

SERFF Tracking Number: NWFA-126474685 State: Arkansas
Filing Company: Nationwide Life Insurance Company State Tracking Number: 44729
Company Tracking Number: VAZ-0168AO
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: Achiever Extra Value Endorsements
Project Name/Number: /

Filing at a Glance

Company: Nationwide Life Insurance Company

Product Name: Achiever Extra Value SERFF Tr Num: NWFA-126474685 State: Arkansas

Endorsements

TOI: A03I Individual Annuities - Deferred SERFF Status: Closed-Approved- State Tr Num: 44729
Variable Closed

Sub-TOI: A03I.002 Flexible Premium

Co Tr Num: VAZ-0168AO

State Status: Approved-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Todd Beshara, Amy Disposition Date: 02/03/2010

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

Date Submitted: 01/29/2010

Disposition Status: Approved-
Closed

Implementation Date Requested: 05/03/2010

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:

Filing Status Changed: 02/03/2010

Explanation for Other Group Market Type:

State Status Changed: 02/03/2010

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Deemer Date:

Created By: Clara Pollard

Submitted By: Clara Pollard

Corresponding Filing Tracking Number:

Filing Description:

RE: Nationwide Life Insurance Company

NAIC # 66869 FEIN 31-4156830 NAIC Group # 140

Individual Deferred Variable Annuity Endorsements Filing

3% Extra Value Endorsement - VAZ-0169AO

4% Extra Value Endorsement - VAZ-0168AO

5% Extra Value Endorsement - VAZ-0170AO

Nationwide Life Insurance Company ("Nationwide") is filing the above referenced forms for general use and approval by the Department of Insurance (the "Department"). Upon approval by the Department (and with the acceptance of the SEC filing), Nationwide will begin utilizing these forms May 3, 2010. No part of the filing contains any unusual or possibly controversial items from normal company or industry standards.

The above referenced forms are to be used with previously approved individual flexible purchase payment variable deferred annuity contract VAC-0105AO, approved by the Department on 10/6/2004, DOI # 27554. The forms will be distributed through third party financial institutions, broker dealers, wirehouse channels, and captive Nationwide agents.

Target Market Information

Customers, ranging between ages 40 - 65, who need additional retirement savings vehicles or who have separated from an employer and need to roll-over their retirement plan savings. It also serves investors who want to protect beneficiaries against possible loss of contract value at the time of the annuitant's death via guaranteed minimum death benefits.

Description of the Endorsements

The Endorsements will remove the references to forfeiting the extra value credit within the Options. The previously approved Options are APO-6322 and APO-6323 approved on 12/18/2002, DOI # 20858 and APO-5890 approved on 9/24/2003, DOI # 24059. The readability score of each of the Endorsements is 52.9.

Items Bracketed as Variable

Endorsements

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

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 these forms to conform to the printer's requirements. No change in language will occur, only a possible page break or page renumbering.

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

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: \$60.00
Retaliatory? No
Fee Explanation: 3 X \$20 = \$60
Per Company: No

SERFF Tracking Number: NWFA-126474685 State: Arkansas
Filing Company: Nationwide Life Insurance Company State Tracking Number: 44729
Company Tracking Number: VAZ-0168AO
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: Achiever Extra Value Endorsements
Project Name/Number: /

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Nationwide Life Insurance Company	\$60.00	01/29/2010	33883811

SERFF Tracking Number: NWFA-126474685 State: Arkansas
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Company Tracking Number: VAZ-0168AO
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: Achiever Extra Value Endorsements
Project Name/Number: /

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	02/03/2010	02/03/2010

SERFF Tracking Number: NWFA-126474685 State: Arkansas
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Company Tracking Number: VAZ-0168AO
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: Achiever Extra Value Endorsements
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Disposition

Disposition Date: 02/03/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NWFA-126474685 State: Arkansas
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 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: Achiever Extra Value Endorsements
 Project Name/Number: /

