

SERFF Tracking Number: NWFA-126036741 State: Arkansas
Filing Company: Nationwide Life Insurance Company State Tracking Number: 41659
Company Tracking Number: VAZ-0160AO
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: Calculation when Surrenders Begins
Project Name/Number: Calculation when Surrenders Begins/

Filing at a Glance

Company: Nationwide Life Insurance Company

Product Name: Calculation when Surrenders Begins SERFF Tr Num: NWFA-126036741 State: Arkansas

TOI: A03I Individual Annuities - Deferred Variable SERFF Status: Closed-Approved-Closed State Tr Num: 41659

Sub-TOI: A03I.002 Flexible Premium

Co Tr Num: VAZ-0160AO

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Todd Beshara, Amy

Disposition Date: 02/25/2009

Burchette, Angela D. Cox, Jenny

Christiansen, Andrea Sgobbo,

Sandra Davies, Julie Eaton, Dan

Gallion, Grace Holland, Cindy

Malloy, Leonja Merritt, Kristin

Nixon, Clara Pollard, Carrie Ruhlen,

Georgia Sollars, Darcy Spangler,

Gayla Pace, Natalie Walden,

Drema Wallace, EDS EDSSupport,

Leslie Hernandez, PCC

Compliance

Date Submitted: 02/20/2009

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Calculation when Surrenders Begins

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Currently 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: 02/25/2009

Explanation for Other Group Market Type:

SERFF Tracking Number: NWFA-126036741 State: Arkansas
Filing Company: Nationwide Life Insurance Company State Tracking Number: 41659
Company Tracking Number: VAZ-0160AO
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: Calculation when Surrenders Begins
Project Name/Number: Calculation when Surrenders Begins/

State Status Changed: 02/26/2009
Created By: Carrie Ruhlen
Corresponding Filing Tracking Number:

Deemer Date:
Submitted By: Carrie Ruhlen
Filing Description:
RE: Nationwide Life Insurance Company
NAIC # 66869 FEIN 31-4156830 NAIC Group # 140

Endorsement Filing
VAZ-0160AO

Nationwide Life Insurance Company ("Nationwide") is filing the above referenced endorsement for general use and approval by the Department of Insurance (the "Department"). Upon state approval Nationwide will begin issuing this endorsement.

The above referenced endorsement is to be utilized with previously approved Options. See below for specific forms.

Description of the Endorsement

The endorsement revises the "Calculation when Surrenders Begins" section of the Option. Due to the current economic conditions and Nationwide's market segment the provision requires updating.

Specific revisions:

- the paragraph above the table has been revised to clarify when the Lifetime Withdrawal Percentage is established; and
- the age based table has been revised.

Nationwide confirms that the endorsement will be issued prospectively.

Previously Approved Forms

Nationwide intends to utilize the above referenced endorsement in conjunction with the following previously approved Options and Contracts:

OPTIONS

VAR-0140AO
VAR-0144AO

CONTRACTS

VAC-0102AO
VAC-0103AO

SERFF Tracking Number: NWFA-126036741 State: Arkansas
Filing Company: Nationwide Life Insurance Company State Tracking Number: 41659
Company Tracking Number: VAZ-0160AO
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: Calculation when Surrenders Begins
Project Name/Number: Calculation when Surrenders Begins/
VAC-0104AO
VAC-0105AO
VAC-0106AO
VAC-0107AO
VAC-0109AO
VAC-0112AO
VAC-0115AO
VAC-0116AOCV

Items Bracketed as Variable

- The percentage found in the Lifetime Withdrawal Percentage title in the second column of the table is bracketed. The percentage range is 5% to 10% which represents the minimum and maximum percentages that will be offered. When the option is issued, the actual percentages in affect will be reflected.
- The ages and percentages are bracketed. The brackets represent the minimum and maximum age and percentages.
- Nationwide officers' signatures are bracketed as they change over time.

Target Market Information

Consumers between the ages of 45 and 85 interested in market participation while preserving an option for immediate lifetime income.

Other Information

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

Nationwide's printers use various fonts and layouts; therefore, Nationwide reserves the right to format the pages of this form to conform to the printer's requirements. No change in language will occur, only a possible page break or page renumbering.

If you have questions regarding this filing, please contact me at 1-800-691-0023 ext. 9-8042 or via SERFF.

