

SERFF Tracking Number: NWPA-126848465 State: Arkansas  
Filing Company: Nationwide Life and Annuity Insurance Company State Tracking Number: 47091  
Company Tracking Number: NWLA-444-M2.1 - PDP ENHANCEMENT FILING  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: NWLA-444-M2.1 - PDP Enhancement Filing  
Project Name/Number: NWLA-444-M2.1 - PDP Enhancement Filing/NWLA-444-M2.1 - PDP Enhancement Filing

## Filing at a Glance

Company: Nationwide Life and Annuity Insurance Company

Product Name: NWLA-444-M2.1 - PDP SERFF Tr Num: NWPA-126848465 State: Arkansas

Enhancement Filing

TOI: L08 Life - Other

SERFF Status: Closed-Approved- State Tr Num: 47091  
Closed

Sub-TOI: L08.000 Life - Other

Co Tr Num: NWLA-444-M2.1 - PDP State Status: Approved-Closed  
ENHANCEMENT FILING

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Amy Burchette, Sandra Davies, Dan Gallion, Carrie Ruhlen, Georgia Sollars, Drema Wallace, Leslie Hernandez

Disposition Date: 10/22/2010

Date Submitted: 10/20/2010

Disposition Status: Approved-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: NWLA-444-M2.1 - PDP Enhancement Filing  
Project Number: NWLA-444-M2.1 - PDP Enhancement Filing  
Requested Filing Mode: Review & Approval  
Explanation for Combination/Other:  
Submission Type: New Submission  
Overall Rate Impact:  
Filing Status Changed: 10/22/2010

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: 10/22/2010

Created By: Carrie Ruhlen

Corresponding Filing Tracking Number: NWLA-444-M2.1 - PDP Enhancement Filing

Deemer Date:

Submitted By: Carrie Ruhlen

Filing Description:

RE: Form NWLA-444-M2.1, Policy Data Pages for Individual Flexible Premium Adjustable Universal Life Policy

NAIC#: 92657

SERFF Tracking Number: NWPA-126848465 State: Arkansas  
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As part of a project to fully automate our Policy Data Pages and make them uniform, we are submitting for your review, revisions to our Policy Data Pages for NWLA-444-M2, Individual Flexible Premium Adjustable Universal Life, previously approved on 06-11-2009, SERFF NWFA-126171078. We would like these revisions to be effective March 4, 2011 or upon approval.

In addition to formatting and grammatical revisions, we have listed below the significant changes to the Policy Data Pages:

- Changed Policy Data Page form number and date on the bottom of each page.
- Page 3:
  - added "Policy" before "Owner[s]".
  - in the PREMIUM INFORMATION section, added "Payment" after "Minimum Initial Premium".
  - changed "Planned Frequency" to read "Planned Premium Payment Frequency".
  - changed "Initial Minimum Monthly Premium Period in Years: [15]" to "Initial Minimum Monthly Premium Period: [15]".
- Page 3A:
  - changed "Death Benefit Option" to read "Death Benefit Option Elected".
  - under the Schedule of Benefits section changed "Amount" to "Specified Amount", "Coverage Starts" to "Coverage Start Date", and "Coverage Stops" to "Coverage End Date".
  - removed the Specified Amount Increase information. This information will only show when there is an increase in the Specified Amount.
  - revised the sentence at the bottom of the page to read "\*\*\*Coverage may expire prior to the date shown if Premiums paid and interest credited are not sufficient to continue coverage to that date. Refer to the Policy Coverage, Policy Continuation, Grace Period, Lapse and Reinstatement Provision for additional information."
- Page 3B:
  - re-titled this page to read "POLICY CHARGES AND DEDUCTIONS\*\*".
  - moved the "PARTIAL SURRENDERS AND LOANS" section, Maximum Projection of Benefits and Values Fee", and "Maximum Partial Surrender Fee" to Page 3D.
  - revised the sentence with the asterisk to read "\*\*The charges described in the Policy Charges and Deductions section are reduced to zero when the Insured reaches Attained Age 120".
- Page 3C:
  - changed the titles in the Guaranteed Maximum Monthly Cost of Insurance Rate Table to read "Attained Age of Insured" and "Maximum Rate".
  - added to the paragraph following the Cost of Insurance Rate Table, "Rate Class Multiple" wording.
  - added "NONFORFEITURE" before the "BASIS OF CALCULATION" title.

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- added "Guaranteed Cash Values" title to the Nonforfeiture section.
- Page 3D:
  - reworded the paragraph after the "Surrender Charge" table.
- Page 3F:
  - changed the title of the Insured's age column to read "Attained Age of Insured".
- Page 3G:
  - added the following title "INTERNAL REVENUE CODE LIFE INSURANCE QUALIFICATION TEST TABLE".
- Page 3I:
  - added 2 paragraphs for the Option 1 and Option 2 Settlement option tables after the Option 2 table.

A comparison copy of the changes is being provided to show the changes made in addition to a clean copy for your records.

Corrections/additions were made to the Statement of Variability as a result of changes to the material on the Policy Data Pages. We have included an updated copy for your review.

This filing is exempt from Readability scoring. This form is being filed concurrently in our state of domicile.

## Company and Contact

### Filing Contact Information

Carrie Ruhlen, Compliance Specialist      ruhlenc@nationwide.com  
One Nationwide Plaza      614-249-8042 [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? Yes  
Fee Explanation: \$50.00 per form.  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Nationwide Life and Annuity Insurance Company	\$50.00	10/20/2010	40950277

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	10/22/2010	10/22/2010

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## Disposition

Disposition Date: 10/22/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Revised Statement of Variability		Yes
Supporting Document	Deltaview Comparison		Yes
Form	Individual Flexible Premium Adjustable		Yes
	Universal Life		

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## Form Schedule

**Lead Form Number: NWLA-444-M2.1**

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	NWLA-444-M2.1	Data/Declaration Pages Premium Adjustable Universal Life	Revised	Replaced Form #: NWLA-444-M2 (Policy Data Pages) Previous Filing #: 42592	0.000	NWLA-444-M2.1 PDP.pdf

**Forms:** NWLA-444-M2

**Riders:**

### 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[s]:** [John E Doe Jr] [and] [Janettea M Doelongnameforexample]  
**Policy Number:** [B500000000] **Policy Date:** [May 1, 2010]  
**State of Issue:** [Anystate] **Policy Type:** Individual Flexible Premium Adjustable  
Universal Life Insurance, Non-Participating

### INSURED'S INFORMATION

**Insured:** [John E Doe Jr]  
**Sex:** [Male]  
**Issue Age:** [35]  
**Rate Class:** [Standard]  
**Rate Type:** [Non-Tobacco]  
**Rate Class Multiple:** [1.00]  
**Monthly Flat Extra\*:** [None] [\$0.00 payable to 00/00/0000]  
**[Monthly Flat Extra\*:]** [\$0.00 payable to 00/00/0000]

\*Monthly Flat Extras are amounts charged in addition to the monthly cost of insurance charge on a per \$1,000 of Specified Amount basis. Monthly Flat Extras may be charged for rating and/or to account for particular risks such as hazardous occupations or hobbies.

### PREMIUM INFORMATION\*\*

**Minimum Initial Premium Payment:** [\$52.00] **Minimum Additional Premium Payment:** [\$25.00]  
**Planned Premium Payment:** [\$885.90] **Planned Premium Payment Frequency:** [Annual]  
**Minimum Monthly Premium:** [\$26.00] **Initial Minimum Monthly Premium Period:** [15] Years

\*\*Payment of the Planned Premiums may not be sufficient to continue coverage to the Maturity Date. Additional Premiums may be required to keep your Policy in force if your Policy's secondary death benefit guarantee provided by the Minimum Monthly Premium provision or the Death Benefit Guarantee Value provision terminates for any reason and your Policy's Net Surrender Value is insufficient to cover monthly deductions. Please contact the company for additional information.

**Insured:** [John E Doe Jr]

**Policy Number:** [B500000000]

**BASE COVERAGE INFORMATION**

<b>Specified Amount:</b>	[\$100,000.00]	<b>Minimum Specified Amount:</b>	[\$100,000.00]
<b>Base Coverage:</b>	[100%]	<b>Minimum Specified Amount Increase:</b>	[\$10,000.00]
<b>Supplemental Coverage:</b>	[0%]	<b>Minimum Specified Amount Decrease:</b>	[\$10,000.00]
<b>Maturity Date*:</b>	[May 1, 2095]	<b>Death Benefit Option Elected:</b>	[Option 1 - Increasing]
<b>Internal Revenue Code Life Insurance Qualification Test:</b>	[Guideline Premium/Cash Value Corridor Test]	<b>Death Benefit Discount Rate:</b>	1.00246627

\*Coverage may expire prior to the Maturity Date if Premiums paid and interest credited are not sufficient to continue coverage to that date. Also, any Policy changes not reflected at issue, like Policy loans, partial Surrenders, coverage changes, and rider changes would also affect the coverage. Please see "Continuation of Insurance" provision. If coverage continues in force to the original Maturity Date, the Maturity Date will automatically be extended unless you elect to receive the Maturity Proceeds. This Policy may not qualify under the federal tax code as life insurance after Attained Age 120. If the Policy is deemed to not qualify as life insurance, it may be subject to adverse tax consequences. Please consult your tax advisor before making any decision regarding Maturity Date Extension.

