

SERFF Tracking Number: NWPA-127044729 State: Arkansas
Filing Company: Nationwide Life and Annuity Insurance Company State Tracking Number: 48106
Company Tracking Number: NWLA-410-M2.2/NWLA-440-M2.2/NWLA-430-M2.2 - AVUL/PVUL PDP GOAL STATE FILING
TOI: L06I Individual Life - Variable Sub-TOI: L06I.002 Single Life - Flexible Premium
Product Name: AVUL/PVUL PDP Goal State Filing
Project Name/Number: AVUL/PVUL PDP Goal State Filing/AVUL/PVUL PDP Goal State Filing

Filing at a Glance

Company: Nationwide Life and Annuity Insurance Company

Product Name: AVUL/PVUL PDP Goal State SERFF Tr Num: NWPA-127044729 State: Arkansas

Filing

TOI: L06I Individual Life - Variable

SERFF Status: Closed-Approved- State Tr Num: 48106
Closed

Sub-TOI: L06I.002 Single Life - Flexible
Premium

Co Tr Num: NWLA-410- State Status: Approved-Closed
M2.2/NWLA-440-M2.2/NWLA-430-
M2.2 - AVUL/PVUL PDP GOAL
STATE 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: 03/01/2011

Date Submitted: 02/25/2011

Disposition Status: Approved-
Closed

Implementation Date Requested: 07/06/2011

Implementation Date:

State Filing Description:

General Information

Project Name: AVUL/PVUL PDP Goal State Filing
Project Number: AVUL/PVUL PDP Goal State Filing
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 03/01/2011

State Status Changed: 03/01/2011

Created By: Carrie Ruhlen

Corresponding Filing Tracking Number: NWLA-
410-M2.2/NWLA-440-M2.2/NWLA-430-M2.2 -
AVUL/PVUL PDP GOAL STATE FILING

Deemer Date:

Submitted By: Carrie Ruhlen

Filing Description:

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RE: Form: NWLA-410-M2.2, Policy Data Pages for Individual Flexible Premium Variable Adjustable Universal Life Policy

Form: NWLA-430-M2.2, Policy Data Pages for Individual Flexible Premium Variable Adjustable Universal Life Policy

Form: NWLA-430-M2.2 (ACCUM), Policy Data Pages for Individual Flexible Premium Variable Adjustable Universal Life Policy

Form: NWLA-440-M2.2, Policy Data Pages for Individual Flexible Premium Adjustable Variable Universal Life Policy, Sex-Distinct

Form: NWLA-440-M2.2, Policy Data Pages for Individual Flexible Premium Adjustable Variable Universal Life Policy, Unisex

NAIC#: 92657

As part of a project to fully automate our Policy Data Pages and make them uniform, we are submitting for your review, revisions for the following Policy Data Pages:

- NWLA-410-M2.1, Policy Data Pages, previously approved 06-03-2009, SERFF NWPA-126167674
- NWLA-430-M2.1, Policy Data Pages, 06-03-2009, SERFF NWPA-126167674
- NWLA-430-M2 (ACCUM), Policy Data Pages, approved 05-22-2008, SERFF NWPA-125658875
- NWLA-440-M2.1, Policy Data Pages (Sex-Distinct), previously approved 06-03-2009, SERFF NWPA-126167674
- NWLA-440-M2.1, Policy Data Pages, (Unisex), previously approved 06-03-2009, SERFF NWPA-126167674

We would like these revisions to be effective July 6, 2011, or upon approval.

In addition to formatting and grammatical revisions, we have listed below the significant changes to each set of Policy Data Pages.

- Changed Policy Data Page form number and date on each page.
- Renamed table/titles on Pages 3A, 3B, 3C, 3E, 3H, 3I, and 3K.
- Page 3, added "Monthly Flat Extra" information to the "Insured's Information" section.
- Page 3, deleted "Payment" from "Minimum Additional Premium".
- Page 3A, removed "Initial" from "Specified Amount".
- Page 3A, revised the paragraph following the "Death Benefit Option 3" information.
- Page 3A, removed the Specified Amount Increase information. This information will only show when there is an increase in the Specified Amount.
- Page 3B, reformatted the "Policy Charge and Deductions" section for clarity and added "Effective Date of Coverage" and added an "Adjusted Sales Load Rider Forfeiture of Premium Load Credit" section.
- Page 3B, added an "Effective Date of Coverage" section, except for the NWLA-430-M2 (ACCUM) version.
- Page 3B, at the bottom of the page, revised existing paragraphs and added two new ones.
- Page 3C, revised the paragraph after the Cost of Insurance table.

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- Page 3C, removed the Nonforfeiture section.
- Page 3D, revised the second paragraph after the Surrender Charge table.
- Page 3H, revised the paragraph following the cost of insurance table for the Additional Protection Rider.
- Page 3I, removed the paragraph following the cost of insurance table for the Long Term Care Rider, except for the NWLA-430-M2 (ACCUM) version. Also, this page isn't applicable for the NWLA-440-M2 (Unisex) version.
- Page 3J, added the paragraph at the top on the Overloan Lapse Protection Rider page; except for the NWLA-430-M2 (ACCUM) version, it is a whole new page.
- Page 3K, removed the paragraph at the bottom of the Spouse Rider page. This page isn't applicable for the NWLA-440-M2 (Unisex) version).
- Page 3M, added a "Long Term Fixed Account" for NWLA-430-M2.2 (ACCUM).

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.

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

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]

Filing Fees

Fee Required? Yes
 Fee Amount: \$250.00

SERFF Tracking Number: NWPA-127044729 State: Arkansas
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 Retaliatory? Yes
 Fee Explanation: \$50.00 per form.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Nationwide Life and Annuity Insurance Company	\$250.00	02/25/2011	45050280

SERFF Tracking Number: NWPA-127044729 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	03/01/2011	03/01/2011

SERFF Tracking Number: NWPA-127044729 State: Arkansas
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Disposition

Disposition Date: 03/01/2011

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	Life & Annuity - Actuarial Memo		No
Supporting Document	Revised Statement of Variability Forms		Yes
Form	Individual Flexible Premium Variable Adjustable Universal Life Policy		Yes
Form	Individual Flexible Premium Variable Adjustable Universal Life Policy		Yes
Form	Individual Flexible Premium Variable Adjustable Universal Life Policy		Yes
Form	Individual Flexible Premium Adjustable Variable Universal Life Policy		Yes
Form	Individual Flexible Premium Adjustable Variable Universal Life Policy - Unisex		Yes

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Form Schedule

Lead Form Number: NWLA-410-M2.2

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	NWLA-410-M2.2	Data/Declaration Pages	Individual Flexible Premium Variable Adjustable Universal Life Policy	Revised	Replaced Form #: NWLA-410-M2.1 Previous Filing #: NWPA-126167674	0.000	NWLA-410-M2.2 PDP (ROP) (02-2011) (AR).pdf
	NWLA-430-M2.2	Data/Declaration Pages	Individual Flexible Premium Variable Adjustable Universal Life Policy	Revised	Replaced Form #: NWLA-430-M2.1 Previous Filing #: NWPA-126167674	0.000	NWLA-430-M2.2 PDP (ROP) (02-2011) (AR).pdf
	NWLA-430-M2.2 (ACCUM)	Data/Declaration Pages	Individual Flexible Premium Variable Adjustable Universal Life Policy	Revised	Replaced Form #: NWLA-430-M2 (ACCUM) Previous Filing #: NWPA-125658875	0.000	NWLA-430-M2.2 (ACCUM) (ROP) (02-2011) (AL) (AR).pdf
	NWLA-440-M2.2	Data/Declaration Pages	Individual Flexible Premium Adjustable Variable Universal Life Policy	Revised	Replaced Form #: NWLA-440-M2.1 Previous Filing #: NWPA-126167674	0.000	NWLA-440-M2.2 PDP - ROP (02-2011) (AR).pdf
	NWLA-440-M2.2	Data/Declaration Pages	Individual Flexible Premium Adjustable Variable Universal Life Policy - Unisex	Revised	Replaced Form #: NWLA-440-M2.1 Previous Filing #: NWPA-126167674	0.000	NWLA-440-M2.2 Unisex (ROP) (02-2011) (AR).pdf

Forms: NWLA-410-M2 NWLA-376-AO NWLA-434-AO

Riders: NWLA-412-AO NWLA-414-M2 NWLA-415-AO NWLA-416-M2 NWLA-417-M2 NWLA-418-AO
NWLA-229 NWLA-318 NWLA-419-AO NWLA-420-AO NWLA-423-M2 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, rate class multiple and any monthly flat extras).

POLICY ISSUE INFORMATION

Policy Owner[s]: [John E Doe][,][and] [Janeetee E Doelongnameforexample]
[More names would go here as needed]

Policy Number: [N000000000]

Policy Date: [July 1, 2011]

State of Issue: [Any state]

Policy Type: Individual Flexible Premium Variable
Adjustable Universal Life Insurance Policy, Non-Participating

INSURED'S INFORMATION

Insured: [John E Doe]

Sex: [Male]

Rate Class: [Standard]

Issue Age: [35]

Rate Type: [Non-Tobacco]

Monthly Flat Extra: [None][\$00.00 payable to 0/0/0000]

Rate Class Multiple: [1.00]

[Monthly Flat Extra:] [\$00.00 payable to 0/0/0000]

The Rate Class Multiple (medical factors) and Monthly Flat Extra (medical and/or non-medical factors) are underwriting classifications used to determine life insurance charges based on characteristics of the Insured beyond traditional factors—which include age, sex, and smoking habits of the Insured. The higher the rate class multiple or monthly flat extra, the greater the risk assessed and the higher the cost of coverage.

PREMIUM INFORMATION*

Minimum Initial Premium: [\$63.82]

Minimum Additional Premium: [\$50.00]

Planned Premium Payment: [\$512.21]

Planned Premium Payment Frequency: [Annual]

Monthly Initial Death Benefit

Guarantee Premium: [\$000,000.00]

Initial Death Benefit Guarantee Period:** [00] years

[Monthly Extended Death Benefit Guarantee Premium: [\$000,000.00]]

[Extended Death Benefit Guarantee Duration:** [000]]

[Extended Death Benefit Guarantee Advanced Payment Accumulated Premium: [\$000,000.00]]

[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 the Extended Death Benefit Guarantee Rider] 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 [and/or the Extended Death Benefit Guarantee Rider] are not met. Refer to the "Grace Period, Guaranteed Policy Continuation, and Reinstatement Provision" [and/or the Extended Death Benefit Guarantee Rider] for additional information.

BASE POLICY COVERAGE INFORMATION

Specified Amount:	[\$100,000.00]	Maturity Date*:	[July 1, 2096]
Minimum Specified Amount:	[\$100,000.00]	Internal Revenue Code Life Insurance Qualification Test:	[Guideline Premium/Cash Value Corridor] Test
[Additional Term Insurance Rider Specified Amount:]	[\$100,000.00]	Death Benefit Option Elected:	[Option 1 - Level]
[Total Specified Amount:]	[\$200,000.00]	[Death Benefit Option 3 Interest Rate:]	[N/A]
		[Death Benefit Option 3 Maximum Increase:]	[N/A]

*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

<u>Form Number</u>	<u>Benefit</u>	<u>Specified Amount</u>	<u>Start Date</u>	<u>End Date**</u>
NWLA-410-M2	Flexible Premium Variable Adjustable Universal Life Specified Amount [Sex:] [Male] [Issue Age:] [35] [Rate Class:] [Standard] [Rate Type:] [Non-Tobacco] [Rate Class Multiple:] [1.00] [Monthly Flat Extra:] [None/\$00.00] [Monthly Flat Extra:] [\$00.00]	[\$100,000.00]	[7/1/2011]	[7/1/2096]
[NWLA-412-AO]	[Accidental Death Benefit Rider] [Rate Class Multiple:] [1.00]	[\$50,000.00]	[7/1/2011]	[7/1/2096]
[NWLA-414-M2]	[Additional Term Insurance Rider] [Issue Age:] [35] [Rate Class:] [Standard] [Rate Type:] [Non-Tobacco] [Rate Class Multiple:] [1.00] [Monthly Flat Extra:] [None][\$00.00] [Monthly Flat Extra:] [\$00.00]	[\$100,000.00]	[7/1/2011]	[7/1/2096]

** 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 the Extended Death Benefit Guarantee Rider] are not met. Refer to the "Grace Period, Guaranteed Policy Continuation, and Reinstatement Provision" [and/or the Extended Death Benefit Guarantee Rider] for additional information.

SCHEDULE OF BENEFITS
Continued

<u>Form Number</u>	<u>Benefit</u>	<u>Specified Amount</u>	<u>Coverage</u>	
			<u>Start Date</u>	<u>End Date**</u>
[NWLA-415-AO]	[Adjusted Sales Load Rider] [Rider Adjustment Percentage:] [0%] [Rider Adjustment Period:] [00 years] [Maximum Rider Charge Period:] [00 years]		[7/1/2011]	[7/1/2096]
[NWLA-416-M2]	[Change of Insured Rider]		[7/1/2011]	[7/1/2096]
[NWLA-417-M2]	[Children's Term Insurance Rider]	[\$10,000.00]	[7/1/2011]	[7/1/2096]
[NWLA-418-AO]	[Extended Death Benefit Guarantee Rider] [Extended Death Benefit Guarantee Percentage of the Specified Amount:] [000%]		[7/1/2011]	[7/1/2096]
[NWLA-229]	[Long Term Care Rider] [Rate Class:] [Standard] [Rate Type:] [Non-Tobacco] [Rate Class Multiple:] [1.00]	[\$100,000.00]	[7/1/2011]	[7/1/2096]
	[Maximum Monthly Long Term Care Benefit:]	[\$2,000.00]		
[NWLA-419-AO]	[Overloan Lapse Protection Rider]		[7/1/2011]	[7/1/2096]
[NWLA-420-AO]	[Premium Waiver Rider] [Specified Premium (monthly):] [Rate Class Multiple:] [1.00]	[\$0,000.00]	[7/1/2011]	[7/1/2096]
[NWLA-423-M2]	[Spouse Life Insurance Rider] [Spouse:] [Spouse Name] [Sex:] [Male] [Issue Age:] [38] [Rate Class:] [Standard] [Rate Type:] [Non-Tobacco] [Rate Class Multiple:] [1.00] [Monthly Flat Extra:] [None] [\$00.00] [Monthly Flat Extra:] [\$00.00]	[\$100,000.00]	[7/1/2011]	[7/1/2096]
			[0/00/0000]	[0/00/0000]
			[0/00/0000]	[0/00/0000]
[NWLA-421-AO]	[Waiver of Monthly Deductions Rider] [Rate Class Multiple:] [1.00]		[7/1/2011]	[7/1/2096]

** 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 the Extended Death Benefit Guarantee Rider] are not met. Refer to the "Grace Period, Guaranteed Policy Continuation, and Reinstatement Provision" [and/or the Extended Death Benefit Guarantee Rider] for additional information.

Insured: [John E Doe]

Policy Number: [B500000000]

POLICY CHARGES AND DEDUCTIONS*

Guaranteed Maximum Premium Load:	Policy Years 1-5	[10%] of each Premium payment
	Policy Years 6-15	[8%] of each Premium payment
	Policy Years 16+	[5%] of each Premium payment

Guaranteed Maximum Mortality and Expense Risk Charge:	Policy Years 1-15	[0.80%] Annually [0.066423%] Monthly**
	Policy Years 16+	[0.30%] Annually [0.024966%] Monthly**

Guaranteed Maximum Administrative Charges

Monthly Flat Charge:	Policy Year 1	[\$20.00] each Policy Monthaversary
	Policy Years 2+	[\$10.00] each Policy Monthaversary

Monthly Per \$1,000 of Specified Amount Charge for*:** Years 1-[5]

Effective Date of Coverage: [July 1, 2096]

[\$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

Years [6]+ [0.00]

[Guaranteed Maximum Adjusted Sales Load Rider Charge:]	[Policy Years 1-[15]]	[00.0% Annually] [00.0% Monthly****]
	[Policy Years [16]+]	[[0.00]% Annually]

[Adjusted Sales Load Rider Forfeiture of Premium Load Credit:]

[If the Policy is surrendered in full within the first 10 Policy Years, some or all of the amount credited to the Policy under the Adjusted Sales Load Rider will be subject to forfeiture. The amount of credit forfeited will be equal to [1%] of the Premiums paid in Policy Years 1 through [7], multiplied by the percentage for the year of the Surrender from the table below.]

<u>[Policy Year]</u>	<u>[Percentage of Credit Forfeited]</u>	<u>[Policy Year]</u>	<u>[Percentage of Credit Forfeited]</u>
[1]	[100%]	[7]	[40%]
[2]	[90%]	[8]	[30%]
[3]	[80%]	[9]	[20%]
[4]	[70%]	[10]	[10%]
[5]	[60%]	[11+]	[0%]
[6]	[50%]		

[Extended Death Benefit Guarantee Rider Charge:] [[0.00] per \$1,000 of the Extended Death Benefit Guarantee Coverage Amount]

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

**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.

*** The Monthly per \$1,000 of Specified Amount Charge is \$0.00 after [five] full years following the Policy Date or the effective date of any increase in the Specified Amount.

[****The monthly charge is the percentage we charge against the Accumulated Gross Premium multiplied by the Adjusted Sales Load Rider Adjustment Percentage.]

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: [July 1, 2011]

<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>
[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	0.09088	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+	00.00000
39	0.11424	80	5.83980		
40	0.12175	81	6.55095		

The Guaranteed Maximum Monthly Cost of Insurance Rates shown above are based on the 2001 Commissioner's Standard Ordinary, Sex and Smoker Distinct, Ultimate, Age Nearest Birthday Mortality Table and the Insured's Attained Age, sex, rate type, rate class multiple and monthly flat extra, if any.]

SURRENDER CHARGE TABLE

Specified Amount: [\$100,000.00]

Effective Date of Coverage: [July 1, 2011]

**Surrender Charge for year as measured from
Effective Date of Coverage stated above**

**Maximum Surrender
Charge**

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 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 [\$100,000.00], the applicable Surrender Charge will be deducted from the Cash Value based on the 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.

<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.

[ADDITIONAL TERM INSURANCE RIDER]**Table of Guaranteed Maximum Monthly Cost of Insurance Rates Per \$1,000 of Rider Death Benefit**

Specified Amount: \$100,000.00

Effective Date of Coverage: July 1, 2011

<u>Attained Age</u>	<u>Rate</u>	<u>Attained Age</u>	<u>Rate</u>	<u>Attained Age</u>	<u>Rate</u>
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	0.09088	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+	00.00000
39	0.11424	80	5.83980		
40	0.12175	81	6.55095		

The Guaranteed Maximum Monthly Cost of Insurance Rates shown above are based on the 2001 Commissioner's Standard Ordinary Ultimate Mortality Table, Age Nearest Birthday, Sex and Smoker Distinct and the Insured's Attained Age, sex, rate type, rate class, rate class multiple and monthly flat extra, if any.]

[LONG TERM CARE RIDER

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: July 1, 2011

Attained		Attained	
<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>
21	0.026	61	0.183
22	0.026	62	0.195
23	0.026	63	0.209
24	0.026	64	0.221
25	0.026	65	0.234
26	0.026	66	0.246
27	0.026	67	0.260
28	0.027	68	0.272
29	0.027	69	0.284
30	0.027	70	0.297
31	0.027	71	0.309
32	0.027	72	0.323
33	0.029	73	0.335
34	0.029	74	0.348
35	0.029	75	0.360
36	0.030	76	0.368
37	0.033	77	0.429
38	0.035	78	0.492
39	0.036	79	0.554
40	0.039	80	0.687
41	0.041	81	0.806
42	0.044	82	0.939
43	0.045	83	1.077
44	0.047	84	1.169
45	0.050	85	1.260
46	0.056	86	1.350
47	0.060	87	1.442
48	0.066	88	1.533
49	0.072	89	1.623
50	0.078	90	1.715
51	0.084	91	1.806
52	0.089	92	1.896
53	0.095	93	1.988
54	0.101	94	2.079
55	0.107	95	2.169
56	0.119	96	2.261
57	0.132	97	2.352
58	0.144	98	2.444
59	0.158	99	2.535]
60	0.170		

[OVERLOAN LAPSE PROTECTION RIDER CHARGE RATES

The Rider charge rates vary by Attained Age. If the Rider is invoked, the one-time Rider charge is the product of Accumulated or Cash Value and the rate shown below:

<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%]

[SPOUSE LIFE INSURANCE RIDER**Table of Guaranteed Maximum Monthly Cost of Insurance Rates Per \$1,000 of Rider Specified Amount**

Specified Amount: \$100,000.00

Effective Date of Coverage: July 1, 2011

<u>Attained Age</u>	<u>Rate</u>	<u>Attained Age</u>	<u>Rate</u>
18	0.17	44	0.33
19	0.17	45	0.35
20	0.17	46	0.37
21	0.17	47	0.39
22	0.17	48	0.41
23	0.17	49	0.44
24	0.18	50	0.46
25	0.18	51	0.49
26	0.18	52	0.53
27	0.19	53	0.56
28	0.19	54	0.60
29	0.20	55	0.65
30	0.20	56	0.71
31	0.21	57	0.78
32	0.21	58	0.86
33	0.22	59	0.95
34	0.22	60	1.05
35	0.23	61	1.16
36	0.24	62	1.28
37	0.24	63	1.41
38	0.25	64	1.55
39	0.26	65	1.70
40	0.27	66	1.83
41	0.29	67	1.98
42	0.30	68	2.15
43	0.31	69	2.33]

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 options is shown on a percentage basis.

