

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

Nationwide® Variable Universal Life Accumulator

Issued by Nationwide Life and Annuity Insurance Company

Effective Date: January 7, 2023

CONTRACTS	CONTRACT NUMBER
Individual Flexible Premium Variable Universal Life Insurance Product, Non-Participating	ICC16-NWLA-530 NWLA-530-AO
TARGET PREMIUM / NO TRAIL (for all ages and underwriting classes)	
Premium received in Years 1 -- 2:	Compensation is 85% up to Commission Target Premium plus 1% in excess of Commission Target Premium.
Premium received in Years 3 +:	Compensation is 1% of premium received in that year.
TARGET PREMIUM / WITH TRAIL (for all ages and underwriting classes)	
Premium received in Years 1 -- 2:	Compensation is 85% up to Commission Target Premium plus 0.50% in excess of Commission Target Premium.
Premium received in Years 3 +:	Compensation is 0.50% of premium received in that year.
Trail Compensation in Years 3 – 15:	0.20%
Trail Compensation in Years 16 +:	0.10%

NOTE: UNLESS OTHERWISE ELECTED BY THE AGENT OF GENERAL AGENT, THE TARGET PREMIUM / NO TRAIL WILL BE THE AUTOMATIC OPTION.

For Trail Options, trail compensation is computed at the end of a calendar quarter by multiplying the contract value less any outstanding loan balance, times trail percentage divided by 4.

For Target Premium, 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.

A policy will qualify for an additional 15% of Commission Target Premium if Accumulated Premiums in the first twelve months of the policy equal or exceed a premium threshold ("Threshold"). The Threshold is defined as the lesser of 3 times the Commission Target Premium and the policy's unadjusted 7-pay premium (MEP). If the policy has not qualified for the additional 15% of Commission Target Premium by the end of the twelfth policy month, it will never qualify. If a policy qualifies for the additional 15% of Commission Target Premium by the end of the twelfth policy month, it can lose that qualification if Accumulated Premiums fall below the Threshold before the end of the twenty-fourth policy month. If the policy's qualification changes, the Commission Target Premium and associated compensation will be adjusted accordingly. Increases in coverage and rider additions will not be eligible for the additional 15% of Commission Target Premium.

Accumulated Premiums are defined as the sum of all premium paid in the first twelve months less loans and withdrawals in the first twenty-four months.

INCREASES IN COVERAGE: 85% Compensation will be paid on the Increased Premium (the lesser of the (1) amount of premiums received in the 24 months following an increase, and (2) CTP following the increase less the previous CTP). The product of the previous sentence is the Increased Compensation. The compensation rate paid on premiums in excess of the Increased Premium will be based on the duration of the policy.

CHARGEBACKS: If a policy terminates within 24 months from the date of issue, a percent of the compensation paid will be charged back. If the termination occurs in months 1 – 6, 100% of the compensation paid will be charged back. If the termination occurs in months 7 – 24, 50% of the compensation paid will be charged back.

CHARGEBACK ON INCREASE IN COVERAGE: If a policy terminates within 24 months following an increase in coverage, a percent of the compensation paid on the increase will be charged back. If the termination occurs in months 1 – 6 following an increase, 100% of the Increased Compensation paid will be charged back. If the termination occurs in months 7 – 24 following an increase, 50% of the Increased Compensation paid will be charged back.

CHARGEBACK ON LOANS OR WITHDRAWALS TAKEN WITHIN THE FIRST 24 MONTHS: Loans or withdrawals taken within the first 24 months will result in a partial chargeback of compensation. If the loan or withdrawal is taken in months 1 - 6, the chargeback is 100% of the compensation paid on the amount of the loan or withdrawal. If the loan or withdrawal is taken in months 7 - 24, the chargeback is 50% of the compensation paid on the amount of the loan or withdrawal.

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 loan taken within the first 24 months is repaid during the first 24 months, the amount of chargeback attributed to the loan repayment will be paid to the General Agent.

CHARGEBACK ON LOANS OR WITHDRAWALS TAKEN WITHIN 24 MONTHS FOLLOWING AN INCREASE: Loans or withdrawals taken within 24 months following an increase will result in a partial chargeback of compensation. If a loan or withdrawal is taken in months 1 – 6 following an increase, the chargeback is 100% of the compensation paid on the lesser of (1) amount of the loan or withdrawal and (2) the Increased Premium. If a loan or withdrawal is taken in months 7 – 24 following an increase, the chargeback is 50% of the compensation paid on the lesser of (1) the amount of the loan or withdrawal and (2) the Increased Premium.

If a loan taken within 24 months following an increase is repaid during the 24 months following the increase, the amount of the chargeback attributed to the loan repayment will be paid to the General Agent.

CHARGEBACK ON REDUCTIONS WITHIN THE FIRST 24 MONTHS OF THE POLICY OR 24 MONTHS FOLLOWING AN INCREASE: Reductions in the specified amount within the first 24 months of the policy or 24 months following an increase will result in a chargeback of compensation paid on the reduction of the CTP (previous CTP minus CTP following the reduction).

The chargeback of the compensation is calculated as follows:

For reductions in months 1 - 12: 100% of the compensation paid on the reduction of the CTP (if applicable – the contract does not allow first year reductions).

For reductions in months 13 - 24: 50% of the compensation paid on the reduction of the CTP.

For reductions in months 25 or later, no chargeback will apply.

SURRENDER VALUE ENHANCEMENT BENEFIT: Nationwide will reduce surrender charges on certain policies when issued as part of an employer sponsored employee benefit plan. In exchange for this surrender charge reduction, the General Agent will be assessed a chargeback equal to the amount of the surrender charge reduction. The amount of reduction is based on the year of the policy:

The year one surrender charge is eliminated.

The year two surrender charge is reduced by 90%.

The year three surrender charge is reduced by 75%.

The year four surrender charge is reduced by 50%.

This chargeback will be in addition to any chargeback applicable under the General Agent's agreement for the policy form. The total chargeback will never exceed 100% of compensation paid.