

SERFF Tracking Number: NWFA-126422592 State: Arkansas
 Filing Company: Nationwide Life Insurance Company State Tracking Number: 44454
 Company Tracking Number: AAZ-0103AO
 TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium
 Variable and Variable
 Product Name: Individual Annuity Assignment (12h-7) Endorsement Filing
 Project Name/Number: /

Filing at a Glance

Company: Nationwide Life Insurance Company

Product Name: Individual Annuity Assignment SERFF Tr Num: NWFA-126422592 State: Arkansas
 (12h-7) Endorsement Filing

TOI: A02.11 Individual Annuities- Deferred Non- SERFF Status: Closed-Approved- State Tr Num: 44454
 Variable and Variable Closed

Sub-TOI: A02.11.002 Flexible Premium Co Tr Num: AAZ-0103AO State Status: Approved-Closed
 Filing Type: Form Reviewer(s): Linda Bird

Disposition Date: 01/04/2010

Authors: Todd Beshara, Amy
 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, Julie Leitwein,
 Stephanie Oman

Date Submitted: 12/23/2009

Disposition Status: Approved-
 Closed

Implementation Date Requested: On Approval

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: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

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Filing Status Changed: 01/04/2010

Explanation for Other Group Market Type:
State Status Changed: 01/05/2010
Created By: Darcy Spangler
Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Darcy Spangler

Filing Description:

RE: Nationwide Life Insurance Company

NAIC # 66869 FEIN 31-4156830 NAIC Group # 140

Individual Variable & Fixed Annuity Endorsement Filing

Variable & Fixed Endorsement AAZ-0103AO

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

The endorsement will be used with previously approved contracts as well as with newly issued contracts in the future. The endorsement will be issued in a non-discriminatory manner. The readability score of the endorsement is 53.2.

Previously Approved Variable Annuity Contracts

Nationwide intends to use the above-referenced form in conjunction with the following previously approved variable contracts:

Common

Product Name - Contract - Date Approved - State Tracking Number

Successor - APO-4677 - 01/27/2000

BOA Vision - APO-1293-36 - 03/28/1994

BOA Future II - VAC-0103AO-09/24/2004 - 27480

BOA All American Gold - VAC-0102AO - 09/24/2004 - 27480

BOA Achiever -VAC-0105AO - 10/06/2004 - 27554

BOA Future Venue - VAC-0104AO - 09/24/2004 - 27480

Destination C - VAC-0108AO - 11/23/2004

BOA Elite Venue - VAC-0107AO - 11/22/2004

BOA Choice Venue II - VAC-0106AO-11/08/2004 - 27818

Schwab - APO-5486 - 07/01/2003

Schwab II (w/EWC) - VAC-0113AO - 10/18/2007 - 36992

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Schwab II (w/o EWC) - VAC-0115AO - 12/18/2007

Previously Approved Fixed Annuity Contracts

Nationwide intends to use the above-referenced form in conjunction with the following previously approved fixed contracts:

Common Product Name Contract Date Approved State Tracking Number

Nationwide Portfolio Innovator - APO-4834 - 06/07/2000
Select Retirement - IIC08-IAC-0102 - 01/05/2009 - NWFA-1259556066

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.

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.

Should the Department have any questions regarding this filing or require further information, please contact me at 1-800-691-0023 ext. 4509 or via SERFF.

Company and Contact

Filing Contact Information

Clara Pollard, Sr. Compliance Analyst, pollarc@nationwide.com
Corporate Compliance
PO Box 182455 800-691-0023 [Phone] 94507 [Ext]
1-33-102 614-249-2112 [FAX]
Columbus, OH 43272-8921

Filing Company Information

SERFF Tracking Number: NWFA-126422592 State: Arkansas
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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	12/23/2009	33043503

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	01/04/2010	01/04/2010

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Disposition

Disposition Date: 01/04/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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

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Form Schedule

Lead Form Number: AAZ-0103AO

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	AAZ-0103AO	Policy/Cont Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		53.200	AAZ-0103AO.pdf

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

ENDORSEMENT

To Individual Variable and/or Fixed Annuity Contract

General Information Regarding this Endorsement

To the extent the terms of the Contract and this endorsement are inconsistent; the terms of this endorsement shall control the Contract accordingly. Non-defined terms shall have the meaning given to them in the Contract.