FUND ALLOCATION FACTORS

	<u>During "RIGHT to EXAMINE and CANCEL" Period*</u>	<u>After "RIGHT to EXAMINE and CANCEL" Period</u>
[AIM VIF (Invesco VIF) - Invesco V.I. Capital Development Fund: Series I Shares	0%	0%
Alliance Bernstein VPS Small/Mid Cap Value Portfolio: Class A	0%	0%
American Century NVIT Multi Cap Value Fund - Class I	0%	0%
American Century VP Inflation Protection Fund - Class II	0%	0%
American Century VP Mid Cap Value Fund - Class I	0%	0%
American Funds NVIT Asset Allocation Fund - Class II**	0%	0%
American Funds NVIP Bond Fund - Class II	0%	0%
American Funds NVIT Global Growth Fund - Class II	0%	0%
American Funds NVIT Growth & Income Fund - Class II	0%	0%
American Funds NVIT Growth Fund - Class II	0%	0%
Black Rock Global Allocation V.I. Fund - Class II	0%	30%
Dreyfus IP Small Cap Stock Index Portfolio - Service Shares	0%	0%
Dreyfus Stock Index Fund, Inc. - Initial Shares	0%	0%
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 Freedom 2010 Portfolio - Service Class**	0%	0%
Fidelity VIP Freedom 2020 Portfolio - Service Class**	0%	0%
Fidelity VIP Freedom 2030 Portfolio - Service Class**	0%	0%
Fidelity VIP Fund - Energy Portfolio Service Class 2	0%	0%
Fidelity VIP Growth Portfolio - Service Class	0%	0%
Fidelity VIP Investment Grade Bond Portfolio Service Class	0%	20%
Fidelity VIP Mid Cap Portfolio - Service Class	0%	0%
Fidelity VIP Overseas Portfolio - Service Class R	0%	0%
Franklin Templeton VIPT - Global Bond 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 1	0%	0%
Franklin Templeton VIPT - Founding Funds Allocation - Class 2	0%	0%
Gartmore NVIT International Equity Fund - Class VI	100%	0%
Gartmore NVIT Worldwide Leaders Fund - Class III	0%	0%
Ivy Funds Variable Insurance Portfolios, Inc. - Asset Strategy	0%	0%
Janus Aspen Series - Overseas Portfoli: Service II Shares	0%	0%
Janus Aspen Series - Forty Portfolio - Service Shares	0%	0%
Janus Aspen Series - Global Technology Portfolio: SS II	0%	0%
MFS International Value Portfolio: Service Class	0%	0%
MFS VIT Value Series - Initial Class	0%	0%
Nationwide Variable Insurance Trust: NVIT Emerging Markets Fund - Class III	0%	0%
Nationwide Variable Insurance Trust: NVIT Real Estate Fund - Class I	0%	0%
Neuberger Berman AMT Short Duration Bond Port - Class I	0%	0%
Neuberger Berman NVIT Multi Cap Opp 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%
Enhanced Fixed Account**	0%	0%]
Long Term Fixed Account	0%	0%
Fixed Fund[**]	0%	0%

INVESTMENT OPTIONS AND ALLOCATION OF NET PREMIUMS PAID
Continued

FUND ALLOCATION FACTORS

	<u>During "RIGHT to EXAMINE and CANCEL" Period*</u>	<u>After "RIGHT to EXAMINE and CANCEL" Period</u>
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%
NVIT Cardinal Moderately Conservative Fund - Class I**	0%	0%
NVIT Core Bond Fund - Class I	0%	0%
NVIT Core Plus Bond Fund - Class I	0%	0%
NVIT Government Bond Fund - Class I	0%	0%
NVIT International Index Fund - Class VI	0%	0%
NVIT Investor Destinations Aggressive Fund - Class II**	0%	0%
NVIT Investor Destinations Balanced Fund - Class II**	0%	0%
NVIT Investor Destinations Capital App Fund - Class II**	0%	0%
NVIT Investor Destinations Conservative fund - class II**	0%	0%
NVIT Investor Destinations Moderate Fund - Class II**	0%	0%
NVIT Investor Destinations Moderately Aggressive Fund - Class II**	0%	50%
NVIT Investor Destinations Moderately Conservative Fund - Class II**	0%	0%
NVIT Mid Cap Index Fund - Class I	0%	0%
NVIT Money Market Fund - Class I	0%	0%
NVIT Multi Sector Bond 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%
Oppenheimer Global Securities Fund/VA - Class III	0%	0%
Oppenheimer Main Street Fund VA - Non-Service Shares	0%	0%
Oppenheimer Main Street Small Cap Fund/VA - Non-Service Shares	0%	0%
Oppenheim NVIT Large Cap Growth Fund - Class I	0%	0%
PIMCO VIT - Foreign Bond Portfolio (unhedged): Administrative Class	0%	0%
PIMCO VIT Low Duration Portfolio - Administrative Shares	0%	0%
T. Rowe Price Health Sciences Portfolio - Class II	0%	0%
Templeton NVIT International Value Fund - Class III	0%	0%
Van Eck VIP Trust - Global Hard Assets Fund: Class RI	0%	0%
Van Kampen NVIT Comstock Value Fund - Class I	0%	0%
Wells Fargo Advantage VT Small Cap Growth Fund	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.]

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 options is shown on a percentage basis.

FUND ALLOCATION FACTORS

	<u>During "RIGHT to EXAMINE and CANCEL" Period*</u>	<u>After "RIGHT to EXAMINE and CANCEL" Period</u>
[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 Opportunities 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 Core Equity Portfolio	0%	0%
W&R International Growth Portfolio	0%	30%
W&R Micro Cap Growth Portfolio	0%	0%
W&R Mid Cap Growth Portfolio	0%	0%
W&R Money Market Portfolio	100%	0%
W&R Pathfinder Aggressive Portfolio**	0%	0%
W&R Pathfinder Conservative Portfolio**	0%	0%
W&R Pathfinder Moderate Conservative Portfolio**	0%	0%
W&R Pathfinder Moderate Portfolio**	0%	0%
W&R Pathfinder Moderately Aggressive 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 Portfolio	0%	0%
Enhanced Fixed Account**	0%	0%]
Fixed Account[**]	0%	0%
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.]

Forms: NWLA-430-M2 NWLA-376-AO NWLA-434-AO

Riders: NWLA-412-AO NWLA-414-M2 NWLA-415-AO NWLA-416-M2 NWLA-417-M2 NWLA-418-AO
NWLA-229 NWLA-318 NWLA-419-AO NWLA-420-AO NWLA-423-M2 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, rate class multiple and any monthly flat extras).

POLICY ISSUE INFORMATION

Policy Owner[s]: [John E Doe][,][and] [Janeetee E Doelongnameforexample]
[More names would go here as needed]

Policy Number: [N000000000]

Policy Date: [July 1, 2011]

State of Issue: [Any state]

Policy Type: Individual Flexible Premium Variable
Adjustable Universal Life Insurance Policy, Non-Participating

INSURED'S INFORMATION

Insured: [John E Doe]

Sex: [Male]

Rate Class: [Standard]

Issue Age: [35]

Rate Type: [Non-Tobacco]

Monthly Flat Extra: [None][\$00.00 payable to 0/0/0000]

Rate Class Multiple: [1.00]

[Monthly Flat Extra:] [\$00.00 payable to 0/0/0000]

The Rate Class Multiple (medical factors) and Monthly Flat Extra (medical and/or non-medical factors) are underwriting classifications used to determine life insurance charges based on characteristics of the Insured beyond traditional factors—which include age, sex, and smoking habits of the Insured. The higher the rate class multiple or monthly flat extra, the greater the risk assessed and the higher the cost of coverage.

PREMIUM INFORMATION*

Minimum Initial Premium: [\$63.82] **Minimum Additional Premium:** [\$50.00]

Planned Premium Payment: [\$512.21] **Planned Premium Payment Frequency:** [Annual]

Monthly Initial Death Benefit

Guarantee Premium: [\$000,000.00] **Initial Death Benefit Guarantee Period**:** [00] years

[Monthly Extended Death Benefit Guarantee
Premium:

[\$000,000.00] **[Extended Death Benefit Guarantee Duration**:** [000]]

[Extended Death Benefit Guarantee Advanced
Payment Accumulated Premium:

[\$000,000.00] **[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 the Extended Death Benefit Guarantee Rider] 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 [and/or the Extended Death Benefit Guarantee Rider] are not met. Refer to the "Grace Period, Guaranteed Policy Continuation, and Reinstatement Provision" [and/or the Extended Death Benefit Guarantee Rider] for additional information.

BASE POLICY COVERAGE INFORMATION

Specified Amount:	[\$100,000.00]	Maturity Date*:	[January 1, 2096]
Minimum Specified Amount:	[\$100,000.00]	Internal Revenue Code Life Insurance Qualification Test:	[Guideline Premium/Cash Value Corridor] Test
[Additional Term Insurance Rider Specified Amount:]	[\$100,000.00]	Death Benefit Option Elected:	[Option 1 – Level]
[Total Specified Amount:]	[\$200,000.00]	[Death Benefit Option 3 Interest Rate:]	[N/A]
		[Death Benefit Option 3 Maximum Increase:]	[N/A]

*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

<u>Form Number</u>	<u>Benefit</u>	<u>Specified Amount</u>	<u>Start Date</u>	<u>Coverage End Date**</u>
NWLA-430-M2	Flexible Premium Variable Adjustable Universal Life Specified Amount [Sex:] [Male] [Issue Age:] [35] [Rate Class:] [Standard] [Rate Type:] [Non-Tobacco] [Rate Class Multiple:] [1.00] [Monthly Flat Extra:] [None/\$00.00] [Monthly Flat Extra:] [\$00.00]	[\$100,000.00]	[7/1/2011]	[7/1/2096]
[NWLA-412-AO]	[Accidental Death Benefit Rider] [Rate Class Multiple:] [1.00]	[\$50,000.00]	[7/1/2011]	[7/1/2096]
[NWLA-414-M2]	[Additional Term Insurance Rider] [Issue Age:] [35] [Rate Class:] [Standard] [Rate Type:] [Non-Tobacco] [Rate Class Multiple:] [1.00] [Monthly Flat Extra:] [None] [\$00.00] [Monthly Flat Extra:] [\$00.00]	[\$100,000.00]	[7/1/2011]	[7/1/2096]

** 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 the Extended Death Benefit Guarantee Rider] are not met. Refer to the "Grace Period, Guaranteed Policy Continuation, and Reinstatement Provision" [and/or the Extended Death Benefit Guarantee Rider] for additional information.

SCHEDULE OF BENEFITS
Continued

<u>Form Number</u>	<u>Benefit</u>	<u>Specified Amount</u>	<u>Coverage</u>	
			<u>Start Date</u>	<u>End Date**</u>
[NWLA-415-AO]	[Adjusted Sales Load Rider] [Rider Adjustment Percentage:] [0%] [Rider Adjustment Period:] [00 years] [Maximum Rider Charge Period:] [00 years]		[7/1/2011]	[7/1/2096]
[NWLA-416-M2]	[Change of Insured Rider]		[7/1/2011]	[7/1/2096]
[NWLA-417-M2]	[Children's Term Insurance Rider]	[\$10,000.00]	[7/1/2011]	[7/1/2096]
[NWLA-418-AO]	[Extended Death Benefit Guarantee Rider] [Extended Death Benefit Guarantee Percentage of the Specified Amount:] [000%]		[7/1/2011]	[7/1/2096]
[NWLA-229]	[Long Term Care Rider] [Rate Class:] [Standard] [Rate Type:] [Non-Tobacco] [Rate Class Multiple:] [1.00] [Maximum Monthly Long Term Care Benefit:]	[\$100,000.00] [\$2,000.00]	[7/1/2011]	[7/1/2096]
[NWLA-419-AO]	[Overloan Lapse Protection Rider]		[7/1/2011]	[7/1/2096]
[NWLA-420-AO]	[Premium Waiver Rider] [Specified Premium (monthly):] [Rate Class Multiple:] [1.00]	[\$000.00]	[7/1/2011]	[7/1/2096]
[NWLA-423-M2]	[Spouse Life Insurance Rider] [Spouse:] [Spouse Name] [Sex:] [Male] [Issue Age:] [38] [Rate Class:] [Standard] [Rate Type:] [Non-Tobacco] [Rate Class Multiple:] [1.00] [Monthly Flat Extra:] [None] [\$00.00] [Monthly Flat Extra:] [\$00.00]	[\$100,000.00]	[7/1/2011]	[7/1/2096]
[NWLA-421-AO]	[Waiver of Monthly Deductions Rider] [Rate Class Multiple:] [1.00]		[7/1/2011]	[7/1/2096]

** 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 the Extended Death Benefit Guarantee Rider] are not met. Refer to the "Grace Period, Guaranteed Policy Continuation, and Reinstatement Provision" [and/or the Extended Death Benefit Guarantee Rider] for additional information.

Insured: [John E Doe]

Policy Number: [B500000000]

POLICY CHARGES AND DEDUCTIONS*

Guaranteed Maximum Premium Load:	Policy Years 1-5	[10%] of each Premium payment
	Policy Years 6-15	[8%] of each Premium payment
	Policy Years 16+	[5%] of each Premium payment

Guaranteed Maximum Mortality and Expense Risk Charge:	Policy Years 1-15	[0.80%] Annually [0.066423%] Monthly**
	Policy Years 16+	[0.30%] Annually [0.024966%] Monthly**

Guaranteed Maximum Administrative Charges

Monthly Flat Charge:	Policy Year 1	[\$20.00] each Policy Monthaversary
	Policy Years 2+	[\$10.00] each Policy Monthaversary

Monthly Per \$1,000 of Specified Amount Charge for*:** Years 1-[5]

Effective Date of Coverage: [July 1, 2011]

[\$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

Years [6]+ [0.00]

[Guaranteed Maximum Adjusted Sales Load Rider Charge:]	[Policy Years 1-[15]]	[16.250% Annually] [1.354% Monthly****]
	[Policy Years [16]+]	[[0.00]% Annually]

[Adjusted Sales Load Rider Forfeiture of Premium Load Credit:]

[If the Policy is surrendered in full within the first 10 Policy Years, some or all of the amount credited to the Policy under the Adjusted Sales Load Rider will be subject to forfeiture. The amount of credit forfeited will be equal to [1%] of the Premiums paid in Policy Years 1 through [7], multiplied by the percentage for the year of the Surrender from the table below.]

<u>[Policy Year]</u>	<u>[Percentage of Credit Forfeited]</u>	<u>[Policy Year]</u>	<u>[Percentage of Credit Forfeited]</u>
[1]	[100%]	[7]	[40%]
[2]	[90%]	[8]	[30%]
[3]	[80%]	[9]	[20%]
[4]	[70%]	[10]	[10%]
[5]	[60%]	[11+]	[0%]
[6]	[50%]		

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

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

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

*** The Monthly per \$1,000 of Specified Amount Charge is \$0.00 after [five] full years following the Policy Date or the effective date of any increase in the Specified Amount.

[****The monthly charge is the percentage we charge against the Accumulated Gross Premium multiplied by the Adjusted Sales Load Rider Adjustment Percentage.]

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: [July 1, 2011]

<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>
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	0.09088	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+	00.00000
39	0.11424	80	5.83980		
40	0.12175	81	6.55095		

The Guaranteed Maximum Monthly Cost of Insurance Rates shown above are based on the 2001 Commissioner’s Standard Ordinary Ultimate Mortality Table, Age Nearest Birthday, Sex and Smoker Distinct and the Insured’s Attained Age, sex, rate type, rate class, rate class multiple and monthly flat extra, if any.]

SURRENDER CHARGE TABLE

Specified Amount: [\$100,000.00]

Effective Date of Coverage: [July 1, 2011]

**Surrender Charge for year as measured from
Effective Date of Coverage stated above**

**Maximum Surrender
Charge**

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 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 [\$100,000.00], the applicable Surrender Charge will be deducted from the Cash Value based on the 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.

<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.

[ADDITIONAL TERM INSURANCE RIDER

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

Specified Amount: [\$100,000.00]

Effective Date of Coverage: [July 1, 2011]

<u>Attained Age</u>	<u>Rate</u>	<u>Attained Age</u>	<u>Rate</u>	<u>Attained Age</u>	<u>Rate</u>
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	0.09088	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+	00.00000
39	0.11424	80	5.83980		
40	0.12175	81	6.55095		

The Guaranteed Maximum Monthly Cost of Insurance Rates shown above are based on the 2001 Commissioner’s Standard Ordinary Ultimate Mortality Table, Age Nearest Birthday, Sex and Smoker Distinct and the Insured’s Attained Age, sex, rate type, rate class, rate class multiple and monthly flat extra, if any.]

[LONG TERM CARE RIDER

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: July 1, 2011

Attained		Attained	
<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>
21	0.026	61	0.183
22	0.026	62	0.195
23	0.026	63	0.209
24	0.026	64	0.221
25	0.026	65	0.234
26	0.026	66	0.246
27	0.026	67	0.260
28	0.027	68	0.272
29	0.027	69	0.284
30	0.027	70	0.297
31	0.027	71	0.309
32	0.027	72	0.323
33	0.029	73	0.335
34	0.029	74	0.348
35	0.029	75	0.360
36	0.030	76	0.368
37	0.033	77	0.429
38	0.035	78	0.492
39	0.036	79	0.554
40	0.039	80	0.687
41	0.041	81	0.806
42	0.044	82	0.939
43	0.045	83	1.077
44	0.047	84	1.169
45	0.050	85	1.260
46	0.056	86	1.350
47	0.060	87	1.442
48	0.066	88	1.533
49	0.072	89	1.623
50	0.078	90	1.715
51	0.084	91	1.806
52	0.089	92	1.896
53	0.095	93	1.988
54	0.101	94	2.079
55	0.107	95	2.169
56	0.119	96	2.261
57	0.132	97	2.352
58	0.144	98	2.444
59	0.158	99	2.535]
60	0.170		

[OVERLOAN LAPSE PROTECTION RIDER CHARGE RATES

The Rider charge rates vary by Attained Age. If the Rider is invoked, the one-time Rider charge is the product of Accumulated or Cash Value and the rate shown below:

<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%]

[SPOUSE LIFE INSURANCE RIDER**Table of Guaranteed Maximum Monthly Cost of Insurance Rates Per \$1,000 of Rider Specified Amount**

Specified Amount: \$100,000.00

Effective Date of Coverage: July 1, 2011

<u>Attained Age</u>	<u>Rate</u>	<u>Attained Age</u>	<u>Rate</u>
18	0.17	44	0.33
19	0.17	45	0.35
20	0.17	46	0.37
21	0.17	47	0.39
22	0.17	48	0.41
23	0.17	49	0.44
24	0.18	50	0.46
25	0.18	51	0.49
26	0.18	52	0.53
27	0.19	53	0.56
28	0.19	54	0.60
29	0.20	55	0.65
30	0.20	56	0.71
31	0.21	57	0.78
32	0.21	58	0.86
33	0.22	59	0.95
34	0.22	60	1.05
35	0.23	61	1.16
36	0.24	62	1.28
37	0.24	63	1.41
38	0.25	64	1.55
39	0.26	65	1.70
40	0.27	66	1.83
41	0.29	67	1.98
42	0.30	68	2.15
43	0.31	69	2.33]

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 options is shown on a percentage basis.

	FUND ALLOCATION FACTORS	
	<u>During "RIGHT to EXAMINE and CANCEL" Period*</u>	<u>After "RIGHT to EXAMINE and CANCEL" Period</u>
[AIM VIF (Invesco VIF) - Invesco V.I. Capital Development Fund: Series I Shares	0%	0%
Alliance Bernstein VPS Small/Mid Cap Value Portfolio: Class A	0%	0%
American Century NVIT Multi Cap Value Fund - Class I	0%	0%
American Century VP Inflation Protection Fund - Class II	0%	0%
American Century VP Mid Cap Value Fund - Class I	0%	0%
American Funds NVIT Asset Allocation Fund - Class II**	0%	0%
American Funds NVIP Bond Fund - Class II	0%	0%
American Funds NVIT Global Growth Fund - Class II	0%	0%
American Funds NVIT Growth & Income Fund - Class II	0%	0%
American Funds NVIT Growth Fund - Class II	0%	0%
Black Rock Global Allocation V.I. Fund - Class II	0%	0%
Dreyfus IP Small Cap Stock Index Portfolio - Service Shares	0%	0%
Dreyfus Stock Index Fund, Inc. - Initial Shares	0%	0%
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 Freedom 2010 Portfolio - Service Class**	0%	0%
Fidelity VIP Freedom 2020 Portfolio - Service Class**	0%	0%
Fidelity VIP Freedom 2030 Portfolio - Service Class**	0%	0%
Fidelity VIP Fund - Energy Portfolio Service Class 2	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	100%	20%
Fidelity VIP Overseas Portfolio - Service Class R	0%	0%
Franklin Templeton VIPT - Global Bond 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 1	0%	0%
Franklin Templeton VIPT - Founding Funds Allocation - Class 2	0%	0%
Gartmore NVIT International Equity Fund - Class VI	0%	0%
Gartmore NVIT Worldwide Leaders Fund - Class III	0%	0%
Ivy Funds Variable Insurance Portfolios, Inc. - Asset Strategy	0%	0%
Janus Aspen Series - Overseas Portfoli: Service II Shares	0%	0%
Janus Aspen Series - Forty Portfolio - Service Shares	0%	0%
Janus Aspen Series - Global Technology Portfolio: SS II	0%	0%
M Fund Inc: Brandes International Equity Fund	0%	0%
M Fund Inc: Business Opportunity Value Fund	0%	30%
M Fund Inc: Frontier Capital Appreciation Fund	0%	0%
M Fund Inc: M Large Cap Growth Fund	0%	0%
MFS International Value Portfolio: Service Class	0%	0%
MFS VIT Value Series - Initial Class	0%	0%
Nationwide Variable Insurance Trust: NVIT Emerging Markets Fund - Class III	0%	0%
Nationwide Variable Insurance Trust: NVIT Real Estate Fund - Class I	0%	0%
Neuberger Berman AMT Short Duration Bond Port - Class I	0%	0%
Neuberger Berman NVIT Multi Cap Opp 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%]

INVESTMENT OPTIONS AND ALLOCATION OF NET PREMIUMS PAID
Continued

	FUND ALLOCATION FACTORS	
	<u>During "RIGHT to EXAMINE and CANCEL" Period*</u>	<u>After "RIGHT to EXAMINE and CANCEL" Period</u>
NVIT Cardinal Moderate Fund - Class I**	0%	0%
NVIT Cardinal Moderately Aggressive Fund - Class I**	0%	0%
NVIT Cardinal Moderately Conservative Fund - Class I**	0%	0%
NVIT Core Bond Fund - Class I	0%	0%
NVIT Core Plus Bond Fund - Class I	0%	0%
NVIT Government Bond Fund - Class I	0%	0%
NVIT International Index Fund - Class VI	0%	0%
NVIT Investor Destinations Aggressive Fund - Class II**	0%	0%
NVIT Investor Destinations Balanced Fund - Class II**	0%	0%
NVIT Investor Destinations Capital App Fund - Class II**	0%	0%
NVIT Investor Destinations 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 Moderately Conservative Fund - Class II**	0%	0%
NVIT Mid Cap Index Fund - Class I	0%	30%
NVIT Money Market Fund - Class I	0%	0%
NVIT Multi Sector Bond 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%	20%
Oppenheimer Global Securities Fund/VA - Class III	0%	0%
Oppenheimer Main Street Fund VA - Non-Service Shares	0%	0%
Oppenheimer Main Street Small Cap Fund/VA - Non-Service Shares	0%	0%
Oppenheim NVIT Large Cap Growth Fund - Class I	0%	0%
PIMCO VIT - Foreign Bond Portfolio (unhedged): Administrative Class	0%	0%
PIMCO VIT Low Duration Portfolio - Administrative Shares	0%	0%
T. Rowe Price Health Sciences Portfolio - Class II	0%	0%
Templeton NVIT International Value Fund - Class III	0%	0%
Van Eck VIP Trust - Global Hard Assets Fund: Class RI	0%	0%
Van Kampen NVIT Comstock Value Fund - Class I	0%	0%
Wells Fargo Advantage VT Small Cap Growth Fund	0%	0%
Enhanced Fixed Account**	0%	0%]
Long Term Fixed Account	0%	0%
Fixed Fund[**]	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.]

