

SERFF Tracking Number: NWLC-126482777 State: Arkansas
 Filing Company: Nationwide Life Insurance Company State Tracking Number: 45313
 Company Tracking Number: PROVIDENT ENDORSEMENT - NLIC
 TOI: H21 Health - Other Sub-TOI: H21.000 Health - Other
 Product Name: Provident Notice of Merger - NLIC
 Project Name/Number: /

Filing at a Glance

Company: Nationwide Life Insurance Company

Product Name: Provident Notice of Merger - NLIC SERFF Tr Num: NWLC-126482777 State: Arkansas

TOI: H21 Health - Other

SERFF Status: Closed-Approved- Closed State Tr Num: 45313

Sub-TOI: H21.000 Health - Other

Co Tr Num: PROVIDENT ENDORSEMENT - NLIC State Status: Approved-Closed

Filing Type: Form

Authors: Bobby Handley, Jonna Shields, Stevi Honaker, LaToyia Martin, Robin Golden

Reviewer(s): Rosalind Minor
 Disposition Date: 04/05/2010

Date Submitted: 03/31/2010

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Authorized

Project Number:

Date Approved in Domicile: 02/11/2010

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type:

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 04/05/2010

Explanation for Other Group Market Type:

State Status Changed: 04/05/2010

Deemer Date:

Created By: Bobby Handley

Submitted By: LaToyia Martin

Corresponding Filing Tracking Number:

PPACA: Pre-PPACA Submission

Filing Description:

Nationwide Life Insurance Company ("NLIC") is filing the above-referenced endorsement for approval and use in your jurisdiction. Endorsement L-4870-AO (the "Endorsement") will be used exclusively by NLIC.

The Endorsement will be used to inform existing Nationwide Life Insurance Company of America (NLICA) contract

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owners of the merger of NLICA into NLIC. The merger closed on December 31, 2009. As a result of the merger, all Life, Annuity, and Health contracts issued by NLICA will be under the control of NLIC. Please note this endorsement has already been filed and approved by your state for use with Life and Annuities, effective 10/07/2009. We are now requesting approval for use with Health contracts.

This Endorsement will be sent to existing policyholders for previously issued products.

The Endorsement has been filed concurrently with Nationwide's state of domicile, Ohio. This form has been written in a readable fashion and has a Flesch score of 33.1; however, when combined with the policy the score is greater than 50.

Thank you for your prompt attention to this filing. Please feel to call me collect if you have any questions.

Company and Contact

Filing Contact Information

Bobby Handley, Assistant General Counsel handleb2@nationwide.com
 5525 Parkcenter Circle 614-854-3375 [Phone]
 Dublin, OH 43017 614-854-3469 [FAX]

Filing Company Information

Nationwide Life Insurance Company CoCode: 66869 State of Domicile: Ohio
 5525 Parkcenter Circle Group Code: 140 Company Type:
 Dublin, OH 43017 Group Name: State ID Number:
 (614) 854-3375 ext. [Phone] FEIN Number: 31-4156830

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	03/31/2010	35293568

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	04/05/2010	04/05/2010

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Disposition

Disposition Date: 04/05/2010

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	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Supporting Document	Certificate of Compliance	Approved-Closed	Yes
Form	Notice of Merger Endorsement	Approved-Closed	Yes

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Form Schedule

Lead Form Number: L-4870-AO

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed 04/05/2010	L-4870-AO	Policy/Cont Notice of Merger ract/Fratern Endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		33.100	L-4870-AO, Notice of Merger Endorsement. pdf



**NATIONWIDE LIFE INSURANCE COMPANY
One Nationwide Plaza
Columbus, Ohio 43215-2220**

Notice of Merger and Change of Underwriting Insurer Endorsement

General Information Regarding this Endorsement

This Notice of Merger and Change of Underwriting Insurer Endorsement ("endorsement") amends the life insurance policy, annuity contract, or certificate issued under a group policy or contract, to which it is attached including any applications, amendments, endorsements, and/or riders. To the extent the terms are inconsistent, the terms of this endorsement shall control.

Notice of Merger

Effective December 31, 2009, Nationwide Life Insurance Company of America (NLICA) merged with Nationwide Life Insurance Company (NLIC).

Effect of Merger

As a result of the merger, NLIC will replace NLICA as the issuer and underwriter of the contract forms.

All rights, responsibilities, and obligations of NLICA under the contract forms are now the rights, responsibilities, and obligations of NLIC and not NLICA. All your benefits, rights, and responsibilities remain the same.

Contract Form Changes

All references to Nationwide Life Insurance Company of America (formerly Provident Mutual Life Insurance Company or Provident Mutual) and NLICA are deleted and replaced with Nationwide Life Insurance Company.

Wherever the words "we," "us," "our" or "the Company" appear in the contract forms, they mean or refer to Nationwide Life Insurance Company.

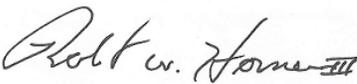
All references to "Home Office" or "Administrative Office" mean NLIC's Home Office:

One Nationwide Plaza
Columbus, Ohio 43215-2220

Any inquiries can be directed for response to:

Nationwide Financial
P.O. Box 182928
Columbus, OH, 43218-2928

1-800-688-5177


Secretary


President



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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification	Approved-Closed	04/05/2010
Comments:		
Attachment: Read Cert NLIC.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application	Approved-Closed	04/05/2010
Bypass Reason: This requirement is not applicable.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Health - Actuarial Justification	Approved-Closed	04/05/2010
Bypass Reason: This requirement is not applicable.		
Comments:		

	Item Status:	Status Date:
Bypassed - Item: Outline of Coverage	Approved-Closed	04/05/2010
Bypass Reason: This requirement is not applicable.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Certificate of Compliance	Approved-Closed	04/05/2010
Comments:		
Attachment: Certification of Compliance.pdf		

CERTIFICATION OF COMPLIANCE WITH
INSURANCE POLICY SIMPLIFICATION REQUIREMENTS

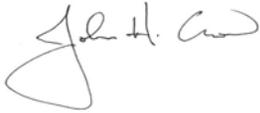
Name and Address of Insurer:

Nationwide Life Insurance Company
Special Risks Underwriting
5525 Parkcenter Circle
Dublin, OH. 43017-3584
Mail Code: CO-03-30

Policy/Certificate Form Number(s):

L-4870-AO

I certify that, to the best of my knowledge and belief, the policy/certificate forms are in compliance with the Flesch reading ease score and the other requirements set forth in the Insurance Policy Language Simplification Act of the State of Arkansas.

A handwritten signature in black ink, appearing to read "John H. Crow". The signature is written in a cursive style with a large, stylized initial "J".

John Crow
Associate Vice President

Date: **March 31, 2010**

CERTIFICATION OF COMPLIANCE

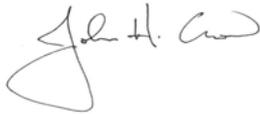
Name and Address of Insurer:

Nationwide Life Insurance Company
Special Risks Underwriting
5525 Parkcenter Circle
Dublin, OH. 43017-3584
Mail Code: CO-03-30

Policy/Certificate Form Number(s):

L-4870 AO

I certify that, to the best of my knowledge and belief, the policy/certificate forms are in compliance with Arkansas Rule/Regulation 19, Arkansas Rule/Regulation 49 and the Consumer Information Notice as outlined in ACA 23-79-138.

A handwritten signature in black ink, appearing to read "John H. Crow". The signature is written in a cursive style with a large initial "J" and "C".

John Crow
Associate Vice President

Date: **March 31, 2010**