

**COMPENSATION SCHEDULE
INDIVIDUAL FLEXIBLE PREMIUM ADJUSTABLE
VARIABLE, FIXED, and INDEXED-LINKED UNIVERSAL LIFE, NON-PARTICIPATING**

Nationwide® Advisory Variable Universal Life

Issued by Nationwide Life and Annuity Insurance Company

Effective Date: April 25, 2022

| CONTRACTS | CONTRACT NUMBER |
|---|---|
| Individual Flexible Premium Adjustable Variable, Fixed, and Indexed-Linked Universal Life Insurance Product, Non-Participating | ICC20-NWLA-605 |
| COMPENSATION (for all ages and underwriting classes) | |
| Premium received in Year 1: | Compensation is 85% up to Commission Target Premium, 0% in excess of Commission Target Premium |
| Premium received in Year 2+: | Compensation is 0% on premium |

Premium-based compensation is based on the relationship between premiums (received and accepted) and the CTP (Commission Target Premium) of the policy in question. CTP varies by type of product, type of rider, insured's issue age, sex, specified amount and the underwriting risk classification.

CHARGEBACK: If a policy or rider terminates within 24 months from the date of issue, a percent of first year compensation paid will be charged back. The percentage is based on the Compensation Chargeback Schedule Table shown below.

Compensation Chargeback Schedule Table

| Month | Chargeback Percent | Month | Chargeback Percent | Month | Chargeback Percent |
|-------|-----------------------|-------|-----------------------|-------|-----------------------|
| 1-6 | 100% | 13 | 65% | 20 | 30% |
| 7 | 95% | 14 | 60% | 21 | 25% |
| 8 | 90% | 15 | 55% | 22 | 20% |
| 9 | 85% | 16 | 50% | 23 | 15% |
| 10 | 80% | 17 | 45% | 24 | 10% |
| 11 | 75% | 18 | 40% | 25+ | 0 |
| 12 | 70% | 19 | 35% | | |

CHARGEBACK ON DECLARED RATE LOANS OR WITHDRAWALS TAKEN WITHIN 24 MONTHS FROM THE DATE OF ISSUE: Declared rate loans or withdrawals taken within 24 months from the date of issue will result in a chargeback of compensation according to the Compensation Chargeback Schedule Table shown above.

Declared rate loans or withdrawals are considered a reduction of premiums in excess of CTP, and secondly a reduction of premiums paid up to CTP.

If a declared rate loan taken within 24 months from the date of issue is repaid during those first 24 months, the amount of chargeback attributed to the loan repayment will be paid to the General Agent.

INVESTMENT ADVISORY POLICY LOANS WILL NOT RESULT IN A CHARGEBACK IN COMPENSATION.

CHARGEBACK ON REDUCTIONS WITHIN 24 MONTHS FROM THE DATE OF ISSUE: Reductions in the specified amount within 24 months from the date of issue will result in a chargeback of compensation according to the Compensation Chargeback Schedule Table shown above.