Forms: NWLA-430-M2 NWLA-376-AO NWLA-434-AO

Riders: NWLA-412-AO NWLA-414-M2 NWLA-415-AO NWLA-416-M2 NWLA-417-M2 NWLA-433-AO
NWLA-229 NWLA-318 NWLA-419-AO NWLA-420-AO NWLA-423-M2 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, rate class multiple and any monthly flat extras).

POLICY ISSUE INFORMATION

Policy Owner[s]: [John E Doe][,][and] [Janeetee E Doelongnameforexample]
[More names would go here as needed]

Policy Number: [N000000000]

Policy Date: [July 1, 2011]

State of Issue: [Any state]

Policy Type: Individual Flexible Premium Variable
Adjustable Universal Life Insurance Policy, Non-Participating

INSURED'S INFORMATION

Insured: [John E Doe]

Sex: [Male]

Rate Class: [Standard]

Issue Age: [35]

Rate Type: [Non-Tobacco]

Monthly Flat Extra: [None][\$00.00 payable to 0/0/0000]

Rate Class Multiple: [1.00]

[Monthly Flat Extra:] [\$00.00 payable to 0/0/0000]

The Rate Class Multiple (medical factors) and Monthly Flat Extra (medical and/or non-medical factors) are underwriting classifications used to determine life insurance charges based on characteristics of the Insured beyond traditional factors—which include age, sex, and smoking habits of the Insured. The higher the rate class multiple or monthly flat extra, the greater the risk assessed and the higher the cost of coverage.

PREMIUM INFORMATION*

Minimum Initial Premium: [\$147.70]

Minimum Additional Premium: [\$50.00]

Planned Premium Payment: [\$512.21]

Planned Premium Payment Frequency: [Annual]

Monthly Initial Death Benefit

Guarantee Premium: [\$73.85]

Initial Death Benefit Guarantee Period:** [00] years

*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. 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.

BASE POLICY COVERAGE INFORMATION

Specified Amount:	[\$100,000.00]	Maturity Date*:	[July 1, 2096]
Minimum Specified Amount:	[\$100,000.00]	Internal Revenue Code Life Insurance Qualification Test:	[Guideline Premium/Cash Value Corridor] Test
[Additional Term Insurance Rider Specified Amount:]	[\$150,000.00]	Death Benefit Option Elected:	[Option 1 - Level]
[Total Specified Amount:]	[\$250,000.00]	[Death Benefit Option 3 Interest Rate:]	[N/A]
		[Death Benefit Option 3 Maximum Increase:]	[N/A]

Non-Guaranteed Persistency Credit:**

Eligibility Date:	[July 1, 2022]	Maximum Persistency Credit Percentage;	[0.025%]
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*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

<u>Form Number</u>	<u>Benefit</u>	<u>Specified Amount</u>	<u>Start Date</u>	<u>End Date**</u>
NWLA-430-M2	Flexible Premium Variable Adjustable Universal Life Specified Amount [Sex:] [Male] [Issue Age:] [35] [Rate Class:] [Standard] [Rate Type:] [Non-Tobacco] [Rate Class Multiple:] [1.00] [Monthly Flat Extra:] [None/\$00.00] [Monthly Flat Extra:] [\$00.00]	[\$100,000.00]	[7/1/2011]	[7/1/2096]
NWLA-412-AO	[Accidental Death Benefit Rider] [Rate Class Multiple:] [1.00]	[\$50,000.00]	[7/1/2011]	[7/1/2096]
NWLA-433-AO	Accumulation Rider [Surrender Charge Waiver Option [1][2] There is an additional charge for this option stated in the Policy Charges and Deductions section.]		[7/1/2011]	[7/1/2096]

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

SCHEDULE OF BENEFITS
Continued

<u>Form Number</u>	<u>Benefit</u>	<u>Specified Amount</u>	<u>Coverage</u>	
			<u>Start Date</u>	<u>End Date**</u>
[NWLA-414-M2]	[Additional Term Insurance Rider] [Issue Age:] [35] [Rate Class:] [Standard] [Rate Type:] [Non-Tobacco] [Rate Class Multiple:] [1.00] [Monthly Flat Extra:] [None][\$00.00] [Monthly Flat Extra:] [\$00.00]	[\$150,000.00]	[7/1/2011]	[7/1/2096]
[NWLA-415-AO]	[Adjusted Sales Load Rider] [Rider Adjustment Percentage:] [0%] [Rider Adjustment Period:] [00 years] [Maximum Rider Charge Period:] [00 years]		[7/01/2011]	[7/1/2096]
[NWLA-416-M2]	[Change of Insured Rider]		[7/1/2011]	[7/1/2096]
[NWLA-417-M2]	[Children's Term Insurance Rider]	[\$10,000.00]	[7/1/2011]	[7/1/2096]
[NWLA-229]	[Long Term Care Rider] [Rate Class:] [Standard] [Rate Type:] [Non-Tobacco] [Rate Class Multiple:] [1.00] [Maximum Monthly Long Term Care Benefit:]	[\$100,000.00] [\$2,000.00]	[7/1/2011]	[7/1/2096]
[NWLA-419-AO]	[Overloan Lapse Protection Rider]		[7/1/2011]	[7/1/2096]
[NWLA-420-AO]	[Premium Waiver Rider] [Specified Premium (monthly):] [Rate Class Multiple:] [1.00]	[\$0,000.00]	[7/1/2011]	[7/1/2096]
[NWLA-423-M2]	[Spouse Life Insurance Rider] [Spouse:] [Spouse Name] [Sex:] [Male] [Issue Age:] [38] [Rate Class:] [Standard] [Rate Type:] [Non-Tobacco] [Rate Class Multiple:] [1.00] [Monthly Flat Extra:] [None][\$00.00] [Monthly Flat Extra:] [\$00.00]	[\$100,000.00]	[7/1/2011]	[7/1/2096]
[NWLA-421-AO]	[Waiver of Monthly Deductions Rider] [Rate Class Multiple:] [1.00]		[7/1/2011]	[7/1/2096]

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

Insured: [John E Doe]

Policy Number: [B500000000]

POLICY CHARGES AND DEDUCTIONS*

Guaranteed Maximum Premium Load:	All Policy Years	[6%]
Guaranteed Maximum Mortality and Expense Risk Charge:	All Policy Years	[0.30%] Annually [0.024966%] Monthly**
Guaranteed Maximum Administrative Charges		
Monthly Flat Charge:	Policy Year 1	[\$25.00] each Policy Monthaversary
	Policy Years 2+	[\$10.00] each Policy Monthaversary
Monthly Per \$1,000 of Specified Amount Charge for***:	Years [10]	Effective Date of Coverage: [July 1, 2011] [\$0.30] per \$1,000 on the first \$250,000 of Specified Amount [\$0.10] per \$1,000 in the next \$250,000 of Specified Amount [\$0.07] per \$1,000 in excess of \$500,000 of Specified Amount
	Years [11]+	[\$0.00]
[Guaranteed Maximum Adjusted Sales Load Rider Charge:]	[Policy Years 1-[15]]	[16.250% Annually] [1.354% Monthly****]
	[Policy Years [16]+]	[[0.00]% Annually]

[Adjusted Sales Load Rider Forfeiture of Premium Load Credit:]

[If the Policy is surrendered in full within the first 10 Policy Years, some or all of the amount credited to the Policy under the Adjusted Sales Load Rider will be subject to forfeiture. The amount of credit forfeited will be equal to [1%] of the Premiums paid in Policy Years 1 through [7], multiplied by the percentage for the year of the Surrender from the table below.]

<u>[Policy Year]</u>	<u>[Percentage of Credit Forfeited]</u>	<u>[Policy Year]</u>	<u>[Percentage of Credit Forfeited]</u>
[1]	[100%]	[7]	[40%]
[2]	[90%]	[8]	[30%]
[3]	[80%]	[9]	[20%]
[4]	[70%]	[10]	[10%]
[5]	[60%]	[11+]	[0%]
[6]	[50%]		

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

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

[Specified Amount:] [\$100,000.00] **[Effective Date of Coverage:]** [7/1/2011]

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

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

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

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

****The monthly charge is the percentage we charge against the Accumulated Gross Premium multiplied by the Adjusted Sales Load Rider Adjustment Percentage.]

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: [July 1, 2011]

<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>
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	0.09088	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+	00.00000
39	0.11424	80	5.83980		
40	0.12175	81	6.55095		

The Guaranteed Maximum Monthly Cost of Insurance Rates shown above are based on the 2001 Commissioner’s Standard Ordinary Ultimate Mortality Table, Age Nearest Birthday, Sex and Smoker Distinct and the Insured’s Attained Age, sex, rate type, rate class, rate class multiple and monthly flat extra, if any.]

SURRENDER CHARGE TABLE

Specified Amount: [\$100,000.00]

Effective Date of Coverage: [July 1, 2011]

**Surrender Charge for year as measured from
Effective Date of Coverage stated above**

**Maximum Surrender
Charge**

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	\$.00
12	\$.00
13	\$.00
14	\$.00
15	\$.00
16	\$.00
17	\$.00
18	\$.00
19	\$.00
20+	\$.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 [\$100,000.00], the applicable Surrender Charge will be deducted from the Cash Value based on the 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 0.0120601%)]

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.

<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.

[ADDITIONAL TERM INSURANCE RIDER**Table of Guaranteed Maximum Monthly Cost of Insurance Rates Per \$1,000 of Rider Death Benefit**

Specified Amount: \$150,000.00

Effective Date of Coverage: July 1, 2011

<u>Attained Age</u>	<u>Rate</u>	<u>Attained Age</u>	<u>Rate</u>	<u>Attained Age</u>	<u>Rate</u>
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	0.09088	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+	00.00000
39	0.11424	80	5.83980		
40	0.12175	81	6.55095		

The Guaranteed Maximum Monthly Cost of Insurance Rates shown above are based on the 2001 Commissioner's Standard Ordinary Ultimate Mortality Table, Age Nearest Birthday, Sex and Smoker Distinct and the Insured's Attained Age, sex, rate type, rate class, rate class multiple and monthly flat extra, if any.]

[LONG TERM CARE RIDER

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: July 1, 2011

Attained		Attained	
<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>
21	0.026	61	0.183
22	0.026	62	0.195
23	0.026	63	0.209
24	0.026	64	0.221
25	0.026	65	0.234
26	0.026	66	0.246
27	0.026	67	0.260
28	0.027	68	0.272
29	0.027	69	0.284
30	0.027	70	0.297
31	0.027	71	0.309
32	0.027	72	0.323
33	0.029	73	0.335
34	0.029	74	0.348
35	0.029	75	0.360
36	0.030	76	0.368
37	0.033	77	0.429
38	0.035	78	0.492
39	0.036	79	0.554
40	0.039	80	0.687
41	0.041	81	0.806
42	0.044	82	0.939
43	0.045	83	1.077
44	0.047	84	1.169
45	0.050	85	1.260
46	0.056	86	1.350
47	0.060	87	1.442
48	0.066	88	1.533
49	0.072	89	1.623
50	0.078	90	1.715
51	0.084	91	1.806
52	0.089	92	1.896
53	0.095	93	1.988
54	0.101	94	2.079
55	0.107	95	2.169
56	0.119	96	2.261
57	0.132	97	2.352
58	0.144	98	2.444
59	0.158	99	2.535]
60	0.170		

[OVERLOAN LAPSE PROTECTION RIDER CHARGE RATES

The Rider charge rates vary by Attained Age. If the Rider is invoked, the one-time Rider charge is the product of Accumulated or Cash Value and the rate shown below:

<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%]

[SPOUSE LIFE INSURANCE RIDER**Table of Guaranteed Maximum Monthly Cost of Insurance Rates Per \$1,000 of Rider Specified Amount**

Specified Amount: \$100,000.00

Effective Date of Coverage: July 1, 2011

<u>Attained Age</u>	<u>Rate</u>	<u>Attained Age</u>	<u>Rate</u>
18	0.17	44	0.33
19	0.17	45	0.35
20	0.17	46	0.37
21	0.17	47	0.39
22	0.17	48	0.41
23	0.17	49	0.44
24	0.18	50	0.46
25	0.18	51	0.49
26	0.18	52	0.53
27	0.19	53	0.56
28	0.19	54	0.60
29	0.20	55	0.65
30	0.20	56	0.71
31	0.21	57	0.78
32	0.21	58	0.86
33	0.22	59	0.95
34	0.22	60	1.05
35	0.23	61	1.16
36	0.24	62	1.28
37	0.24	63	1.41
38	0.25	64	1.55
39	0.26	65	1.70
40	0.27	66	1.83
41	0.29	67	1.98
42	0.30	68	2.15
43	0.31	69	2.33]

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 options is shown on a percentage basis.

FUND ALLOCATION FACTORS

	<u>During "RIGHT to EXAMINE and CANCEL" Period*</u>	<u>After "RIGHT to EXAMINE and CANCEL" Period</u>
[AIM VIF (Invesco VIF) - Invesco V.I. Capital Development Fund: Series I Shares	0%	0%
Alliance Bernstein VPS Small/Mid Cap Value Portfolio: Class A	0%	0%
American Century NVIT Multi Cap Value Fund - Class I	0%	0%
American Century VP Inflation Protection Fund - Class II	0%	0%
American Century VP Mid Cap Value Fund - Class I	0%	0%
American Funds NVIT Asset Allocation Fund - Class II	0%	0%
American Funds NVIP Bond Fund - Class II	0%	0%
American Funds NVIT Global Growth Fund - Class II	0%	0%
American Funds NVIT Growth & Income Fund - Class II	0%	0%
American Funds NVIT Growth Fund - Class II	0%	0%
Black Rock Global Allocation V.I. Fund - Class II	0%	0%
Dreyfus IP Small Cap Stock Index Portfolio - Service Shares	0%	0%
Dreyfus Stock Index Fund, Inc. - Initial Shares	0%	0%
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 Freedom 2010 Portfolio - Service Class	0%	0%
Fidelity VIP Freedom 2020 Portfolio - Service Class	0%	0%
Fidelity VIP Freedom 2030 Portfolio - Service Class	0%	0%
Fidelity VIP Fund - Energy Portfolio Service Class 2	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	100%	20%
Fidelity VIP Overseas Portfolio - Service Class R	0%	0%
Franklin Templeton VIPT - Global Bond 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 1	0%	0%
Franklin Templeton VIPT - Founding Funds Allocation - Class 2	0%	0%
Gartmore NVIT International Equity Fund - Class VI	0%	0%
Gartmore NVIT Worldwide Leaders Fund - Class III	0%	0%
Ivy Funds Variable Insurance Portfolios, Inc. - Asset Strategy	0%	0%
Janus Aspen Series - Overseas Portfoli: Service II Shares	0%	0%
Janus Aspen Series - Forty Portfolio - Service Shares	0%	0%
Janus Aspen Series - Global Technology Portfolio: SS II	0%	0%
M Fund Inc: Brandes International Equity Fund	0%	0%
M Fund Inc: Business Opportunity Value Fund	0%	30%
M Fund Inc: Frontier Capital Appreciation Fund	0%	0%
M Fund Inc: M Large Cap Growth Fund	0%	0%
MFS International Value Portfolio: Service Class	0%	0%
MFS VIT Value Series - Initial Class	0%	0%
Nationwide Variable Insurance Trust: NVIT Emerging Markets Fund - Class III	0%	0%
Nationwide Variable Insurance Trust: NVIT Real Estate Fund - Class I	0%	0%
Neuberger Berman AMT Short Duration Bond Port - Class I	0%	0%
Neuberger Berman NVIT Multi Cap Opp 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%]

INVESTMENT OPTIONS AND ALLOCATION OF NET PREMIUMS PAID
Continued

	<u>During "RIGHT to EXAMINE and CANCEL" Period*</u>	<u>After "RIGHT to EXAMINE and CANCEL" Period</u>
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%
NVIT Cardinal Moderately Conservative Fund - Class I	0%	0%
NVIT Core Bond Fund - Class I	0%	0%
NVIT Core Plus Bond Fund - Class I	0%	0%
NVIT Government Bond Fund - Class I	0%	0%
NVIT International Index Fund - Class VI	0%	0%
NVIT Investor Destinations Aggressive Fund - Class II	0%	0%
NVIT Investor Destinations Balanced Fund - Class II	0%	0%
NVIT Investor Destinations Capital App Fund - Class II	0%	0%
NVIT Investor Destinations 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 Moderately Conservative Fund - Class II	0%	0%
NVIT Mid Cap Index Fund - Class I	0%	30%
NVIT Money Market Fund - Class I	0%	0%
NVIT Multi Sector Bond 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%	20%
Oppenheimer Global Securities Fund/VA - Class III	0%	0%
Oppenheimer Main Street Fund VA - Non-Service Shares	0%	0%
Oppenheimer Main Street Small Cap Fund/VA - Non-Service Shares	0%	0%
Oppenheim NVIT Large Cap Growth Fund - Class I	0%	0%
PIMCO VIT - Foreign Bond Portfolio (unhedged): Administrative Class	0%	0%
PIMCO VIT Low Duration Portfolio - Administrative Shares	0%	0%
T. Rowe Price Health Sciences Portfolio - Class II	0%	0%
Templeton NVIT International Value Fund - Class III	0%	0%
Van Eck VIP Trust - Global Hard Assets Fund: Class RI	0%	0%
Van Kampen NVIT Comstock Value Fund - Class I	0%	0%
Wells Fargo Advantage VT Small Cap Growth Fund	0%	0%
Enhanced Fixed Account	0%	0%]
Long Term Fixed Account	0%	0%
Fixed Fund	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.