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	3% Extra Value Endorsement		No
Form	4% Extra Value Endorsement		No
Form	5% Extra Value Endorsement		No

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Form Schedule

Lead Form Number: VAZ-0168AO

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	VAZ-0169AO	Policy/Cont 3% Extra Value ract/Fratern Endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		52.900	Endorsement - VAZ- 0169AO.pdf
	VAZ-0168AO	Policy/Cont 4% Extra Value ract/Fratern Endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		52.900	Endorsement - VAZ- 0168AO.pdf
	VAZ-0170AO	Policy/Cont 5% Extra Value ract/Fratern Endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		52.900	Endorsement - VAZ- 0170AO.pdf

NATIONWIDE LIFE INSURANCE COMPANY
ONE NATIONWIDE PLAZA
COLUMBUS, OHIO 43215

ENDORSEMENT TO
3% EXTRA VALUE OPTION

General Information Regarding this Endorsement

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

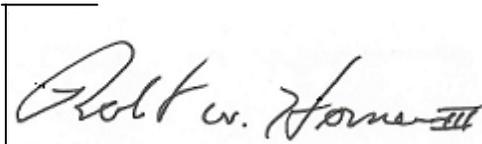
Purpose

The purpose of this Endorsement is to delete any references to forfeiture of the credit applied after the Return of Contract During Right to Examine and Cancel Period.

The **Extra Value Benefit** section is hereby deleted and replaced as follows:

Each Purchase Payment made to the Contract until the first Contract Anniversary will receive a credit of 3%. The additional 3% will be allocated among the Sub-Accounts of the available investment options in the same proportion as each Purchase Payment is allocated.

Executed for Nationwide by:



Secretary



President

NATIONWIDE LIFE INSURANCE COMPANY
ONE NATIONWIDE PLAZA
COLUMBUS, OHIO 43215

ENDORSEMENT TO
4% EXTRA VALUE OPTION

General Information Regarding this Endorsement

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

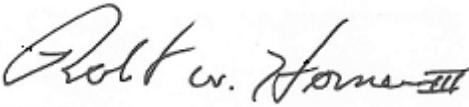
Purpose

The purpose of this Endorsement is to delete any references to forfeiture of the credit applied after the Return of Contract During Right to Examine and Cancel Period.

The **Extra Value Benefit** section is hereby deleted and replaced as follows:

Each Purchase Payment made to the Contract until the first Contract Anniversary will receive a credit of 4%. The additional 4% will be allocated among the Sub-Accounts of the available investment options in the same proportion as each Purchase Payment is allocated.

Executed for Nationwide by:



Secretary



President

NATIONWIDE LIFE INSURANCE COMPANY
ONE NATIONWIDE PLAZA
COLUMBUS, OHIO 43215

ENDORSEMENT TO
5% EXTRA VALUE OPTION

General Information Regarding this Endorsement

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

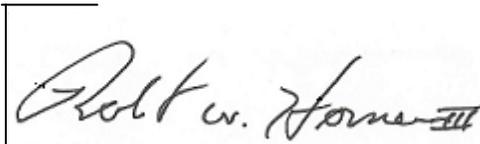
Purpose

The purpose of this Endorsement is to delete any references to forfeiture of the credit applied after the Return of Contract During Right to Examine and Cancel Period.

The **Extra Value Benefit** section is hereby deleted and replaced as follows:

Each Purchase Payment made to the Contract until the first Contract Anniversary will receive a credit of 5%. The additional 5% will be allocated among the Sub-Accounts of the available investment options in the same proportion as each Purchase Payment is allocated.

Executed for Nationwide by:



Secretary



President

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Supporting Document Schedules

	Item Status:	Status Date:
Bypassed - Item: Flesch Certification		
Bypass Reason: The contract these endorsements will be used with is subject to federal jurisdiction and exempt from readability. This is an endorsement filing so the other notices are not required.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: This is not a contract/policy filing and there is no application included in this filing.		
Comments:		