**SCHEDULE OF BENEFITS**

		<b>Coverage</b>		
<u>Form Number</u>	<u>Benefit</u>	<u>Specified Amount</u>	<u>Start Date</u>	<u>End Date**</u>
NWLA-444-M2	Flexible Premium Adjustable Universal Life Specified Amount:	[\$100,000.00]	[5/1/2010]	[5/1/2095]

\*\*Coverage may expire prior to the date shown if Premiums paid and interest credited are not sufficient to continue coverage to that date. Refer to the Policy Coverage, Policy Continuation, Grace Period, Lapse and Reinstatement Provision for additional information.

**Insured:** [John E Doe Jr]

**Policy Number:** [B500000000]

**POLICY CHARGES AND DEDUCTIONS\***

**Guaranteed Maximum Percent of Premium Expense Charge:** All Policy Years [50.00%] of each Premium payment

**Guaranteed Maximum Monthly Per Policy Expense Charge:** All Policy Years \$20.00 each Policy Monthaversary

**Guaranteed Maximum Monthly Per \$1,000 of Specified Amount Expense Charge:** All Policy Years [\$0.94] each Policy Monthaversary

\*The charges described in the Policy Charges and Deductions section are reduced to zero when the Insured reaches Attained Age 120.

Insured: [John E Doe Jr]

Policy Number: [B500000000]

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

Specified Amount: [\$100,000.00]

Effective Date of Coverage: [May 1, 2010]

<u>Attained Age of Insured</u>	<u>Maximum Rate</u>	<u>Attained Age of Insured</u>	<u>Maximum Rate</u>	<u>Attained Age of Insured</u>	<u>Maximum Rate</u>
[18]	[.07670]	[53]	[.36406]	[88]	[13.84938]
[19]	[.07837]	[54]	[.40674]	[89]	[15.33342]
[20]	[.07920]	[55]	[.45949]	[90]	[16.90881]
[21]	[.07920]	[56]	[.51311]	[91]	[18.41631]
[22]	[.07920]	[57]	[.57096]	[92]	[20.01527]
[23]	[.08004]	[58]	[.62045]	[93]	[21.73361]
[24]	[.08087]	[59]	[.67752]	[94]	[23.58543]
[25]	[.08170]	[60]	[.74639]	[95]	[25.57306]
[26]	[.08504]	[61]	[.83045]	[96]	[27.43188]
[27]	[.08921]	[62]	[.93311]	[97]	[29.45788]
[28]	[.08754]	[63]	[1.04853]	[98]	[31.67269]
[29]	[.08587]	[64]	[1.17000]	[99]	[34.09954]
[30]	[.08504]	[65]	[1.29840]	[100]	[36.77137]
[31]	[.08421]	[66]	[1.42867]	[101]	[38.95131]
[32]	[.08421]	[67]	[1.56083]	[102]	[41.33540]
[33]	[.08671]	[68]	[1.70337]	[103]	[43.94625]
[34]	[.08838]	[69]	[1.85123]	[104]	[46.81288]
[35]	[.09088]	[70]	[2.03086]	[105]	[49.92533]
[36]	[.09588]	[71]	[2.23220]	[106]	[53.36259]
[37]	[.10006]	[72]	[2.49735]	[107]	[57.17347]
[38]	[.10756]	[73]	[2.77788]	[108]	[61.41905]
[39]	[.11424]	[74]	[3.07394]	[109]	[66.17321]
[40]	[.12175]	[75]	[3.39865]	[110]	[71.52939]
[41]	[.13176]	[76]	[3.75405]	[111]	[77.61672]
[42]	[.14428]	[77]	[4.16842]	[112]	[83.33333]
[43]	[.15847]	[78]	[4.65484]	[113]	[83.33333]
[44]	[.17517]	[79]	[5.21978]	[114]	[83.33333]
[45]	[.19437]	[80]	[5.83980]	[115]	[83.33333]
[46]	[.21275]	[81]	[6.55095]	[116]	[83.33333]
[47]	[.23280]	[82]	[7.29756]	[117]	[83.33333]
[48]	[.24450]	[83]	[8.10961]	[118]	[83.33333]
[49]	[.25787]	[84]	[9.01738]	[119]	[83.33333]
[50]	[.27709]	[85]	[10.04235]	[120]	[.00000]
[51]	[.29966]	[86]	[11.19223]		

The Guaranteed Maximum Monthly Cost of Insurance Rates shown above are based on the 2001 Commissioner's Standard Ordinary Ultimate Mortality Table, [Male], [Non-Tobacco], Rate Class Multiple [1.00] and Age Nearest Birthday. 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, and the monthly flat extra, if any.

**NONFORFEITURE – BASIS OF CALCULATION FOR MINIMUM CASH SURRENDER VALUES**

**Guaranteed Cash Values:**

**Mortality Table:** 2001 Commissioner's Standard Ordinary Ultimate Mortality Table, [Male], [Non-Tobacco] and Age Nearest Birthday.

**Interest Rate:** 3.00%, Annual Effective Rate

Insured: [John E Doe Jr]

Policy Number: [B500000000]

### SURRENDER CHARGE TABLE

Specified Amount: [\$100,000.00]

Effective Date of Coverage: [May 01, 2010]

<u>Surrender Charge for Policy Year as measured from Effective Date of Coverage stated above</u>	<u>Surrender Charge</u>
1	[\$2156.00]
2	[\$2134.00]
3	[\$2090.00]
4	[\$2068.00]
5	[\$2046.00]
6	[\$2002.00]
7	[\$1980.00]
8	[\$1936.00]
9	[\$1914.00]
10	[\$1870.00]
11	[\$1672.00]
12	[\$1496.00]
13	[\$1298.00]
14	[\$1122.00]
15	[\$924.00]
16	[\$748.00]
17	[\$550.00]
18	[\$374.00]
19	[\$176.00]
20+	[\$.00]

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

For a complete Surrender of the above [\$100,000.00], the applicable Surrender Charge will be deducted from the Accumulated Value based on the Policy Year and we will pay you the Net 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 Projection of Benefits and Values Fee:** \$25.00 per projection processed

**Maximum Partial Surrender Fee:** \$25.00 per partial Surrender processed or 5% of the partial Surrender, whichever is less

### PARTIAL SURRENDERS AND LOANS

**Minimum Partial Surrender:** \$500.00 per request

**Minimum Loan Repayment:** \$25.00

**Loan Interest Charged (Per Annum):** 5.00% Charged to Indebtedness in all policy years

**Loan Interest Credited (Per Annum):** 3.00% Credited to Indebtedness in all policy years

**Accumulated Value Guaranteed Minimum Interest Rate (Per Annum):** 3.00% applied to Accumulated Value and loaned portion of the Accumulated Value in all policy years\* (used in Accumulated Value calculation and portion of the Accumulated Value subject to loan)

\*Excess interest may be credited on the unborrowed Accumulated Value. The portion of the Accumulated Value subject to loan, if any, will be credited with an interest rate of 3.00%.

Current rates are not guaranteed and the insurer has the right to change the amount of interest credited to the Policy, or the cost of insurance or other expenses deducted from the Policy. This may result in lower cash values than illustrated or the requirement of additional Premium payments in order to keep the Policy in force.

**Insured:** [John E Doe Jr]

**Policy Number:** [B500000000]

**DEATH BENEFIT GUARANTEE VALUE EXPENSE FACTORS**

**Death Benefit Guarantee Value Percent of Premium Expense\***

<u>Policy Year</u>	<u>Primary Fund Account Premium Expense</u>	<u>Secondary Fund Account Premium Expense</u>
1	[35.00%]	[18.00%]
2	[35.00%]	[18.00%]
3	[35.00%]	[18.00%]
4	[35.00%]	[18.00%]
5	[35.00%]	[18.00%]
6	[35.00%]	[18.00%]
7	[35.00%]	[18.00%]
8	[35.00%]	[18.00%]
9	[35.00%]	[18.00%]
10	[35.00%]	[18.00%]
11	[13.00%]	[18.00%]
12	[13.00%]	[18.00%]
13	[13.00%]	[18.00%]
14	[13.00%]	[18.00%]
15	[13.00%]	[18.00%]
16	[13.00%]	[18.00%]
17	[13.00%]	[18.00%]
18	[13.00%]	[18.00%]
19	[13.00%]	[18.00%]
20	[13.00%]	[18.00%]
21	[13.00%]	[18.00%]
22	[13.00%]	[18.00%]
23	[13.00%]	[18.00%]
24	[13.00%]	[18.00%]
25 +	[13.00%]	[18.00%]

\*The Death Benefit Guarantee Value expense charges are zero starting at Attained Age 120.

