



Nationwide®
On Your Side™

**A Life Insurance Illustration of
Legacy Provider Universal Life (SM)
Nationwide Life and Annuity Insurance Company**

Tabular Detail

Prepared For:
Male/78/Non-Tobacco

Specified Amount: \$1,000,000.00

Death Benefit Option: Option 1

Scheduled Premium: \$23,000.00 Annual

Additional Benefits: See Additional Benefits & Information Section

End of Year	Attained Age	Annualized Premium Outlay	Net Annual Outlay	GUARANTEED Guaranteed Interest Rate 3.00% Guaranteed Charges			NON-GUARANTEED Current Interest Rate 3.00% Current Charges		
				Accumulated Value	Net Surrender Value	Net Death Benefit	Accumulated Value	Net Surrender Value	Net Death Benefit
1	79	23,000	270,000	197,639	152,639	1,000,000	249,734	204,734	1,000,000
2	80	23,000	23,000	149,114	106,814	1,000,000	257,181	214,881	1,000,000
3	81	23,000	23,000	85,873	45,823	1,000,000	256,764	216,714	1,000,000
4	82	23,000	23,000	3,418	0	1,000,000	247,945	210,145	1,000,000
5	83	23,000	23,000	0	0	1,000,000	229,525	194,425	1,000,000
		-----	-----						
		115,000	362,000						
6	84	23,000	23,000	0	0	1,000,000 *	200,037	167,637	1,000,000
7	85	23,000	23,000	0	0	1,000,000 *	158,150	128,000	1,000,000
8	86	23,000	23,000	0	0	1,000,000 *	102,067	74,617	1,000,000
9	87	23,000	23,000	0	0	1,000,000 *	29,102	3,452	1,000,000
10	88	23,000	23,000	0	0	1,000,000 *	0	0	1,000,000 *
		-----	-----						
		230,000	477,000						
11	89	23,000	23,000	0	0	1,000,000 *	0	0	1,000,000 *
12	90	23,000	23,000	0	0	1,000,000 *	0	0	1,000,000 *
13	91	23,000	23,000	0	0	1,000,000 *	0	0	1,000,000 *
14	92	23,000	23,000	0	0	1,000,000 *	0	0	1,000,000 *
15	93	23,000	23,000	0	0	1,000,000 *	0	0	1,000,000 *
		-----	-----						
		345,000	592,000						
16	94	23,000	23,000	Lapsed	Lapsed	Lapsed	Lapsed	Lapsed	Lapsed
		-----	-----						
		368,000	615,000						

* The Death Benefit remains in force due to the Policy Death Benefit Guarantee Value Provision.

This illustration is not complete without all 9 pages.