

SERFF Tracking Number: NWFA-125735946 State: Arkansas
Filing Company: Nationwide Life Insurance Company State Tracking Number: 39655
Company Tracking Number: PNZ-0105AO
TOI: A02G Group Annuities - Deferred Non-variable Sub-TOI: A02G.002 Flexible Premium
Product Name: Endorsement to Indexed Fixed Group Annuity Contracts
Project Name/Number: /

Filing at a Glance

Company: Nationwide Life Insurance Company

Product Name: Endorsement to Indexed Fixed Group Annuity Contracts SERFF Tr Num: NWFA-125735946 State: ArkansasLH

TOI: A02G Group Annuities - Deferred Non-variable SERFF Status: Assigned State Tr Num: 39655

Sub-TOI: A02G.002 Flexible Premium Co Tr Num: PNZ-0105AO State Status: FEES PAID
Filing Type: Form Co Status: Pending Reviewer(s): Linda Bird

Authors: Todd Beshara, Grace Disposition Date:

Holland, LaToyia Martin, Leonja

Merritt, Clara Pollard, Darcy

Spangler, Natalie Walden

Date Submitted: 07/18/2008 Disposition Status:

Implementation Date Requested: 11/01/2008 Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

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

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Overall Rate Impact:

Group Market Type: Employer

Filing Status Changed: 07/18/2008

State Status Changed: 07/18/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Endorsement to the Indexed Fixed Group Annuity Contract

Endorsement PNZ-0105AO

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On the later of November 1, 2008 or approval by the Department, Nationwide will begin issuing this form.

Nationwide's fixed group annuity contract APO-2241 requires a six month wait period when requesting a transfer to a funding successor from the Guaranteed Fund. This can occur either when transferring the assets to another funding provider or during conversion to another Nationwide product or program.

The endorsement would allow a Plan Sponsor greater flexibility when requesting such transfer. The Plan Sponsor will have the option of electing a 2% withdrawal fee rather than waiting the required 6 month period for the transfer withdrawal to be completed.

Target Market

The contract with which the endorsement will be utilized with is designed for issuance on a general basis to fund the following tax favored group deferred compensation arrangements permitted by the Internal Revenue Code under: Sections 401(a) qualified plans; 403(b) tax sheltered annuity plans; and 457(g) governmental deferred compensation plans (hereinafter collectively referred to as "Plan(s)").

The Contract is a fixed fund annuity within which a plan may make deposits on behalf of its participants.

Items Bracketed as Variable

Nationwide officers' signatures are bracketed as they change over time.

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

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Filing Contact Information

Clara Pollard, Sr. Compliance Analyst, pollarc@nationwide.com
 Corporate Compliance
 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: \$20.00
 Retaliatory? No
 Fee Explanation: \$20.00 per form filed separately
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Nationwide Life Insurance Company	\$20.00	07/18/2008	21487314

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Form Schedule

Lead Form Number: PNZ-0105AO

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	PNZ-0105AO	Certificate	Endorsement Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0	PNZ-0105AO.pdf

**NATIONWIDE LIFE INSURANCE COMPANY
ONE NATIONWIDE PLAZA
COLUMBUS, OH 43215**

ENDORSEMENT

To

**Group Annuity Contract(s) -- Guaranteed Fund
(APO-1471NY and APO-2241)**

This endorsement is made part of the Contract to which it is attached. To the extent the terms of the Contract and this endorsement are inconsistent, the terms of this endorsement shall control. Non-defined terms shall have the meaning given to them in the Contract.

1. Section 8.1 NOTICE OF TRANSFER AND TRANSFER PAYMENTS portion of the Contract is endorsed by adding the following:

At the time the Contractholder provides written direction to the Company to make one or more withdrawals from the Guaranteed Fund to provide transfer payments to a Funding Successor, the Company may, in its sole discretion, offer to the Contractholder the right to waive the six calendar month notice requirement in exchange for a two percent (2%) withdrawal fee. Such two percent withdrawal fee shall be based on the Contractholder's current balance in the Guaranteed Fund as of the date of withdrawal. Any other applicable charges will be applied after the withdrawal fee is assessed. The Contractholder shall have the option of having the withdrawal fee withdrawn from the Contract or making a separate payment for such withdrawal fee to the Company. The withdrawal fee will be withdrawn from the Contract unless otherwise elected by the Contractholder. If the Contractholder elects to make a separate payment for the withdrawal fee, such payment must be received by the Company prior to the transfer date. If the Contractholder does not make a separate payment by the transfer date, the Company will begin the six calendar month waiting period as described in the Contract. Upon Contractholder's written notice to the Company of such waiver, the Company shall process the requested transfer within 12 Business Days.

Executed for Nationwide on the Date of Issue by:



Secretary



President

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Review Status:

Bypassed -Name: Certification/Notice 07/16/2008
Bypass Reason: This is an group fixed endorsement filing and these forms are not required for this filing.
Comments:

Review Status:

Bypassed -Name: Application 07/16/2008
Bypass Reason: This is a group fixed endorsement filing and does not contain an application.
Comments:

Review Status:

Bypassed -Name: Life & Annuity - Acturial Memo 07/16/2008
Bypass Reason: No actuarial memorandum is required with this submission as the endorsement does not affect the pricing of the contract.
Comments: