

SERFF Tracking Number: NWFA-127123007 State: Arkansas
Filing Company: Nationwide Life Insurance Company State Tracking Number: 48536
Company Tracking Number: VAR-0169AO
TOI: A03I Individual Annuities - Deferred Variable Sub-TOI: A03I.002 Flexible Premium
Product Name: L.Inc 5 and 5% EV Option filing for Destination Navigator
Project Name/Number: /

Filing at a Glance

Company: Nationwide Life Insurance Company

Product Name: L.Inc 5 and 5% EV Option filing SERFF Tr Num: NWFA-127123007 State: Arkansas
for Destination Navigator

TOI: A03I Individual Annuities - Deferred
Variable

Sub-TOI: A03I.002 Flexible Premium

Filing Type: Form

SERFF Status: Closed-Approved- State Tr Num: 48536
Closed

Co Tr Num: VAR-0169AO

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 04/22/2011

Authors: Angela D. Cox, Grace
Holland, Leonja Merritt, Clara
Pollard, Darcy L. Spangler, Natalie
Walden

Date Submitted: 04/19/2011

Disposition Status: Approved-
Closed

Implementation Date Requested: 07/01/2011

Implementation Date:

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Angela D. Cox

Status of Filing in Domicile: Pending

Date Approved in Domicile:

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

Market Type: Individual

Individual Market Type:

Filing Status Changed: 04/22/2011

State Status Changed: 04/22/2011

Created By: Darcy L. Spangler

Corresponding Filing Tracking Number: NWFA-
126983996

Filing Description:

RE: Nationwide Life Insurance Company

NAIC # 66869 FEIN 31-4156830 NAIC Group # 140

Individual Variable Annuity Options Filing

SERFF Tracking Number: NWFA-127123007 State: Arkansas
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5% Lifetime Income Option VAR-0169AO

5% Extra Value Option VAR-0158AO.2

Contract Specifications Pages (without Extra Value) VAB-0138AO.2-4YR
VAB-0138AO.2-7YR

Contract Specifications Pages (with Extra Value) VAB-0139AO.2-4YR
VAB-0139AO.2-7YR

Application (without Extra Value) VAA-0123AO.2

Application (with Extra Value) VAA-0124AO.2

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 July 1, 2011. No part of this filing contains any unusual or possibly controversial items from normal company or industry standards.

The above referenced forms are to be used with Contract VAC-0120AOCV.1, approved by the Department 1/31/2011 (SERFF # NWFA-126983996). This Contract is an individual flexible purchase payment variable deferred annuity Contract that may be distributed through third party financial institutions, broker dealers, wirehouse channels, and captive Nationwide agents. The base Contract is written for non-qualified issuance only. However, it may also be sold as an Traditional IRA, Roth IRA, SEP IRA, SIMPLE IRA, Beneficially Owned/Inherited IRA, Beneficially Owned/Inherited Roth IRA, Custodial Owned IRA, 401(a) (investment only), 401(k), Beneficially Owned Non-Qualified or Charitable Remainder Trust (CRT). When the Contract is of a type other than non-qualified, the Contract will be issued with the appropriate tax endorsement.

Description of the 5% Lifetime Income Option

The 5% Lifetime Income Option ("L.inc 5 Option") (VAR-0169AO) – This form is new and does not replace any existing form. If elected, this Option is irrevocable. The Option allows a Contract Owner to request, on an annualized basis and during his or her lifetime, Surrenders based upon a percentage that corresponds to the age of the Contract Owner. This Option is only available to Contract Owners between the age of 45 and 85 on the date it is issued. An optional Spousal Continuation Benefit is also available for election. The Spousal Continuation Benefit allows a surviving spouse to continue to receive, for the duration of his/her lifetime, the benefit associated with the Lifetime Income Option. The Spousal Continuation Benefit can only be elected at the time the Option is issued and may be discontinued based on

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certain named events as outlined in the Option.

If L.inc 5 or any other Lifetime Income Option is elected, the Fixed Account is only available as the originating account for Dollar Cost Averaging for Living Benefits.

The Option has a Flesch readability score of 50.3.

Description of the 5% Extra Value Option

5% Extra Value Option (VAR-0158AO.2) – This form is new and will replace Option VAR-0158AO.1, approved by the Department 1/31/2011 (SERFF # NWFA-126983996). Upon the later of approval from the Department or July 1, 2011, Nationwide will begin utilizing this form. The new Option includes an updated recapture schedule. If elected, this Option is irrevocable. Upon election of this Option, the Contract Owner will receive a 5% credit on each Purchase Payment made during the first contract year.