Insured: [John E Doe]

Policy Number: [B500000000]

BASE POLICY COVERAGE INFORMATION

Specified Amount:	[\$100,000.00]	Maturity Date*:	[July 1, 2096]
Minimum Specified Amount:	[\$100,000.00]	Internal Revenue Code Life Insurance Qualification Test:	[Guideline Premium/Cash Value Corridor] Test
[Additional Term Insurance Rider Specified Amount:]	[\$150,000.00]	Death Benefit Option Elected:	[Option 1 - Level]
[Total Specified Amount:]	[\$250,000.00]	[Death Benefit Option 3 Interest Rate:]	[N/A]
		[Death Benefit Option 3 Maximum Increase:]	[N/A]

Non-Guaranteed Persistency Credit**

Eligibility Date: [July 1, 2022]
Maximum Persistency Credit Percentage: [0.0208%]

*Coverage may expire prior to the Maturity Date if Premiums paid and investment experience is 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

<u>Form Number</u>	<u>Benefit</u>	<u>Specified Amount</u>	<u>Coverage</u>	
			<u>Start Date</u>	<u>End Date***</u>
NWLA-440-M2	Flexible Premium Adjustable Variable Universal Life Specified Amount	[\$100,000.00]	[07/01/2011]	[07/01/2096]
	[Sex:] [Male]			
	[Issue Age:] [35]			
	[Rate Class:] [Standard]			
	[Rate Type:] [Non-Tobacco]			
	[Rate Class Multiple:] [1.00]			
	[Monthly Flat Extra:] [None][\$00.00]		[00/00/0000]	[00/00/0000]
	[Monthly Flat Extra:] [\$00.00]		[00/00/0000]	[00/00/0000]
[NWLA-412-AO]	[Accidental Death Benefit Rider]			
	[Rate Class Multiple:] [1.00]	[\$50,000.00]	[07/01/2011]	[07/01/2096]

***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.

SCHEDULE OF BENEFITS
Continued

<u>Form Number</u>	<u>Benefit</u>	<u>Specified Amount</u>	<u>Cover age</u>	
			<u>Start Date</u>	<u>End Date***</u>
[NWLA-414-M2]	[Additional Term Insurance Rider] [Issue Age:] [35] [Rate Class:] [Standard] [Rate Type:] [Non-Tobacco] [Rate Class Multiple:] [1.00] [Monthly Flat Extra:] [None][\\$00.00] [Monthly Flat Extra:] [\$00.00]	[\$150,000.00]	[07/01/2011]	[07/01/2096]
[NWLA-415-AO]	[Adjusted Sales Load Rider] [Rider Adjustment Percentage:] [0.00%] [Rider Adjustment Period:] [00 years] [Maximum Rider Charge Period:] [00 years]		[07/01/2011]	[07/01/2096]
[NWLA-416-M2]	[Change of Insured Rider]		[07/01/2011]	[07/01/2096]
[NWLA-417-M2]	[Children's Term Insurance Rider]	[\$10,000.00]	[07/01/2011]	[07/01/2096]
[NWLA-229]	[Long Term Care Rider] [Rate Class:] [Standard] [Rate Type:] [Non-Tobacco] [Rate Class Multiple:] [1.00] [Maximum Monthly Long Term Care Benefit:]	[\$100,000.00] [\$2,000.00]	[07/01/2011]	[07/01/2096]
[NWLA-419-AO]	[Overloan Lapse Protection Rider]		[07/01/2011]	[07/01/2096]
[NWLA-420-AO]	[Premium Waiver Rider] [Specified Premium (monthly):] [Rate Class Multiple:] [1.00]	[\$0,000.00]	[07/01/2011]	[07/01/2096]
[NWLA-423-M2]	[Spouse Life Insurance Rider] [Spouse:] [Spouse Name] [Sex:] [Male] [Issue Age:] [38] [Rate Class:] [Standard] [Rate Type:] [Non-Tobacco] [Rate Class Multiple:] [1.00] [Monthly Flat Extra:] [None][\\$00.00] [Monthly Flat Extra:] [\$00.00]	[\$100,000.00]	[07/01/2011]	[07/01/2096]
[NWLA-421-AO]	[Waiver of Monthly Deductions Rider] [Rate Class Multiple:] [1.00]		[07/01/2011]	[07/01/2096]

***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 E Doe]

Policy Number: [B500000000]

POLICY CHARGES AND DEDUCTIONS*

Guaranteed Maximum Premium Load:	All Policy Years	[6%] of each Premium payment
Guaranteed Maximum Mortality and Expense Risk Charge:	All Policy Years	[0.30%] Annually [0.024966%] Monthly**
Guaranteed Maximum Administrative Charges		
Monthly Flat Charge:	Policy Year 1	[\$25.00] each Policy Monthaversary
	Policy Years 2+	[\$10.00] each Policy Monthaversary
Monthly Per \$1,000 of Specified Amount Charge for***:	Years 1-[10]	Effective Date of Coverage: [July 1, 2011]
		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
	Years [11+]	[\$0.00]
[Guaranteed Maximum Adjusted Sales Load Rider Charge:]	[Policy Years [1-[15]]	[16.250% Annually] [1.354% Monthly****]
	[Policy Years [16]+]	[0.00% Annually]

[Adjusted Sales Load Rider Forfeiture of Premium Load Credit:]

[If the Policy is surrendered in full within the first 10 Policy Years, some or all of the amount credited to the Policy under the Adjusted Sales Load Rider will be subject to forfeiture. The amount of credit forfeited will be equal to [1%] of the Premiums paid in Policy Years 1 through [7], multiplied by the percentage for the year of the Surrender from the table below.]

<u>[Policy Year]</u>	<u>[Percentage of Credit Forfeited]</u>	<u>[Policy Year]</u>	<u>[Percentage of Credit Forfeited]</u>
[1]	[100%]	[7]	[40%]
[2]	[90%]	[8]	[30%]
[3]	[80%]	[9]	[20%]
[4]	[70%]	[10]	[10%]
[5]	[60%]	[11+]	[0%]
[6]	[50%]		

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

**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.

***The Monthly per \$1,000 of Specified Amount Charge is \$0.00 after [ten] full years following the Policy Date or effective date of any increase in the 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 either Death Benefit Option 1 or Death Benefit Option 3, the applicable guaranteed rates will not change, the Death Benefit Option 2 rates will continue to apply.

****The monthly charge is the percentage we charge against the Accumulated Gross Premium multiplied by the Adjusted Sales Load Rider Adjustment Percentage.]

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: [July 1, 2011]

<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>
[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+	00.00000]
39	0.11424	80	5.83980		
40	0.12175	81	6.55095		

The Guaranteed Maximum Monthly Cost of Insurance Rates shown above are based on the 2001 Commissioner's Standard Ordinary Ultimate Mortality Table, Age Nearest Birthday, Sex and Smoker Distinct and the Insured's Attained Age, sex, rate type, rate class, rate class multiple and monthly flat extra, if any.]

SURRENDER CHARGE TABLE

Specified Amount: [\$100,000.00]

Effective Date of Coverage: [July 1, 2011]

<u>Surrender Charge for year as measured from Effective Date of Coverage stated above</u>	<u>Maximum Surrender Charge</u>
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]
12	[\$0.00]
13	[\$0.00]
14	[\$0.00]
15	[\$0.00]
16	[\$0.00]
17	[\$0.00]
18	[\$0.00]
19	[\$0.00]
20+	\$.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 [\$100,000.00], the applicable Surrender Charge will be deducted from the Cash Value based on the 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.

<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.

Insured: [John E Doe]

Policy Number: [B500000000]

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.

Insured: [John E Doe]

Policy Number: [B500000000]

[ADDITIONAL TERM INSURANCE RIDER

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

Specified Amount: \$150,000.00

Effective Date of Coverage: July 1, 2011

<u>Attained Age</u>	<u>Rate</u>	<u>Attained Age</u>	<u>Rate</u>	<u>Attained Age</u>	<u>Rate</u>
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+	00.00000]
39	0.11424	80	5.83980		
40	0.12175	81	6.55095		

The Guaranteed Maximum Monthly Cost of Insurance Rates shown above are based on the 2001 Commissioner's Standard Ordinary Ultimate Mortality Table, Age Nearest Birthday, Sex and Smoker Distinct and the Insured's Attained Age, sex, rate type, rate class, rate class multiple and monthly flat extra, if any.]

[LONG TERM CARE RIDER

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: July 1, 2011

<u>Attained Age</u>	<u>Rate</u>	<u>Attained Age</u>	<u>Rate</u>
21	0.026	61	0.183
22	0.026	62	0.195
23	0.026	63	0.209
24	0.026	64	0.221
25	0.026	65	0.234
26	0.026	66	0.246
27	0.026	67	0.260
28	0.027	68	0.272
29	0.027	69	0.284
30	0.027	70	0.297
31	0.027	71	0.309
32	0.027	72	0.323
33	0.029	73	0.335
34	0.029	74	0.348
35	0.029	75	0.360
36	0.030	76	0.368
37	0.033	77	0.429
38	0.035	78	0.492
39	0.036	79	0.554
40	0.039	80	0.687
41	0.041	81	0.806
42	0.044	82	0.939
43	0.045	83	1.077
44	0.047	84	1.169
45	0.050	85	1.260
46	0.056	86	1.350
47	0.060	87	1.442
48	0.066	88	1.533
49	0.072	89	1.623
50	0.078	90	1.715
51	0.084	91	1.806
52	0.089	92	1.896
53	0.095	93	1.988
54	0.101	94	2.079
55	0.107	95	2.169
56	0.119	96	2.261
57	0.132	97	2.352
58	0.144	98	2.444
59	0.158	99	2.535]
60	0.170		

[OVERLOAN LAPSE PROTECTION RIDER CHARGE RATES

The Rider charge rates vary by Attained Age. If the Rider is invoked, the one-time Rider charge is the product of Accumulated or Cash Value and the rate shown below:

<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%]

Insured: [John E Doe]

Policy Number: [B500000000]

[SPOUSE LIFE INSURANCE RIDER]

Table of Guaranteed Maximum Monthly Cost of Insurance Rates Per \$1,000 of Rider Specified Amount

Specified Amount: \$100,000.00

Effective Date of Coverage: July 1, 2011

<u>Attained Age</u>	<u>Rate</u>	<u>Attained Age</u>	<u>Rate</u>
18	0.17	44	0.33
19	0.17	45	0.35
20	0.17	46	0.37
21	0.17	47	0.39
22	0.17	48	0.41
23	0.17	49	0.44
24	0.18	50	0.46
25	0.18	51	0.49
26	0.18	52	0.53
27	0.19	53	0.56
28	0.19	54	0.60
29	0.20	55	0.65
30	0.20	56	0.71
31	0.21	57	0.78
32	0.21	58	0.86
33	0.22	59	0.95
34	0.22	60	1.05
35	0.23	61	1.16
36	0.24	62	1.28
37	0.24	63	1.41
38	0.25	64	1.55
39	0.26	65	1.70
40	0.27	66	1.83
41	0.29	67	1.98
42	0.30	68	2.15
43	0.31	69	2.33]

Insured: [John E Doe]

Policy Number: [B500000000]

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 options is shown on a percentage basis.

FUND ALLOCATION FACTORS

	<u>During "RIGHT to EXAMINE and CANCEL" Period*</u>	<u>After "RIGHT to EXAMINE and CANCEL" Period</u>
[AIM VIF (Invesco VIF) - Invesco V.I. Capital Development Fund: Series I Shares	0%	0%
Alliance Bernstein VPS Small/Mid Cap Value Portfolio: Class A	0%	0%
American Century NVIT Multi Cap Value Fund - Class I	0%	0%
American Century VP Inflation Protection Fund - Class II	0%	0%
American Century VP Mid Cap Value Fund - Class I	0%	0%
American Funds NVIT Asset Allocation Fund - Class II	0%	0%
American Funds NVIP Bond Fund - Class II	0%	0%
American Funds NVIT Global Growth Fund - Class II	0%	20%
American Funds NVIT Growth & Income Fund - Class II	0%	0%
American Funds NVIT Growth Fund - Class II	0%	0%
Black Rock Global Allocation V.I. Fund - Class II	0%	0%
Dreyfus IP Small Cap Stock Index Portfolio - Service Shares	0%	0%
Dreyfus Stock Index Fund, Inc. - Initial Shares	0%	0%
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 Freedom 2010 Portfolio - Service Class	0%	0%
Fidelity VIP Freedom 2020 Portfolio - Service Class	0%	0%
Fidelity VIP Freedom 2030 Portfolio - Service Class	0%	0%
Fidelity VIP Fund - Energy Portfolio Service Class 2	100%	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 Overseas Portfolio - Service Class R	0%	30%
Franklin Templeton VIPT - Global Bond 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 1	0%	0%
Franklin Templeton VIPT - Founding Funds Allocation - Class 2	0%	0%
Gartmore NVIT International Equity Fund - Class VI	0%	0%
Gartmore NVIT Worldwide Leaders Fund - Class III	0%	0%
Ivy Funds Variable Insurance Portfolios, Inc. - Asset Strategy	0%	0%
Janus Aspen Series - Overseas Portfoli: Service II Shares	0%	0%
Janus Aspen Series - Forty Portfolio - Service Shares	0%	0%
Janus Aspen Series - Global Technology Portfolio: SS II	0%	0%
MFS International Value Portfolio: Service Class	0%	0%
MFS VIT Value Series - Initial Class	0%	0%
Nationwide Variable Insurance Trust: NVIT Emerging Markets Fund - Class III	0%	0%
Nationwide Variable Insurance Trust: NVIT Real Estate Fund - Class I	0%	0%
Neuberger Berman AMT Short Duration Bond Port - Class I	0%	0%
Neuberger Berman NVIT Multi Cap Opp Fund - Class I	0%	0%
Enhanced Fixed Account	0%	0%]
Long Term Fixed Account	0%	0%
Fixed Fund	0%	0%

Insured: [John E Doe]

Policy Number: [B500000000]

INVESTMENT OPTIONS AND ALLOCATION OF NET PREMIUMS PAID
Continued

FUND ALLOCATION FACTORS

Table with 3 columns: Fund Name, During "RIGHT to EXAMINE and CANCEL" Period*, After "RIGHT to EXAMINE and CANCEL" Period. Lists various investment funds and their respective percentages for two periods.

*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.

Insured: [John E Doe]

Policy Number: [B500000000]

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 options is shown on a percentage basis.

FUND ALLOCATION FACTORS

	<u>During "RIGHT to EXAMINE and CANCEL" Period*</u>	<u>After "RIGHT to EXAMINE and CANCEL" Period</u>
[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 Opportunities 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 Core Equity Portfolio	0%	0%
W&R International Growth Portfolio	0%	30%
W&R Micro Cap Growth Portfolio	0%	0%
W&R Mid Cap Growth Portfolio	100%	0%
W&R Money Market Portfolio	0%	0%
W&R Pathfinder Aggressive Portfolio	0%	0%
W&R Pathfinder Conservative Portfolio	0%	0%
W&R Pathfinder Moderate Conservative Portfolio	0%	0%
W&R Pathfinder Moderate Portfolio	0%	0%
W&R Pathfinder Moderately Aggressive 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 Portfolio	0%	0%
Enhanced Fixed Account	0%	0%]
Fixed Account	0%	0%
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.

Insured: [John E Doe]

Policy Number: [B500000000]

BASE POLICY COVERAGE INFORMATION

Specified Amount:	[\$100,000.00]	Maturity Date*:	[July 1, 2096]
Minimum Specified Amount:	[\$100,000.00]	Internal Revenue Code Life Insurance Qualification Test:	[Guideline Premium/Cash Value Corridor] Test
[Additional Term Insurance Rider Specified Amount:]	[\$150,000.00]	Death Benefit Option Elected:	[Option 1 - Level]
[Total Specified Amount:]	[\$250,000.00]	[Death Benefit Option 3 Interest Rate:]	[N/A]
		[Death Benefit Option 3 Maximum Increase:]	[N/A]

Non-Guaranteed Persistency Credit**

Eligibility Date: [July1, 2022]
Maximum Persistency Credit Percentage: [0.0208%]

*Coverage may expire prior to the Maturity Date if Premiums paid and investment experience is 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

<u>Form Number</u>	<u>Benefit</u>	<u>Specified Amount</u>	<u>Coverage</u>	
			<u>Start Date</u>	<u>End Date***</u>
NWLA-440-M2	Flexible Premium Adjustable Variable Universal Life Specified Amount	[\$100,000.00]	[07/01/2011]	[07/01/2096]
	[Sex:]	[Unisex]		
	[Issue Age:]	[35]		
	[Rate Class:]	[Standard]		
	[Rate Type:]	[Non-Tobacco]		
	[Rate Class Multiple:]	[1.00]		
	[Monthly Flat Extra:]	[None] [\$00.00]	[00/00/0000]	[00/00/0000]
	[Monthly Flat Extra:]	[\$00.00]	[00/00/0000]	[00/00/0000]

***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.

SCHEDULE OF BENEFITS
Continued

<u>Form Number</u>	<u>Benefit</u>	<u>Specified Amount</u>	<u>Cover age</u>	
			<u>Start Date</u>	<u>End Date***</u>
[NWLA-414-M2]	[Additional Term Insurance Rider] [Issue Age:] [35] [Rate Class:] [Standard] [Rate Type:] [Non-Tobacco] [Rate Class Multiple:] [1.00] [Monthly Flat Extra:] [None][\\$00.00] [Monthly Flat Extra:] [\$00.00]	[\$150,000.00]	[07/01/2011]	[07/01/2096]
[NWLA-415-AO]	[Adjusted Sales Load Rider] [Rider Adjustment Percentage:] [0.00%] [Rider Adjustment Period:] [00 years] [Maximum Rider Charge Period:] [00 years]		[07/01/2011]	[07/01/2096]
[NWLA-416-M2]	[Change of Insured Rider]		[07/01/2011]	[07/01/2096]
[NWLA-419-AO]	[Overloan Lapse Protection Rider]		[07/01/2011]	[07/01/2096]
[NWLA-421-AO]	[Waiver of Monthly Deductions Rider] [Rate Class Multiple:] [1.00]		[07/01/2011]	[07/01/2096]

***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 E Doe]

Policy Number: [B500000000]

POLICY CHARGES AND DEDUCTIONS*

Guaranteed Maximum Premium Load: All Policy Years [6%] of each Premium payment

Guaranteed Maximum Mortality and Expense Risk Charge: All Policy Years [0.30%] Annually
[0.024966%] Monthly**

Guaranteed Maximum Administrative Charges

Monthly Flat Charge: Policy Year 1 [\$25.00] each Policy Monthaversary

Policy Years 2+ [\$10.00] each Policy Monthaversary

Monthly Per \$1,000 of Specified Amount Charge for*:** Years 1-[10]

Effective Date of Coverage: [July 1, 2011]

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

Years [11+] [\$0.00]

[Guaranteed Maximum Adjusted Sales Load Rider Charge:] [Policy Years [1-[15]] [16.250% Annually]
[1.354% Monthly****]

[Policy Years [16] +] [0.00% Annually]

[Adjusted Sales Load Rider Forfeiture of Premium Load Credit:]

[If the policy is surrendered in full within the first 10 policy years, some or all of the amount credited to the policy under the Adjusted Sales Load Rider will be subject to forfeiture. The amount of credit forfeited will be equal to [1%] of the Premiums paid in policy years 1 through [7], multiplied by the percentage for the year of the Surrender from the table below.]

<u>[Policy Year]</u>	<u>[Percentage of Credit Forfeited]</u>	<u>[Policy Year]</u>	<u>[Percentage of Credit Forfeited]</u>
[1]	[100%]	[7]	[40%]
[2]	[90%]	[8]	[30%]
[3]	[80%]	[9]	[20%]
[4]	[70%]	[10]	[10%]
[5]	[60%]	[11+]	[0%]
[6]	[50%]		

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

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

*** The Monthly per \$1,000 of Specified Amount Charge is \$0.00 after [ten] full years following the Policy Date or the effective date of any increase in the 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 either Death Benefit Option 1 or Death Benefit Option 3, the applicable guaranteed rates will not change, the Death Benefit Option 2 rates will continue to apply.

[****The monthly charge is the percentage we charge against the Accumulated Gross Premium multiplied by the Adjusted Sales Load Rider Adjustment Percentage.]

Insured: [John E Doe]

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: [July 1, 2011]

<u>Attained Age of Insured</u>	<u>Maximum Rate</u>						
[18	0.07670	47	0.23280	76	3.75405	105	49.92533
19	0.07837	48	0.24450	77	4.16842	106	53.36259
20	0.07920	49	0.25787	78	4.65484	107	57.17347
21	0.07920	50	0.27709	79	5.21978	108	61.41905
22	0.07920	51	0.29966	80	5.83980	109	66.17321
23	0.08004	52	0.33060	81	6.55095	110	71.52939
24	0.08087	53	0.36406	82	7.29756	111	77.61672
25	0.08170	54	0.40674	83	8.10961	112	83.33333
26	0.08504	55	0.45949	84	9.01738	113	83.33333
27	0.08921	56	0.51311	85	10.04235	114	83.33333
28	0.08754	57	0.57096	86	11.19223	115	83.33333
29	0.08587	58	0.62045	87	12.46504	116	83.33333
30	0.08504	59	0.67752	88	13.84938	117	83.33333
31	0.08421	60	0.74639	89	15.33342	118	83.33333
32	0.08421	61	0.83045	90	16.90881	119	83.33333
33	0.08671	62	0.93311	91	18.41631	120+	00.00000]
34	0.08838	63	1.04853	92	20.01527		
35	0.09088	64	1.17000	93	21.73361		
36	0.09588	65	1.29840	94	23.58543		
37	0.10006	66	1.42867	95	25.57306		
38	0.10756	67	1.56083	96	27.43188		
39	0.11424	68	1.70337	97	29.45788		
40	0.12175	69	1.85123	98	31.67269		
41	0.13176	70	2.03086	99	34.09954		
42	0.14428	71	2.23220	100	36.77137		
43	0.15847	72	2.49735	101	38.95131		
44	0.17517	73	2.77788	102	41.33540		
45	0.19437	74	3.07394	103	43.94625		
46	0.21275	75	3.39865	104	46.81288		

The Guaranteed Maximum Monthly Cost of Insurance Rates shown above are based on the 2001 Commissioner's Standard Ordinary Ultimate Mortality Table, Age Nearest Birthday, Male, Smoker Distinct and the Insured's Attained Age, rate type, rate class, rate class multiple and monthly flat extra, if any.

SURRENDER CHARGE TABLE

Specified Amount: [\$100,000.00]

Effective Date of Coverage: [July 1, 2011]

<u>Surrender Charge for year as measured from Effective Date of Coverage stated above</u>	<u>Maximum Surrender Charge</u>
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]
12	[\$0.00]
13	[\$0.00]
14	[\$0.00]
15	[\$0.00]
16	[\$0.00]
17	[\$0.00]
18	[\$0.00]
19	[\$0.00]
20+	\$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 [\$100,000.00], the applicable Surrender Charge will be deducted from the Cash Value based on the 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.

