

One Nationwide Plaza
Columbus, Ohio 43215



November 2019

On November 2, 2019 Nationwide is updating the pricing of our current suite of Whole Life products to ensure they are 2017 Commissioners Standard Ordinary (CSO) compliant. These are industry wide regulatory efforts that impact mortality tables used in pricing requirements.

Products Impacted Include:

Nationwide YourLife WL 100
Nationwide YourLife 20-pay WL

Compensation Schedules

Enclosed is the updated compensation schedule for the Whole Life products. Please add this compensation schedule to your agreement with Nationwide.

Please note: The NY schedules have been updated and are being included due to an error that was identified in the age breaks from the previous mailing.

If you have any questions, please contact your Nationwide Relationship Specialist.

Thank you for choosing Nationwide. We appreciate your business.

Sincerely,

Your Nationwide Sales Team

· Not a deposit · Not FDIC or NCUSIF insured · Not guaranteed by the institution
· Not insured by any federal government agency · May lose value

Guarantees are subject to the claims-paying ability of the issuing insurance company. Products issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

Nationwide, Nationwide is on your side, the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company.
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**COMPENSATION SCHEDULE
FOR
NATIONWIDE YOURLIFE WL SERIES
(includes Nationwide YourLife WL 100 and Nationwide YourLife 20-pay WL)**

Issued by Nationwide Life and Annuity Insurance Company

Effective Date: November 2, 2019

This is an amendment to the Exhibit A, Compensation Schedule, of the General Agent Agreement, between Nationwide Life Insurance Company, Nationwide Life and Annuity Insurance Company and the General Agent.

THEREFORE, Exhibit A, Compensation Schedule, is amended as follows:

CONTRACT Nationwide YourLife WL Series (includes Nationwide YourLife WL 100 and Nationwide YourLife 20-pay WL)		CONTRACT NUMBER ICC19-NWLA-591
YEAR	COMPENSATION For all ages and all underwriting classes:	
1	Compensation is 120% of premium	
2+	Compensation is 2% of premium received in that year	

CONTRACT Nationwide YourLife WL Children's Term Insurance Rider		CONTRACT NUMBER ICC19-NWLA-592
YEAR	COMPENSATION For all ages and all underwriting classes:	
1	Compensation is 120% of premium	
2+	Compensation is 0% of premium received in that year	

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CHARGEBACKS: If a policy or rider shall terminate within twenty months from the date of issue, the full compensation and EAP paid thereon shall be charged back against the General Agent according to the table below. Chargebacks may be applied against current and future compensation payable.

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

UNEARNED PREMIUM CHARGEBACKS: In the event a Nationwide YourLife WL Series policy or rider shall terminate after the twelfth month after the date of issue, 100% of the compensation paid on Unearned Premium will be charged back against the General Agent. Unearned Premium is premium paid that is not yet due. Unearned Premiums are returned to the policyholder upon life insurance policy termination.

This amendment also applies to state-specific versions of these contract form numbers.

All other provisions of the existing General Agent Agreement, as amended remain in effect.

**COMPENSATION SCHEDULE
FOR
NATIONWIDE YOURLIFE WL SERIES
(includes Nationwide YourLife WL 100 and Nationwide YourLife 20-pay WL)
Issued by Nationwide Life Insurance Company
Effective Date: September 9, 2019**

A General Agent submitting a personally produced policy application shall be considered a Personal Producing General Agent. A Personal Producing General Agent is responsible for notifying Nationwide of any policy application that is personally produced by the General Agent. The Personal Producing General Agent shall notify Nationwide prior to or upon its submission to Nationwide of any such policy application. See the "COMPLIANCEWITH 4228" provision of this schedule.