If the 5% Extra Value Option or any other Extra Value Option is elected, the Fixed Account is only available as the originating account for Enhanced Dollar Cost Averaging (DCA) programs.

The Option has a Flesch readability score of 50.2.

Description of the Contract Specifications Pages and Applications

Nationwide filed an exemptive application with the SEC for the use of Extra Value Options with Contract VAC-0120AOCV.1. Until Nationwide gains acceptance of this exemptive application, we cannot offer Extra Value Options with the Contract. We would still like to offer the L.inc 5 Option as of July 1, 2011, so we have created two sets of Applications and Contract Specifications Pages for use with this product. One version of the Application and Contract Specifications Pages does not include references to Extra Value Options and will be used upon approval of this product from the Department. The other version does include references to Extra Value Options and will be used with the Contract once the SEC accepts the exemptive application.

Description of the Contract Specifications Pages

Contract Specifications Pages (VAB-0138AO.2-4YR and VAB-0138AO.2-7YR) – These forms are new and will replace forms VAB-0138AO.1-4YR and VAB-0138AO.1-7YR, approved 1/31/2011 (SERFF # NWFA-126983996). Upon the later of approval from the Department or July 1, 2011, Nationwide will begin utilizing these forms. These forms are for use with the above referenced Contract and are included in this filing for the Department's approval. These forms have been updated to add the 5% Lifetime Income Option and do not include any references to Extra Value Options. They will be issued with the Contract until Nationwide receives acceptance of the exemptive application from the SEC. Upon

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acceptance from the SEC, these Contract Specifications Pages will be replaced by VAB-0139AO.2-4YR and VAB-0139AO.2-7YR, respectively.

Upon purchasing the Contract, the Contract Owner may elect the Standard 7 Year CDSC or a 4 Year CDSC. If the Contract Owner elects the Liquidity Option (4 Year CDSC Option) VAR-0159AO.1, approved 1/31/2011 (SERFF # NWFA-126983996), he/she will receive form VAB-0138AO.2-4YR. If the Contract Owner opts for the standard 7 Year CDSC, he/she will receive form VAB-0138AO.2-7YR.

Contract Specifications Pages (VAB-0139AO.2-4YR and VAB-0139AO.2-7YR) – These forms are new and will replace forms VAB-0139AO.1-4YR and VAB-0139AO.1-7YR, approved 1/31/2011 (SERFF # NWFA-126983996). Upon the later of approval from the Department or July 1, 2011, Nationwide will begin utilizing these forms. These forms are for use with the above referenced Contract and are included in this filing for the Department's approval. These forms have been updated to add the 5% Lifetime Income Option and also include references to the Extra Value Options. They will replace forms VAB-0138AO.2-4YR and VAB-0138AO.2-7YR upon acceptance of the exemptive application from the SEC.

Upon purchasing the Contract, the Contract Owner may elect the Standard 7 Year CDSC or a 4 Year CDSC/Liquidity Option. If the Contract Owner elects the Liquidity Option (4 Year CDSC Option), he/she will receive form VAB-0139AO.2-4YR. If the Contract Owner opts for the standard 7 Year CDSC, he/she will receive form VAB-0139AO.2-7YR.

Description of the Applications

Application (VAA-0123AO.2) – The application is new and will replace form VAA-0123AO.1, approved 1/31/2011 (SERFF # NWFA-126983996). Upon the later of approval from the Department or July 1, 2011, Nationwide will begin utilizing this form. This application is for use with the Contract and is included in this filing for the Department's approval. The application has been updated to add the 5% Lifetime Income Option and does not include any references to the Extra Value Options. The application will be issued with the Contract until Nationwide receives acceptance of the exemptive application from the SEC. Upon acceptance from the SEC, this form will be replaced by VAA-0124AO.2.

Application (VAA-0124AO.2) - The application is new and will replace form VAA-0124AO.1, approved 1/31/2011 (SERFF # NWFA-126983996). Upon the later of approval from the Department or July 1, 2011, Nationwide will begin utilizing this form. This application is for use with the Contract and is included in this filing for the Department's approval. The application has been updated to add the 5% Lifetime Income Option and also includes references to the Extra Value Options. The application will replace form VAA-0123AO.2 for issuance with the Contract upon acceptance of the exemptive application from the SEC.

