.00584	41	1.24372	70	39.67520
13	0.00730	42	1.45466	71	43.73389
14	0.00888	43	1.70221	72	48.14512
15	0.01077	44	1.99361	73	52.94796
16	0.01316	45	2.33237	74	58.10369
17	0.01607	46	2.72083	75	63.84668
18	0.01980	47	3.20493	76	70.17642
19	0.02430	48	3.75560	77	76.79207
20	0.02992	49	4.35614	78	83.33333
21	0.03695	50	5.03841	79	83.33333
22	0.04547	51	5.81932	80	83.33333
23	0.05561	52	6.63201	81	83.33333
24	0.06701	53	7.66517	82	83.33333
25	0.08040	54	8.78644	83	83.33333
26	0.09646	55	9.99984	84	83.33333
27	0.11607	56	11.20520	85	83.33333
28	0.14023	57	12.07675		
29	0.16886	58	13.24558		

These guaranteed rates are based on the Commissioner's 2001 Standard Ordinary Mortality Tables, Sex and Smoker distinct, frasierized for joint lives based on each insured's attained age, sex, rate type, rate class multiple and any flat extras. Actual monthly cost of insurance rates will be determined by us based on our expectations as to our future experience. However, the actual cost of insurance rates will not be greater than those shown above.

**NONFORFEITURE**

**Basis of Computation:**

**Mortality Table** Commissioner's 2001 Standard Ordinary Mortality Tables, Sex and Smoker distinct, frasierized for joint lives based on each insured's attained age, sex, rate type, rate class multiple and any flat extras.

**Interest Rate:** 3.00%, annual effective rate

**SURRENDER CHARGES**

Specified Amount [\$100,000]

Effective Date of Coverage:

[03/01/2009]

Surrender Charge by year as measured from the  
Effective Date of Coverage stated above

Surrender Charge

1	[\$963.81]
2	[\$919.12]
3	[\$872.23]
4	[\$822.91]
5	[\$771.19]
6	[\$716.94]
7	[\$659.88]
8	[\$600.10]
9	[\$537.20]
10	[\$471.28]
11	[\$401.94]
12	[\$329.18]
13	[\$252.80]
14	[\$172.59]
15	[\$88.36]
16+	\$0.00

For Surrender Charge purposes, years begin on the Effective Date of Coverage stated above and on each anniversary of that date thereafter and end on the day before the next anniversary of the Effective Date of Coverage.

For a complete Surrender of the above [\$100,000], the applicable Surrender charge will be deducted from the Cash Value based on the Policy Year and we will pay you the Cash Surrender Value. We will also deduct a Surrender charge for requested Specified Amount decreases. A new Surrender charge schedule page will be mailed to you for the remaining insurance.

**SERVICE FEES**

**Maximum Service Fee:** \$25.00 per projection processed.

**Maximum Partial Surrender Fee:** Lesser of \$25.00 or 2% of amount of partial Surrender

**FIXED ACCOUNT**

**Guaranteed Minimum Interest Crediting Rates (per annum)**

**Fixed Account Option:** 3.00% in all Policy Years (effective daily rate of 0.0080986%)

**LOANS**

**Guaranteed Policy Loan Interest Rates (per annum)**

**Maximum Loan Interest Charged:** 3.90% in all Policy Years (effective daily rate of 0.0104824%)

**Minimum Loan Interest Credited:** 3.00% in Policy Years 1 - 10 (effective daily rate of 0.0080986%)  
3.65% in Policy Years 11+ (effective daily rate of 0.0098223%)

**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.

Policy Year	Applicable Percentages	Policy Year	Applicable Percentages
1	250%	32	119%
2	250%	33	118%
3	250%	34	117%
4	250%	35	116%
5	250%	36	115%
6	250%	37	113%
7	243%	38	111%
8	236%	39	109%
9	229%	40	107%
10	222%	41	105%
11	215%	42	105%
12	209%	43	105%
13	203%	44	105%
14	197%	45	105%
15	191%	46	105%
16	185%	47	105%
17	178%	48	105%
18	171%	49	105%
19	164%	50	105%
20	157%	51	105%
21	150%	52	105%
22	146%	53	105%
23	142%	54	105%
24	138%	55	105%
25	134%	56	105%
26	130%	57	104%
27	128%	58	103%
28	126%	59	102%
29	124%	60	101%
30	122%	61+	100%
31	120%		

**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.

**ADDITIONAL TERM INSURANCE RIDER**

**Table of Guaranteed Maximum Monthly Cost of Insurance Rates per \$1,000 of Rider Death Benefit**

Policy Year	Rate	Policy Year	Rate	Policy Year	Rate
1	0.00008	30	0.20230	59	14.75938
2	0.00026	31	0.24137	60	16.60120
3	0.00048	32	0.28628	61	18.84956
4	0.00073	33	0.33757	62	21.04601
5	0.00102	34	0.39727	63	23.38678
6	0.00136	35	0.46552	64	24.15518
7	0.00177	36	0.54718	65	25.68276
8	0.00228	37	0.64396	66	27.93398
9	0.00291	38	0.76422	67	30.28933
10	0.00369	39	0.90229	68	33.01209
11	0.00467	40	1.06046	69	36.10732
12	0.00584	41	1.24372	70	39.67520
13	0.00730	42	1.45466	71	43.73389
14	0.00888	43	1.70221	72	48.14512
15	0.01077	44	1.99361	73	52.94796
16	0.01316	45	2.33237	74	58.10369
17	0.01607	46	2.72083	75	63.84668
18	0.01980	47	3.20493	76	70.17642
19	0.02430	48	3.75560	77	76.79207
20	0.02992	49	4.35614	78	83.33333
21	0.03695	50	5.03841	79	83.33333
22	0.04547	51	5.81932	80	83.33333
23	0.05561	52	6.63201	81	83.33333
24	0.06701	53	7.66517	82	83.33333
25	0.08040	54	8.78644	83	83.33333
26	0.09646	55	9.99984	84	83.33333
27	0.11607	56	11.20520	85	83.33333
28	0.14023	57	12.07675		
29	0.16886	58	13.24558		

These guaranteed rates are based on the Commissioner's 2001 Standard Ordinary Mortality Tables, Sex and Smoker distinct, frasierized for joint lives based on each insured's attained age, sex, rate type, rate class multiple and any flat extras. 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.