**Primary Fund Premium Cap:** [\$798.06]

**DEATH BENEFIT GUARANTEE VALUE INTEREST CREDITING RATES (Per Annum):**

**Primary Fund Account:** [6.75%]

**Secondary Fund Account:** [5.85%]

**Death Benefit Guarantee Value Discount Rate:** [1.005458130]

Insured: [John E Doe Jr]

Policy Number: [B500000000]

**Table of Monthly Cost Factors per \$1,000 of Death Benefit Guarantee Value Net Amount At Risk**

<u>Attained Age of Insured</u>	<u>Rate</u>	<u>Attained Age of Insured</u>	<u>Rate</u>	<u>Attained Age of Insured</u>	<u>Rate</u>
[35]	[0.04856]	[64]	[1.28687]	[93]	[24.20727]
[36]	[0.05864]	[65]	[1.42820]	[94]	[26.30317]
[37]	[0.07056]	[66]	[1.57161]	[95]	[28.55945]
[38]	[0.08248]	[67]	[1.71711]	[96]	[30.67594]
[39]	[0.09256]	[68]	[1.87407]	[97]	[32.99013]
[40]	[0.10448]	[69]	[2.03692]	[98]	[35.52901]
[41]	[0.11549]	[70]	[2.23479]	[99]	[38.32223]
[42]	[0.12649]	[71]	[2.45662]	[100]	[41.41161]
[43]	[0.13934]	[72]	[2.74884]	[101]	[43.94374]
[44]	[0.15493]	[73]	[3.05810]	[102]	[46.72535]
[45]	[0.17512]	[74]	[3.38458]	[103]	[49.78695]
[46]	[0.19899]	[75]	[3.74279]	[104]	[53.16799]
[47]	[0.22561]	[76]	[4.13501]	[105]	[56.86325]
[48]	[0.25225]	[77]	[4.59250]	[106]	[60.97533]
[49]	[0.27705]	[78]	[5.12984]	[107]	[65.57517]
[50]	[0.30094]	[79]	[5.75428]	[108]	[70.75407]
[51]	[0.32760]	[80]	[6.44009]	[109]	[76.62725]
[52]	[0.35794]	[81]	[7.22732]	[110]	[83.33333]
[53]	[0.39381]	[82]	[8.05452]	[111]	[83.33333]
[54]	[0.43338]	[83]	[8.95508]	[112]	[83.33333]
[55]	[0.48033]	[84]	[9.96286]	[113]	[83.33333]
[56]	[0.53283]	[85]	[11.10210]	[114]	[83.33333]
[57]	[0.59090]	[86]	[12.38195]	[115]	[83.33333]
[58]	[0.65084]	[87]	[13.80082]	[116]	[83.33333]
[59]	[0.71360]	[88]	[15.34669]	[117]	[83.33333]
[60]	[0.82076]	[89]	[17.00708]	[118]	[83.33333]
[61]	[0.91323]	[90]	[18.77333]	[119]	[83.33333]
[62]	[1.02618]	[91]	[20.46711]	[120]	[0.00000]
[63]	[1.15319]	[92]	[22.26763]		

**Insured:** [John E Doe Jr]

**Policy Number:** [B500000000]

**[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 Accumulated Value and the Applicable Percentages from the following table.

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

SERFF Tracking Number: NWPA-126848465 State: Arkansas  
Filing Company: Nationwide Life and Annuity Insurance Company State Tracking Number: 47091  
Company Tracking Number: NWLA-444-M2.1 - PDP ENHANCEMENT FILING  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: NWLA-444-M2.1 - PDP Enhancement Filing  
Project Name/Number: NWLA-444-M2.1 - PDP Enhancement Filing/NWLA-444-M2.1 - PDP Enhancement Filing

## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Flesch Certification <b>Comments:</b> This form is exempt from Readability scoring. <b>Attachment:</b> AR CERT.pdf		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Revised Statement of Variability <b>Comments:</b> <b>Attachment:</b> NWLA-444-M2.1 SOV.pdf		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Deltaview Comparison <b>Comments:</b> <b>Attachment:</b> NWLA-444-M2.1 PDP Comparison.pdf		



ARKANSAS

Certificate of Compliance

Insurer Nationwide Life and Annuity Insurance Company

Form Numbers: NWLA-444-M2.1, Individual Flexible Premium Adjustable  
Universal Life Policy Data Pages

I have reviewed or supervised the review of the above forms. To the best of my knowledge and belief, they are in compliance with the rules and requirements of Regulation 19, 34, and 49 of the Arkansas Statute, ACA 23-80-206, ACA 23-79-138, and Bulletin 11-88.

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

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

A handwritten signature in black ink, appearing to read "James J. Rabenstine".

James J. Rabenstine  
Vice President  
NF Compliance  
Date: 10/08/2010

**Statement of Variability**  
**NWLA-444-M2.1**

<b>Policy Data Page 3</b>	<b>Reason</b>
3.1) Policy Owner (s)	Varies according to new issues.
3.2) Policy Number	Varies according to new issues.
3.3) State of Issue	Varies according to new issues by issue state.
3.4) Policy Date	Varies according to new issues.
3.5) Insured	Varies according to new issues.
3.6) Sex	“Male” or “Female” according to sex of insured at new and underwriting.
3.7) Issue Age	Varies according to new issues, from a minimum of 18 to a maximum of 85.
3.8) Rate Class	Varies according to underwriting decision; either “Standard”, “Preferred” or “Preferred Plus; Also Select Preferred and Select Preferred Plus are available classes when the Death Benefit Guarantee Value Enhancement Endorsement is attached to the policy.
3.9) Rate Type	Varies according to underwriting decision; either “Non-tobacco” or “Tobacco”.
3.10) Rate Class Multiple	Varies according to underwriting decision; table ratings ranges from 1.0 - 5000.
3.11) Monthly Flat Extra	Varies according to underwriting decisions and ranges from \$0.0 to \$25 over a temporary duration.
3.12) Monthly Flat Extra	Varies according to underwriting decisions and ranges from \$0 to \$25 over a permanent duration. (This is paid from issue through age 120).
3.13) Minimum Initial Premium Payment	Varies according to the characteristics of the policy at issue. This is twice the minimum monthly premium amount. And must be paid for coverage to begin.
3.14) Planned Premium Payment	Varies according to the owner’s election of planned premium to support the policy charges and benefits.
3.15) Minimum Monthly Premium	Varies by policy issue date, sex, issue age, underwriting class Specified Amount and period of no lapse provisions on policy.
3.16) Minimum Additional Premium Payment	This is currently \$25.00 for all policies.
3.17) Planned Premium Payment Frequency	Varies according to the owner’s election of monthly, quarterly, semi-annual, annual or single premium modes.
3.18) Initial Minimum Monthly Premium Period	Varies by policy issue date, issue age. 18-59 get 15years; 60-69 get 10years; 70-79 get 5 years; 80-85 get 3 years.

**Statement of Variability**  
**NWLA-444-M2.1**

<b>Policy Data Page 3A</b>	<b>Reason</b>
3a.1) Specified Amount	Varies according to owner's election and underwriting decision on issue, Current Minimum is \$100,000.
3a.2) Base Coverage	Varies between 50% to 100% of the total Specified Amount (whole percents only).
3a.3) Supplemental Coverage	Varies between 0%, 10% to 50% of the total Specified Amount (whole percents only).
3a.4) Maturity Date	Varies according to new issue – the policy anniversary date upon which the insured reaches attained age 120.
3a.5) Internal Revenue Code Life Insurance Qualification Test	Varies according to new issue. Either "Guideline Premium/Cash Value Corridor Test" or "Cash Value Accumulation Test".
3a.6) Minimum Specified Amount	Varies according to new issue and underwriting classification. Currently \$100,000.
3a.7) Minimum Specified Amount Increase	This is currently \$10,000.00 for all policies.
3a.8) Minimum Specified Amount Decrease	This is currently \$10,000.00 for all policies.
3a.9) Death Benefit Option Elected	Varies according to new issues; either Option 1 (Level), Option 2 (Increasing).
3a.10) Schedule of Benefits – Specified Amount	Varies according to characteristics and benefits of new issue.
3a.11) Specified Amount - Coverage Start Date	Varies according to the date of issue of the initial Specified Amount.
3a.12) Specified Amount – Coverage End Date	Varies according to the maturity date of the benefit covered under the Initial Specified Amount.

<b>Policy Data Page 3B</b>	<b>Reason</b>
3b.1) Guaranteed Maximum Percent of Premium Expense Charge	50% for 100% base coverage. Varies up to 52.5% when Supplemental Coverage is elected.
3b.2) Guaranteed Maximum Monthly Per 1000 of Specified Amount Expense Charge	Varies by issue age only.