<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		
Unisex		10	15	20	Unisex		10	15	20	Unisex		10	15	20
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 E 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

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

Specified Amount: \$150,000.00

Effective Date of Coverage: July 1, 2011

<u>Attained Age</u>	<u>Rate</u>						
18	0.07670	47	0.23280	76	3.75405	105	49.92533
19	0.07837	48	0.24450	77	4.16842	106	53.36259
20	0.07920	49	0.25787	78	4.65484	107	57.17347
21	0.07920	50	0.27709	79	5.21978	108	61.41905
22	0.07920	51	0.29966	80	5.83980	109	66.17321
23	0.08004	52	0.33060	81	6.55095	110	71.52939
24	0.08087	53	0.36406	82	7.29756	111	77.61672
25	0.08170	54	0.40674	83	8.10961	112	83.33333
26	0.08504	55	0.45949	84	9.01738	113	83.33333
27	0.08921	56	0.51311	85	10.04235	114	83.33333
28	0.08754	57	0.57096	86	11.19223	115	83.33333
29	0.08587	58	0.62045	87	12.46504	116	83.33333
30	0.08504	59	0.67752	88	13.84938	117	83.33333
31	0.08421	60	0.74639	89	15.33342	118	83.33333
32	0.08421	61	0.83045	90	16.90881	119	83.33333
33	0.08671	62	0.93311	91	18.41631	120+	00.00000
34	0.08838	63	1.04853	92	20.01527		
35	0.09088	64	1.17000	93	21.73361		
36	0.09588	65	1.29840	94	23.58543		
37	0.10006	66	1.42867	95	25.57306		
38	0.10756	67	1.56083	96	27.43188		
39	0.11424	68	1.70337	97	29.45788		
40	0.12175	69	1.85123	98	31.67269		
41	0.13176	70	2.03086	99	34.09954		
42	0.14428	71	2.23220	100	36.77137		
43	0.15847	72	2.49735	101	38.95131		
44	0.17517	73	2.77788	102	41.33540		
45	0.19437	74	3.07394	103	43.94625		
46	0.21275	75	3.39865	104	46.81288		

The Guaranteed Maximum Monthly Cost of Insurance Rates shown above are based on the 2001 Commissioner's Standard Ordinary Ultimate Mortality Table, Age Nearest Birthday, Male, Smoker Distinct and the Insured's Attained Age, rate type, rate class, rate class multiple and monthly flat extra, if any.]

[OVERLOAN LAPSE PROTECTION RIDER CHARGE RATES

The Rider charge rates vary by Attained Age. If the Rider is invoked, the one-time Rider charge is the product of Accumulated or Cash Value and the rate shown below:

<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%]

Insured: [John E Doe]

Policy Number: [B500000000]

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 options is shown on a percentage basis.

FUND ALLOCATION FACTORS

	<u>During "RIGHT to EXAMINE and CANCEL" Period*</u>	<u>After "RIGHT to EXAMINE and CANCEL" Period</u>
[AIM VIF (Invesco VIF) - Invesco V.I. Capital Development Fund: Series I Shares	0%	0%
Alliance Bernstein VPS Small/Mid Cap Value Portfolio: Class A	0%	0%
American Century NVIT Multi Cap Value Fund - Class I	0%	0%
American Century VP Inflation Protection Fund - Class II	0%	0%
American Century VP Mid Cap Value Fund - Class I	0%	0%
American Funds NVIT Asset Allocation Fund - Class II	0%	0%
American Funds NVIP Bond Fund - Class II	0%	0%
American Funds NVIT Global Growth Fund - Class II	0%	0%
American Funds NVIT Growth & Income Fund - Class II	0%	0%
American Funds NVIT Growth Fund - Class II	0%	30%
Black Rock Global Allocation V.I. Fund - Class II	0%	0%
Dreyfus IP Small Cap Stock Index Portfolio - Service Shares	0%	0%
Dreyfus Stock Index Fund, Inc. - Initial Shares	0%	0%
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 Freedom 2010 Portfolio - Service Class	0%	0%
Fidelity VIP Freedom 2020 Portfolio - Service Class	0%	0%
Fidelity VIP Freedom 2030 Portfolio - Service Class	0%	0%
Fidelity VIP Fund - Energy Portfolio Service Class 2	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%	20%
Fidelity VIP Overseas Portfolio - Service Class R	0%	0%
Franklin Templeton VIPT - Global Bond 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 1	0%	0%
Franklin Templeton VIPT - Founding Funds Allocation - Class 2	0%	0%
Gartmore NVIT International Equity Fund - Class VI	0%	0%
Gartmore NVIT Worldwide Leaders Fund - Class III	0%	0%
Ivy Funds Variable Insurance Portfolios, Inc. - Asset Strategy	0%	0%
Janus Aspen Series - Overseas Portfoli: Service II Shares	0%	0%
Janus Aspen Series - Forty Portfolio - Service Shares	0%	0%
Janus Aspen Series - Global Technology Portfolio: SS II	0%	0%
MFS International Value Portfolio: Service Class	0%	0%
MFS VIT Value Series - Initial Class	0%	0%
Nationwide Variable Insurance Trust: NVIT Emerging Markets Fund - Class III	0%	0%
Nationwide Variable Insurance Trust: NVIT Real Estate Fund - Class I	0%	0%
Neuberger Berman AMT Short Duration Bond Port - Class I	0%	0%
Neuberger Berman NVIT Multi Cap Opp Fund - Class I	0%	0%
Enhanced Fixed Account	0%	0%]
Long Term Fixed Account	0%	0%
Fixed Fund	0%	0%

INVESTMENT OPTIONS AND ALLOCATION OF NET PREMIUMS PAID
Continued

FUND ALLOCATION FACTORS

	<u>During "RIGHT to EXAMINE and CANCEL" Period*</u>	<u>After "RIGHT to EXAMINE and CANCEL" Period</u>
[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%
NVIT Cardinal Moderately Conservative Fund - Class I	0%	0%
NVIT Core Bond Fund - Class I	0%	0%
NVIT Core Plus Bond Fund - Class I	0%	0%
NVIT Government Bond Fund - Class I	0%	0%
NVIT International Index Fund - Class VI	100%	0%
NVIT Investor Destinations Aggressive Fund - Class II	0%	0%
NVIT Investor Destinations Balanced Fund - Class II	0%	0%
NVIT Investor Destinations Capital App Fund - Class II	0%	0%
NVIT Investor Destinations 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 Moderately Conservative Fund - Class II	0%	0%
NVIT Mid Cap Index Fund - Class I	0%	0%
NVIT Money Market Fund - Class I	0%	0%
NVIT Multi Sector Bond Fund - Class I	0%	0%
NVIT Multi-Manager International Growth Fund - Class III	0%	0%
NVIT Multi-Manager International Value Fund - Class III	0%	50%
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%
Oppenheimer Global Securities Fund/VA - Class III	0%	0%
Oppenheimer Main Street Fund VA - Non-Service Shares	0%	0%
Oppenheimer Main Street Small Cap Fund/VA - Non-Service Shares	0%	0%
Oppenheim NVIT Large Cap Growth Fund - Class I	0%	0%
PIMCO VIT - Foreign Bond Portfolio (unhedged): Administrative Class	0%	0%
PIMCO VIT Low Duration Portfolio - Administrative Shares	0%	0%
T. Rowe Price Health Sciences Portfolio - Class II	0%	0%
Templeton NVIT International Value Fund - Class III	0%	0%
Van Eck VIP Trust - Global Hard Assets Fund: Class RI	0%	0%
Van Kampen NVIT Comstock Value Fund - Class I	0%	0%
Wells Fargo Advantage VT Small Cap Growth Fund	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.

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 options is shown on a percentage basis.

FUND ALLOCATION FACTORS

	<u>During "RIGHT to EXAMINE and CANCEL" Period*</u>	<u>After "RIGHT to EXAMINE and CANCEL" Period</u>
[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 Opportunities 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 Core Equity Portfolio	0%	0%
W&R International Growth Portfolio	0%	30%
W&R Micro Cap Growth Portfolio	0%	0%
W&R Mid Cap Growth Portfolio	0%	0%
W&R Money Market Portfolio	100%	0%
W&R Pathfinder Aggressive Portfolio	0%	0%
W&R Pathfinder Conservative Portfolio	0%	0%
W&R Pathfinder Moderate Conservative Portfolio	0%	0%
W&R Pathfinder Moderate Portfolio	0%	0%
W&R Pathfinder Moderately Aggressive 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 Portfolio	0%	0%
Enhanced Fixed Account	0%	0%
Fixed Account	0%	0%
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.

SERFF Tracking Number: NWPA-127044729 State: Arkansas
 Filing Company: Nationwide Life and Annuity Insurance Company State Tracking Number: 48106
 Company Tracking Number: NWLA-410-M2.2/NWLA-440-M2.2/NWLA-430-M2.2 - AVUL/PVUL PDP GOAL STATE FILING
 TOI: L06I Individual Life - Variable Sub-TOI: L06I.002 Single Life - Flexible Premium
 Product Name: AVUL/PVUL PDP Goal State Filing
 Project Name/Number: AVUL/PVUL PDP Goal State Filing/AVUL/PVUL PDP Goal State Filing

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments: These forms are exempt from readability scoring.		
Attachments: AR CERT.pdf AR CERT Reg 33.pdf		

	Item Status:	Status Date:
Satisfied - Item: Revised Statement of Variability Forms		
Comments:		
Attachments: NWLA-430-M2.2 SOV (02-2011).pdf NWLA-410-M2.2 SOV (02-2011).pdf NWLA-430-M2.2 (ACCUM) SOV (02-2011).pdf NWLA-440-M2.2 SOV (02-2011).pdf NWLA-440-M2.2 SOV Unisex (02-2011).pdf		



ARKANSAS

Certificate of Compliance

Insurer Nationwide Life and Annuity Insurance Company

Form Numbers: NWLA-410-M2.2; NWLA-430-M2.2; NWLA-430-M2.2 (ACCUM);
NWLA-440-M2.2 (Sex Distinct); and NWLA-440-M2.2 (Unisex) -
Policy Data Pages for Individual Flexible Premium Variable
Adjustable Universal Life Policies

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". The signature is written in a cursive style with a horizontal line underneath it.

James J. Rabenstine
Vice President
NF Compliance
Date: 02-25-2011



ARKANSAS

Certificate of Compliance

Insurer Nationwide Life and Annuity Insurance Company

Form Numbers: NWLA-410-M2.2; NWLA-430-M2.2; NWLA-430-M2.2 (ACCUM);
NWLA-440-M2.2 (Sex Distinct); and NWLA-440-M2.2 (Unisex) -
Policy Data Pages for Individual Flexible Premium Variable
Adjustable Universal Life Policies

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.

A handwritten signature in black ink, reading "James J. Rabenstine". The signature is written in a cursive style and is positioned above a horizontal line.

James J. Rabenstine
Vice President
NF Compliance
Date: 02-25-2011

Statement of Variability
NWLA-430-M2.2

Policy Data Page 3	Reason
1. Policy Owner	Varies according to the Owner's name.
2. Policy Number	Varies due to the unique number associated with one Policy.
3. State of Issue	Varies according to the issue state for the Policy.
4. Policy Date	Varies according to the issue date for the Policy.
5. Insured	Varies according to the Insured's name.
6. Sex	Varies by Policy Date, State of Issue and according to the Insured's sex. Male, Female or Unisex.
7. Issue Age	Varies by Policy Date and according to the Insured's Age last birthday at the time the policy is issued. Minimum of 0, maximum of 100.
8. Monthly Flat Extra	Varies by Policy Date and according to the underwriting decision. Minimum of \$0.00, maximum of \$2.08 per month over a temporary duration.
9. Monthly Flat Extra	Varies by Policy Date and according to the underwriting decision. Minimum of \$0.00, maximum of \$2.08 per month over the life of the Policy.
10. Rate Class	Varies by Policy Date and according to the underwriting decision. Standard, Preferred or Preferred Plus.
11. Rate Type	Varies according to underwriting decision; Non-tobacco or Tobacco.
12. Rate Class Multiple	Varies by Policy Date and according to the underwriting decision. Minimum of 1, maximum of 5000.
13. Minimum Initial Premium	Varies by Policy Date and according to the Insured's sex, issue age, rate class, rate type, rate class multiple, any monthly flat extras, the death benefit option, the Policy's Specified Amount and the coverage provided by the Riders attached to this policy. Minimum of \$25, maximum of 3 times the Minimum Monthly Premium.
14. Planned Premium Payment	Varies according to the Owner's election of planned premium to support the policy charges and benefits.
15. Monthly Initial Death Benefit Guarantee Premium	Varies by Policy Date, the Insured's sex, issue age, rate class, rate type, rate class multiple, any monthly flat extras, the death benefit option, the Policy's Specified Amount and the coverage provided by the Riders attached to this policy. May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes. It is the amount of monthly premium, required to gain no-lapse protection under the Initial Death Benefit Guarantee provision.

16. Monthly Extended Death Benefit Guarantee Premium	<p>Varies by Policy Date, the Insured's sex, issue age, rate class, rate type, rate class multiple, any monthly flat extras, the death benefit option, the Policy's Specified Amount and the coverage provided by the Riders attached to this policy.</p> <p>May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes.</p> <p>It is the amount of monthly premium, required to gain no-lapse protection under the Extended Death Benefit Guarantee provision, the monthly premium method.</p>
17. Extended Death Benefit Guarantee Advanced Payment Accumulated Premium:	<p>Varies by Policy Date, the Insured's sex, issue age, rate class, rate type, rate class multiple, any monthly flat extras, the death benefit option, the Policy's Specified Amount and the coverage provided by the Riders attached to this policy.</p> <p>May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes.</p> <p>It is the amount of monthly premium, required to gain no-lapse protection under the Extended Death Benefit Guarantee provision, the advanced premium method.</p>
18. Minimum Additional Premium	<p>Varies by Policy Date. Minimum of \$25, maximum of \$100.</p>
19. Planned Premium Payment Frequency	<p>Varies by Policy Date and according to the Owner's election. Monthly, quarterly, semi-annual, annual or single premium modes.</p>
20. Initial Death Benefit Guarantee Period	<p>Varies by Policy Date, the Insured's issue age. Minimum 5 years, maximum 20 years.</p>
21. Extended Death Benefit Guarantee Duration	<p>Varies by Policy Date and according to the Owner's election. Minimum 20 years, maximum (120 – issue age) years.</p>
22. Minimum Extended Death Benefit Guarantee Percentage	<p>Varies by Policy Date. Minimum 50%, maximum 100%.</p>
23. Bracketed footnotes regarding the Extended Death Benefit Guarantee Rider	<p>Will only appear if the Extended Death Benefit Guarantee rider is elected.</p>
Policy Data Page 3A	Reason
24. Specified Amount	<p>Varies according to the owner's election and the underwriting decision at issue. Must be at least equal to the Minimum Specified Amount described below.</p>
25. Minimum Specified Amount	<p>Varies by Policy Date and according to the Insured's Issue Age and the underwriting classification. Minimum of \$50,000, maximum of \$1,000,000.</p>
26. Additional Term Insurance Rider Specified Amount	<p>Varies according to the owner's election and the underwriting decision at issue.</p>
27. Total Specified Amount	<p>Varies according to the owner's election and the underwriting decision at issue. It is the sum of the base specified amount and any additional term insurance.</p>
28. Maturity Date	<p>Varies by Policy Date and according to the Insured's Issue Age.</p>
29. Internal Revenue Code Life Insurance Qualification Test	<p>Varies by Policy Date and according to the Owner's election at issue. Guideline Premium/Cash Value Corridor Test or Cash Value Accumulation Test.</p>
30. Death Benefit Option Elected	<p>Varies by Policy Date and according to the Owner's election. Option 1 (Level), Option 2 (Increasing) or Option 3 (Return of Premium).</p>

31. Death Benefit Option 3 Interest Rate	Varies by Policy Date and according to the Owner's election and the underwriting approval. Minimum of 0%, maximum of 12%.
32. Death Benefit Option 3 Maximum Increase	Varies by Policy Date and the Policy's Total Specified Amount. Minimum of \$100,000.00, maximum of \$5,000,000.00.
33. Schedule of Benefits – Benefits listed	Varies according to the benefits elected by the Owner. May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, and death benefit option changes.
34. Schedule of Benefits – Specified Amount	Varies according to the Owner's election and the underwriting decision. May be affected by changes to the Policy, including Specified Amount decreases and death benefit option changes.
35. Schedule of Benefits – Start Date	Varies according to the date of issue of the Initial Specified Amount.
36. Schedule of Benefits – End Date	Varies according to the maturity date of the benefit covered under the Initial Specified Amount.
37. Schedule of Benefits – Accidental Death Benefit Rider	Optional rider that can be elected by the Owner. The Rate Class Multiple varies according to the underwriting decision. Specified Amount and Start Date vary according to Owner's election of the benefit. End Date is calculated as the policy anniversary on which the Insured reaches attained age 70.
38. Schedule of Benefits – Additional Term Insurance Rider	Optional rider that can be elected by the Owner. Specified Amount and Start Date will vary according to Owner's 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.
39. Bracketed footnotes regarding the Extended Death Benefit Guarantee Rider	Will only appear if the Extended Death Benefit Guarantee rider is elected.
Policy Data Page 3A Continued	Reason
40. Schedule of Benefits – Adjusted Sales Load Rider	Optional rider that can be elected by the Owner; According to Owner's election, percentage is either 1%, 2%, 3%, 4% or 5%; Years is any whole number from 1 to 7. The Start Date varies according to Owner's election. The End Date is calculated as the xth policy anniversary, where x is the lesser of 15 and 7+ the elected number of years.
41. Schedule of Benefits – Change of Insured Rider	Optional rider that can be elected by the Owner.
42. Schedule of Benefits – Children's Term Insurance Rider	Optional rider that can be elected by the Owner. Specified Amount and Start Date vary according to Owner's election; End Date will be calculated as the policy anniversary the Insured reaches attained age 65.
43. Schedule of Benefits - Extended Death Benefit Guarantee Rider	Optional rider that can be elected by the Owner.
44. Schedule of Benefits – Long-term Care Rider	Optional rider that can be elected by the Owner. 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.

45. Schedule of Benefits – Overloan Lapse Protection Rider	Optional rider that can be elected by the Owner; End Date will be calculated as the Maturity Date of the policy.
46. Schedule of Benefits – Premium Waiver Rider	Optional rider that can be elected by the Owner; Initial Monthly Specified Premium, and Start Date vary according to Owner’s 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.
47. Schedule of Benefits – Spouse Rider	Optional rider that can be elected by the Owner. 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 Insured covered by this rider 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 name of the person covered by this Rider.
48. Schedule of Benefits – Waiver of Monthly Deductions Rider	Optional rider that can be elected by the Owner. 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.
49. Bracketed footnotes regarding the Extended Death Benefit Guarantee Rider	Will only appear if the Extended Death Benefit Guarantee rider is elected.
Policy Data Page 3B	Reason
50. Guaranteed Maximum Premium Load	Varies by Policy Date, the length of time since the Policy Date, the Insured's Issue Age, sex, rate class, rate type, rate class multiple, any monthly flat extra rating, the death benefit option and the Specified Amount at the time premium is received. May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes. Minimum of 0%, maximum of 20%.
51. Guaranteed Maximum Mortality and Expense Risk Charge	Varies by Policy Date, the length of time since the Policy Date, the Insured's Issue Age, sex, rate class, rate type, rate class multiple, any monthly flat extra rating, the death benefit option and the Specified Amount at the time the charge is assessed. May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes. Annual Rate with a minimum of 0%, maximum of 2%.
52. Guaranteed Maximum Administrative Charges - Monthly Flat Charge	Varies by Policy Date, the length of time since the Policy Date, , the Insured's Issue Age, sex, rate class, rate type, rate class multiple, any monthly flat extra rating, the death benefit option and the Specified Amount at the time the charge is assessed. May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes. Monthly charge with a minimum of \$0, maximum of \$100.

<p>53. Monthly Per \$1,000 of Specified Amount Charge - Years 1-[5]</p>	<p>Varies by Policy Date, the length of time since the Policy Date, the Insured's Attained Age , sex, rate class, rate type, rate class multiple and any monthly flat extra rating and the segment's Specified Amount on the date the segment of coverage becomes effective.</p> <p>May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes.</p> <p>Minimum of \$0, maximum of \$1 monthly per \$1,000 of Specified Amount for each segment of coverage.</p>
<p>54. Monthly Per \$1,000 of Specified Amount Charge - Years [6 +]</p>	<p>Varies by Policy Date, the length of time since the Policy Date, the Insured's Attained Age , sex, rate class, rate type, rate class multiple and any monthly flat extra rating and the segment's Specified Amount on the date the segment of coverage becomes effective.</p> <p>May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes.</p> <p>Minimum of \$0, maximum of \$1 monthly per \$1,000 of Specified Amount for each segment of coverage.</p>
<p>55. Effective Date of Coverage</p>	<p>It is the effective date of coverage for the base segment. Each increase would have its own effective date of coverage.</p>
<p>56. Bracketed number of years in the footnote related to the Monthly Per \$1,000 of Specified Amount Charge</p>	<p>Varies by Policy Date. Minimum of 2, maximum of the length of time to Maturity Date.</p>
<p>57. Guaranteed Maximum Adjusted Sales Load Rider Charge – Policy Years 1-[15]</p>	<p>Only appears if this optional Rider is elected by the Owner. Annual percentage of Minimum of 0%, maximum of 30%. Policy years vary based on duration elected; maximum year is 15.</p>
<p>58. Adjusted Sales Load Rider Charge – Policy Years [16+]</p>	<p>This information is only displayed if this optional Rider is elected by the Owner. Minimum of 0%, maximum of 30%. The year varies based on the duration elected, maximum year is 16.</p>
<p>59. Bracketed footnote regarding Guaranteed Maximum Adjusted Sales Load Rider Charge</p>	<p>Explains how the charge is calculated. Will only be displayed if the Rider is elected.</p>

60. Adjusted Sales Load Rider Forfeiture of Premium Load Credit	<p>Varies by Policy Date, the duration elected for this Rider, the year the Policy is Surrendered and the cumulative Premium paid in the first [x] years from Policy Date.</p> <p>The number of years for the cumulative Premium calculation varies by Policy Date; the duration elected for this Rider, the year the Policy is Surrendered. Maximum is 7 years.</p> <p>Minimum of 0% of cumulative Premium paid and maximum of 10% of the cumulative Premium paid in the first [x] years from the Policy Date.</p>
61. Bracketed information regarding the Adjusted Sales Load Rider Forfeiture of Premium Load Credit	Explains how the charge is calculated. Will only be displayed if the Rider is elected.
62. Extended Death Benefit Guarantee Rider Charge	<p>Varies by Policy Date, the length of time since the Policy Date, the Insured's Attained Age, sex, rate class, rate type, rate class multiple and any monthly flat extra rating and the segment's Extended Death Benefit Guarantee Coverage Amount on the date the segment of coverage becomes effective.</p> <p>May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes.</p> <p>Minimum of \$0, maximum of \$1 monthly per \$1,000 of Extended Death Benefit Guarantee Coverage Amount.</p>
Policy Data Page 3C	Reason
63. Table of Guaranteed Maximum Monthly Cost of Insurance Rates 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. The maximum is unlimited and subject to underwriting approval.
64. Table of Guaranteed Maximum Monthly Cost of Insurance Rates Per \$1,000 of Net Amount at Risk – Effective Date of Coverage	Varies according to the date the segment of insurance is issued.
65. Table of Guaranteed Maximum Monthly Cost of Insurance Rates Per \$1,000 of Net Amount at Risk	<p>Based on the 2001 Commissioner's Standard Ordinary (CSO) Ultimate Mortality table, age nearest birthday, Sex distinct and Smoker distinct (Composite for Insureds with an issue age under 18). Applicable actuarial adjustments will be made to the table for Insureds with a rate class multiple greater than 1.00 and/or any monthly flat extra(s).</p> <p>Separate tables of Guaranteed Maximum Monthly Cost of Insurance Rates per \$1,000 of Net Amount at Risk are used for each segment of coverage.</p> <p>Minimum of 0 and maximum of 0.83333 monthly rate per \$1,000 of Net Amount at Risk.</p>
Policy Data Page 3D	Reason
66. Surrender Charge Table – Specified Amount	Varies by Policy Date and according to the Owner's election at issue and the underwriting approval.