**LOCATION OF NET PREMIUMS PAID**

**Variable Account:** Nationwide VL 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 Provisions 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 <u>POLICY" Period*</u>	After "RIGHT to EXAMINE <u>POLICY" 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 Mid Cap Value Fund: Class I	0%	0%
American Century VP Value Fund: Class I	0%	0%
American Century VP Inflation Protection Fund: Class II	0%	0%
Dreyfus Investment Portfolios - Small Cap Stock Index Portfolio: Service Shares	0%	0%
Dreyfus Stock Index Fund, Inc.: Initial Shares	0%	0%
Dreyfus Variable Investment Fund –Appreciation Portfolio: Initial Shares	0%	0%
VIP Energy Portfolio: Service Class 2	0%	0%
VIP Equity-Income Portfolio: Service Class	0%	0%
VIP Freedom 2010 Portfolio: Service Class[**]	0%	0%
VIP Freedom 2020 Portfolio: Service Class[**]	0%	0%
VIP Freedom 2030 Portfolio: Service Class[**]	0%	0%
VIP Growth Portfolio: Service Class	0%	0%
VIP Investment Grade Bond Portfolio: Service Class	0%	0%
VIP Mid Cap Portfolio: Service Class	0%	0%
VIP Overseas Portfolio: Service Class R	100%	100%
Fixed Fund[**]	0%	0%
Franklin Income Securities Fund: Class 2	0%	0%
Franklin Small Cap Value Securities Fund: Class 1	0%	0%
Franklin Templeton VIP Founding Funds Allocation Fund: Class 2	0%	0%
Templeton Foreign Securities Fund: Class 3	0%	0%
Templeton Global Income Securities Fund: Class 3	0%	0%
Forty Portfolio: Service Shares	0%	0%
International Growth Portfolio: Service II Shares	0%	0%
Neuberger Berman Short Duration Bond Fund: I Class	0%	0%
MFS Value Series: Initial Class	0%	0%
American Funds NVIT Asset Allocation Fund: Class II[**]	0%	0%
American Funds NVIT Bond Fund: Class II	0%	0%
American Funds NVIT Global Growth Fund: Class II	0%	0%
American Funds NVIT Growth Fund: Class II	0%	0%
American Funds NVIT Growth-Income Fund: Class II	0%	0%
Federated NVIT High Income Bond Fund: Class III	0%	0%
Gartmore NVIT Emerging Markets Fund: Class III	0%	0%
Gartmore NVIT International Equity Fund: Class VI	0%	0%
Lehman Brothers NVIT Core Plus Bond 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%
NVIT Cardinal Aggressive Fund: Class I[**]	0%	0%
NVIT Cardinal Balanced Fund: Class I[**]	0%	0%
NVIT Cardinal Capital Appreciation Fund: Class I[**]	0%	0%
NVIT Cardinal Conservative Fund: Class I[**]	0%	0%
NVIT Cardinal Moderate Fund: Class I[**]	0%	0%
NVIT Cardinal Moderately Aggressive Fund: Class I[**]	0%	0%

## Fund Allocation Factors

	During "RIGHT to EXAMINE POLICY" Period*	After "RIGHT to EXAMINE POLICY" Period
NVIT Cardinal Moderately Conservative Fund: Class I[**]	0%	0%
NVIT Core Bond Fund: Class I	0%	0%
NVIT Government Bond Fund: Class I	0%	0%
NVIT Health Sciences Fund: Class III	0%	0%
NVIT International Index Fund: Class VI	0%	0%
NVIT Investor Destinations Conservative Fund: Class II [**]	0%	0%
NVIT Investor Destinations Moderately Conservative Fund: Class II [**]	0%	0%
NVIT Investor Destinations Moderate Fund: Class II [**]	0%	0%
NVIT Investor Destinations Moderately Aggressive Fund: Class II [**]	0%	0%
NVIT Investor Destinations Aggressive Fund: Class II [**]	0%	0%
NVIT Mid Cap Growth Fund: Class I	0%	0%
NVIT Mid Cap Index Fund: Class I	0%	0%
NVIT Money Market Fund: Class I	0%	0%
NVIT Multi-Manager International Growth Fund: Class III	0%	0%
NVIT Multi-Manager International Value Fund: Class III	0%	0%
NVIT Multi-Manager Large Cap Growth Fund: Class I	0%	0%
NVIT Multi-Manager Large Cap Value Fund: Class I	0%	0%
NVIT Multi-Manager Mid Cap Growth Fund: Class I	0%	0%
NVIT Multi-Manager Mid Cap Value Fund: Class II	0%	0%
NVIT Multi-Manager Small Cap Growth Fund: Class I	0%	0%
NVIT Multi-Manager Small Cap Value Fund: Class I	0%	0%
NVIT Multi-Manager Small Company Fund: Class I	0%	0%
NVIT Nationwide Fund: Class I	0%	0%
NVIT Short Term Bond Fund: Class II	0%	0%
NVIT Technology and Communications Fund: Class III	0%	0%
NVIT U.S. Growth Leaders Fund: Class I	0%	0%
Van Kampen NVIT Comstock Value Fund: Class I	0%	0%
Van Kampen NVIT Multi Sector Bond Fund: Class I	0%	0%
Van Kampen NVIT Real Estate Fund: Class I	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 Fund®/VA: Non-Service Shares	0%	0%
Oppenheimer Main Street Small Cap 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%
The Universal Funds Inc, - Core Plus Fixed Income Portfolio: Class I	0%	0%]
<b>Nationwide Long Term Fixed Account</b>	<b>0%</b>	<b>0%</b>
Total	100%	100%

\*We reserve the right to allocate all Premiums during the Right to Examine and Cancel period to a money market Sub-Account. The allocation listed above may not be executed until the Right to Examine and Cancel Period has expired. We may also modify the above allocation based on directions you provide us after we have issued you this Policy.

[\*\*These funds represent Permitted Allocations based on your election of the Extended Death Benefit Guarantee Rider. Note: If you have elected to participate in an administrative asset allocation model service, if available, your allocation above may reflect funds not otherwise individually available with the Extended Death Benefit Guarantee Rider. Please consult the prospectus for a listing of investment options currently available for Policies with the Extended Death Benefit Guarantee Rider.]

**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 ISSUE INFORMATION**

**Policy Owner:** [John Doe] **Policy Date:** [July 1, 2007]  
**Policy Number:** [N000000000] **Policy Type:** Flexible Premium  
**State of Issue:** [Any state] Adjustable Variable Universal Life Insurance, Non-Participating

**INSURED'S INFORMATION**

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

**PREMIUM INFORMATION\***

**Minimum Initial Premium:** [\$63.82] **Minimum Additional Premium Payment:** [\$50.00]  
**Planned Premium Payment:** [\$512.21] **Planned Premium Payment Frequency:** [Annual]  
**Monthly Initial Death Benefit Guarantee Premium:** [\$XXX.XX] **Initial Death Benefit Guarantee Period\*\*:** [XX] years  
**[Monthly Extended Death Benefit Guarantee Premium]** [XXX.XX] **Extended Death Benefit Guarantee Duration\*\*:** [XX]  
**Extended Death Benefit Guarantee Advanced Payment Accumulated Premium** [XXX.XX] **Minimum Extended Death Benefit Guarantee Percentage:** [70%] of the Specified Amount]]

\*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 during the Initial Death Benefit Guarantee Period if the Cash Surrender Value is insufficient to pay the monthly deductions. [The Monthly Extended Death Benefit Guarantee Premium and Extended Death Benefit Guarantee Advanced Payment Accumulated Premium are values used to determine whether this Policy is eligible for continuation during the Extended Death Benefit Guarantee Duration if the Cash Surrender Value is insufficient to pay the monthly deductions.] Please refer to the Guaranteed Policy Continuation section of the Policy and/or any elected extended death benefit guarantee rider for details on how this information is used and impacts your Policy.