**Statement of Variability**  
**NWLA-444-M2.1**

<b>Policy Data Page 3C</b>	<b>Reason</b>
3c.1) Table of Guaranteed Maximum Monthly Cost of Insurance Rate per \$1,000 of Net Amount at Risk - Specified Amount	Varies according to owner's election and underwriting decision on issue, Current Minimum is \$100,000.
3c.2) Table of Guaranteed Maximum Monthly Cost of Insurance Rate per \$1,000 of Net Amount at Risk - Effective Date of Coverage	Varies according to issue.
3c.3) Table of Guaranteed Maximum Monthly Cost of Insurance Rate per \$1,000 of Net Amount at Risk	For issue ages 18 and above, these are based on the 2001 Commissioner's Standard Ordinary(CSO) Ultimate Mortality table, age nearest birthday for male and females, non smoker and smoker. Applicable actuarial adjustments will be made to the table for Insureds with a rate class multiple greater than 1.00 and/or flat extra(s).
3c.4) Bracketed info in paragraph - Sex Distinct	Sex class varies according to issue; female or male to select the corresponding mortality table.
3c.5) Bracketed info in paragraph - Smoker Distinct	Smoker class varies according to issue; "smoker" or "non-smoker".
3c.6) Bracketed info in paragraph - Rate Class Multiple	Varies according to underwriting decision; table ratings ranges from 1.0 - 5000.
3c.7) Mortality Table - Sex Distinct	Sex class varies according to issue; female or male to select the corresponding mortality table.
3c.8) Mortality Table – Smoker Distinct	Smoker class varies according to issue; "smoker" or "non-smoker".
<b>Policy Data Page 3D</b>	<b>Reason</b>
3d.1) Surrender Charge Table – Specified Amount	Varies according to issue.
3d.2) Surrender Charge Table – Effective Date of Coverage	Varies according to issue.
3d.3) Surrender Charge Table – Surrender Charge Amounts	Varies according to issue age, duration, sex, and rate type.
3d.4) Bracketed info in paragraph	Specified Amount is inserted.

**Statement of Variability**  
**NWLA-444-M2.1**

<b>Policy Data Page 3E</b>	<b>Reason</b>
3e.1) Death Benefit Guarantee Value Expense Factors – Primary Fund Account Premium Expense	Varies according to underwriting characteristics – policy issue date, issue age, duration and specified amount.
3e.2) Death Benefit Guarantee Value Expense Factors – Secondary Fund Account Premium Expense	Varies according to underwriting characteristics- policy issue date, issue age, duration and Specified Amount.
3e.3) Primary Fund Premium Cap	Varies according to underwriting characteristics - Policy issue date, issue age, sex, risk class, risk type, rate class multiple, monthly flat extra, duration and specified amount.
3e.4) Death Benefit Guarantee Value Interest Crediting Rates (Per Annum) - Primary Fund Account	Varies on new issues according to the insurer's declaration of the quarterly rate applicable.
3e.5) Death Benefit Guarantee Value Interest Crediting Rates (Per Annum) - Secondary Fund Account	Varies on new issues according to the insurer's declaration of the quarterly rate applicable.
3e.6) Death Benefit Guarantee Value Discount Rate	This equals $(1 + \text{Primary Fund Account})^{(1/12)}$ .
<b>Policy Data Page 3F</b>	<b>Reason</b>
Table of Monthly Cost Factors Per \$1000 of Death Benefit Guarantee Value Net Amount at Risk	Varies according to underwriting characteristics- Policy issue date, issue age, sex, risk class, risk type, rate class multiple, monthly flat extra, duration and specified amount.
<b>Policy Data Page 3G</b>	<b>Reason</b>
Internal Revenue Code Life Insurance Qualification Test Table	Varies according to test selection at issue and issue age. Guideline Premium /Cash Value Corridor Test or Cash Value Accumulation Test.
<b>Policy Data Page 3H and 3I</b>	No Variation.

Forms: NWLA-444-M2  
Riders:

### POLICY DATA PAGES

#### **Policy Data Page**

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~~Charge schedules and underwriting risk classification (including rate class, rate type, and any monthly flat extras).

#### **Issue Information:**

Owner: [JOHN-DOE] Policy Date: [MAY 1, 2009]  
Policy Number: [B500000000] Policy Type: ~~Individual Flexible Premium~~  
Adjustable  
State of Issue: [Anystate] ~~Universal Life Insurance, Non-~~  
Participating

### POLICY ISSUE INFORMATION

Policy Owner[s]: [John E Doe Jr] [and] [Janettea M Doelongnameforexample]  
Policy Number: [B500000000] Policy Date: [May 1, 2010]  
State of Issue: [Anystate] Policy Type: Individual Flexible Premium Adjustable  
Universal Life Insurance, Non-Participating

### INSURED'S INFORMATION

Insured: [John E Doe Jr]  
Sex: [Male]

#### **Insured Information:**

Insured: ~~[JOHN-DOE]~~  
Issue Age: [35]  
Sex: ~~[MALE]~~  
Rate Class ~~[STANDARD];~~ [Standard]  
Rate Type ~~[NON-TOBACCO];~~ [Non-Tobacco]  
Rate Class Multiple: [1.00]  
Monthly Flat Extra\*: [None ~~— \$ —~~] [\$0.00 payable to 00/00/0000]

[Monthly Flat Extra\*: ~~[None — \$ —]~~ [\$0.00 payable to 00/00/0000]

\*Monthly Flat Extras are amounts charged in addition to the monthly cost of insurance charge on a per \$1,000 of Specified Amount basis. Monthly Flat Extras may be charged for rating and/or to account for particular risks such as hazardous occupations or hobbies.

### PREMIUM INFORMATION\*\*

Minimum Initial Premium Payment: [\$52.00] Minimum Additional Premium Payment: [\$25.00]

#### **Premium Information:**

Minimum Initial Premium: [\$52.00] ~~Minimum Additional Premium Payment:~~  
[25.00]

#### **Planned Premium Payment:**

[\$885.90] Planned Premium Payment Frequency: ~~[ANNUAL]~~ [Annual]

Insured: [John E. Doe Jr]

Policy Number: [B500000000]

**Minimum Monthly Premium:**

[\$26.00]

**Initial Minimum Monthly Premium Period**~~-in Years:~~ [15]Years

~~NOTE:~~ ~~\*\*~~Payment of the Planned Premiums may not be sufficient to continue coverage to the Maturity Date. Additional ~~premiums~~Premiums may be required to keep your ~~policy~~Policy in force if your ~~policy~~Policy's secondary death benefit guarantee provided by the Minimum Monthly Premium provision or the Death Benefit Guarantee Value provision terminates for any reason and your ~~policy~~Policy's Net Surrender Value is insufficient to cover monthly deductions. Please contact the company for additional information.

NWLA-444-M2~~+~~

~~Page 3~~

~~(05/2009)~~

(10/2010)

~~Insured~~ [JOHN DOE]

~~Policy Number~~ [B500000000]

Insured: [John E Doe Jr]

Policy Number: [B500000000]

**BASE COVERAGE INFORMATION**

**Coverage Information:**

**Specified Amount:** [\$100,000.00] **Minimum Specified Amount** : [\$100,000.00]

**Minimum Specified Amount Increase:** **Base Coverage** : [100%]  
[\$10,000.00]

**Supplemental Coverage**

{0%}

~~Minimum Specified Amount~~ { \$100,000.00 }  
~~Minimum Specified Amount Increase~~ { \$10,000.00 } : [0%] **Minimum Specified**  
**Amount Decrease** : [\$10,000.00]

**Maturity Date\*:** [May 1, 2095] **Death Benefit Option Elected:** [Option 1 - Increasing]

**Internal Revenue Code Life Insurance**

~~Qualification Test~~

**Death Benefit Discount Rate:** 1.00246627  
~~Death Benefit~~

**Test:** [Guideline Premium/Cash Value Corridor Test]  
~~Option~~

{Option 1}

~~Death Benefit Discount Rate~~

1.00246627

~~Maturity Date\*~~

{MAY 01, 2094}

\*Coverage may expire prior to the Maturity Date if ~~premiums~~ Premiums paid and interest credited are not large enough sufficient to continue coverage to that date. Also, any ~~policy~~ Policy changes not reflected at issue, like ~~policy~~ Policy loans, partial ~~surrenders~~ Surrenders, coverage changes, and rider changes would also affect the coverage. Please see "Continuation of Insurance" provision. If coverage continues in force to the original Maturity Date, the Maturity Date will automatically be extended unless you elect to receive the ~~maturity proceeds~~. THIS POLICY MAY NOT QUALIFY UNDER THE FEDERAL TAX CODE AS LIFE INSURANCE AFTER ATTAINED AGE 120. IF THE POLICY IS DEEMED TO NOT QUALIFY AS LIFE INSURANCE, IT MAY BE SUBJECT TO ADVERSE TAX CONSEQUENCES. PLEASE CONSULT YOUR TAX ADVISOR BEFORE MAKING ANY DECISION REGARDING MATURITY DATE EXTENSION.

