## Filing at a Glance

Company: Nationwide Life Insurance Company

Product Name: W & R Adv. Select Preferred CPPLI Repricing
SERFF Tr Num: NWFA-125729090
State: ArkansasLH

TOI: A03I Individual Annuities - Deferred Variable
SERFF Status: Closed
State Tr Num: 39614

Sub-TOI: A03I.002 Flexible Premium
Co Tr Num: VAB-0100AO.4
State Status: Approved-Closed

Filing Type: Form
Co Status: Pending
Reviewer(s): Linda Bird

Authors: Todd Beshara, Grace Holland, LaToyia Martin, Leonja Merritt, Clara Pollard, Darcy Spangler, Natalie Walden
Disposition Date: 07/16/2008

Date Submitted: 07/14/2008
Disposition Status: Approved

Implementation Date Requested: 09/15/2008
Implementation Date:

State Filing Description:

## General Information

Project Name:
Status of Filing in Domicile: Pending

Project Number:
Date Approved in Domicile:

Requested Filing Mode:
Domicile Status Comments: Concurrently being filed in Nationwide's state of domicile, Ohio.

Explanation for Combination/Other:
Market Type: Individual

Submission Type: New Submission
Group Market Size:

Overall Rate Impact:
Group Market Type:

Filing Status Changed: 07/16/2008

State Status Changed: 07/16/2008
Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Individual Flexible Purchase Payment Variable Deferred Annuity Contract Specifications Page Filing

Contract Specifications Page VAB-0100AO.4

Nationwide Life Insurance Company ("Nationwide") is filing the above referenced form for approval by the Department of Insurance (the "Department"). This is a standard contract specifications page filing that contains no unusual or innovative content. On the later of September 15, 2008 or approval by the Department and with the acceptance of the SEC filing, Nationwide will begin issuing this form.

The form is to be used with a previously approved individual flexible purchase payment variable deferred annuity contract that is distributed through third party financial institutions, broker dealers, wirehouse channels, and captive Nationwide agents. The base contract is written for non-qualified issuance only, but may also be sold as (with appropriate tax endorsement) an IRA, Roth IRA, SEP IRA, SIMPLE IRA, 401(a) (investment only), Optional Retirement Plans (ORPs), 401(k), or a Charitable Remainder Trust (CRT).

Replacement of Previously Approved Form

Upon approval, contract specifications page VAB-0100AO.4 will replace previously approved contract specifications page VAB-0100AO.3.

Description of the Contract Specifications Page

The contract specifications page has been revised to update the charge of the Capital Preservation Plus Lifetime Income Option (CPPLI).

Items Bracketed as Variable

Contract Specifications Page

The bracketed items on the contract specifications page are customized for each contract based on the information provided by the contract owner at time of application.

Other Information

Nationwide certifies that, to the best of its knowledge and belief, the form submitted complies with all of the laws and regulations of your state.

## Company and Contact

**Filing Contact Information**

Clara Pollard, Sr. Compliance Analyst, Corporate Compliance
pollarc@nationwide.com
PO Box 182455
(800) 691-0023 [Phone]
Columbus, OH 43272-8921
(614) 249-2112[FAX]

**Filing Company Information**

| | | |
|---|---|---|
| Nationwide Life Insurance Company | CoCode: 66869 | State of Domicile: Ohio |
| PO Box 182455 | Group Code: 140 | Company Type: |
| 1-09-V2 | | |
| Columbus, OH 43272-8921 | Group Name: | State ID Number: |
| (800) 691-0023 ext. [Phone] | FEIN Number: 31-4156830 | |
| | --------- | |

## Filing Fees

| | |
|---|---|
| Fee Required? | Yes |
| Fee Amount: | $50.00 |
| Retaliatory? | Yes |
| Fee Explanation: | $50.00 is the amount of retailatory fee charged by the domicile state, Ohio. |
| Per Company: | No |

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|---|---|---|---|
| Nationwide Life Insurance Company | $50.00 | 07/14/2008 | 21397167 |

| | | | |
|---|---|---|---|
| *SERFF Tracking Number:* | *NWFA-125729090* | *State:* | *Arkansas* |
| *Filing Company:* | *Nationwide Life Insurance Company* | *State Tracking Number:* | *39614* |
| *Company Tracking Number:* | *VAB-0100AO.4* | | |
| *TOI:* | *A03I Individual Annuities - Deferred Variable* | *Sub-TOI:* | *A03I.002 Flexible Premium* |
| *Product Name:* | *W & R Adv. Select Preferred CPPLI Repricing* | | |
| *Project Name/Number:* | */* | | |

# Correspondence Summary

### Dispositions

| Status | Created By | Created On | Date Submitted |
|---|---|---|---|
| Approved | Linda Bird | 07/16/2008 | 07/16/2008 |