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\*\* 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" and/or any elected extended death benefit guarantee rider for additional information. If sufficient Premium is paid, such guarantees may maintain your Policy to the Maturity Date. Please contact us for additional information.

Deleted: and/or any or elected extended death benefit guarantee rider

**POLICY COVERAGE INFORMATION**

**Initial Specified Amount:** [\$100,000]      **Death Benefit Option Elected:** [1]  
**[Additional Term Insurance Rider Specified Amount :** [\$100,000]      **[Death Benefit Option 3 Interest Rate:** [N/A]  
**Total Specified Amount:** [\$200,000 ]      **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\*:** [January 1, 2072]

\* 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.

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**Schedule of Benefits**

Form Number	Benefit	Specified Amount	Start Date	End Date**
NWLA-410-M2	Flexible Premium Variable Adjustable Universal Life Initial Specified Amount	[\$100,000]	[1/1/2007]	[1/1/2072]
	Sex: [Male] Issue Age: [36] Rate Class: [Standard] Rate Type: [Non-Tobacco] Rate Class Multiple: [1.00] Monthly Flat Extras: [\$ / None] Monthly Flat Extras: [\$ / None]]		[0/0/0000] [0/0/0000]	[0/0/0000] [0/0/0000]
	[Flexible Premium Variable Adjustable Universal Life Specified Amount Increase	[\$000,000]	[1/1/2009]	[1/1/2072]]
	Sex: [Male] Attained Age: [36] Rate Class: [Standard] Rate Type: [Non-Tobacco] Rate Class Multiple: [1.00] Monthly Flat Extras: [\$ / None] Monthly Flat Extras: [\$ / None]		[0/0/0000] [0/0/0000]	[0/0/0000] [0/0/0000]
[NWLA-417-M2	Children's Term Insurance Rider	[\$10,000]	[1/1/2007]	[1/1/2052]]

**Deleted:** Additional Insured Rider

**Deleted:** [\$122,220]

**Deleted:** [1/1/2007]

**Deleted:** [1/1/2011]

**Deleted:** [NWLA-413-M2]

**Comment [H1]:** The Additional Insured Rider has been deleted. It was previously approved. This rider will never be issued, so we have removed it from the PDPs.

**Deleted:** Rate Class Multiple: [X]¶  
Rate Class: [Standard]¶  
Rate Type: [Non-tobacco]¶  
Additional Insured: [Firstname Lastname]¶  
Sex/Age: [F / 38]¶  
Monthly Flat Extra To: [None]¶  
Monthly Flat Extra To: [None]

**Deleted:** ]]¶

**Deleted:** Coverage may expire prior to the dates shown if the Premium requirements in the Guaranteed Policy Continuation section of the Policy and/or any elected extended death benefit guarantee rider are not met. Refer to the "Grace Period, Guaranteed Policy Continuation, and Reinstatement Provision" and/or any elected extended death benefit guarantee rider for additional information.

\*\* Coverage may expire prior to the dates shown if the Premiums paid and investment experience are not sufficient to continue coverage to such dates and/or the requirements of any elected extended death benefit guarantee rider are not met. Refer to the "Grace Period, Guaranteed Policy Continuation, and Reinstatement Provision" and/or any elected extended death benefit guarantee rider for additional information.

**Schedule of Benefits**

Form Number	Benefit	Specified Amount	Coverage	
			Start Date	End Date**
[NWLA-423-M2]	Spouse Rider Rate Class Multiple: [X] Rate Class: [Standard] Rate Type: [Non-tobacco] Spouse: [Spouse Name] Sex/Age: [F / 38] Monthly Flat Extra To: [None] Monthly Flat Extra To: [None]]	[\$100,000]	[1/1/2007]	[1/1/2007]
[NWLA-421-AO]	Waiver of Monthly Deductions Rider Rate Class Multiple: [X]]		[1/1/2007]	[1/1/2007]
[NWLA-412-AO]	Accidental Death Benefit Rider Rate Class Multiple: [X]]	[\$50,000]	[1/1/2007]	[1/1/2007]
[NWLA-415-AO]	Adjusted Sales Load Rider Rider Adjustment Percentage: [X%] Rider Adjustment Period: [Y years] Rider Charge Period: [Z years]]		[1/1/2007]	[1/1/2007]
[NWLA-420-AO]	Premium Waiver Rider Specified Premium (monthly): Rate Class Multiple: [X]]	[\$XXX.XX]	[1/1/2007]	[1/1/2007]
[NWLA-418-AO]	Extended Death Benefit Guarantee Rider Extended Death Benefit Guarantee Percentage:			[XXX%] of the Specified Amount]
[NWLA-414-M2]	Additional Term Insurance Rider: Attained Age [36] Rate Class Multiple: [X] Rate Class: [Standard] Rate Type: [Non-tobacco] Monthly Flat Extra To: [None] Monthly Flat Extra To: [None]]	[\$100,000]	[1/1/2007]	[1/1/2007]
[NWLA-419-AO]	Overloan Protection Rider:		[1/1/2007]	[1/1/2007]]
[NWLA-229]	Long Term Care Rider Long Term Care Specified Amount: [\$100,000] Maximum Monthly Long Term Care Benefit: [\$2,000] Rate Class Multiple: [X] Rate Class: [Non-tobacco]]		[1/1/2007]	[1/1/2007]
[NWLA-416-M2]	Change of Insured Rider		[1/1/2007]	[1/1/2007]]

\*\* Coverage may expire prior to the dates shown if the Premiums paid and investment experience are not sufficient to continue coverage to such dates and/or the requirements of any elected extended death benefit guarantee rider are not met. Refer to the "Grace Period, Guaranteed Policy Continuation, and Reinstatement Provision" and/or any elected extended death benefit guarantee rider for additional information.

**Deleted:** Coverage may expire prior to the dates shown if the Premium requirements in the Guaranteed Policy Continuation section of the Policy and/or any elected extended death benefit guarantee rider are not met. Refer to the "Grace Period, Guaranteed Policy Continuation, and Reinstatement Provision" and/or any elected extended death benefit guarantee rider for additional information.

**MONTHLY CHARGES AND DEDUCTIONS**

**Guaranteed Maximum Administrative Charges**

Monthly Flat Charge

First Policy Year: \$20.00

All subsequent Policy Years: \$10.00

Monthly Charge per \$1,000 of Specified Amount in the first [five] Policy Years following the issuance of the Policy or any increase in Specified Amount

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

\$0.10 per \$1,000 in excess of \$250,000 of Specified Amount

The Monthly Charge per \$1,000 of Specified Amount is \$0.00 after [five] full Policy Years following the issuance of the Policy or any increase in Specified Amount.

**Guaranteed Maximum Premium Load**

Policy Years 1-5      10.00%

Policy Years 6-15    8.00%

Policy Years 16+     5.00%

**Guaranteed Maximum Mortality and Expense Risk Charge Table**

	Policy Years 1-15		Policy Years 16+	
	<u>Annual Rate</u>	<u>Monthly Charge*</u>	<u>Annual Rate</u>	<u>Monthly Charge*</u>
Guaranteed: All amounts	0.80%	0.066423%	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 on each Policy Monthaversary and proportionally from each Sub-Account in which you are invested.