For policies not produced by Personal Producing General Agents:

CONTRACT		CONTRACT NUMBER
Nationwide YourLife WL Series		NWLA-591-NY
Nationwide YourLife WL 100		
Year:	Compensation For ages 0-54 and all underwriting classes:	EAP Percentage
1	Compensation is 45% of premium	24%
2	Compensation is 27% of premium received in that year	0%
3	Compensation is 20% of premium received in that year	0%
4	Compensation is 18% of premium received in that year	0%
5+	Compensation is 3% of premium received in that year	0%
Nationwide YourLife 20-pay WL		
Year:	Compensation For ages 0-54 and all underwriting classes:	EAP Percentage
1	Compensation is 28% of premium	13%
2	Compensation is 27% of premium received in that year	0%
3	Compensation is 20% of premium received in that year	0%
4	Compensation is 18% of premium received in that year	0%
5+	Compensation is 3% of premium received in that year	0%

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For policies personally produced by Personal Producing General Agents:

CONTRACT		CONTRACT NUMBER
Nationwide YourLife WL Series		NWLA-591-NY
Nationwide YourLife WL 100		
Year:	Compensation For ages 0-54 and all underwriting classes:	EAP Percentage
1	Compensation is 39% of premium	24%
2	Compensation is 22% of premium received in that year	0%
3	Compensation is 20% of premium received in that year	0%
4	Compensation is 18% of premium received in that year	0%
5+	Compensation is 3% of premium received in that year	0%
Nationwide YourLife 20-pay WL		
Year	Compensation For ages 0-54 and all underwriting classes:	EAP Percentage
1	Compensation is 24% of premium	14%
2	Compensation is 22% of premium received in that year	0%
3	Compensation is 20% of premium received in that year	0%
4	Compensation is 18% of premium received in that year	0%
5+	Compensation is 3% of premium received in that year	0%

For policies not produced by Personal Producing General Agents:

CONTRACT		CONTRACT NUMBER
Nationwide YourLife WL Series		NWLA-591-NY
Nationwide YourLife WL 100		
Year:	Compensation For ages 55+ and all underwriting classes:	EAP Percentage
1	Compensation is 45% of premium	24%
2	Compensation is 27% of premium received in that year	0%
3	Compensation is 20% of premium received in that year	0%
4	Compensation is 18% of premium received in that year	0%
5+	Compensation is 3% of premium received in that year	0%
Nationwide YourLife 20-pay WL		
Year:	Compensation For ages 55+ and all underwriting classes:	EAP Percentage
1	Compensation is 36% of premium	19%
2	Compensation is 27% of premium received in that year	0%
3	Compensation is 20% of premium received in that year	0%
4	Compensation is 18% of premium received in that year	0%
5+	Compensation is 3% of premium received in that year	0%

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For policies personally produced by Personal Producing General Agents:

CONTRACT		CONTRACT NUMBER
Nationwide YourLife WL Series		NWLA-591-NY
Nationwide YourLife WL 100		
Year:	Compensation For ages 55+ and all underwriting classes:	EAP Percentage
1	Compensation is 39% of premium	24%
2	Compensation is 22% of premium received in that year	0%
3	Compensation is 20% of premium received in that year	0%
4	Compensation is 18% of premium received in that year	0%
5+	Compensation is 3% of premium received in that year	0%
Nationwide YourLife 20-pay WL		
Year	Compensation For ages 55+ and all underwriting classes:	EAP Percentage
1	Compensation is 32% of premium	18%
2	Compensation is 22% of premium received in that year	0%
3	Compensation is 20% of premium received in that year	0%
4	Compensation is 18% of premium received in that year	0%
5+	Compensation is 3% of premium received in that year	0%

For all policies:

CONTRACT		CONTRACT NUMBER
Nationwide YourLife WL 20-year Term Spouse Rider		NWLA-492-NY
Year:	Compensation	EAP Percentage
	For all ages and all underwriting classes:	
1	Compensation is 55% of premium	30%

For all policies:

CONTRACT		CONTRACT NUMBER
Nationwide YourLife WL Children's Term Insurance Rider		NWLA-592-NY
Year:	Compensation	EAP Percentage
	For all ages and all underwriting classes:	
1	Compensation is 55% of premium	10%

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