**Schedule of Benefits**

**Form**

**Coverage**

**Number**

**Benefit**

**Amount**

**Starts**

**Stops\***

NWLA 444 M2 ——— Flexible Premium Adjustable Life  
————— Initial Specified Amount: { \$100,000.00 } { 05/01/2009 }  
{ 05/1/2094 }

————— Flexible Premium Adjustable Life  
- ————— Specified Amount  
**Increase:** { \$0.00 } { 05/01/2010 } { 05/1/2094 }

— Sex: { Male } ————— Attained Age: { 36 }

————— Rate Class: { STANDARD }  
- ————— Rate Class Multiple: { 1.00 }

**Rate Type:** { NON-TOBACCO }  
————— Monthly Flat Extra: { NONE }  
{ } { } { } { } { } { } ————— To:

**Insured:** [John E Doe Jr]

**Policy Number:** [B500000000]

~~Monthly Flat Extra: [NONE]~~ {  
} { } { } { } { } \_\_\_\_\_To:

Maturity Proceeds. This Policy may not qualify under the federal tax code as life insurance after Attained Age 120. If the Policy is deemed to not qualify as life insurance, it may be subject to adverse tax consequences. Please consult your tax advisor before making any decision regarding Maturity Date Extension.

**SCHEDULE OF BENEFITS**

<u>Form Number</u>	<u>Benefit</u>	<u>Specified Amount</u>	<u>Coverage</u>	
			<u>Start Date</u>	<u>End Date**</u>
NWLA-444-M2	Flexible Premium Adjustable Universal Life	[\$100,000.00]	[5/1/2010]	[5/1/2095]
	<u>Specified Amount:</u>			

\* Coverage may expire prior to the date shown if ~~premiums~~ Premiums paid and interest credited are not ~~large enough~~ sufficient to continue coverage to that date. Refer to the Policy Coverage, Policy Continuation, Grace Period, Lapse and Reinstatement Provision for additional information.

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**Insured** [JOHN DOE]

**Policy Number** [B500000000]

**Expense Charges**

**POLICY CHARGES AND DEDUCTIONS\***

Insured: [John E Doe Jr]

Policy Number: [B500000000]

Guaranteed Maximum Percent of Premium Expense Charge : All Policy Years [50.00%] ~~To any premium paid~~  
of each Premium payment

Guaranteed Maximum Monthly Per Policy Expense Charge ~~[\$20.00] Each month, in all policy years:~~ All  
Policy Years \$20.00 each Policy Monthaversary

Guaranteed Maximum Monthly Per \$1,000 of Specified ~~[\$0.94] Each month, in all-~~  
Amount Expense Charge: ~~policy years~~  
All Policy Years [\$0.94] each Policy Monthaversary

~~Maximum Fee for Projection of Benefits and Values~~ \$25.00 ~~For each projection~~

~~Maximum Transaction Fee for a Partial Surrender~~ \$25.00 ~~For each partial-~~  
~~surrender or 5% of the~~

~~whichever is less~~ ~~partial surrender,~~

~~The expense charges are zero starting at~~ \*The charges described in the Policy Charges and Deductions section are reduced to  
zero when the Insured reaches

Attained Age 120.

**~~Loan and Partial Surrender Minimums~~**

~~Minimum Partial Surrender~~ \$500.00  
~~Minimum Loan Repayment~~ \$25.00

**~~Interest Crediting Rate (Per Annum)~~**

~~Guaranteed Minimum Interest Rate~~ 3.00% ~~Applied to Accumulated Value~~  
~~and loaned portion~~  
~~(used in Accumulated Value calculation and~~ ~~of the Accumulated Value in all-~~  
~~policy years\*~~  
~~portion of the Accumulated Value subject to loan)~~

~~\*Excess interest may be credited on the unborrowed Accumulated Value. The portion of the Accumulated Value~~  
~~subject to loan, if any, will be credited with an interest rate of 3.00%.~~

**~~Policy Loan Interest Rates (Per Annum)~~**

Policy Loan Interest Charged Rate 5.00% — Charged to Indebtedness in all policy years

Policy Loan Interest Crediting Rate 3.00% — Credited to Indebtedness in all policy years

Current rates are not guaranteed and the insurer has the right to change the amount of interest credited to the policy, or the cost of insurance or other expenses deducted from the policy. This may result in lower cash values than illustrated or the requirement of additional premium payments in order to keep the policy in force.

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Insured [JOHN DOE]
Specified Amount — [\$100,000.00]
Sex — [MALE]
Rate Type [NON TOBACCO]
Policy Number [B500000000]
Effective Date of [MAY 01, 2009]
Coverage
Rate Class [STANDARD]

Policy Data Page

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

Table with 6 columns: Attained Age, Rate, Attained Age, Rate, Attained Age, Rate. Rows show age groups from 18 to 40 and 53 to 75 with corresponding rates.

**Insured:** [John E Doe Jr]

**Policy Number:** [B500000000]

[41]	[.13176]	[76]	[3.75405]	[111]	[77.61672]
[42]	[.14428]	[77]	[4.16842]	[112]	[83.33333]
[43]	[.15847]	[78]	[4.65484]	[113]	[83.33333]
[44]	[.17517]	[79]	[5.21978]	[114]	[83.33333]
[45]	[.19437]	[80]	[5.83980]	[115]	[83.33333]
[46]	[.21275]	[81]	[6.55095]	[116]	[83.33333]
[47]	[.23280]	[82]	[7.29756]	[117]	[83.33333]
[48]	[.24450]	[83]	[8.10961]	[118]	[83.33333]
[49]	[.25787]	[84]	[9.01738]	[119]	[83.33333]
[50]	[.27709]	[85]	[10.04235]	[120]	[.00000]
[51]	[.29966]	[86]	[11.19223]		
[52]	[.33060]	[87]	[12.46504]		

**Specified Amount:** [\$100,000.00]

**Effective Date of Coverage:** [May 1, 2010]

<u>Attained Age of Insured</u>	<u>Maximum Rate</u>	<u>Attained Age of Insured</u>	<u>Maximum Rate</u>	<u>Attained Age of Insured</u>	<u>Maximum Rate</u>	
[18]	[.07670]	[53]	[.36406]	[88]	[13.84938]	
[19]	[.07837]	[54]	[.40674]	[89]	[15.33342]	
[20]	[.07920]	[55]	[.45949]	[90]	[16.90881]	
[21]	[.07920]	[56]	[.51311]	[91]	[18.41631]	
[22]	[.07920]	[57]	[.57096]	[92]	[20.01527]	
[23]	[.08004]	[58]	[.62045]	[93]	[21.73361]	
[24]	[.08087]	[59]	[.67752]	[94]	[23.58543]	
[25]	[.08170]	[60]	[.74639]	[95]	[25.57306]	
[26]	[.08504]	[61]	[.83045]	[96]	[27.43188]	
[27]	[.08921]	[62]	[.93311]	[97]	[29.45788]	
[28]	[.08754]	[63]	[1.04853]	[98]	[31.67269]	
[29]	[.08587]	[64]	[1.17000]	[99]	[34.09954]	
[30]	[.08504]	[65]	[1.29840]	[100]	[36.77137]	
[31]	[.08421]	[66]	[1.42867]	[101]	[38.95131]	
[32]	[.08421]	[67]	[1.56083]	[102]	[41.33540]	
[33]	[.08671]	[68]	[1.70337]	[103]	[43.94625]	
[34]	[.08838]	[69]	[1.85123]	[104]	[46.81288]	
[35]	[.09088]	[70]	[2.03086]	[105]	[49.92533]	
[36]	[.09588]	[71]	[2.23220]	[106]	[53.36259]	
[37]	[.10006]	[72]	[2.49735]	[107]	[57.17347]	
[38]	[.10756]	[73]	[2.77788]	[108]	[61.41905]	
[39]	[.11424]	[74]	[3.07394]	[109]	[66.17321]	
[40]	[.12175]	[75]	[3.39865]	[110]	[71.52939]	
[41]	[.13176]	[76]	[3.75405]	[111]	[77.61672]	
[42]	[.14428]	[77]	[4.16842]	[112]	[83.33333]	
[43]	[.15847]	[78]	[4.65484]	[113]	[83.33333]	
[44]	[.17517]	[79]	[5.21978]	[114]	[83.33333]	
[45]	[.19437]	[80]	[5.83980]	[115]	[83.33333]	
[46]	[.21275]	[81]	[6.55095]	[116]	[83.33333]	
[47]	[.23280]	[82]	[7.29756]	[117]	[83.33333]	
[48]	[.24450]	[83]	[8.10961]	[118]	[83.33333]	
[49]	[.25787]	[84]	[9.01738]	[119]	[83.33333]	
[50]	[.27709]	[85]	[10.04235]	[120]	[.00000]	
[51]	[.29966]	[86]	[11.19223]			
[52]	[.33060]	[87]	[12.46504]			

The Guaranteed Maximum Monthly Cost of Insurance Rates shown above are based on the 2001 Commissioner's Standard Ordinary Ultimate Mortality Table, [Male], [Non-Smoker], [Tobacco], Rate Class Multiple [1.00] and Age Nearest Birthday. 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, and the monthly flat extra, if any.