[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]

[Extended Death Benefit Guarantee Rider Charge:      [\$X.XX] per \$1,000 of the Extended Death Benefit Guarantee Coverage 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: [1/1/2007]

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

Comment [cr2]: Added brackets to Table of Guaranteed Maximum Monthly Cost of Insurance Rate per \$1,000 of Net Amount at Risk.

Actual monthly cost of insurance rates will be determined by us based on our expectations as to future experience. 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. The guaranteed maximum monthly cost of insurance rates above are based on the Commissioners 2001 [Male] [Non-Smoker] [Standard] Ordinary Mortality Table, age nearest birthday.

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**NONFORFEITURE**

**BASIS OF COMPUTATION**

MORTALITY: COMMISSIONERS 2001 [MALE] [NON-SMOKER] [STANDARD] ORDINARY MORTALITY TABLE, AGE NEAREST BIRTHDAY

INTEREST: 3.00% ANNUAL EFFECTIVE RATE

**Table of Surrender Charges:**

**Specified Amount:** [\$100,000]      **Effective Date of Coverage:** [1/1/2003]

<b>Surrender Charge by year as measured from the Effective Date of Coverage stated above</b>	<b>Maximum Surrender Charge</b>
1	[\$1258.63]
2	[\$1258.63]
3	[\$1258.63]
4	[\$1195.69]
5	[\$1101.30]
6	[\$1006.90]
7	[\$912.50]
8	[\$818.11]
9	[\$723.71]
10	[\$629.31]
11	[\$503.45]
12	[\$377.59]
13	[\$251.73]
14	[\$125.86]
15+	[\$0.00]

For Surrender Charge purposes, years begin on the Effective Date of Coverage stated above and on each anniversary of that date thereafter and end on the day before the next anniversary of the Effective Date of Coverage.

For a complete Surrender of the above [\$100,000], the applicable Surrender charge will be deducted from the Accumulated Value based on the Policy Year and we will pay you the Cash Surrender Value. We will also deduct a Surrender charge for requested Specified Amount decreases. A new Surrender charge schedule page will be mailed to you for the remaining insurance.

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**SERVICE FEES**

**Maximum Service Fee:** \$25.00      **Maximum Partial Surrender Fee:** Lesser of \$25.00 or 2% of amount of partial Surrender

**FIXED ACCOUNT**

**Guaranteed Minimum Interest Crediting Rates (per annum)**

**Fixed Account Option:** 3.00% in all Policy Years (effective daily rate of 0.0080986%)

**LOANS**

**Guaranteed Policy Loan Interest Rates (per annum)**

**Maximum Loan Interest Charged:** 4.50% in all Policy Years (effective daily rate of 0.0120601%)

**Minimum Loan Interest Credited:** 3.00% in all Policy Years. (effective daily rate of 0.0080986%)

**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 of younger Insured	Applicable Percentages	Attained Age of younger Insured	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.

**Policy Data Page  
Spouse Insurance Rider  
Monthly Cost of Insurance Rate Per \$1000**

[Standard] Rate Class

[Nontobacco]

Comment [H3]: Added brackets

Comment [H4]: Added brackets

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

Comment [cr5]: Added brackets to Monthly Cost of Insurance Rate Per \$1,000 Table.

Actual monthly cost of insurance rates will be determined by us based on our expectations as to future experience. 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.

Policy Data Page

Long Term Care Rider

Table of Guaranteed Rate Cost

Per Thousand of Net Amount at Risk Charge

[Standard] Non-tobacco

Comment [H6]: We have deleted out the entire Additional Insured Rider page from the PDPs

Comment [H7]: Added brackets

Deleted: - Guaranteed Rates

Comment [cr8]: Added brackets to Long Term Care Rider Table.

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			

Actual monthly rates will be determined by us based on our expectations as to future experience. However, the actual rates will not be greater than the rates shown above.

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**Policy Data Page**  
**Additional Term Insurance Rider**  
**Monthly Cost of Insurance Rate Per \$1000**

[Standard] Rate Class

[Nontobacco]

Comment [H9]: Added brackets

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

Comment [cr10]: Added brackets to Additional Term Insurance Rider Table.

Actual monthly cost of insurance rates will be determined by us based on our expectations as to future experience. 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. The guaranteed maximum monthly cost of insurance rates above are based on the Commissioners 2001 [Male] [Non-Smoker] [Standard] Ordinary Mortality Table, age nearest birthday.

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(05/2009)

**Policy Data Page**

**Overloan Lapse Protection Rider Charge Rates**

**Comment [H11]:** Added entire table/page to the PDPs

<u>ATTAINED AGE</u>	<u>RIDER CHARGE</u>
<u>75</u>	<u>4.25%</u>
<u>76</u>	<u>4.15%</u>
<u>77</u>	<u>4.10%</u>
<u>78</u>	<u>4.05%</u>
<u>79</u>	<u>4.00%</u>
<u>80</u>	<u>3.90%</u>
<u>81</u>	<u>3.80%</u>
<u>82</u>	<u>3.70%</u>
<u>83</u>	<u>3.55%</u>
<u>84</u>	<u>3.40%</u>
<u>85</u>	<u>3.20%</u>
<u>86</u>	<u>3.00%</u>
<u>87</u>	<u>2.75%</u>
<u>88</u>	<u>2.50%</u>
<u>89</u>	<u>2.15%</u>
<u>90</u>	<u>1.75%</u>
<u>91</u>	<u>1.30%</u>
<u>92</u>	<u>0.90%</u>
<u>93</u>	<u>0.55%</u>
<u>94</u>	<u>0.30%</u>
<u>95+</u>	<u>0.15%</u>

## 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 Provisions 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 <u>POLICY" Period*</u>	After "RIGHT to EXAMINE <u>POLICY" Period</u>
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AIM V.I. Basic Value Fund – Series I	0%	0%
AIM V.I. Capital Appreciation Fund – Series I	0%	0%
AIM V.I. Capital Development Fund – Series I	0%	0%
American Century VP Inflation Protection Fund – Class II	0%	0%
American Century VP International Fund – Class III	0%	0%
American Century VP Mid Cap Value Fund – Class I	0%	0%
American Century VP Value Fund – Class I	0%	0%
American Century VP Vista Fund – Class I	0%	0%
American Funds NVIT Asset Allocation Fund – Class II **	0%	0%
American Funds NVIT Bond Fund – Class II	0%	0%
American Funds NVIT Global Growth Fund – Class II	0%	0%
American Funds NVIT Growth Fund – Class II	0%	0%
American Funds NVIT Growth-Income Fund – Class II	0%	0%
Dreyfus 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%
Federated Market Opportunity Fund II – Service Shares	0%	0%
Federated NVIT High Income Bond Fund – Class III	0%	0%
Federated Quality Bond Fund II – Primary Shares	0%	0%
Fidelity VIP Equity-Income Portfolio – Service Class	0%	0%
Fidelity VIP Growth Portfolio – Service Class	0%	0%
Fidelity VIP II Contrafund® Portfolio – Service Class	0%	0%
Fidelity VIP II Investment Grade Bond Portfolio – Service Class	0%	0%
Fidelity VIP III Mid Cap Portfolio – Service Class	0%	0%
Fidelity VIP IV Energy Portfolio – Service Class 2	0%	0%
Fidelity VIP IV Freedom Fund 2010 Portfolio – Service Class **	0%	0%
Fidelity VIP IV Freedom Fund 2020 Portfolio – Service Class **	0%	0%
Fidelity VIP IV Freedom Fund 2030 Portfolio – Service Class **	0%	0%
Fidelity VIP Overseas Portfolio – Service Class R	0%	0%
Franklin Templeton VIPT Developing Markets Securities Fund – Class 3	0%	10%
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 Forty Portfolio – Service Shares	0%	0%
Janus Intech Risk Managed Core Portfolio – Service Shares	0%	0%
Janus International Growth Portfolio – Service II Shares	0%	0%
Lehman Brothers AMT Short Duration Bond Portfolio – I Class	0%	0%
MFS® VIT Value Series – Initial Class	0%	0%
Nationwide NVIT Emerging Markets Fund – Class III	0%	0%