67. Surrender Charge Table – Effective Date of Coverage	Varies according to the date of issue of the Policy.
68. Surrender Charge Table – Maximum Surrender Charge	Varies by Policy Date, the Insured’s sex, issue age, rate class, rate type, rate class multiple, any monthly flat extras, the Policy’s Specified Amount and the death benefit option. Separate tables of Surrender Charge are being used for the initial Specified Amount and each Specified Amount increase.
69. Bracketed information in paragraph	Specified Amount is inserted.
70. Maximum Service Fee	Varies by Policy Date. Minimum of \$25, maximum of \$100.
71. Maximum Partial Surrender Fee	Varies by Policy Date and the amount of the partial Surrender. Minimum of the lesser of \$25 and 2% of the partial Surrender, maximum of the lesser of \$100 and 2% of the partial Surrender.
72. Fixed Account Option	Varies by Policy Date. Minimum of 1%, maximum of 5%.
73. Maximum Loan Interest Charge	Varies by Policy Date. Minimum of 1%, maximum of 10% annual effective rate.
74. Minimum Loan Interest Credited	Varies by Policy Date. Minimum of 1%, maximum of 10% annual effective rate.
Policy Data Page 3E	Reason
75. Internal Revenue Code Life Insurance Qualification Test Table – Qualification Test name	Varies by Policy Date and according to Owner’s election at issue. Guideline Premium /Cash Value Corridor Test or Cash Value Accumulation Test.
76. Internal Revenue Code Life Insurance Qualification Test Table – Attained Age of Insured	Varies based on the Insured’s Attained Age.
77. Internal Revenue Code Life Insurance Qualification Test Table – Applicable Percentages	Varies by Policy Date and according to Owner’s election at issue and the Insured’s underwriting characteristics. Based on the Guideline Premium /Cash Value Corridor Test or Cash Value Accumulation Test percentages.
Policy Data Page 3F and 3G	No Variation.
Policy Data Page 3H	Reason
78. Table of Guaranteed Maximum Monthly Cost of Insurance Rate per \$1,000 of Rider Death benefit – Additional Term Rider	Based on the 2001 Commissioner’s Standard Ordinary (CSO) Ultimate Mortality table, age nearest birthday, Sex distinct and Smoker distinct (Composite for Insureds with an issue age under 18). Applicable actuarial adjustments will be made to the table for Insureds with a rate class multiple greater than 1.00 and/or any monthly flat extra(s). Separate tables of Guaranteed Maximum Monthly Cost of Insurance Rates per \$1,000 of Net Amount at Risk are used for each segment of coverage. Minimum of 0 and maximum of 0.83333 monthly rate per \$1,000 of Net Amount at Risk.

Policy Data Page 3I	Reason
79. Table of Guaranteed Rate Cost per \$1,000 of Net Amount at Risk – Long Term Care Rider	Varies by Policy Date and the underwriting characteristics of the Insured.
Policy Data Page 3J	Reason
80. Overloan Lapse Protection Rider Charge Rates	Varies by Policy Date.
Policy Data Page 3K	
81. Table of Guaranteed Maximum Monthly Cost of Insurance Rate per \$1,000 of Rider Specified Amount – Spouse Insurance Rider	Varies by Policy Date and the underwriting characteristics of the person covered by this Rider.
Policy Data Page 3L and 3M	Reason
82. List of Variable Subaccounts	Varies by Policy Date.

Statement of Variability
NWLA-410-M2.2

Policy Data Page 3	Reason
1. Policy Owner	Varies according to the Owner's name.
2. Policy Number	Varies due to the unique number associated with one Policy.
3. State of Issue	Varies according to the issue state for the Policy.
4. Policy Date	Varies according to the issue date for the Policy.
5. Insured	Varies according to the Insured's name.
6. Sex	Varies by Policy Date, State of Issue and according to the Insured's sex. Male, Female or Unisex.
7. Issue Age	Varies by Policy Date and according to the Insured's Age last birthday at the time the policy is issued. Minimum of 0, maximum of 100.
8. Monthly Flat Extra	Varies by Policy Date and according to the underwriting decision. Minimum of \$0.00, maximum of \$2.08 per month over a temporary duration.
9. Monthly Flat Extra	Varies by Policy Date and according to the underwriting decision. Minimum of \$0.00, maximum of \$2.08 per month over the life of the Policy.
10. Rate Class	Varies by Policy Date and according to the underwriting decision. Standard, Preferred or Preferred Plus.
11. Rate Type	Varies according to underwriting decision; Non-tobacco or Tobacco.
12. Rate Class Multiple	Varies by Policy Date and according to the underwriting decision. Minimum of 1, maximum of 5000.
13. Minimum Initial Premium	Varies by Policy Date and according to the Insured's sex, issue age, rate class, rate type, rate class multiple, any monthly flat extras, the death benefit option, the Policy's Specified Amount and the coverage provided by the Riders attached to this policy. Minimum of \$25, maximum of 3 times the Minimum Monthly Premium.
14. Planned Premium Payment	Varies according to the Owner's election of planned premium to support the policy charges and benefits.
15. Monthly Initial Death Benefit Guarantee Premium	Varies by Policy Date, the Insured's sex, issue age, rate class, rate type, rate class multiple, any monthly flat extras, the death benefit option, the Policy's Specified Amount and the coverage provided by the Riders attached to this policy. May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes. It is the amount of monthly premium, required to gain no-lapse protection under the Initial Death Benefit Guarantee provision.

16. Monthly Extended Death Benefit Guarantee Premium	<p>Varies by Policy Date, the Insured's sex, issue age, rate class, rate type, rate class multiple, any monthly flat extras, the death benefit option, the Policy's Specified Amount and the coverage provided by the Riders attached to this policy.</p> <p>May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes.</p> <p>It is the amount of monthly premium, required to gain no-lapse protection under the Extended Death Benefit Guarantee provision, the monthly premium method.</p>
17. Extended Death Benefit Guarantee Advanced Payment Accumulated Premium:	<p>Varies by Policy Date, the Insured's sex, issue age, rate class, rate type, rate class multiple, any monthly flat extras, the death benefit option, the Policy's Specified Amount and the coverage provided by the Riders attached to this policy.</p> <p>May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes.</p> <p>It is the amount of monthly premium, required to gain no-lapse protection under the Extended Death Benefit Guarantee provision, the advanced premium method.</p>
18. Minimum Additional Premium	<p>Varies by Policy Date. Minimum of \$25, maximum of \$100.</p>
19. Planned Premium Payment Frequency	<p>Varies by Policy Date and according to the Owner's election. Monthly, quarterly, semi-annual, annual or single premium modes.</p>
20. Initial Death Benefit Guarantee Period	<p>Varies by Policy Date, the Insured's issue age. Minimum 5 years, maximum 20 years.</p>
21. Extended Death Benefit Guarantee Duration	<p>Varies by Policy Date and according to the Owner's election. Minimum 20 years, maximum (120 – issue age) years.</p>
22. Minimum Extended Death Benefit Guarantee Percentage	<p>Varies by Policy Date. Minimum 50%, maximum 100%.</p>
23. Bracketed footnotes regarding the Extended Death Benefit Guarantee Rider	<p>Will only appear if the Extended Death Benefit Guarantee rider is elected.</p>
Policy Data Page 3A	Reason
24. Specified Amount	<p>Varies according to the owner's election and the underwriting decision at issue. Must be at least equal to the Minimum Specified Amount described below.</p>
25. Minimum Specified Amount	<p>Varies by Policy Date and according to the Insured's Issue Age and the underwriting classification. Minimum of \$50,000, maximum of \$1,000,000.</p>
26. Additional Term Insurance Rider Specified Amount	<p>Varies according to the owner's election and the underwriting decision at issue.</p>
27. Total Specified Amount	<p>Varies according to the owner's election and the underwriting decision at issue. It is the sum of the base specified amount and any additional term insurance.</p>
28. Maturity Date	<p>Varies by Policy Date and according to the Insured's Issue Age.</p>
29. Internal Revenue Code Life Insurance Qualification Test	<p>Varies by Policy Date and according to the Owner's election at issue. Guideline Premium/Cash Value Corridor Test or Cash Value Accumulation Test.</p>
30. Death Benefit Option Elected	<p>Varies by Policy Date and according to the Owner's election. Option 1 (Level), Option 2 (Increasing) or Option 3 (Return of Premium).</p>

31. Death Benefit Option 3 Interest Rate	Varies by Policy Date and according to the Owner's election and the underwriting approval. Minimum of 0%, maximum of 12%.
32. Death Benefit Option 3 Maximum Increase	Varies by Policy Date and the Policy's Total Specified Amount. Minimum of \$100,000.00, maximum of \$5,000,000.00.
33. Schedule of Benefits – Benefits listed	Varies according to the benefits elected by the Owner. May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, and death benefit option changes.
34. Schedule of Benefits – Specified Amount	Varies according to the Owner's election and the underwriting decision. May be affected by changes to the Policy, including Specified Amount decreases and death benefit option changes.
35. Schedule of Benefits – Start Date	Varies according to the date of issue of the Initial Specified Amount.
36. Schedule of Benefits – End Date	Varies according to the maturity date of the benefit covered under the Initial Specified Amount.
37. Schedule of Benefits – Accidental Death Benefit Rider	Optional rider that can be elected by the Owner. The Rate Class Multiple varies according to the underwriting decision. Specified Amount and Start Date vary according to Owner's election of the benefit. End Date is calculated as the policy anniversary on which the Insured reaches attained age 70.
38. Schedule of Benefits – Additional Term Insurance Rider	Optional rider that can be elected by the Owner. Specified Amount and Start Date will vary according to Owner's 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.
39. Bracketed footnotes regarding the Extended Death Benefit Guarantee Rider	Will only appear if the Extended Death Benefit Guarantee rider is elected.
Policy Data Page 3A Continued	Reason
40. Schedule of Benefits – Adjusted Sales Load Rider	Optional rider that can be elected by the Owner; According to Owner's election, percentage is either 1%, 2%, 3%, 4% or 5%; Years is any whole number from 1 to 7. The Start Date varies according to Owner's election. The End Date is calculated as the xth policy anniversary, where x is the lesser of 15 and 7+ the elected number of years.
41. Schedule of Benefits – Change of Insured Rider	Optional rider that can be elected by the Owner.
42. Schedule of Benefits – Children's Term Insurance Rider	Optional rider that can be elected by the Owner. Specified Amount and Start Date vary according to Owner's election; End Date will be calculated as the policy anniversary the Insured reaches attained age 65.
43. Schedule of Benefits - Extended Death Benefit Guarantee Rider	Optional rider that can be elected by the Owner.
44. Schedule of Benefits – Long-term Care Rider	Optional rider that can be elected by the Owner. 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.

45. Schedule of Benefits – Overloan Lapse Protection Rider	Optional rider that can be elected by the Owner; End Date will be calculated as the Maturity Date of the policy.
46. Schedule of Benefits – Premium Waiver Rider	Optional rider that can be elected by the Owner; Initial Monthly Specified Premium, and Start Date vary according to Owner’s 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.
47. Schedule of Benefits – Spouse Rider	Optional rider that can be elected by the Owner. 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 Insured covered by this rider 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 name of the person covered by this Rider.
48. Schedule of Benefits – Waiver of Monthly Deductions Rider	Optional rider that can be elected by the Owner. 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.
49. Bracketed footnotes regarding the Extended Death Benefit Guarantee Rider	Will only appear if the Extended Death Benefit Guarantee rider is elected.
Policy Data Page 3B	Reason
50. Guaranteed Maximum Premium Load	Varies by Policy Date, the length of time since the Policy Date, the Insured's Issue Age, sex, rate class, rate type, rate class multiple, any monthly flat extra rating, the death benefit option and the Specified Amount at the time premium is received. May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes. Minimum of 0%, maximum of 20%.
51. Guaranteed Maximum Mortality and Expense Risk Charge	Varies by Policy Date, the length of time since the Policy Date, the Insured's Issue Age, sex, rate class, rate type, rate class multiple, any monthly flat extra rating, the death benefit option and the Specified Amount at the time the charge is assessed. May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes. Annual Rate with a minimum of 0%, maximum of 2%.
52. Guaranteed Maximum Administrative Charges - Monthly Flat Charge	Varies by Policy Date, the length of time since the Policy Date, , the Insured's Issue Age, sex, rate class, rate type, rate class multiple, any monthly flat extra rating, the death benefit option and the Specified Amount at the time the charge is assessed. May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes. Monthly charge with a minimum of \$0, maximum of \$100.

<p>53. Monthly Per \$1,000 of Specified Amount Charge - Years 1-[5]</p>	<p>Varies by Policy Date, the length of time since the Policy Date, the Insured's Attained Age , sex, rate class, rate type, rate class multiple and any monthly flat extra rating and the segment's Specified Amount on the date the segment of coverage becomes effective.</p> <p>May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes.</p> <p>Minimum of \$0, maximum of \$1 monthly per \$1,000 of Specified Amount for each segment of coverage.</p>
<p>54. Monthly Per \$1,000 of Specified Amount Charge - Years [6 +]</p>	<p>Varies by Policy Date, the length of time since the Policy Date, the Insured's Attained Age , sex, rate class, rate type, rate class multiple and any monthly flat extra rating and the segment's Specified Amount on the date the segment of coverage becomes effective.</p> <p>May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes.</p> <p>Minimum of \$0, maximum of \$1 monthly per \$1,000 of Specified Amount for each segment of coverage.</p>
<p>55. Effective Date of Coverage</p>	<p>It is the effective date of coverage for the base segment. Each increase would have its own effective date of coverage.</p>
<p>56. Bracketed number of years in the footnote related to the Monthly Per \$1,000 of Specified Amount Charge</p>	<p>Varies by Policy Date. Minimum of 2, maximum of the length of time to Maturity Date.</p>
<p>57. Guaranteed Maximum Adjusted Sales Load Rider Charge – Policy Years 1-[15]</p>	<p>Only appears if this optional Rider is elected by the Owner. Annual percentage of Minimum of 0%, maximum of 30%. Policy years vary based on duration elected; maximum year is 15.</p>
<p>58. Adjusted Sales Load Rider Charge – Policy Years [16+]</p>	<p>This information is only displayed if this optional Rider is elected by the Owner. Minimum of 0%, maximum of 30%. The year varies based on the duration elected, maximum year is 16.</p>
<p>59. Bracketed footnote regarding Guaranteed Maximum Adjusted Sales Load Rider Charge</p>	<p>Explains how the charge is calculated. Will only be displayed if the Rider is elected.</p>

60. Adjusted Sales Load Rider Forfeiture of Premium Load Credit	<p>Varies by Policy Date, the duration elected for this Rider, the year the Policy is Surrendered and the cumulative Premium paid in the first [x] years from Policy Date.</p> <p>The number of years for the cumulative Premium calculation varies by Policy Date; the duration elected for this Rider, the year the Policy is Surrendered. Maximum is 7 years.</p> <p>Minimum of 0% of cumulative Premium paid and maximum of 10% of the cumulative Premium paid in the first [x] years from the Policy Date.</p>
61. Bracketed information regarding the Adjusted Sales Load Rider Forfeiture of Premium Load Credit	Explains how the charge is calculated. Will only be displayed if the Rider is elected.
62. Extended Death Benefit Guarantee Rider Charge	<p>Varies by Policy Date, the length of time since the Policy Date, the Insured's Attained Age, sex, rate class, rate type, rate class multiple and any monthly flat extra rating and the segment's Extended Death Benefit Guarantee Coverage Amount on the date the segment of coverage becomes effective.</p> <p>May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes.</p> <p>Minimum of \$0, maximum of \$1 monthly per \$1,000 of Extended Death Benefit Guarantee Coverage Amount.</p>
Policy Data Page 3C	Reason
63. Table of Guaranteed Maximum Monthly Cost of Insurance Rates 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. The maximum is unlimited and subject to underwriting approval.
64. Table of Guaranteed Maximum Monthly Cost of Insurance Rates Per \$1,000 of Net Amount at Risk – Effective Date of Coverage	Varies according to the date the segment of insurance is issued.
65. Table of Guaranteed Maximum Monthly Cost of Insurance Rates Per \$1,000 of Net Amount at Risk	<p>Based on the 2001 Commissioner's Standard Ordinary (CSO) Ultimate Mortality table, age nearest birthday, Sex distinct and Smoker distinct (Composite for Insureds with an issue age under 18). Applicable actuarial adjustments will be made to the table for Insureds with a rate class multiple greater than 1.00 and/or any monthly flat extra(s).</p> <p>Separate tables of Guaranteed Maximum Monthly Cost of Insurance Rates per \$1,000 of Net Amount at Risk are used for each segment of coverage.</p> <p>Minimum of 0 and maximum of 0.83333 monthly rate per \$1,000 of Net Amount at Risk.</p>
Policy Data Page 3D	Reason
66. Surrender Charge Table – Specified Amount	Varies by Policy Date and according to the Owner's election at issue and the underwriting approval.

67. Surrender Charge Table – Effective Date of Coverage	Varies according to the date of issue of the Policy.
68. Surrender Charge Table – Maximum Surrender Charge	Varies by Policy Date, the Insured’s sex, issue age, rate class, rate type, rate class multiple, any monthly flat extras, the Policy’s Specified Amount and the death benefit option. Separate tables of Surrender Charge are being used for the initial Specified Amount and each Specified Amount increase.
69. Bracketed information in paragraph	Specified Amount is inserted.
70. Maximum Service Fee	Varies by Policy Date. Minimum of \$25, maximum of \$100.
71. Maximum Partial Surrender Fee	Varies by Policy Date and the amount of the partial Surrender. Minimum of the lesser of \$25 and 2% of the partial Surrender, maximum of the lesser of \$100 and 2% of the partial Surrender.
72. Fixed Account Option	Varies by Policy Date. Minimum of 1%, maximum of 5%.
73. Maximum Loan Interest Charge	Varies by Policy Date. Minimum of 1%, maximum of 10% annual effective rate.
74. Minimum Loan Interest Credited	Varies by Policy Date. Minimum of 1%, maximum of 10% annual effective rate.
Policy Data Page 3E	Reason
75. Internal Revenue Code Life Insurance Qualification Test Table – Qualification Test name	Varies by Policy Date and according to Owner’s election at issue. Guideline Premium /Cash Value Corridor Test or Cash Value Accumulation Test.
76. Internal Revenue Code Life Insurance Qualification Test Table – Attained Age of Insured	Varies based on the Insured’s Attained Age.
77. Internal Revenue Code Life Insurance Qualification Test Table – Applicable Percentages	Varies by Policy Date and according to Owner’s election at issue and the Insured’s underwriting characteristics. Based on the Guideline Premium /Cash Value Corridor Test or Cash Value Accumulation Test percentages.
Policy Data Page 3F and 3G	No Variation.
Policy Data Page 3H	Reason
78. Table of Guaranteed Maximum Monthly Cost of Insurance Rate per \$1,000 of Rider Death benefit – Additional Term Rider	Based on the 2001 Commissioner’s Standard Ordinary (CSO) Ultimate Mortality table, age nearest birthday, Sex distinct and Smoker distinct (Composite for Insureds with an issue age under 18). Applicable actuarial adjustments will be made to the table for Insureds with a rate class multiple greater than 1.00 and/or any monthly flat extra(s). Separate tables of Guaranteed Maximum Monthly Cost of Insurance Rates per \$1,000 of Net Amount at Risk are used for each segment of coverage. Minimum of 0 and maximum of 0.83333 monthly rate per \$1,000 of Net Amount at Risk.

Policy Data Page 3I	Reason
79. Table of Guaranteed Rate Cost per \$1,000 of Net Amount at Risk – Long Term Care Rider	Varies by Policy Date and the underwriting characteristics of the Insured.
Policy Data Page 3J	Reason
80. Overloan Lapse Protection Rider Charge Rates	Varies by Policy Date.
Policy Data Page 3K	
81. Table of Guaranteed Maximum Monthly Cost of Insurance Rate per \$1,000 of Rider Specified Amount – Spouse Insurance Rider	Varies by Policy Date and the underwriting characteristics of the person covered by this Rider.
Policy Data Page 3L, 3M, 3N	Reason
82. List of Variable Subaccounts	Varies by Policy Date.