**NONFORFEITURE – BASIS OF CALCULATION FOR MINIMUM CASH SURRENDER VALUES**

**Basis of Computation for Minimum Guaranteed Cash Surrender Values:**

Insured: [John E Doe Jr]

Policy Number: [B500000000]

Mortality Table : 2001 Commissioner's ~~[Male]~~ ~~[Non-Smoker]~~'s Standard Ordinary Ultimate Mortality ~~Tables,~~ Table, [Male], [Non-Tobacco] and Age Nearest Birthday.

Interest Rate : 3.00% Annual Effective Rate

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Insured

[JOHN DOE]

Policy Number

[B500000000]

SURRENDER CHARGE TABLE

Specified Amount : [\$100,000.00]

Effective Date of

Coverage ~~[MAY: [May 01, 2009]~~ [May 01, 2010]

Policy Data Page

Table of Surrender Charges

<u>Surrender Charge for policy year as measured from Effective Date of Coverage stated above</u>	<u>Surrender Charge</u>
<u>1</u>	[\$2156.00]
<u>2</u>	[\$2134.00]
<u>3</u>	[\$2090.00]
<u>4</u>	[\$2068.00]
<u>5</u>	[\$2046.00]
<u>6</u>	[\$2002.00]
<u>7</u>	[\$1980.00]
<u>8</u>	[\$1936.00]
<u>9</u>	[\$1914.00]
<u>10</u>	[\$1870.00]
<u>11</u>	[\$1672.00]
<u>12</u>	[\$1496.00]
<u>13</u>	[\$1298.00]
<u>14</u>	[\$1122.00]
<u>15</u>	[\$924.00]
<u>16</u>	[\$748.00]
<u>17</u>	[\$550.00]
<u>18</u>	[\$374.00]
<u>19</u>	[\$176.00]
<u>20+</u>	[\$.00]

For Surrender Charge ~~for policy year as measured~~ Surrender Charge ~~from purposes, years begin on the~~ Effective Date of Coverage ~~above~~

+	1
[\$2156.00]	2
[\$2134.00]	3
[\$2090.00]	4
[\$2068.00]	5
[\$2046.00]	6
[\$2002.00]	7
[\$1980.00]	

Insured: [John E Doe Jr]

Policy Number: [B500000000]

<del>[\$1936.00]</del>	8
<del>[\$1914.00]</del>	9
<del>[\$1870.00]</del>	10
<del>[\$1672.00]</del>	11
<del>[\$1496.00]</del>	12
<del>[\$1298.00]</del>	13
<del>[\$1122.00]</del>	14
<del>-\$924.00]</del>	15
<del>-\$748.00]</del>	16
<del>-\$550.00]</del>	17
<del>-\$374.00]</del>	18
<del>-\$176.00]</del>	19
	20

~~-\$0.00]~~A policy year begins on the Monthly Anniversary Day in the calendar month of issue and ends on the day before the Monthly Anniversary Day in the next calendar year. Policy year one begins on the effective date of the above coverage stated above and on each Policy Anniversary of that date thereafter and end on the day before the next Policy Anniversary of the Effective Date of Coverage.

For a complete ~~surrender~~Surrender of the above [\$100,000.00], the ~~appropriate~~applicable Surrender Charge~~above~~ will be deducted from the Accumulated Value based on ~~its policy year from issue~~the Policy Year and we will pay you the Net Surrender Value. We will also deduct a Surrender Charge for ~~a requested~~Specified Amount ~~Decrease~~decreases. A new Surrender Charge schedule page will be mailed to you for the remaining insurance.

**SERVICE FEES**

**Maximum Projection of Benefits and Values Fee:** \$25.00 per projection processed

**Maximum Partial Surrender Fee:** \$25.00 per partial Surrender processed or 5% of the partial Surrender, whichever is less

**PARTIAL SURRENDERS AND LOANS**

**Minimum Partial Surrender:** \$500.00 per request

**Minimum Loan Repayment:** \$25.00

**Loan Interest Charged (Per Annum):** 5.00% Charged to Indebtedness in all policy years

**Loan Interest Credited (Per Annum):** 3.00% Credited to Indebtedness in all policy years

**Accumulated Value Guaranteed Minimum Interest Rate (Per Annum):** 3.00% applied to Accumulated Value and loaned portion of the Accumulated Value in all policy years\* (used in Accumulated Value calculation and portion of the Accumulated Value subject to loan)

\* Excess interest may be credited on the unborrowed Accumulated Value. The portion of the Accumulated Value subject to loan, if any, will be credited with an interest rate of 3.00%.

Current rates are not guaranteed and the insurer has the right to change the amount of interest credited to the Policy, or the cost of insurance or other expenses deducted from the Policy. This may result in lower cash values than illustrated or the requirement of additional Premium payments in order to keep the Policy in force.

Insured: [John E Doe Jr]

Policy Number: [B500000000]

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**Insured** [JOHN-DOE]

**Policy Number** [B500000000]

**Policy Data Page**

**Death-Benefit-Guarantee-Value-Expense-Factors**

Insured: [John E Doe Jr]

Policy Number: [B500000000]

**DEATH BENEFIT GUARANTEE VALUE EXPENSE FACTORS**

**Death Benefit Guarantee Value Percent of Premium Expense:\***

<u>Policy Year</u>	<u>Primary Fund Account Premium Expense</u>	<u>Secondary Fund Account Premium Expense</u>
<u>1</u>	[35.00%]	[18.00%]
<u>2</u>	[35.00%]	[18.00%]
<u>3</u>	[35.00%]	[18.00%]
<u>4</u>	[35.00%]	[18.00%]
<u>5</u>	[35.00%]	[18.00%]
<u>6</u>	[35.00%]	[18.00%]
<u>7</u>	[35.00%]	[18.00%]
<u>8</u>	[35.00%]	[18.00%]
<u>9</u>	[35.00%]	[18.00%]
<u>10</u>	[35.00%]	[18.00%]
<u>11</u>	[13.00%]	[18.00%]
<u>12</u>	[13.00%]	[18.00%]
<u>13</u>	[13.00%]	[18.00%]
<u>14</u>	[13.00%]	[18.00%]
<u>15</u>	[13.00%]	[18.00%]
<u>16</u>	[13.00%]	[18.00%]
<u>17</u>	[13.00%]	[18.00%]
<u>18</u>	[13.00%]	[18.00%]
<u>19</u>	[13.00%]	[18.00%]
<u>20</u>	[13.00%]	[18.00%]
<u>21</u>	[13.00%]	[18.00%]
<u>22</u>	[13.00%]	[18.00%]
<u>23</u>	[13.00%]	[18.00%]
<u>24</u>	[13.00%]	[18.00%]
<u>25+</u>	[13.00%]	[18.00%]

<u>Policy Year</u>	<u>Primary Fund Account Premium Expense</u>	<u>Secondary Fund Account Premium Expense</u>
<u>1</u>	[35.00%]	[18.00%]
<u>2</u>	[35.00%]	[18.00%]
<u>3</u>	[35.00%]	[18.00%]
<u>4</u>	[35.00%]	[18.00%]
<u>5</u>	[35.00%]	[18.00%]
<u>6</u>	[35.00%]	[18.00%]
<u>7</u>	[35.00%]	[18.00%]
<u>8</u>	[35.00%]	[18.00%]
<u>9</u>	[35.00%]	[18.00%]
<u>10</u>	[35.00%]	[18.00%]
<u>11</u>	[13.00%]	[18.00%]
<u>12</u>	[13.00%]	[18.00%]
<u>13</u>	[13.00%]	[18.00%]

Insured: [John E Doe Jr]

Policy Number: [B500000000]

14	[13.00%]
15	[18.00%]
16	[13.00%]
17	[18.00%]
18	[13.00%]
19	[18.00%]
20	[13.00%]
21	[18.00%]
22	[13.00%]
23	[18.00%]
24	[13.00%]
25 and greater	[13.00%]

\*The Death Benefit Guarantee Value expense charges are zero starting at Attained Age 120.