**Fund Allocation Factors**

	During "RIGHT to EXAMINE POLICY" Period*	After "RIGHT to EXAMINE POLICY" Period
Nationwide NVIT Global Health Sciences Fund-Class III	0%	0%
Nationwide NVIT Global Technology & Communications Fund – Class III	0%	0%
Nationwide NVIT Government Bond Fund – Class I	0%	20%
Nationwide NVIT International Index Fund – Class VI	0%	0%
Nationwide NVIT International Value Fund – Class III	0%	0%
Nationwide NVIT Investor Destinations Aggressive Fund – Class II **	0%	30%
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 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	100%	0%
Nationwide NVIT Nationwide® Fund – Class I	0%	0%
Nationwide NVIT Small Cap Growth Fund – Class I	0%	0%
Nationwide NVIT Small Cap Value Fund – Class I	0%	0%
Nationwide NVIT Small Company Fund – Class I	0%	0%
Nationwide NVIT US Growth Leaders Fund - Class I	0%	0%
Neuberger Berman AMT Fasciano Portfolio – S Class	0%	0%
Neuberger Berman AMT International Portfolio – S Class	0%	0%
Neuberger Berman AMT Regency Portfolio – S Class	0%	0%
Neuberger Berman AMT Socially Responsive Portfolio - I Class	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%
T. Rowe Price Limited Term Bond Portfolio – Class II	0%	0%
Van Kampen UIF Core Plus Fixed Income Portfolio – Class I	0%	0%
Van Kampen UIF U.S. Real Estate Portfolio – Class I	0%	0%
Van Kampen NVIT Comstock Value Fund – Class I	0%	0%
Van Kampen NVIT Multi Sector Bond Fund – Class I	0%	0%
Nationwide Fixed Account **	0%	0%
<u>Nationwide Long Term Fixed Account</u>	<u>0%</u>	<u>0%</u>
Total	100%	100%

\*We reserve the right to allocate all Premiums during the Right to Examine and Cancel period to a money market Sub-Account. The allocation listed above may not be executed until the Right to Examine and Cancel period has expired. We may also modify the above allocation based on directions you provide us after we have issued you this Policy.

\*\*These funds represent Permitted Allocations based on your election of the Extended Death Benefit Guarantee Rider. Note: If you have elected to participate in an administrative asset allocation model service, if available, your allocation above may reflect funds not otherwise individually available with the Extended Death Benefit Guarantee Rider. Please consult the prospectus for a listing of investment options currently available for Policies with the Extended Death Benefit Guarantee Rider.

**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 ISSUE INFORMATION**

**Policy Owner:** [John Doe] **Policy Date:** [July 1, 2007]  
**Policy Number:** [N000000000] **Policy Type:** Flexible Premium  
**State of Issue:** [Any state] Adjustable Variable Universal Life Insurance, Non-Participating

**INSURED'S INFORMATION**

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

**PREMIUM INFORMATION\***

**Minimum Initial Premium:** [\$63.82] **Minimum Additional Premium Payment:** [\$50.00]  
**Planned Premium Payment:** [\$512.21] **Planned Premium Payment Frequency:** [Annual]  
**Monthly Initial Death Benefit Guarantee Premium:** [\$XXX.XX] **Initial Death Benefit Guarantee Period\*\*:** [XX] years  
**[Monthly Extended Death Benefit Guarantee Premium]** [XXX.XX] **Extended Death Benefit Guarantee Duration\*\*:** [XX]  
**Extended Death Benefit Guarantee Advanced Payment Accumulated Premium** [XXX.XX] **Minimum Extended Death Benefit Guarantee Percentage:** [70%] of the Specified Amount]]

\*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 during the Initial Death Benefit Guarantee Period if the Cash Surrender Value is insufficient to pay the monthly deductions. [The Monthly Extended Death Benefit Guarantee Premium and Extended Death Benefit Guarantee Advanced Payment Accumulated Premium are values used to determine whether this Policy is eligible for continuation during the Extended Death Benefit Guarantee Duration if the Cash Surrender Value is insufficient to pay the monthly deductions.] Please refer to the Guaranteed Policy Continuation section of the Policy and/or any elected extended death benefit guarantee rider for details on how this information is used and impacts your Policy.

\*\* 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" and/or any elected extended death benefit guarantee rider for additional information. If sufficient Premium is paid, such guarantees may maintain your Policy to the Maturity Date. Please contact us for additional information.

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Deleted: and/or any or elected extended death benefit guarantee rider

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**POLICY COVERAGE INFORMATION**

**Initial Specified Amount:** [\$100,000]      **Death Benefit Option Elected:** [1]  
**[Additional Term Insurance Rider Specified Amount :** [\$100,000]      **[Death Benefit Option 3 Interest Rate:** [N/A]  
**Total Specified Amount:** [\$200,000] ]      **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\*:** [January 1, 2072]

\* 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.

**Deleted:** interest credited

**Schedule of Benefits**

Form Number	Benefit	Specified Amount	Coverage	
			Start Date	End Date**
NWLA-430-M2	Flexible Premium Variable Adjustable Universal Life Initial Specified Amount	[\$100,000]	[1/1/2007]	[1/1/2072]
	Sex: [Male]			
	Issue 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]
	[Flexible Premium Variable Adjustable Universal Life Specified Amount Increase	[\$000,000]	[1/1/2009]	[1/1/2072]
	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-417-M2	Children's Term Insurance Rider	[\$10,000]	[1/1/2007]	[1/1/2052]

\*\* Coverage may expire prior to the dates shown if the Premiums paid and investment experience are not sufficient to continue coverage to such dates and/or the requirements of any elected extended death benefit guarantee rider are not met. Refer to the "Grace Period, Guaranteed Policy Continuation, and Reinstatement Provision" and/or any elected extended death benefit guarantee rider for additional information.

**Deleted:** Coverage may expire prior to the dates shown if the Premium requirements in the Guaranteed Policy Continuation section of the Policy and/or any elected extended death benefit guarantee rider are not met. Refer to the "Grace Period, Guaranteed Policy Continuation, and Reinstatement Provision" and/or any elected extended death benefit guarantee rider for additional information.

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**Schedule of Benefits**

Form Number	Benefit	Specified Amount	Coverage	
			Start Date	End Date**
[NWLA-423-M2]	Spouse Rider Rate Class Multiple: [X] Rate Class: [Sub-Standard] Rate Type: [Non-tobacco] Spouse: [Spouse Name] Sex/Age: [F / 38] Monthly Flat Extra To: [None] Monthly Flat Extra To: [None]]	[\$100,000]	[1/1/2007]	[1/1/2007]
[NWLA-421-AO]	Waiver of Monthly Deductions Rider Rate Class Multiple: [X]]		[1/1/2007]	[1/1/2007]
[NWLA-412-AO]	Accidental Death Benefit Rider Rate Class Multiple: [X]]	[\$50,000]	[1/1/2007]	[1/1/2007]
[NWLA-415-AO]	Adjusted Sales Load Rider Rider Adjustment Percentage: [X%] Rider Adjustment Period: [Y years] Rider Charge Period: [Z years]]		[1/1/2007]	[1/1/2007]
[NWLA-420-AO]	Premium Waiver Rider Specified Premium (monthly): Rate Class Multiple: [X]]	[\$XXX.XX]	[1/1/2007]	[1/1/2007]
[NWLA-418-AO]	Extended Death Benefit Guarantee Rider Extended Death Benefit Guarantee Percentage:	[XXX%]	of the Specified Amount]	
[NWLA-431-M2]	Additional Term Insurance Rider: Attained Age [36] Rate Class Multiple: [X] Rate Class: [Sub-Standard] Rate Type: [Non-tobacco] Monthly Flat Extra To: [None] Monthly Flat Extra To: [None]]	[\$100,000]	[1/1/2007]	[1/1/2007]
[NWLA-419-AO]	Overloan Protection Rider:		[1/1/2007]	[1/1/2007]
[NWLA-229]	Long Term Care Rider Long Term Care Specified Amount: [\$100,000] Maximum Monthly Long Term Care Benefit: [\$2,000] Rate Class Multiple: [X] Rate Class: [Non-tobacco]]		[1/1/2007]	[1/1/2007]
[NWLA-416-M2]	Change of Insured Rider		[1/1/2007]	[1/1/2007]

**\*\* Coverage may expire prior to the dates shown if the Premiums paid and investment experience are not sufficient to continue coverage to such dates and/or the requirements of any elected extended death benefit guarantee rider are not met. Refer to the "Grace Period, Guaranteed Policy Continuation, and Reinstatement Provision" and/or any elected extended death benefit guarantee rider for additional information.**

**Deleted:** Coverage may expire prior to the dates shown if the Premium requirements in the Guaranteed Policy Continuation section of the Policy and/or any elected extended death benefit guarantee rider are not met. Refer to the "Grace Period, Guaranteed Policy Continuation, and Reinstatement Provision" and/or any elected extended death benefit guarantee rider for additional information.

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**MONTHLY CHARGES AND DEDUCTIONS**

**Guaranteed Maximum Administrative Charges**

Monthly Flat Charge

First Policy Year: \$20.00

All subsequent Policy Years: \$10.00

Monthly Charge per \$1,000 of Specified Amount in the first [five] Policy Years following the issuance of the Policy or any increase in Specified Amount

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

\$0.10 per \$1,000 in excess of \$250,000 of Specified Amount

The Monthly Charge per \$1,000 of Specified Amount is \$0.00 after [five] full Policy Years following the issuance of the Policy or any increase in Specified Amount.

**Guaranteed Maximum Premium Load**

Policy Years 1-5 10.00%

Policy Years 6-15 8.00%

Policy Years 16+ 5.00%

**Guaranteed Maximum Mortality and Expense Risk Charge Table**

	Policy Years 1-15		Policy Years 16+	
	Annual Rate	Monthly Charge*	Annual Rate	Monthly Charge*
Guaranteed: All amounts	0.80%	0.066423%	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 on each Policy Monthaversary and proportionally from each Sub-Account in which you are invested.

[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]

[Extended Death Benefit Guarantee Rider Charge: [\$X.XX] per \$1,000 of the Extended Death Benefit Guarantee Coverage 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: [1/1/2007]

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

Comment [H1]: Added brackets to Table of Guaranteed Maximum Monthly Cost of Insurance Rate per \$1,000 of Net Amount at Risk.

Actual monthly cost of insurance rates will be determined by us based on our expectations as to future experience. 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. The guaranteed maximum monthly cost of insurance rates above are based on the Commissioners 2001 [Male] [Non-Smoker] [Standard] Ordinary Mortality Table, age nearest birthday.

**NONFORFEITURE**

**BASIS OF COMPUTATION**

MORTALITY: COMMISSIONERS 2001 [MALE] [NON-SMOKER] [STANDARD] ORDINARY MORTALITY TABLE, AGE NEAREST BIRTHDAY

INTEREST: 3.00% ANNUAL EFFECTIVE RATE

NWLA-430-M2.1

3D

(05/2009)

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**Table of Surrender Charges:**

**Specified Amount:** [\$100,000]      **Effective Date of Coverage:** [1/1/2003]

<b>Surrender Charge by year as measured from the Effective Date of Coverage stated above</b>	<b>Maximum Surrender Charge</b>
1	[\$1258.63]
2	[\$1258.63]
3	[\$1258.63]
4	[\$1195.69]
5	[\$1101.30]
6	[\$1006.90]
7	[\$912.50]
8	[\$818.11]
9	[\$723.71]
10	[\$629.31]
11	[\$503.45]
12	[\$377.59]
13	[\$251.73]
14	[\$125.86]
15+	[\$0.00]

For Surrender Charge purposes, years begin on the Effective Date of Coverage stated above and on each anniversary of that date thereafter and end on the day before the next anniversary of the Effective Date of Coverage.

For a complete Surrender of the above [\$100,000], the applicable Surrender charge will be deducted from the Accumulated Value based on the Policy Year and we will pay you the Cash Surrender Value. We will also deduct a Surrender charge for requested Specified Amount decreases. A new Surrender charge schedule page will be mailed to you for the remaining insurance.

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**SERVICE FEES**

**Maximum Service Fee:** \$25.00      **Maximum Partial Surrender Fee:** Lesser of \$25.00 or 2% of amount of partial Surrender

**FIXED ACCOUNT**

**Guaranteed Minimum Interest Crediting Rates (per annum)**

**Fixed Account Option:** 3.00% in all Policy Years (effective daily rate of 0.0080986%)

**LOANS**

**Guaranteed Policy Loan Interest Rates (per annum)**

**Maximum Loan Interest Charged:** 4.50% in all Policy Years (effective daily rate of 0.0120601%)

**Minimum Loan Interest Credited:** 3.00% in all Policy Years. (effective daily rate of 0.0080986%)

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**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.