1. The "Assignment" section of the "General Provisions" Provision of the Contract is deleted in its entirety and replaced with the following:

Assignment

In some cases a Contract Owner may assign some or all rights under the Contract. For an assignment to be effective, it must be: (1) in writing; (2) approved beforehand by Nationwide, and (3) signed by the Contract Owner during the lifetime of the Annuitant and before the Annuitization Date.

The assignment takes effect on the date it is approved and recorded by Nationwide. An assignment will not be recorded until Nationwide has received sufficient direction from the Contract Owner and assignee as to how rights under the Contract will be allocated.

Nationwide reserves the right to refuse assignments at any time on a non-discriminatory basis. Nationwide may reject or not recognize assignments designed to alter the character of the risk that it originally assumed in issuing the Contract. Nationwide is not responsible for the validity or tax consequences of any assignment or for any payment or other settlement made prior to Nationwide's recording of the assignment.

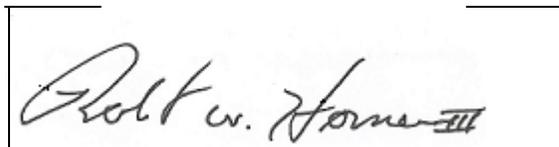
2. The "Contract Owner" section of the "Parties to the Contract" Provision of the Contract is deleted in its entirety and replaced with the following:

Contract Owner

The Contract Owner has all rights under the Contract before the Annuitization Date, unless a Joint Owner is named. If the person purchasing the Contract names someone else as the Contract Owner, then the purchaser will have no rights under the Contract. The Contract Owner may request to change the Contract Owner. The request to name someone else as the Contract Owner must be sent to Nationwide in writing and Nationwide must approve this change before it will be effective. Nationwide reserves the right to refuse changes of Contract Owner at any time on a non-discriminatory basis.

The Annuitant becomes the Contract Owner on the Annuitization Date.

Executed for Nationwide by:



Secretary



President

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Supporting Document Schedules

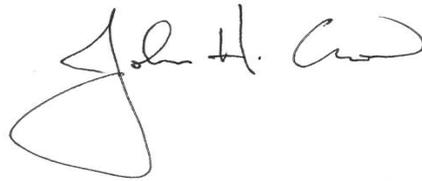
	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
The readability certification applies only to the fixed contracts listed within the filing description. Certification of Compliance for Reg. 6 applies only to the variable contracts listed within the filing description.		
Attachments:		
AR Readability Cert.pdf AR Cert of Compliance Reg 6.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: N/A This is an endorsement filing.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Life & Annuity - Actuarial Memo		
Bypass Reason: The forms included in this filing do not affect the benefits and/or pricing of the contract, therefore Nationwide will not provide the Department with an Actuarial Memorandum.		
Comments:		

Certification

This is to certify that the attached _____ Endorsement _____
Form No. AAZ-0103AO _____ has achieved a Flesch Reading Score of 53.2 _____
and complies with the requirements of Ark. Stat. Ann §§ 23-80-204 and 23-80-206(d) of the Life and
Disability Insurance Policy Language Simplification Act.



Signature

John H. Crow, Associate Vice President
Officer and Title

Nationwide Life Insurance Company
Name of Company

12/21/2009
Date

STATE OF ARKANSAS
CERTIFICATION OF COMPLIANCE

Re: Form Number(s) AAZ-0106AO

We certify that Regulation 6 has been reviewed and that the company is in compliance.
Nationwide was approved to issue variable contracts in Arkansas on November 9, 1982.

So certified this 23rd day of December, 2009.



Signature

John H. Crow, Associate Vice President
Officer and Title

Nationwide Life Insurance Company
Name of Company