Primary Fund Premium Cap=: [\$798.06]

**Death Benefit Guarantee Value Interest Crediting Rates (Per Annum):**

**DEATH BENEFIT GUARANTEE VALUE INTEREST CREDITING RATES (Per Annum):**

**Primary Fund Account:** [6.75%]

**Secondary Fund Account:** [5.85%]

**Death Benefit Guarantee Value Discount Rate:** [1.005458130]

Insured: [John E Doe Jr]

Policy Number: [B500000000]

Table of Monthly Cost Factors per \$1,000 of Death Benefit Guarantee Value Net Amount At Risk

<u>Attained Age of Insured</u>	<u>Rate</u>	<u>Attained Age of Insured</u>	<u>Rate</u>	<u>Attained Age of Insured</u>	<u>Rate</u>
[35]	[0.04856]	[64]	[1.28687]	[93]	[24.20727]
[36]	[0.05864]	[65]	[1.42820]	[94]	[26.30317]
[37]	[0.07056]	[66]	[1.57161]	[95]	[28.55945]
[38]	[0.08248]	[67]	[1.71711]	[96]	[30.67594]
[39]	[0.09256]	[68]	[1.87407]	[97]	[32.99013]
[40]	[0.10448]	[69]	[2.03692]	[98]	[35.52901]
[41]	[0.11549]	[70]	[2.23479]	[99]	[38.32223]
[42]	[0.12649]	[71]	[2.45662]	[100]	[41.41161]
[43]	[0.13934]	[72]	[2.74884]	[101]	[43.94374]
[44]	[0.15493]	[73]	[3.05810]	[102]	[46.72535]
[45]	[0.17512]	[74]	[3.38458]	[103]	[49.78695]
[46]	[0.19899]	[75]	[3.74279]	[104]	[53.16799]
[47]	[0.22561]	[76]	[4.13501]	[105]	[56.86325]
[48]	[0.25225]	[77]	[4.59250]	[106]	[60.97533]
[49]	[0.27705]	[78]	[5.12984]	[107]	[65.57517]
[50]	[0.30094]	[79]	[5.75428]	[108]	[70.75407]
[51]	[0.32760]	[80]	[6.44009]	[109]	[76.62725]
[52]	[0.35794]	[81]	[7.22732]	[110]	[83.33333]
[53]	[0.39381]	[82]	[8.05452]	[111]	[83.33333]
[54]	[0.43338]	[83]	[8.95508]	[112]	[83.33333]
[55]	[0.48033]	[84]	[9.96286]	[113]	[83.33333]
[56]	[0.53283]	[85]	[11.10210]	[114]	[83.33333]
[57]	[0.59090]	[86]	[12.38195]	[115]	[83.33333]
[58]	[0.65084]	[87]	[13.80082]	[116]	[83.33333]
[59]	[0.71360]	[88]	[15.34669]	[117]	[83.33333]
[60]	[0.82076]	[89]	[17.00708]	[118]	[83.33333]
[61]	[0.91323]	[90]	[18.77333]	[119]	[83.33333]
[62]	[1.02618]	[91]	[20.46711]	[120]	[0.00000]
[63]	[1.15319]	[92]	[22.26763]		

<u>Attained Age</u>	<u>Rate</u>	<u>Attained Age</u>	<u>Rate</u>	<u>Attained Age</u>
[35]	[0.04856]	[64]	[1.28687]	[93]
[24.20727]		[65]	[1.42820]	[94]
[36]	[0.05864]	[66]	[1.57161]	[95]
[26.30317]		[67]	[1.71711]	[96]
[37]	[0.07056]	[68]	[1.87407]	[97]
[28.55945]		[69]	[2.03692]	[98]
[38]	[0.08248]	[70]	[2.23479]	[99]
[30.67594]		[71]	[2.45662]	[100]
[39]	[0.09256]	[72]	[2.74884]	[101]
[32.99013]		[73]	[3.05810]	[102]
[40]	[0.10448]			
[35.52901]				
[41]	[0.11549]			
[38.32223]				
[42]	[0.12649]			
[41.41161]				
[43]	[0.13934]			
[43.94374]				
[44]	[0.15493]			
[46.72535]				

**Insured:** [John E Doe Jr]

**Policy Number:** [B500000000]

[45]	[0.17512]	[74]	——[3.38458]	[103]
[49.78695]				
[46]	[0.19899]	[75]	——[3.74279]	[104]
[53.16799]				
[47]	[0.22561]	[76]	——[4.13501]	[105]
[56.86325]				
[48]	[0.25225]	[77]	——[4.59250]	[106]
[60.97533]				
[49]	[0.27705]	[78]	——[5.12984]	[107]
[65.57517]				
[50]	[0.30094]	[79]	——[5.75428]	[108]
[70.75407]				
[51]	[0.32760]	[80]	——[6.44009]	[109]
[76.62725]				
[52]	[0.35794]	[81]	——[7.22732]	[110]
[83.33333]				
[53]	[0.39381]	[82]	——[8.05452]	[111]
[83.33333]				
[54]	[0.43338]	[83]	——[8.95508]	[112]
[83.33333]				
[55]	[0.48033]	[84]	——[9.96286]	[113]
[83.33333]				
[56]	[0.53283]	[85]	——[11.10210]	[114]
[83.33333]				
[57]	[0.59090]	[86]	——[12.38195]	[115]
[83.33333]				
[58]	[0.65084]	[87]	——[13.80082]	[116]
[83.33333]				
[59]	[0.71360]	[88]	——[15.34669]	[117]
[83.33333]				
[60]	[0.82076]	[89]	——[17.00708]	[118]
[83.33333]				
[61]	[0.91323]	[90]	——[18.77333]	[119]
[83.33333]				
[62]	[1.02618]	[91]	——[20.46711]	[120]
[0.00000]				
[63]	[1.15319]	[92]	——[22.26763]	

Insured: [John E Doe Jr]

Policy Number: [B500000000]

**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 Accumulated Value and the Applicable Percentages from the following table.

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

<u>Attained Age Applicable of Insured Percentage</u>	<u>Applicable Percentage</u>	<u>Attained Age of Insured</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%}			

Insured: [John E. Doe Jr]

Policy Number: [B500000000]

[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%]		

Insured: [John E Doe Jr]

Policy Number: [B500000000]

NWLA-444-M2.1  
~~(05/2009)~~(10/2010)

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**Insured** [JOHN-DOE]

**Policy Number** [B500000000]

**Policy Data Page**

**Tables For Settlement Options**

**SETTLEMENT OPTION TABLES**

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

**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

Monthly Installments for each \$1,000 of Proceeds

Age of Payee Guaranteed Period Last Birthday Years		Guaranteed Period Years			Age of Payee Last Birthday		Guaranteed Period Years			Age of Payee Last Birthday		Years
Male	Female	10	15	20	Male	Female	10	15	20	Male	Female	10
5 & Under \$4.27	10 & Under \$4.12	\$2.33	\$2.33	\$2.32	35	40	\$2.75	\$2.75	\$2.75	65	70	\$4.37
6 \$4.36	11 \$4.19	\$2.33	\$2.33	\$2.33	36	41	\$2.78	\$2.78	\$2.77	66	71	\$4.48
7 \$4.45	12 \$4.26	\$2.34	\$2.34	\$2.34	37	42	\$2.81	\$2.80	\$2.80	67	72	\$4.59
8 \$4.55	13 \$4.33	\$2.35	\$2.35	\$2.35	38	43	\$2.83	\$2.83	\$2.82	68	73	\$4.71
9 \$4.65	14 \$4.40	\$2.36	\$2.36	\$2.36	39	44	\$2.86	\$2.86	\$2.85	69	74	\$4.83
10 \$4.75	15 \$4.47	\$2.37	\$2.37	\$2.37	40	45	\$2.89	\$2.89	\$2.88	70	75	\$4.96
11 \$4.86	16 \$4.54	\$2.38	\$2.38	\$2.38	41	46	\$2.92	\$2.92	\$2.91	71	76	\$5.10
12 \$4.97	17 \$4.61	\$2.39	\$2.39	\$2.39	42	47	\$2.96	\$2.95	\$2.94	72	77	\$5.24
13 \$5.07	18 \$4.68	\$2.40	\$2.40	\$2.40	43	48	\$2.99	\$2.99	\$2.97	73	78	\$5.39
14 \$5.18	19 \$4.75	\$2.41	\$2.41	\$2.41	44	49	\$3.03	\$3.02	\$3.01	74	79	\$5.55
15 \$5.29	20 \$4.81	\$2.42	\$2.42	\$2.42	45	50	\$3.07	\$3.06	\$3.04	75	80	\$5.71
16 \$5.40	21 \$4.87	\$2.43	\$2.43	\$2.43	46	51	\$3.11	\$3.10	\$3.08	76	81	\$5.87
17 \$5.51	22 \$4.92	\$2.44	\$2.44	\$2.44	47	52	\$3.15	\$3.14	\$3.12	77	82	\$6.05
18 \$5.61	23 \$4.97	\$2.46	\$2.45	\$2.45	48	53	\$3.19	\$3.18	\$3.16	78	83	\$6.22
19 \$5.72	24 \$5.02	\$2.47	\$2.47	\$2.46	49	54	\$3.24	\$3.22	\$3.20	79	84	\$6.40
20 \$5.82	25 \$5.06	\$2.48	\$2.48	\$2.48	50	55	\$3.29	\$3.27	\$3.25	80	85	\$6.58
21 \$5.91	26 \$5.10	\$2.49	\$2.49	\$2.49	51	56	\$3.34	\$3.32	\$3.29	81	86	\$6.77
22 \$6.00	27 \$5.13	\$2.51	\$2.51	\$2.50	52	57	\$3.39	\$3.37	\$3.34	82	87	\$6.96
23 \$6.09	28 \$5.16	\$2.52	\$2.52	\$2.52	53	58	\$3.45	\$3.42	\$3.39	83	88	\$7.14
24 \$6.16	29 \$5.18	\$2.54	\$2.54	\$2.53	54	59	\$3.50	\$3.48	\$3.44	84	89	\$7.33
25 \$6.24	30 \$5.21	\$2.55	\$2.55	\$2.55	55	60	\$3.56	\$3.53	\$3.49	85	90	\$7.51
26 \$6.30	31 \$5.22	\$2.57	\$2.57	\$2.57	56	61	\$3.63	\$3.59	\$3.54	86	91	\$7.69
27 \$6.36	32 \$5.24	\$2.59	\$2.59	\$2.58	57	62	\$3.69	\$3.66	\$3.60	87	92	\$7.87
28 \$6.41	33 \$5.25	\$2.61	\$2.60	\$2.60	58	63	\$3.76	\$3.72	\$3.66	88	93	\$8.03
29 \$6.46	34 \$5.26	\$2.62	\$2.62	\$2.62	59	64	\$3.84	\$3.79	\$3.72	89	94	\$8.19