<u>Attained Age of younger Insured</u>	<u>Applicable Percentages</u>	<u>Attained Age of younger Insured</u>	<u>Applicable Percentages</u>
[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.

**Policy Data Page**  
**Spouse Insurance Rider**  
**Monthly Cost of Insurance Rate Per \$1000**  
 [Standard] Rate Class  
 [Nontobacco]

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

Comment [H2]: Added brackets to Monthly Cost of Insurance Rate Per \$1,000 Table

Actual monthly cost of insurance rates will be determined by us based on our expectations as to future experience. 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.

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**Policy Data Page**  
**Long Term Care Rider**  
**Table of Guaranteed Rate Cost**  
**Per Thousand of Net Amount at Risk Charge**

[Standard] [Non-tobacco]

**Deleted:** - Guaranteed Rates

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			

**Comment [H3]:** Added brackets to the Long Term Care Rider Table

Actual monthly rates will be determined by us based on our expectations as to future experience. However, the actual rates will not be greater than the rates shown above.

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**Policy Data Page**  
**Additional Term Insurance Rider**  
**Monthly Cost of Insurance Rate Per \$1000**  
 [Standard] Rate Class  
 [Nontobacco]

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

Comment [H4]: Added brackets to the Additional Term Insurance Rider Table

Actual monthly cost of insurance rates will be determined by us based on our expectations as to future experience. 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. The guaranteed maximum monthly cost of insurance rates above are based on the Commissioners 2001 [Male] [Non-Smoker] [Standard] Ordinary Mortality Table, age nearest birthday.

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**Policy Data Page**

**Overloan Lapse Protection Rider Charge Rates**

**Comment [H5]:** Added entire table/page to the PDPs

<u>ATTAINED AGE</u>	<u>RIDER CHARGE</u>
<u>75</u>	<u>4.25%</u>
<u>76</u>	<u>4.15%</u>
<u>77</u>	<u>4.10%</u>
<u>78</u>	<u>4.05%</u>
<u>79</u>	<u>4.00%</u>
<u>80</u>	<u>3.90%</u>
<u>81</u>	<u>3.80%</u>
<u>82</u>	<u>3.70%</u>
<u>83</u>	<u>3.55%</u>
<u>84</u>	<u>3.40%</u>
<u>85</u>	<u>3.20%</u>
<u>86</u>	<u>3.00%</u>
<u>87</u>	<u>2.75%</u>
<u>88</u>	<u>2.50%</u>
<u>89</u>	<u>2.15%</u>
<u>90</u>	<u>1.75%</u>
<u>91</u>	<u>1.30%</u>
<u>92</u>	<u>0.90%</u>
<u>93</u>	<u>0.55%</u>
<u>94</u>	<u>0.30%</u>
<u>95+</u>	<u>0.15%</u>

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**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 Provisions 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 POLICY" Period*	After "RIGHT to EXAMINE POLICY" Period
AIM V.I. Basic Value Fund – Series I	0%	0%
AIM V.I. Capital Appreciation Fund – Series I	0%	0%
AIM V.I. Capital Development Fund – Series I	0%	0%
American Century VP Inflation Protection Fund – Class II	0%	0%
American Century VP International Fund – Class III	0%	0%
American Century VP Mid Cap Value Fund – Class I	0%	0%
American Century VP Value Fund – Class I	0%	0%
American Century VP Vista Fund – Class I	0%	0%
American Funds NVIT Asset Allocation Fund – Class II **	0%	0%
American Funds NVIT Bond Fund – Class II	0%	0%
American Funds NVIT Global Growth Fund – Class II	0%	0%
American Funds NVIT Growth Fund – Class II	0%	0%
American Funds NVIT Growth-Income Fund – Class II	0%	0%
Dreyfus Small Cap Stock Index Portfolio – Service Shares	0%	0%
Dreyfus Stock Index Fund – Initial Shares	40%	40%
Dreyfus VIF Appreciation Portfolio – Initial Shares	0%	0%
Federated Market Opportunity Fund II – Service Shares	0%	0%
Federated NVIT High Income Bond Fund – Class III	0%	0%
Federated Quality Bond Fund II – Primary Shares	0%	0%
Fidelity VIP Equity-Income Portfolio – Service Class	0%	0%
Fidelity VIP Growth Portfolio – Service Class	0%	0%
Fidelity VIP II Contrafund® Portfolio – Service Class	0%	0%
Fidelity VIP II Investment Grade Bond Portfolio – Service Class	0%	0%
Fidelity VIP III Mid Cap Portfolio – Service Class	0%	0%
Fidelity VIP IV Energy Portfolio – Service Class 2	0%	0%
Fidelity VIP IV Freedom Fund 2010 Portfolio – Service Class **	0%	0%
Fidelity VIP IV Freedom Fund 2020 Portfolio – Service Class **	0%	0%
Fidelity VIP IV Freedom Fund 2030 Portfolio – Service Class **	0%	0%
Fidelity VIP Overseas Portfolio – Service Class R	0%	0%
Franklin Templeton VIPT Developing Markets Securities Fund – Class 3	10%	10%
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 Forty Portfolio – Service Shares	0%	0%
Janus Intech Risk Managed Core Portfolio – Service Shares	0%	0%
Janus 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 Emerging Markets Fund – Class III	0%	0%

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**Fund Allocation Factors**

	During "RIGHT to EXAMINE POLICY" Period*	After "RIGHT to EXAMINE POLICY" Period
Nationwide NVIT Global Health Sciences Fund-Class III	0%	0%
Nationwide NVIT Global Technology & Communications Fund – Class III	0%	0%
Nationwide NVIT Government Bond Fund – Class I	20%	20%
Nationwide NVIT International Index Fund – Class VI	0%	0%
Nationwide NVIT International Value Fund – Class III	0%	0%
Nationwide NVIT Investor Destinations Aggressive Fund – Class II **	30%	30%
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 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 Nationwide® Fund – Class I	0%	0%
Nationwide NVIT Small Cap Growth Fund – Class I	0%	0%
Nationwide NVIT Small Cap Value Fund – Class I	0%	0%
Nationwide NVIT Small Company Fund – Class I	0%	0%
Nationwide NVIT US Growth Leaders Fund - Class I	0%	0%
Neuberger Berman AMT Fasciano Portfolio – S Class	0%	0%
Neuberger Berman AMT International Portfolio – S Class	0%	0%
Neuberger Berman AMT Regency Portfolio – S Class	0%	0%
Neuberger Berman AMT Socially Responsive Portfolio - I Class	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%
T. Rowe Price Limited Term Bond Portfolio – Class II	0%	0%
Van Kampen UIF Core Plus Fixed Income Portfolio – Class I	0%	0%
Van Kampen UIF U.S. Real Estate Portfolio – Class I	0%	0%
Van Kampen NVIT Comstock Value Fund – Class I	0%	0%
Van Kampen NVIT Multi Sector Bond Fund – Class I	0%	0%
Nationwide Fixed Account **	0%	0%
<b>Nationwide Long Term Fixed Account</b>	<b>0%</b>	<b>0%</b>
<b>Total</b>	<b>100%</b>	<b>100%</b>

\*We reserve the right to allocate all Premiums during the Right to Examine and Cancel period to a money market Sub-Account. The allocation listed above may not be executed until the Right to Examine and Cancel period has expired. We may also modify the above allocation based on directions you provide us after we have issued you this Policy.