Company and Contact

Filing Contact Information

Carrie A. Ruhlen, Specialist

1 Nationwide Plaza

1-33-102

Columbus, OH 43215

ruhlerc@nationwide.com

800-691-0023 [Phone] 9-8042 [Ext]

614-249-2112 [FAX]

Filing Company Information

SERFF Tracking Number: NWFA-126036741 State: Arkansas
 Filing Company: Nationwide Life Insurance Company State Tracking Number: 41659
 Company Tracking Number: VAZ-0160AO
 TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
 Product Name: Calculation when Surrenders Begins
 Project Name/Number: Calculation when Surrenders Begins/
 Nationwide Life Insurance Company CoCode: 66869 State of Domicile: Ohio
 PO Box 182455 Group Code: 140 Company Type:
 1-33-102 Group Name: State ID Number:
 Columbus, OH 43272-8921 FEIN Number: 31-4156830
 (800) 691-0023 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? Yes
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Nationwide Life Insurance Company	\$50.00	02/20/2009	25843080

SERFF Tracking Number: NWFA-126036741 State: Arkansas
Filing Company: Nationwide Life Insurance Company State Tracking Number: 41659
Company Tracking Number: VAZ-0160AO
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: Calculation when Surrenders Begins
Project Name/Number: Calculation when Surrenders Begins/

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	02/25/2009	02/25/2009

SERFF Tracking Number: *NWFA-126036741* *State:* *Arkansas*
Filing Company: *Nationwide Life Insurance Company* *State Tracking Number:* *41659*
Company Tracking Number: *VAZ-0160AO*
TOI: *A031 Individual Annuities - Deferred Variable* *Sub-TOI:* *A031.002 Flexible Premium*
Product Name: *Calculation when Surrenders Begins*
Project Name/Number: *Calculation when Surrenders Begins/*

Disposition

Disposition Date: 02/25/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *NWFA-126036741* *State:* *Arkansas*
Filing Company: *Nationwide Life Insurance Company* *State Tracking Number:* *41659*
Company Tracking Number: *VAZ-0160AO*
TOI: *A031 Individual Annuities - Deferred Variable* *Sub-TOI:* *A031.002 Flexible Premium*
Product Name: *Calculation when Surrenders Begins*
Project Name/Number: *Calculation when Surrenders Begins/*

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Actuarial Memo		No
Form	Endorsement		Yes

SERFF Tracking Number: NWFA-126036741 *State:* Arkansas
Filing Company: Nationwide Life Insurance Company *State Tracking Number:* 41659
Company Tracking Number: VAZ-0160AO
TOI: A031 Individual Annuities - Deferred Variable *Sub-TOI:* A031.002 Flexible Premium
Product Name: Calculation when Surrenders Begins
Project Name/Number: Calculation when Surrenders Begins/

Form Schedule

Lead Form Number: VAZ-0160AO

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	VAZ-0160AO	Application/Endorsement Enrollment Form	Initial		55.700	VAZ-0160AO.pdf

NATIONWIDE LIFE INSURANCE COMPANY
ONE NATIONWIDE PLAZA
COLUMBUS, OHIO 43215
1-800-321-6064

General Information Regarding this Endorsement

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

1. The entire **“Calculation when Surrenders Begins”** is hereby deleted in its entirety and replaced with the following:

Calculation when Surrenders Begin

At any time after this option is elected, the Determining Life may, but is not required to, begin taking Surrenders from the Contract. Nationwide will Surrender amounts from each Sub-Account proportionally.

At the time of the first Surrender, the Lifetime Withdrawal Percentage is established in accordance with the table below.

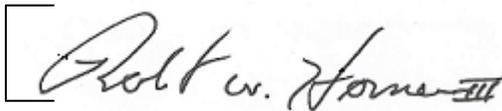
Contract Owners Age (at time of first surrender)	[5% to 10%] Lifetime Withdrawal Percentage
[45 up to 59½	3%
59½ through 64	4%
65 through 80	5%
81 and older	6%]

*If no Joint Determining Life applies, the age will be based on the Determining Life. The age applicable to the Lifetime Withdrawal Percentage is set as of the date of the first Surrender.

Once the Lifetime Withdrawal Percentage is established it will be multiplied by the then current Income Benefit Base to determine the dollar value of guaranteed lifetime withdrawals. When the Lifetime Withdrawal Percentage is established, it will not be subject to any change unless you elect to reset your Income Benefit Base. The guaranteed lifetime withdrawal amount may be taken during each Option Year beginning with the first Surrender.

If Surrenders are scheduled under this option that result in a Surrender amount of \$100 or less, Nationwide may require the interval of payment to be modified so the Surrender amount will equal more than \$100. In no case will scheduled Surrenders be modified to an interval greater than annual.

Executed for Nationwide by:



Secretary



President

SERFF Tracking Number: NWFA-126036741 State: Arkansas
Filing Company: Nationwide Life Insurance Company State Tracking Number: 41659
Company Tracking Number: VAZ-0160AO
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: Calculation when Surrenders Begins
Project Name/Number: Calculation when Surrenders Begins/

Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: Not applicable		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not applicable		
Comments:		