**Statement of Variability - Sex Distinct
NWLA-430-M2.2 (ACCUM)**

Policy Data Page 3	Reason
1. Policy Owner	Varies according to the Owner's name.
2. Policy Number	Varies due to the unique number associated with one Policy.
3. State of Issue	Varies according to the issue state for the Policy.
4. Policy Date	Varies according to the issue date for the Policy.
5. Insured	Varies according to the Insured's name.
6. Sex	Varies by Policy Date, State of Issue and according to the Insured's sex. Male, Female or Unisex.
7. Issue Age	Varies by Policy Date and according to the Insured's Age last birthday at the time the policy is issued. Minimum of 0, maximum of 100.
8. Monthly Flat Extra	Varies by Policy Date and according to the underwriting decision. Minimum of \$0.00, maximum of \$2.08 per month over a temporary duration.
9. Monthly Flat Extra	Varies by Policy Date and according to the underwriting decision. Minimum of \$0.00, maximum of \$2.08 per month over the life of the Policy.
10. Rate Class	Varies by Policy Date and according to the underwriting decision. Standard, Preferred or Preferred Plus.
11. Rate Type	Varies according to underwriting decision; Non-tobacco or Tobacco.
12. Rate Class Multiple	Varies by Policy Date and according to the underwriting decision. Minimum of 1, maximum of 5000.
13. Minimum Initial Premium	Varies by Policy Date and according to the Insured's sex, issue age, rate class, rate type, rate class multiple, any monthly flat extras, the death benefit option, the Policy's Specified Amount and the coverage provided by the Riders attached to this policy. Minimum of \$25, maximum of 3 times the Minimum Monthly Premium.
14. Planned Premium Payment	Varies according to the Owner's election of planned premium to support the policy charges and benefits.
15. Monthly Initial Death Benefit Guarantee Premium	Varies by Policy Date, the Insured's sex, issue age, rate class, rate type, rate class multiple, any monthly flat extras, the death benefit option, the Policy's Specified Amount and the coverage provided by the Riders attached to this policy. May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes. It is the amount of monthly premium, required to gain no-lapse protection under the Death Benefit Guarantee.
16. Minimum Additional Premium	Varies by Policy Date. Minimum of \$25, maximum of \$100.
17. Planned Premium Payment Frequency	Varies by Policy Date and according to the Owner's election. Monthly, quarterly, semi-annual, annual or single premium modes.
18. Initial Death Benefit Guarantee Period	Varies by Policy Date, the Insured's issue age. Minimum 5 years, maximum 20 years.

Policy Data Page 3A	Reason
19. Specified Amount	Varies according to the owner's election and the underwriting decision at issue. Must be at least equal to the Minimum Specified Amount described below.
20. Minimum Specified Amount	Varies by Policy Date and according to the Insured's Issue Age and the underwriting classification. Minimum of \$50,000, maximum of \$1,000,000.
21. Additional Term Insurance Rider Specified Amount	Varies according to the owner's election and the underwriting decision at issue.
22. Total Specified Amount	Varies according to the owner's election and the underwriting decision at issue. It is the sum of the base specified amount and any additional term insurance.
23. Maturity Date	Varies by Policy Date and according to the Insured's Issue Age.
24. Internal Revenue Code Life Insurance Qualification Test	Varies by Policy Date and according to the Owner's election at issue. Guideline Premium/Cash Value Corridor Test or Cash Value Accumulation Test.
25. Death Benefit Option Elected	Varies by Policy Date and according to the Owner's election. Option 1 (Level), Option 2 (Increasing) or Option 3 (Return of Premium).
26. Death Benefit Option 3 Interest Rate	Varies by Policy Date and according to the Owner's election and the underwriting approval. Minimum of 0%, maximum of 12%.
27. Death Benefit Option 3 Maximum Increase	Varies by Policy Date and the Policy's Total Specified Amount. Minimum of \$100,000.00, maximum of \$5,000,000.00.
28. Eligibility Date of Persistency Credit	Varies by Policy Date. Minimum of 5 years and maximum of 30 years after the Policy Date.
29. Maximum Persistency Credit Percentage	Varies by Policy Date. Monthly minimum of 0%, maximum of 0.1%.
30. Schedule of Benefits – Benefits listed	Varies according to the benefits elected by the Owner. May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, and death benefit option changes.
31. Schedule of Benefits – Specified Amount	Varies according to the Owner's election and the underwriting decision. May be affected by changes to the Policy, including Specified Amount decreases and death benefit option changes.
32. Schedule of Benefits – Start Date	Varies according to the date of issue of the Initial Specified Amount.
33. Schedule of Benefits – End Date	Varies according to the maturity date of the benefit covered under the Initial Specified Amount.
34. Schedule of Benefits – Accidental Death Benefit Rider	Optional rider that can be elected by the Owner. The Rate Class Multiple varies according to the underwriting decision. Specified Amount and Start Date vary according to Owner's election of the benefit. End Date is calculated as the policy anniversary on which the Insured reaches attained age 70.
35. Schedule of Benefits - Accumulation Rider Surrender Charge Waiver Option	Optional feature that can be elected by the Owner, only if the Accumulation Rider has also been elected. Two options are available: 1 = Full Surrender Charge Option and 2 = Partial Surrender Charge Option

Policy Data Page 3A Continued	Reason
36. Schedule of Benefits – Additional Term Insurance Rider	Optional rider that can be elected by the Owner. Specified Amount and Start Date will vary according to Owner’s 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.
37. Schedule of Benefits – Adjusted Sales Load Rider	Optional rider that can be elected by the Owner; According to Owner’s election, percentage is either 1%, 2%, 3%, 4% or 5%; Years is any whole number from 1 to 7. The Start Date varies according to Owner’s election. The End Date is calculated as the xth policy anniversary, where x is the lesser of 15 and 7+ the elected number of years.
38. Schedule of Benefits – Change of Insured Rider	Optional rider that can be elected by the Owner.
39. Schedule of Benefits – Children’s Term Insurance Rider	Optional rider that can be elected by the Owner. Specified Amount and Start Date vary according to Owner’s election; End Date will be calculated as the policy anniversary the Insured reaches attained age 65.
40. Schedule of Benefits – Long-term Care Rider	Optional rider that can be elected by the Owner. 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.
41. Schedule of Benefits – Overloan Lapse Protection Rider	Optional rider that can be elected by the Owner; End Date will be calculated as the Maturity Date of the policy.
42. Schedule of Benefits – Premium Waiver Rider	Optional rider that can be elected by the Owner; Initial Monthly Specified Premium, and Start Date vary according to Owner’s 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.
43. Schedule of Benefits – Spouse Rider	Optional rider that can be elected by the Owner. 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 Insured covered by this rider 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 name of the person covered by this Rider.
44. Schedule of Benefits – Waiver of Monthly Deductions Rider	Optional rider that can be elected by the Owner. 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.

Policy Data Page 3B	Reason
45. Guaranteed Maximum Premium Load	<p>Varies by Policy Date, the length of time since the Policy Date, the Insured's Issue Age, sex, rate class, rate type, rate class multiple, any monthly flat extra rating, the death benefit option and the Specified Amount at the time premium is received.</p> <p>May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes.</p> <p>Minimum of 0%, maximum of 20%.</p>
46. Guaranteed Maximum Mortality and Expense Risk Charge	<p>Varies by Policy Date, the length of time since the Policy Date, the Insured's Issue Age, sex, rate class, rate type, rate class multiple, any monthly flat extra rating, the death benefit option and the Specified Amount at the time the charge is assessed.</p> <p>May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes.</p> <p>Annual Rate with a minimum of 0%, maximum of 1%.</p>
47. Guaranteed Maximum Administrative Charges - Monthly Flat Charge	<p>Varies by Policy Date, the length of time since the Policy Date, , the Insured's Issue Age, sex, rate class, rate type, rate class multiple, any monthly flat extra rating, the death benefit option and the Specified Amount at the time the charge is assessed.</p> <p>May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes.</p> <p>Monthly charge with a minimum of \$0, maximum of \$100.</p>
48. Monthly Per \$1,000 of Specified Amount Charge - Years 1-[10]	<p>Varies by Policy Date, the length of time since the Policy Date, the Insured's Attained Age , sex, rate class, rate type, rate class multiple and any monthly flat extra rating and the segment's Specified Amount on the date the segment of coverage becomes effective.</p> <p>May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes.</p> <p>Minimum of \$0, maximum of \$1 monthly per \$1,000 of Specified Amount for each segment of coverage.</p>

49. Monthly Per \$1,000 of Specified Amount Charge - Years [11 +]	<p>Varies by Policy Date, the length of time since the Policy Date, the Insured's Attained Age , sex, rate class, rate type, rate class multiple and any monthly flat extra rating and the segment's Specified Amount on the date the segment of coverage becomes effective.</p> <p>May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes.</p> <p>Minimum of \$0, maximum of \$1 monthly per \$1,000 of Specified Amount for each segment of coverage.</p>
50. Effective Date of Coverage	It is the effective date of coverage for the base segment. Each increase would have it's own effective date of coverage.
51. Bracketed number of years in the footnote related to the Monthly Per \$1,000 of Specified Amount Charge	<p>Varies by Policy Date.</p> <p>Minimum of 2, maximum of the length of time to Maturity Date.</p>
52. Guaranteed Maximum Adjusted Sales Load Rider Charge – Policy Years 1-[15]	<p>Only appears if this optional Rider is elected by the Owner.</p> <p>Annual percentage of Minimum of 0%, maximum of 30%.</p> <p>Policy years vary based on duration elected; maximum year is 15.</p>
53. Adjusted Sales Load Rider Charge – Policy Years [16+]	<p>This information is only displayed if this optional Rider is elected by the Owner.</p> <p>Minimum of 0%, maximum of 30%.</p> <p>The year varies based on the duration elected, maximum year is 16.</p>
54. Bracketed footnote regarding Guaranteed Maximum Adjusted Sales Load Rider Charge	Explains how the charge is calculated. Will only be displayed if the Rider is elected.
55. Adjusted Sales Load Rider Forfeiture of Premium Load Credit	<p>Varies by Policy Date, the duration elected for this Rider, the year the Policy is Surrendered and the cumulative Premium paid in the first [x] years from Policy Date.</p> <p>The number of years for the cumulative Premium calculation varies by Policy Date; the duration elected for this Rider, the year the Policy is Surrendered. Maximum is 7 years.</p> <p>Minimum of 0% of cumulative Premium paid and maximum of 10% of the cumulative Premium paid in the first [x] years from the Policy Date.</p>
56. Bracketed information regarding the Adjusted Sales Load Rider Forfeiture of Premium Load Credit	Explains how the charge is calculated. Will only be displayed if the Rider is elected.

57. Guaranteed Maximum Accumulation Rider - Surrender Charge Waiver Option Monthly Charge	<p>Varies by Policy Date, the length of time since the Policy Date, the Insured's Attained Age , sex, rate class, rate type, rate class multiple and any monthly flat extra rating and the segment's Specified Amount on the date the segment of coverage becomes effective.</p> <p>May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes.</p> <p>Minimum of \$0, maximum of \$1 monthly per \$1,000 of Specified Amount for each segment of coverage.</p>
58. Guaranteed Maximum Accumulation Rider - Surrender Charge Waiver Option Monthly Charge - Specified Amount	The Specified Amount for which a Surrender Charge Waiver Option Monthly Charge is being assessed. Each segment of coverage will have a separate Surrender Charge Waiver Option Monthly Charge.
59. Guaranteed Maximum Accumulation Rider - Surrender Charge Waiver Option Monthly Charge - Effective Date of Coverage	The date the segment of coverage becomes effective and a Surrender Charge Waiver Option Monthly Charge starts being assessed.
Policy Data Page 3C	Reason
60. Table of Guaranteed Maximum Monthly Cost of Insurance Rates 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. The maximum is unlimited and subject to underwriting approval.
61. Table of Guaranteed Maximum Monthly Cost of Insurance Rates Per \$1,000 of Net Amount at Risk – Effective Date of Coverage	Varies according to the date the segment of insurance is issued.
62. Table of Guaranteed Maximum Monthly Cost of Insurance Rates Per \$1,000 of Net Amount at Risk	<p>Based on the 2001 Commissioner's Standard Ordinary (CSO) Ultimate Mortality table, age nearest birthday, Sex distinct and Smoker distinct (Composite for Insureds with an issue age under 18). Applicable actuarial adjustments will be made to the table for Insureds with a rate class multiple greater than 1.00 and/or any monthly flat extra(s).</p> <p>Separate tables of Guaranteed Maximum Monthly Cost of Insurance Rates per \$1,000 of Net Amount at Risk are used for each segment of coverage.</p> <p>Minimum of 0 and maximum of 0.83333 monthly rate per \$1,000 of Net Amount at Risk.</p>
Policy Data Page 3D	Reason
63. Surrender Charge Table – Specified Amount	Varies by Policy Date and according to the Owner's election at issue and the underwriting approval.
64. Surrender Charge Table – Effective Date of Coverage	Varies according to the date of issue of the Policy.
65. Surrender Charge Table – Maximum Surrender Charge	<p>Varies by Policy Date, the Insured's sex, issue age, rate class, rate type, rate class multiple, any monthly flat extras, the Policy's Specified Amount and the death benefit option.</p> <p>Separate tables of Surrender Charge are being used for the initial Specified Amount and each Specified Amount increase.</p>

66. Bracketed information in paragraph	Specified Amount is inserted.
67. Maximum Service Fee	Varies by Policy Date. Minimum of \$25, maximum of \$100.
68. Maximum Partial Surrender Fee	Varies by Policy Date and the amount of the partial Surrender. Minimum of the lesser of \$25 and 2% of the partial Surrender, maximum of the lesser of \$100 and 2% of the partial Surrender.
69. Fixed Account Option	Varies by Policy Date. Minimum of 1%, maximum of 5%.
70. Maximum Loan Interest Charge	Varies by Policy Date. Minimum of 1%, maximum of 10% annual effective rate.
71. Minimum Loan Interest Credited	Varies by Policy Date. Minimum of 1%, maximum of 10% annual effective rate.
Policy Data Page 3E	Reason
72. Internal Revenue Code Life Insurance Qualification Test Table – Qualification Test name	Varies by Policy Date and according to Owner’s election at issue. Guideline Premium /Cash Value Corridor Test or Cash Value Accumulation Test.
73. Internal Revenue Code Life Insurance Qualification Test Table – Attained Age of Insured	Varies based on the Insured’s Attained Age.
74. Internal Revenue Code Life Insurance Qualification Test Table – Applicable Percentages	Varies by Policy Date and according to Owner’s election at issue and the Insured’s underwriting characteristics. Based on the Guideline Premium /Cash Value Corridor Test or Cash Value Accumulation Test percentages.
Policy Data Page 3F and 3G	No Variation.
Policy Data Page 3H	Reason
75. Table of Guaranteed Maximum Monthly Cost of Insurance Rate per \$1,000 of Rider Death benefit – Additional Term Rider	Based on the 2001 Commissioner’s Standard Ordinary (CSO) Ultimate Mortality table, age nearest birthday, Sex distinct and Smoker distinct (Composite for Insureds with an issue age under 18). Applicable actuarial adjustments will be made to the table for Insureds with a rate class multiple greater than 1.00 and/or any monthly flat extra(s). Separate tables of Guaranteed Maximum Monthly Cost of Insurance Rates per \$1,000 of Net Amount at Risk are used for each segment of coverage. Minimum of 0 and maximum of 0.83333 monthly rate per \$1,000 of Net Amount at Risk.
Policy Data Page 3I	Reason
76. Table of Guaranteed Rate Cost per \$1,000 of Net Amount at Risk – Long Term Care Rider	Varies by Policy Date and the underwriting characteristics of the Insured.
Policy Data Page 3J	Reason
77. Overloan Lapse Protection Rider Charge Rates	Varies by Policy Date.

Policy Data Page 3K	Reason
78. Table of Guaranteed Maximum Monthly Cost of Insurance Rate per \$1,000 of Rider Specified Amount – Spouse Insurance Rider	Varies by Policy Date and the underwriting characteristics of the person covered by this Rider.
Policy Data Page 3L and 3M	Reason
79. List of Variable Subaccounts	Varies by Policy Date.

**Statement of Variability - Sex Distinct
NWLA-440-M2.2**

Policy Data Page 3	Reason
1. Policy Owner	Varies according to the Owner's name.
2. Policy Number	Varies due to the unique number associated with one Policy.
3. State of Issue	Varies according to the issue state for the Policy.
4. Policy Date	Varies according to the issue date for the Policy.
5. Insured	Varies according to the Insured's name.
6. Sex	Varies by Policy Date, State of Issue and according to the Insured's sex. Male, Female or Unisex.
7. Issue Age	Varies by Policy Date and according to the Insured's Age last birthday at the time the policy is issued. Minimum of 0, maximum of 100.
8. Monthly Flat Extra	Varies by Policy Date and according to the underwriting decision. Minimum of \$0.00, maximum of \$2.08 per month over a temporary duration.
9. Monthly Flat Extra	Varies by Policy Date and according to the underwriting decision. Minimum of \$0.00, maximum of \$2.08 per month over the life of the Policy.
10. Rate Class	Varies by Policy Date and according to the underwriting decision. Standard, Preferred or Preferred Plus.
11. Rate Type	Varies according to underwriting decision; Non-tobacco or Tobacco.
12. Rate Class Multiple	Varies by Policy Date and according to the underwriting decision. Minimum of 1, maximum of 5000.
13. Minimum Initial Premium	Varies by Policy Date and according to the Insured's sex, issue age, rate class, rate type, rate class multiple, any monthly flat extras, the death benefit option, the Policy's Specified Amount and the coverage provided by the Riders attached to this policy. Minimum of \$25, maximum of 3 times the Minimum Monthly Premium.
14. Planned Premium Payment	Varies according to the Owner's election of planned premium to support the policy charges and benefits.
15. Monthly Death Benefit Guarantee Premium	Varies by Policy Date, the Insured's sex, issue age, rate class, rate type, rate class multiple, any monthly flat extras, the death benefit option, the Policy's Specified Amount and the coverage provided by the Riders attached to this policy. May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes. It is the amount of monthly premium, required to gain no-lapse protection under the Death Benefit Guarantee.
16. Minimum Additional Premium	Varies by Policy Date. Minimum of \$25, maximum of \$100.
17. Planned Premium Payment Frequency	Varies by Policy Date and according to the Owner's election. Monthly, quarterly, semi-annual, annual or single premium modes.

Policy Data Page 3A	Reason
18. Specified Amount	Varies according to the owner's election and the underwriting decision at issue. Must be at least equal to the Minimum Specified Amount described below.
19. Minimum Specified Amount	Varies by Policy Date and according to the Insured's Issue Age and the underwriting classification. Minimum of \$50,000, maximum of \$1,000,000.
20. Additional Term Insurance Rider Specified Amount	Varies according to the owner's election and the underwriting decision at issue.
21. Total Specified Amount	Varies according to the owner's election and the underwriting decision at issue. It is the sum of the base specified amount and any additional term insurance.
22. Maturity Date	Varies by Policy Date and according to the Insured's Issue Age.
23. Internal Revenue Code Life Insurance Qualification Test	Varies by Policy Date and according to the Owner's election at issue. Guideline Premium/Cash Value Corridor Test or Cash Value Accumulation Test.
24. Death Benefit Option Elected	Varies by Policy Date and according to the Owner's election. Option 1 (Level), Option 2 (Increasing) or Option 3 (Return of Premium).
25. Death Benefit Option 3 Interest Rate	Varies by Policy Date and according to the Owner's election and the underwriting approval. Minimum of 0%, maximum of 12%.
26. Death Benefit Option 3 Maximum Increase	Varies by Policy Date and the Policy's Total Specified Amount. Minimum of \$100,000.00, maximum of \$5,000,000.00.
27. Eligibility Date of Persistency Credit	Varies by Policy Date. Minimum of 5 years and maximum of 30 years after the Policy Date.
28. Maximum Persistency Credit Percentage	Varies by Policy Date. Monthly minimum of 0%, maximum of 0.1%.
29. Schedule of Benefits – Benefits listed	Varies according to the benefits elected by the Owner. May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, and death benefit option changes.
30. Schedule of Benefits – Specified Amount	Varies according to the Owner's election and the underwriting decision. May be affected by changes to the Policy, including Specified Amount decreases and death benefit option changes.
31. Schedule of Benefits – Start Date	Varies according to the date of issue of the Initial Specified Amount.
32. Schedule of Benefits – End Date	Varies according to the maturity date of the benefit covered under the Initial Specified Amount.
33. Schedule of Benefits – Accidental Death Benefit Rider	Optional rider that can be elected by the Owner. The Rate Class Multiple varies according to the underwriting decision. Specified Amount and Start Date vary according to Owner's election of the benefit. End Date is calculated as the policy anniversary on which the Insured reaches attained age 70.

Policy Data Page 3A Continued	Reason
34. Schedule of Benefits – Additional Term Insurance Rider	Optional rider that can be elected by the Owner. Specified Amount and Start Date will vary according to Owner’s 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.
35. Schedule of Benefits – Adjusted Sales Load Rider	Optional rider that can be elected by the Owner; According to Owner’s election, percentage is either 1%, 2%, 3%, 4% or 5%; Years is any whole number from 1 to 7. The Start Date varies according to Owner’s election. The End Date is calculated as the xth policy anniversary, where x is the lesser of 15 and 7+ the elected number of years.
36. Schedule of Benefits – Change of Insured Rider	Optional rider that can be elected by the Owner.
37. Schedule of Benefits – Children’s Term Insurance Rider	Optional rider that can be elected by the Owner. Specified Amount and Start Date vary according to Owner’s election; End Date will be calculated as the policy anniversary the Insured reaches attained age 65.
38. Schedule of Benefits – Long-term Care Rider	Optional rider that can be elected by the Owner. 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.
39. Schedule of Benefits – Overloan Lapse Protection Rider	Optional rider that can be elected by the Owner; End Date will be calculated as the Maturity Date of the policy.
40. Schedule of Benefits – Premium Waiver Rider	Optional rider that can be elected by the Owner; Initial Monthly Specified Premium, and Start Date vary according to Owner’s 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.
41. Schedule of Benefits – Spouse Rider	Optional rider that can be elected by the Owner. 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 Insured covered by this rider 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 name of the person covered by this Rider.
42. Schedule of Benefits – Waiver of Monthly Deductions Rider	Optional rider that can be elected by the Owner. 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.