\*\*These funds represent Permitted Allocations based on your election of the Extended Death Benefit Guarantee Rider. Note: If you have elected to participate in an administrative asset allocation model service, if available, your allocation above may reflect funds not otherwise individually available with the Extended Death Benefit Guarantee Rider. Please consult the prospectus for a listing of investment options currently available for Policies with the Extended Death Benefit Guarantee Rider.

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May 28, 2009

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

RE: Form NWLA-434-AO, Long-Term Fixed Account Endorsement  
Form NWLA-440-M2.1, Policy Data Pages for Individual Flexible Premium Adjustable Variable Universal Life Policy (Sex Distinct)  
Form NWLA-440-M2.1, Policy Data Pages for Individual Flexible Premium Adjustable Variable Universal Life Policy (Unisex)  
Form NWLA-410-M2.1, Policy Data Pages for Individual Flexible Premium Adjustable Universal Life Policy  
Form NWLA-430-M2.1, Policy Data Pages for Individual Flexible Premium Adjustable Universal Life Policy  
Form NWLA-380-M2.1, Policy Data Pages for Last Survivor Flexible Premium Adjustable Variable Universal Life Insurance Policy  
Form VLS-0113AO.1, Variable Life Fund Supplement  
Form VLS-0114AO.1, Variable Life Fund Supplement  
Form VLS-0115AO.1, Variable Life Fund Supplement  
NAIC#: 92657

Dear Madam:

Enclosed for filing, subject to your approval, are the above referenced forms. Form NWLA-434-AO is a new form and will not replace any existing form. The remaining forms are revised and will replace the following previously approved forms:

NWLA-440-M2, Policy Data Pages (Sex Distinct), approved 04-08-08, SERFF # 38535  
NWLA-440-M2, Policy Data Pages (Unisex), approved 04-08-08, SERFF # 38535  
NWLA-410-M2, Policy Data Pages, approved 10-09-07, SERFF # 36946  
NWLA-430-M2, Policy Data Pages, approved 12-05-07, SERFF # 37477  
NWLA-380-M2, Policy Data Pages, approved 11-21-08, SERFF # 40857  
VLS-0113AO, Variable Life Fund Supplement, approved 12-11-08, SERFF # 41036  
VLS-0114AO, Variable Life Fund Supplement, approved 12-11-08, SERFF # 41036  
VLS-0115AO, Variable Life Fund Supplement, approved 12-11-08, SERFF # 41036

#### **Description of Endorsement**

Due to current economic conditions, Nationwide has decided to offer an additional fixed investment option to our customers via endorsement. The endorsement approach is being used as we may decide to discontinue offering this investment option on a prospective basis for new issues. If this occurs, Nationwide would simply stop issuing the endorsement with new policies.

This Endorsement will revise the terms and conditions of the Policy to which it is attached. The purpose is to make available and describe the operation of a "Long-Term Fixed Account." The Long-Term Fixed Account may receive a greater current rate of interest than the Fixed Account offered in the base policy and is subject to greater Premium allocation, transfer, and partial Surrender restrictions.

This Endorsement will automatically be sent with the policies; however, it is the customer's choice whether or not to allocate premium or transfers to this investment option.

### **Policy Data Pages/Variable Life Supplement Revisions**

The list of funds on the Policy Data Pages and on the Variable Life Fund Supplements were updated by adding the Long-Term Fixed Account. We have also made several additional changes to the Policy Data Pages showing corrections in some cases and additions of language in others.

It was necessary to revise the form numbers to the Policy Data Pages and Variable Life Fund Supplements. We have included highlighted copies of the changes on the Policy Data Pages for easy review. Any additions to the Policy Data pages will be denoted in a colored font and underlined and all deletions will appear in the right margin.

### **Statement of Variability Revisions**

Several corrections/additions were made to the Statement of Variability forms for the following products: NWLA-440-M2 (both Sex Distinct and Unisex); NWLA-410-M2; and NWLA-430-M2 as a result of changes to the variable material on the Policy Data Pages. We have included highlighted copies of the changes for easy review.

### **Actuarial Memorandum Revisions**

We have revised the Actuarial Memorandums by adding Long-Term Fixed Account specifications.

### **Other Information**

The endorsement will be issued with both existing and new issues on the following variable universal life policies:

NWLA-440-M2, Individual Flexible Premium Adjustable Variable Universal Life Policy (Sex Distinct and Unisex), approved 04-08-08, SERFF # 38535

NWLA-380-M2, Last Survivor Flexible Premium Adjustable Variable Universal Life Insurance Policy, approved 11-21-08, SERFF # 40857

NWLA-410-M2, Individual Flexible Premium Adjustable Variable Universal Life Ins. Policy, approved 10-09-07, SERFF # 36946

NWLA-430-M2, Individual Flexible Premium Adjustable Variable Universal Life Ins. Policy, approved 12-05-07, SERFF # 37477

### **Readability**

The Endorsement has been written in a readable fashion and has a Flesch score of 55.1. A Flesch score is not required on the remaining revised forms.

These forms are being filed concurrently in our state of domicile.

Thank you for your prompt attention to this filing. Please feel free to call me collect if you have any questions.

Sincerely,



Sandy Davies  
Specialist  
NF Regulatory Filings &  
Operations Team, 1-33-102  
Phone: (614) 249-8988  
Fax: (614) 249-2112  
E-Mail: daviess@nationwide.com

SD/

Enclosures:

1. Filing Fee
2. Filing Letter
3. Certification
4. NWLA-434-AO, Long-Term Fixed Account Endorsement
5. NWLA-440-M2.1, Policy Data Pages (Sex Distinct)
6. NWLA-440-M2.1, Policy Data Pages (Unisex)
7. NWLA-380-M2.1, Policy Data Pages
8. NWLA-410-M2.1, Policy Data Pages
9. NWLA-430-M2.1, Policy Data Pages
10. VLS-0113AO.1, Variable Life Fund Supplement
11. VLS-0114AO.1, Variable Life Fund Supplement
12. VLS-0115AO.1, Variable Life Fund Supplement
13. Revised Actuarial Memorandum for NWLA-440-M2, Individual Flexible Premium Adjustable Variable Universal Life Policy (Sex Distinct)
14. Revised Actuarial Memorandum for NWLA-440-M2, Individual Flexible Premium Adjustable Variable Universal Life Policy (Unisex)
15. Revised Actuarial Memorandum for NWLA-380-M2, Last Survivor Flexible Premium Adjustable Variable Universal Life Insurance Policy
16. Revised Actuarial Memorandum for NWLA-410-M2, Individual Flexible Premium Adjustable Universal Life Policy
17. Revised Actuarial Memorandum for NWLA-430-M2, Individual Flexible Premium Adjustable Universal Life Policy
18. Statement of Variability