Insured: [John E Doe Jr]

Policy Number: [B500000000]

~~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~~  
 -----  
 & 100 &  
 -----  
 Over Over \$8.94\$6.61\$5.27

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	\$2.3	\$2.3	\$2.3			\$2.7	\$2.7	\$2.7			\$4.3	\$4.2	\$4.1
	11	\$2.33	\$2.33	\$2.33	35	40	\$2.78	\$2.78	\$2.77	65	70	\$4.48	\$4.36	\$4.19
	12	\$2.34	\$2.34	\$2.34	36	41	\$2.81	\$2.80	\$2.80	66	71	\$4.59	\$4.45	\$4.26
	13	\$2.35	\$2.35	\$2.35	37	42	\$2.83	\$2.83	\$2.82	67	72	\$4.71	\$4.55	\$4.33
9	14	\$2.3	\$2.3	\$2.3	38	43	\$2.8	\$2.8	\$2.8	68	73	\$4.8	\$4.6	\$4.4
	15	\$2.3	\$2.3	\$2.3	39	44	\$2.8	\$2.8	\$2.8	69	74	\$4.9	\$4.7	\$4.4
	16	\$2.3	\$2.3	\$2.3	40	45	\$2.9	\$2.9	\$2.9	70	75	\$5.1	\$4.8	\$4.5
	17	\$2.39	\$2.39	\$2.39	41	46	\$2.96	\$2.95	\$2.94	71	76	\$5.24	\$4.97	\$4.61
	18	\$2.40	\$2.40	\$2.40	42	47	\$2.99	\$2.99	\$2.97	72	77	\$5.39	\$5.07	\$4.68
14	19	\$2.4	\$2.4	\$2.4	43	48	\$3.0	\$3.0	\$3.0	73	78	\$5.5	\$5.1	\$4.7
	20	\$2.4	\$2.4	\$2.4	44	49	\$3.0	\$3.0	\$3.0	74	79	\$5.7	\$5.2	\$4.8
	21	\$2.4	\$2.4	\$2.4	45	50	\$3.1	\$3.1	\$3.0	75	80	\$5.8	\$5.4	\$4.8
	22	\$2.44	\$2.44	\$2.44	46	51	\$3.15	\$3.14	\$3.12	76	81	\$6.05	\$5.51	\$4.92
	23	\$2.46	\$2.45	\$2.45	47	52	\$3.19	\$3.18	\$3.16	77	82	\$6.22	\$5.61	\$4.97
19	24	\$2.4	\$2.4	\$2.4	48	53	\$3.2	\$3.2	\$3.2	78	83	\$6.4	\$5.7	\$5.0
	25	\$2.4	\$2.4	\$2.4	49	54	\$3.2	\$3.2	\$3.2	79	84	\$6.5	\$5.8	\$5.0
	26	\$2.4	\$2.4	\$2.4	50	55	\$3.3	\$3.3	\$3.2	80	85	\$6.7	\$5.9	\$5.1
	27	\$2.51	\$2.51	\$2.50	51	56	\$3.39	\$3.37	\$3.34	81	86	\$6.96	\$6.00	\$5.13
	28	\$2.52	\$2.52	\$2.52	52	57	\$3.45	\$3.42	\$3.39	82	87	\$7.14	\$6.09	\$5.16
24	29	\$2.5	\$2.5	\$2.5	53	58	\$3.5	\$3.4	\$3.4	83	88	\$7.3	\$6.1	\$5.1
	30	\$2.5	\$2.5	\$2.5	54	59	\$3.5	\$3.5	\$3.4	84	89	\$7.5	\$6.2	\$5.2
	31	\$2.5	\$2.5	\$2.5	55	60	\$3.6	\$3.5	\$3.5	85	90	\$7.6	\$6.3	\$5.2
	32	\$2.59	\$2.59	\$2.58	56	61	\$3.69	\$3.66	\$3.60	86	91	\$7.87	\$6.36	\$5.24
	33	\$2.61	\$2.60	\$2.60	57	62	\$3.76	\$3.72	\$3.66	87	92	\$8.03	\$6.41	\$5.25
					58	63				88	93			

**Insured:** [John E Doe Jr]

**Policy Number:** [B500000000]

<u>29</u>	<u>34</u>	<u>\$2.6</u> <u>2</u>	<u>\$2.6</u> <u>2</u>	<u>\$2.6</u> <u>2</u>	<u>59</u>	<u>64</u>	<u>\$3.8</u> <u>4</u>	<u>\$3.7</u> <u>9</u>	<u>\$3.7</u> <u>2</u>	<u>89</u>	<u>94</u>	<u>\$8.1</u> <u>9</u>	<u>\$6.4</u> <u>6</u>	<u>\$5.2</u> <u>6</u>
<u>30</u>	<u>35</u>	<u>\$2.6</u> <u>4</u>	<u>\$2.6</u> <u>4</u>	<u>\$2.6</u> <u>4</u>	<u>60</u>	<u>65</u>	<u>\$3.9</u> <u>1</u>	<u>\$3.8</u> <u>6</u>	<u>\$3.7</u> <u>8</u>	<u>90</u>	<u>95</u>	<u>\$8.3</u> <u>4</u>	<u>\$6.5</u> <u>0</u>	<u>\$5.2</u> <u>6</u>
<u>31</u>	<u>36</u>	<u>\$2.6</u> <u>6</u>	<u>\$2.6</u> <u>6</u>	<u>\$2.6</u> <u>6</u>	<u>61</u>	<u>66</u>	<u>\$3.9</u> <u>9</u>	<u>\$3.9</u> <u>3</u>	<u>\$3.8</u> <u>4</u>	<u>91</u>	<u>96</u>	<u>\$8.4</u> <u>8</u>	<u>\$6.5</u> <u>3</u>	<u>\$5.2</u> <u>7</u>
	<u>37</u>	<u>\$2.68</u>	<u>\$2.68</u>	<u>\$2.68</u>	<u>62</u>	<u>67</u>	<u>\$4.08</u>	<u>\$4.01</u>	<u>\$3.91</u>	<u>92</u>	<u>97</u>	<u>\$8.61</u>	<u>\$6.56</u>	<u>\$5.27</u>
	<u>38</u>	<u>\$2.71</u>	<u>\$2.70</u>	<u>\$2.70</u>	<u>63</u>	<u>68</u>	<u>\$4.17</u>	<u>\$4.09</u>	<u>\$3.98</u>	<u>93</u>	<u>98</u>	<u>\$8.73</u>	<u>\$6.58</u>	<u>\$5.27</u>
	<u>39</u>	<u>\$2.73</u>	<u>\$2.73</u>	<u>\$2.72</u>	<u>64</u>	<u>69</u>	<u>\$4.27</u>	<u>\$4.18</u>	<u>\$4.05</u>	<u>94</u>	<u>99</u>	<u>\$8.84</u>	<u>\$6.60</u>	<u>\$5.27</u>
										<u>95 &amp;</u>	<u>100 &amp;</u>	<u>\$8.9</u>	<u>\$6.6</u>	<u>\$5.2</u>
										<u>Over</u>	<u>Over</u>	<u>4</u>	<u>1</u>	<u>7</u>

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**

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

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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Document 2	file:///Z:/ACTCO350810/ACTCO_COMPLY/Forms/NWLA/Products/2001 CSO NLG UL(NWLA-444-M2)/PDPs/NWLA-444-M2 Goal State PDP's 10-2010/NWLA-444-M2.1
Rendering set	Standard

Legend:	
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Statistics:	
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Moved to	14
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Format changed	0
Total changes	1903