Policy Data Page 3B	Reason
43. Guaranteed Maximum Premium Load	<p>Varies by Policy Date, the length of time since the Policy Date, the Insured's Issue Age, sex, rate class, rate type, rate class multiple, any monthly flat extra rating, the death benefit option and the Specified Amount at the time premium is received.</p> <p>May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes.</p> <p>Minimum of 0%, maximum of 20%.</p>
44. Guaranteed Maximum Mortality and Expense Risk Charge	<p>Varies by Policy Date, the length of time since the Policy Date, the Insured's Issue Age, sex, rate class, rate type, rate class multiple, any monthly flat extra rating, the death benefit option and the Specified Amount at the time the charge is assessed.</p> <p>May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes.</p> <p>Annual Rate with a minimum of 0%, maximum of 1%.</p>
45. Guaranteed Maximum Administrative Charges - Monthly Flat Charge	<p>Varies by Policy Date, the length of time since the Policy Date, , the Insured's Issue Age, sex, rate class, rate type, rate class multiple, any monthly flat extra rating, the death benefit option and the Specified Amount at the time the charge is assessed.</p> <p>May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes.</p> <p>Monthly charge with a minimum of \$0, maximum of \$100.</p>
46. Monthly Per \$1,000 of Specified Amount Charge - Years 1-[10]	<p>Varies by Policy Date, the length of time since the Policy Date, the Insured's Attained Age , sex, rate class, rate type, rate class multiple and any monthly flat extra rating and the segment's Specified Amount on the date the segment of coverage becomes effective.</p> <p>May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes.</p> <p>Minimum of \$0, maximum of \$1 monthly per \$1,000 of Specified Amount for each segment of coverage.</p>

47. Monthly Per \$1,000 of Specified Amount Charge - Years [11 +]	<p>Varies by Policy Date, the length of time since the Policy Date, the Insured's Attained Age , sex, rate class, rate type, rate class multiple and any monthly flat extra rating and the segment's Specified Amount on the date the segment of coverage becomes effective.</p> <p>May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes.</p> <p>Minimum of \$0, maximum of \$1 monthly per \$1,000 of Specified Amount for each segment of coverage.</p>
48. Effective Date of Coverage	It is the effective date of coverage for the base segment. Each increase would have it's own effective date of coverage.
49. Bracketed number of years in the footnote related to the Monthly Per \$1,000 of Specified Amount Charge	<p>Varies by Policy Date.</p> <p>Minimum of 2, maximum of the length of time to Maturity Date.</p>
50. Guaranteed Maximum Adjusted Sales Load Rider Charge – Policy Years 1-[15]	<p>Only appears if this optional Rider is elected by the Owner.</p> <p>Annual percentage of Minimum of 0%, maximum of 30%.</p> <p>Policy years vary based on duration elected; maximum year is 15.</p>
51. Adjusted Sales Load Rider Charge – Policy Years [16+]	<p>This information is only displayed if this optional Rider is elected by the Owner.</p> <p>Minimum of 0%, maximum of 30%.</p> <p>The year varies based on the duration elected, maximum year is 16.</p>
52. Bracketed footnote regarding Guaranteed Maximum Adjusted Sales Load Rider Charge	Explains how the charge is calculated. Will only be displayed if the Rider is elected.
53. Adjusted Sales Load Rider Forfeiture of Premium Load Credit	<p>Varies by Policy Date, the duration elected for this Rider, the year the Policy is Surrendered and the cumulative Premium paid in the first [x] years from Policy Date.</p> <p>The number of years for the cumulative Premium calculation varies by Policy Date; the duration elected for this Rider, the year the Policy is Surrendered. Maximum is 7 years.</p> <p>Minimum of 0% of cumulative Premium paid and maximum of 10% of the cumulative Premium paid in the first [x] years from the Policy Date.</p>
54. Bracketed information regarding the Adjusted Sales Load Rider Forfeiture of Premium Load Credit	Explains how the charge is calculated. Will only be displayed if the Rider is elected.

Policy Data Page 3C	Reason
55. Table of Guaranteed Maximum Monthly Cost of Insurance Rates 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. The maximum is unlimited and subject to underwriting approval.
56. Table of Guaranteed Maximum Monthly Cost of Insurance Rates Per \$1,000 of Net Amount at Risk – Effective Date of Coverage	Varies according to the date the segment of insurance is issued.
57. Table of Guaranteed Maximum Monthly Cost of Insurance Rates Per \$1,000 of Net Amount at Risk	Based on the 2001 Commissioner's Standard Ordinary (CSO) Ultimate Mortality table, age nearest birthday, Sex distinct and Smoker distinct (Composite for Insureds with an issue age under 18). Applicable actuarial adjustments will be made to the table for Insureds with a rate class multiple greater than 1.00 and/or any monthly flat extra(s). Separate tables of Guaranteed Maximum Monthly Cost of Insurance Rates per \$1,000 of Net Amount at Risk are used for each segment of coverage. Minimum of 0 and maximum of 0.83333 monthly rate per \$1,000 of Net Amount at Risk.
Policy Data Page 3D	Reason
58. Surrender Charge Table – Specified Amount	Varies by Policy Date and according to the Owner's election at issue and the underwriting approval.
59. Surrender Charge Table – Effective Date of Coverage	Varies according to the date of issue of the Policy.
60. Surrender Charge Table – Maximum Surrender Charge	Varies by Policy Date, the Insured's sex, issue age, rate class, rate type, rate class multiple, any monthly flat extras, the Policy's Specified Amount and the death benefit option. Separate tables of Surrender Charge are being used for the initial Specified Amount and each Specified Amount increase.
61. Bracketed information in paragraph	Specified Amount is inserted.
62. Maximum Service Fee	Varies by Policy Date. Minimum of \$25, maximum of \$100.
63. Maximum Partial Surrender Fee	Varies by Policy Date and the amount of the partial Surrender. Minimum of the lesser of \$25 and 2% of the partial Surrender, maximum of the lesser of \$100 and 2% of the partial Surrender.
64. Fixed Account Option	Varies by Policy Date. Minimum of 1%, maximum of 5%.
65. Maximum Loan Interest Charge	Varies by Policy Date. Minimum of 1%, maximum of 10% annual effective rate.
66. Minimum Loan Interest Credited	Varies by Policy Date. Minimum of 1%, maximum of 10% annual effective rate.

Policy Data Page 3E	Reason
67. Internal Revenue Code Life Insurance Qualification Test Table – Qualification Test name	Varies by Policy Date and according to Owner’s election at issue. Guideline Premium /Cash Value Corridor Test or Cash Value Accumulation Test.
68. Internal Revenue Code Life Insurance Qualification Test Table – Attained Age of Insured	Varies based on the Insured’s Attained Age.
69. Internal Revenue Code Life Insurance Qualification Test Table – Applicable Percentages	Varies by Policy Date and according to Owner’s election at issue and the Insured’s underwriting characteristics. Based on the Guideline Premium /Cash Value Corridor Test or Cash Value Accumulation Test percentages.
Policy Data Page 3F and 3G	No Variation.
Policy Data Page 3H	Reason
70. Table of Guaranteed Maximum Monthly Cost of Insurance Rate per \$1,000 of Rider Specified Amount – Spouse Insurance Rider	Varies by Policy Date and the underwriting characteristics of the person covered by this Rider.
Policy Data Page 3I	Reason
71. Table of Guaranteed Rate Cost per \$1,000 of Net Amount at Risk – Long Term Care Rider	Varies by Policy Date and the underwriting characteristics of the Insured.
Policy Data Page 3J	Reason
72. Table of Guaranteed Maximum Monthly Cost of Insurance Rate per \$1,000 of Rider Death benefit – Additional Term Rider	Based on the 2001 Commissioner’s Standard Ordinary (CSO) Ultimate Mortality table, age nearest birthday, Sex distinct and Smoker distinct (Composite for Insureds with an issue age under 18). Applicable actuarial adjustments will be made to the table for Insureds with a rate class multiple greater than 1.00 and/or any monthly flat extra(s). Separate tables of Guaranteed Maximum Monthly Cost of Insurance Rates per \$1,000 of Net Amount at Risk are used for each segment of coverage. Minimum of 0 and maximum of 0.83333 monthly rate per \$1,000 of Net Amount at Risk.
Policy Data Page 3K	Reason
73. Overloan Lapse Protection Rider Charge Rates	Varies by Policy Date.
Policy Data Page 3L, 3M, 3N	Reason
74. List of Variable Subaccounts	Varies by Policy Date.

**Statement of Variability - Unisex
NWLA-440-M2.2**

Policy Data Page 3	Reason
1. Policy Owner	Varies according to the Owner's name.
2. Policy Number	Varies due to the unique number associated with one Policy.
3. State of Issue	Varies according to the issue state for the Policy.
4. Policy Date	Varies according to the issue date for the Policy.
5. Insured	Varies according to the Insured's name.
6. Issue Age	Varies by Policy Date and according to the Insured's Age last birthday at the time the policy is issued. Minimum of 18, maximum of 100.
7. Monthly Flat Extra	Varies by Policy Date and according to the underwriting decision. Minimum of \$0.00, maximum of \$2.08 per month over a temporary duration.
8. Monthly Flat Extra	Varies by Policy Date and according to the underwriting decision. Minimum of \$0.00, maximum of \$2.08 per month over the life of the Policy.
9. Rate Class	Varies by Policy Date and according to the underwriting decision. Standard, Preferred or Preferred Plus.
10. Rate Type	Varies according to underwriting decision; Non-tobacco or Tobacco.
11. Rate Class Multiple	Varies by Policy Date and according to the underwriting decision. Minimum of 1, maximum of 5000.
12. Minimum Initial Premium	Varies by Policy Date and according to the Insured's sex, issue age, rate class, rate type, rate class multiple, any monthly flat extras, the death benefit option, the Policy's Specified Amount and the coverage provided by the Riders attached to this policy. Minimum of \$25, maximum of 3 times the Minimum Monthly Premium.
13. Planned Premium Payment	Varies according to the Owner's election of planned premium to support the policy charges and benefits.
14. Monthly Death Benefit Guarantee Premium	Varies by Policy Date, the Insured's sex, issue age, rate class, rate type, rate class multiple, any monthly flat extras, the death benefit option, the Policy's Specified Amount and the coverage provided by the Riders attached to this policy. May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes. It is the amount of monthly premium, required to gain no-lapse protection under the Death Benefit Guarantee.
15. Minimum Additional Premium	Varies by Policy Date. Minimum of \$25, maximum of \$100.
16. Planned Premium Payment Frequency	Varies by Policy Date and according to the Owner's election. Monthly, quarterly, semi-annual, annual or single premium modes.

Policy Data Page 3A	Reason
17. Specified Amount	Varies according to the owner's election and the underwriting decision at issue. Must be at least equal to the Minimum Specified Amount described below.
18. Minimum Specified Amount	Varies by Policy Date and according to the Insured's Issue Age and the underwriting classification. Minimum of \$50,000, maximum of \$1,000,000.
19. Additional Term Insurance Rider Specified Amount	Varies according to the owner's election and the underwriting decision at issue.
20. Total Specified Amount	Varies according to the owner's election and the underwriting decision at issue. It is the sum of the base specified amount and any additional term insurance.
21. Maturity Date	Varies by Policy Date and according to the Insured's Issue Age.
22. Internal Revenue Code Life Insurance Qualification Test	Varies by Policy Date and according to the Owner's election at issue. Guideline Premium/Cash Value Corridor Test or Cash Value Accumulation Test.
23. Death Benefit Option Elected	Varies by Policy Date and according to the Owner's election. Option 1 (Level), Option 2 (Increasing) or Option 3 (Return of Premium).
24. Death Benefit Option 3 Interest Rate	Varies by Policy Date and according to the Owner's election and the underwriting approval. Minimum of 0%, maximum of 12%.
25. Death Benefit Option 3 Maximum Increase	Varies by Policy Date and the Policy's Total Specified Amount. Minimum of \$100,000.00, maximum of \$5,000,000.00.
26. Eligibility Date of Persistency Credit	Varies by Policy Date. Minimum of 5 years and maximum of 30 years after the Policy Date.
27. Maximum Persistency Credit Percentage	Varies by Policy Date. Monthly minimum of 0%, maximum of 0.1%.
28. Schedule of Benefits – Benefits listed	Varies according to the benefits elected by the Owner. May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, and death benefit option changes.
29. Schedule of Benefits – Specified Amount	Varies according to the Owner's election and the underwriting decision. May be affected by changes to the Policy, including Specified Amount decreases and death benefit option changes.
30. Schedule of Benefits – Start Date	Varies according to the date of issue of the Initial Specified Amount.
31. Schedule of Benefits – End Date	Varies according to the maturity date of the benefit covered under the Initial Specified Amount.

Policy Data Page 3A Continued	Reason
32. Schedule of Benefits – Additional Term Insurance Rider	Optional rider that can be elected by the Owner. Specified Amount and Start Date will vary according to Owner’s 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.
33. Schedule of Benefits – Adjusted Sales Load Rider	Optional rider that can be elected by the Owner; According to Owner’s election, percentage is either 1%, 2%, 3%, 4% or 5%; Years is any whole number from 1 to 7. The Start Date varies according to Owner’s election. The End Date is calculated as the xth policy anniversary, where x is the lesser of 15 and 7+ the elected number of years.
34. Schedule of Benefits – Change of Insured Rider	Optional rider that can be elected by the Owner.
35. Schedule of Benefits – Overloan Lapse Protection Rider	Optional rider that can be elected by the Owner; End Date will be calculated as the Maturity Date of the policy.
36. Schedule of Benefits – Waiver of Monthly Deductions Rider	Optional rider that can be elected by the Owner. 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.
Policy Data Page 3B	Reason
37. Guaranteed Maximum Premium Load	Varies by Policy Date, the length of time since the Policy Date, the Insured's Issue Age, sex, rate class, rate type, rate class multiple, any monthly flat extra rating, the death benefit option and the Specified Amount at the time premium is received. May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes. Minimum of 0%, maximum of 20%.
38. Guaranteed Maximum Mortality and Expense Risk Charge	Varies by Policy Date, the length of time since the Policy Date, the Insured's Issue Age, sex, rate class, rate type, rate class multiple, any monthly flat extra rating, the death benefit option and the Specified Amount at the time the charge is assessed. May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes. Annual Rate with a minimum of 0%, maximum of 1%.
39. Guaranteed Maximum Administrative Charges - Monthly Flat Charge	Varies by Policy Date, the length of time since the Policy Date, , the Insured's Issue Age, sex, rate class, rate type, rate class multiple, any monthly flat extra rating, the death benefit option and the Specified Amount at the time the charge is assessed. May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes. Monthly charge with a minimum of \$0, maximum of \$100.

<p>40. Monthly Per \$1,000 of Specified Amount Charge - Years 1-[10]</p>	<p>Varies by Policy Date, the length of time since the Policy Date, the Insured's Attained Age , sex, rate class, rate type, rate class multiple and any monthly flat extra rating and the segment's Specified Amount on the date the segment of coverage becomes effective.</p> <p>May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes.</p> <p>Minimum of \$0, maximum of \$1 monthly per \$1,000 of Specified Amount for each segment of coverage.</p>
<p>41. Monthly Per \$1,000 of Specified Amount Charge - Years [11 +]</p>	<p>Varies by Policy Date, the length of time since the Policy Date, the Insured's Attained Age , sex, rate class, rate type, rate class multiple and any monthly flat extra rating and the segment's Specified Amount on the date the segment of coverage becomes effective.</p> <p>May be affected by changes to the Policy, including Specified Amount increases or decreases, rider additions or deletions, partial Surrenders resulting in Specified Amount decreases, and death benefit option changes.</p> <p>Minimum of \$0, maximum of \$1 monthly per \$1,000 of Specified Amount for each segment of coverage.</p>
<p>42. Effective Date of Coverage</p>	<p>It is the effective date of coverage for the base segment. Each increase would have it's own effective date of coverage.</p>
<p>43. Bracketed number of years in the footnote related to the Monthly Per \$1,000 of Specified Amount Charge</p>	<p>Varies by Policy Date. Minimum of 2, maximum of the length of time to Maturity Date.</p>
<p>44. Guaranteed Maximum Adjusted Sales Load Rider Charge – Policy Years 1-[15]</p>	<p>Only appears if this optional Rider is elected by the Owner. Annual percentage of Minimum of 0%, maximum of 30%. Policy years vary based on duration elected; maximum year is 15.</p>
<p>45. Adjusted Sales Load Rider Charge – Policy Years [16+]</p>	<p>This information is only displayed if this optional Rider is elected by the Owner. Minimum of 0%, maximum of 30%. The year varies based on the duration elected, maximum year is 16.</p>
<p>46. Bracketed footnote regarding Guaranteed Maximum Adjusted Sales Load Rider Charge</p>	<p>Explains how the charge is calculated. Will only be displayed if the Rider is elected.</p>

47. Adjusted Sales Load Rider Forfeiture of Premium Load Credit	<p>Varies by Policy Date, the duration elected for this Rider, the year the Policy is Surrendered and the cumulative Premium paid in the first [x] years from Policy Date.</p> <p>The number of years for the cumulative Premium calculation varies by Policy Date; the duration elected for this Rider, the year the Policy is Surrendered. Maximum is 7 years.</p> <p>Minimum of 0% of cumulative Premium paid and maximum of 10% of the cumulative Premium paid in the first [x] years from the Policy Date.</p>
48. Bracketed information regarding the Adjusted Sales Load Rider Forfeiture of Premium Load Credit	Explains how the charge is calculated. Will only be displayed if the Rider is elected.
Policy Data Page 3C	Reason
49. Table of Guaranteed Maximum Monthly Cost of Insurance Rates 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. The maximum is unlimited and subject to underwriting approval.
50. Table of Guaranteed Maximum Monthly Cost of Insurance Rates Per \$1,000 of Net Amount at Risk – Effective Date of Coverage	Varies according to the date the segment of insurance is issued.
51. Table of Guaranteed Maximum Monthly Cost of Insurance Rates Per \$1,000 of Net Amount at Risk	<p>Based on the 2001 Commissioner's Standard Ordinary (CSO) Ultimate Mortality table, age nearest birthday, Male, Smoker distinct. Applicable actuarial adjustments will be made to the table for Insureds with a rate class multiple greater than 1.00 and/or any monthly flat extra(s).</p> <p>Separate tables of Guaranteed Maximum Monthly Cost of Insurance Rates per \$1,000 of Net Amount at Risk are used for each segment of coverage.</p> <p>Minimum of 0 and maximum of 0.83333 monthly rate per \$1,000 of Net Amount at Risk.</p>
Policy Data Page 3D	Reason
52. Surrender Charge Table – Specified Amount	Varies by Policy Date and according to the Owner's election at issue and the underwriting approval.
53. Surrender Charge Table – Effective Date of Coverage	Varies according to the date of issue of the Policy.
54. Surrender Charge Table – Maximum Surrender Charge	<p>Varies by Policy Date, the Insured's sex, issue age, rate class, rate type, rate class multiple, any monthly flat extras, the Policy's Specified Amount and the death benefit option.</p> <p>Separate tables of Surrender Charge are being used for the initial Specified Amount and each Specified Amount increase.</p>
55. Bracketed information in paragraph	Specified Amount is inserted.
56. Maximum Service Fee	<p>Varies by Policy Date.</p> <p>Minimum of \$25, maximum of \$100.</p>

57. Maximum Partial Surrender Fee	Varies by Policy Date and the amount of the partial Surrender. Minimum of the lesser of \$25 and 2% of the partial Surrender, maximum of the lesser of \$100 and 2% of the partial Surrender.
58. Fixed Account Option	Varies by Policy Date. Minimum of 1%, maximum of 5%.
59. Maximum Loan Interest Charge	Varies by Policy Date. Minimum of 1%, maximum of 10% annual effective rate.
60. Minimum Loan Interest Credited	Varies by Policy Date. Minimum of 1%, maximum of 10% annual effective rate.
Policy Data Page 3E	Reason
61. Internal Revenue Code Life Insurance Qualification Test Table – Qualification Test name	Varies by Policy Date and according to Owner’s election at issue. Guideline Premium /Cash Value Corridor Test or Cash Value Accumulation Test.
62. Internal Revenue Code Life Insurance Qualification Test Table – Attained Age of Insured	Varies based on the Insured’s Attained Age.
63. Internal Revenue Code Life Insurance Qualification Test Table – Applicable Percentages	Varies by Policy Date and according to Owner’s election at issue and the Insured’s underwriting characteristics. Based on the Guideline Premium /Cash Value Corridor Test or Cash Value Accumulation Test percentages.
Policy Data Page 3F and 3G	No Variation.
Policy Data Page 3H	Reason
64. Table of Guaranteed Maximum Monthly Cost of Insurance Rate per \$1,000 of Rider Death benefit – Additional Term Rider	Based on the 2001 Commissioner’s Standard Ordinary (CSO) Ultimate Mortality table, age nearest birthday, Male, Smoker distinct. Applicable actuarial adjustments will be made to the table for Insureds with a rate class multiple greater than 1.00 and/or any monthly flat extra(s). Separate tables of Guaranteed Maximum Monthly Cost of Insurance Rates per \$1,000 of Net Amount at Risk are used for each segment of coverage. Minimum of 0 and maximum of 0.83333 monthly rate per \$1,000 of Net Amount at Risk.
Policy Data Page 3I	Reason
65. Overloan Lapse Protection Rider Charge Rates	Varies by Policy Date.
Policy Data Page 3J, 3K, 3L	Reason
66. List of Variable Subaccounts	Varies by Policy Date.