

**COMPENSATION SCHEDULE
INDIVIDUAL FLEXIBLE PREMIUM ADJUSTABLE
VARIABLE UNIVERSAL LIFE, NON-PARTICIPATING**

Nationwide® Variable Universal Life Protector II

Issued by Nationwide Life and Annuity Insurance Company

Effective Date: November 6, 2023

CONTRACTS	CONTRACT NUMBER
Individual Flexible Premium Variable Universal Life Insurance Product, Non-Participating	ICC23-NWLA-630 NWLA-630-AO
TARGET PREMIUM (for all ages and underwriting classes)	
COMPENSATION IF THE ENLG ADVANTAGE PROGRAM IS NOT ELECTED:	
Premium received in Years 1 -- 2:	Compensation is 85% up to Commission Target Premium plus 1.5% in excess of Commission Target Premium.
Premium received in Years 3 +:	Compensation is 1% of premium received in that year.
COMPENSATION IF THE ENLG ADVANTAGE PROGRAM IS ELECTED:	
Premium received in Years 1 -- 2:	Compensation is 85% up to Commission Target Premium plus 2% in excess of Commission Target Premium.
Premium received in Years 3 +:	Compensation is 1% of premium received in that year.

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.

The ENLG Advantage Program (Extended No-Lapse Guarantee Rider Charge Factor Discount Endorsement) is an optional endorsement available at time of application if the Extended No-Lapse Guarantee Rider is selected. If the program is elected, compensation will be paid based on the table above. If the endorsement is terminated, any additional future premium will receive compensation as if the program was not elected.

INCREASES IN COVERAGE: Compensation for an increase in coverage will be paid at the rate of 85% of the lesser of 1) the amount of premiums received in the 24 months following an increase, and 2) CTP following the increase less the previous CTP. Premiums paid during the first 24 months of the new segment are applied first to the CTP of any earlier segment still in its target period, and second to the new segment's CTP. The compensation rate paid on premiums in excess of the CTP will be based on the duration of the policy.

CHARGEBACKS: If a policy lapses or surrenders within 20 months from the Policy Effective Date, a percent of the compensation paid will be charged back based on the table shown below. For terminations other than lapse or surrender, please refer to Exhibit A.

Compensation Chargeback Schedule Table

Month	Chargeback Percent	Month	Chargeback Percent
1	100%	11	50%
2	95%	12	45%
3	90%	13	40%
4	85%	14	35%
5	80%	15	30%
6	75%	16	25%
7	70%	17	20%
8	65%	18	15%
9	60%	19	10%
10	55%	20	5%
		21+	0%

CHARGEBACK ON INCREASE IN COVERAGE: If a policy lapses or surrenders within 20 months following an increase in coverage, a percent of the compensation paid on the increase will be charged back based on the chargeback schedule shown above.

CHARGEBACK ON LOANS OR WITHDRAWALS TAKEN WITHIN THE FIRST 20 MONTHS: Loans or withdrawals taken within 20 months from the Policy Effective Date will result in a partial chargeback of compensation. The amount of the chargeback is equal to a percentage of the compensation paid on the loan or withdrawal. The percentage will be based on the Compensation Chargeback Schedule shown above. Loans or withdrawals will first be considered a reduction of premiums in excess of CTP, and secondly a reduction of premiums paid up to CTP.

If a loan taken within 20 months of the Policy Effective Date is repaid during the 20-month period from the Policy Effective Date, the amount of chargeback attributed to the loan repayment will be paid as compensation to the General Agent.

CHARGEBACK ON LOANS OR WITHDRAWALS TAKEN WITHIN 20 MONTHS FOLLOWING AN INCREASE: Loans or withdrawals taken within 20 months from the Effective Date of an increase in coverage will result in a partial chargeback of compensation. The amount of the chargeback is equal to a percentage of the compensation paid on the loan or withdrawal. The percentage will be based on the Compensation Chargeback Schedule shown above.

In the event that a loan taken within 20 months from the Effective Date of an increase in coverage on which the above chargeback provision applies is repaid within 20 months from the Effective Date of the increase in coverage, the amount of the chargeback attributed to the amount of the loan repayment will be paid as compensation to the General Agent. Loan repayments will first be considered repayment of the increase in CTP, and secondly repayment of premiums in excess of the new CTP.

CHARGEBACK ON REDUCTIONS WITHIN THE FIRST 20 MONTHS OF THE POLICY OR 20 MONTHS FOLLOWING AN INCREASE: Reductions in the specified amount within the first 20 months of the policy or 20 months following an increase will result in a partial chargeback of compensation following the above schedule.