# Disposition

Disposition Date: 07/16/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

| Item Type | Item Name | Item Status | Public Access |
|---|---|---|---|
| **Supporting Document** | Certification/Notice | | No |
| **Supporting Document** | Application | | No |
| **Supporting Document** | Life & Annuity - Acturial Memo | | No |
| **Form** | Individual Flexible Purchase Payment Variable Deferred Annuity Contract Specifications Page | | Yes |

# Form Schedule

**Lead Form Number:** VAB-0100AO.4

| Review Status | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|---|---|---|---|---|---|---|---|
| | VAB-0100AO.4 | Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider | Individual Flexible Purchase Payment Variable Deferred Annuity Contract Specifications Page | Revised | Replaced Form #: VAB-0100AO.3 Previous Filing #: 37943 | 0 | Contract Spec Page - VAB-0100AO.4.pdf |

## CONTRACT SPECIFICATIONS PAGE

## CONTRACT INFORMATION

| Parties to the Contract | Date of Birth | Additional Issuing Information |
|---|---|---|
| Contract Owner: [John Doe] | [January 1, 1956] | Contract Number: [01-000000000] |
| Joint Owner: [Jane Doe] | [December 1, 1961] | Date of Issue: [September 15, 2008] |
| Annuitant: [John Doe] | [January 1, 1956] | Contract Type: [Non-qualified] |
| Co-Annuitant: [Jane Doe] | [December 1, 1961] | Initial Purchase Payment: [$10,000] |
| Contingent Owner: [N/A] | [N/A] | Annuity Commencement Date: [January 15, 2059] |
| Contingent Annuitant: [N/A] | [N/A] | |

Minimum Requirements

Subsequent Purchase Payments: $1,000 — Minimum Annuity Payment Amount: $20

Minimum Contract Value Required for Annuitization: $2,000

| OPTIONS ELECTED | Additional Charge* | (denoted by [X]) |
|---|---|---|
| Standard Death Benefit | N/A | [ X ] |
| Death Benefit Options | | |
| One-Year Enhanced Death Benefit | 0.15% | [ ] |
| One-Month Enhanced Death Benefit | 0.30% | [ ] |
| Five-Year Enhanced Death Benefit | 0.05% | [ ] |
| Combination Enhanced Death Benefit (Greater of 1-Year Anniversary or 5% Interest) | 0.40% | [ ] |
| Other Options | | |
| Spousal Protection | 0.10% | [ ] |
| Beneficiary Protector II | 0.35% | [ ] |
| 3% Extra Value (additional charges end 8 years from the Date of Issue) | 0.50% | [ ] |
| 4% Extra Value (additional charges end 8 years from the Date of Issue) | 0.60% | [ ] |
| Capital Pres. Plus Lifetime Income | 0.75% | [ X ] |
| Lifetime Income Option (L.Inc) | 0.70% | [ ] |
| L.Inc with Spousal Continuation | 0.85% | [ ] |

**Notes Regarding Additional Charges:** For the Death Benefit Options and CDSC Options listed above the additional charge is listed as an annual charge added to the base Variable Account Charge but is deducted from the Variable Account on a daily basis. The Beneficiary Protector II option charge is structured in the same manner, but it also is applied to the rates credited to any amounts allocated to the Fixed Account, if applicable, or the Multiple Maturity Account, if elected, resulting in a corresponding decrease to the interest credited. The Capital Preservation Plus Lifetime Income option also adds the additional charge to the Multiple Maturity Account investment option, if elected, resulting in a corresponding decrease to the interest credited. The Lifetime Income Option, and the Spousal Continuation Benefit, assesses the charge from the Variable Account once each year based on the value of the Income Benefit Base (see the option for details). The Spousal Continuation Benefit is only available in conjunction with the Lifetime Income Option. An "X" next to the charge denotes the option has been elected.

## SUMMARY OF CONTRACT EXPENSES

Base Contract Variable Account Charge: 1.25% — Contract Maintenance Charge: $50*

Total Variable Account Charge: [2.00%]**

Contingent Deferred Sales Charge Table:

| Completed Years Measured From Date of the Purchase Payment: | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 & Thereafter |
|---|---|---|---|---|---|---|---|---|---|
| CDSC Percentage***: | 8% | 8% | 7% | 7% | 6% | 5% | 4% | 2% | 0% |

* The Contract Maintenance Charge is waived for the life of the contract if the Contract Value reaches $50,000 on any Contract Anniversary.

** The Total Variable Account Charge shown above includes the base Variable Account charge of 1.25% plus any additional charges associated with the election of any options listed above.

***The CDSC Percentage changes to the next year's CDSC Percentage on the day before the Purchase Payment year is completed.

# Rate Information

Rate data does NOT apply to filing.