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Target Market

Consumers who need additional retirement savings vehicles and who are interested in market participation while preserving an option for immediate lifetime income. 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.

Items Bracketed as Variable

5% Lifetime Income Option

Nationwide officers' signatures are bracketed as they may change over time. Additionally, the lifetime withdrawal percentages have been bracketed and stated as a range representing the minimum and maximum percentages that will be offered. When the option is issued, the actual percentages in affect will be stated. Should the percentage fall outside of the bracketed range, Nationwide would be required to re-file the form with the Department.

5% Extra Value Option

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

Contract Specifications Pages

The bracketed items on the Contract Specifications Pages are customized for each contract based on the information provided by the contract owner at time of application.

Charges for certain options have been bracketed to reflect the range of the minimum and maximum charges allowable under the current option. Should the charges fall outside of this range, Nationwide would be required to submit updated Contract Specifications Pages for approval.

Applications

- The post office box and zip code found in the address is bracketed as well as the phone number, as they may change over time.
- The marketing name and product identifier number in the bottom right-hand corner are bracketed as other proprietary relationships may decide to market this product.
- The Defense of Marriage Act disclosure language at the top of the application contains a list of applicable states that is bracketed, as they may change over time.

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- The contract type in section 2a is bracketed. The text in this field will vary depending on the contract type elected at the time of application.
- The underlying mutual fund options are bracketed in sections 3a, 4b and 4c to allow fund name changes or to add/delete funds from this product.
- Dollar Cost Averaging durations in section 4b are bracketed as they may change over time.

Please note: The marks located in the upper left and lower right-hand corners on each page of the applications are formatting marks and do not represent variability.

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

Angela Cox, Specialist, Corporate Compliance COXA9@nationwide.com
PO Box 182455 800-691-0023 [Phone] 90011 [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

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Fee Required? Yes
Fee Amount: \$400.00
Retaliatory? No
Fee Explanation: 8 forms @ \$50 per form = \$400.
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Nationwide Life Insurance Company	\$400.00	04/19/2011	46743442

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Company Tracking Number: VAR-0169AO
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: L.Inc 5 and 5% EV Option filing for Destination Navigator
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	04/22/2011	04/22/2011

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Filing Company: Nationwide Life Insurance Company State Tracking Number: 48536
Company Tracking Number: VAR-0169AO
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: L.Inc 5 and 5% EV Option filing for Destination Navigator
Project Name/Number: /

Disposition

Disposition Date: 04/22/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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 TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
 Product Name: L.Inc 5 and 5% EV Option filing for Destination Navigator
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Lifetime Income Option		Yes
Form	5% Extra Value Option		Yes
Form	Contract Spec Page		Yes
Form	Contract Spec Page		Yes
Form	Contract Spec Page		Yes
Form	Contract Spec Page		Yes
Form	Application		Yes
Form	Application		Yes

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Form Schedule

Lead Form Number: VAR-0169AO

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	VAR-0169AO	Policy/Cont Lifetime Income ract/Fratern Option al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		50.300	Option - VAR-0169AO.pdf
	VAR-0158AO.2	Policy/Cont 5% Extra Value ract/Fratern Option al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Revised	Replaced Form #: VAR-0158AO.1 Previous Filing #: NWFA-126983996	50.200	Option - VAR-0158AO.2.pdf
	VAB-0138AO.2-4YR	Policy/Cont Contract Spec Page ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Revised	Replaced Form #: VAB-0138AO.1-4YR Previous Filing #: NWFA-126983996	0.000	Contract Spec Page - VAB-0138AO.2-4YR.pdf
	VAB-0138AO.2-7YR	Policy/Cont Contract Spec Page ract/Fratern al Certificate:	Revised	Replaced Form #: VAB-0138AO.1-7YR Previous Filing #: NWFA-126983996	0.000	Contract Spec Page - VAB-0138AO.2-7YR.pdf

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	Amendmen t, Insert Page, Endorseme nt or Rider				
VAB-0139AO.2-4YR	Policy/Cont Contract Spec Page Revised ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider		Replaced Form #: 0.000 VAB-0139AO.1-4YR Previous Filing #: NWFA-126983996		Contract Spec Page - VAB- 0139AO.2- 4YR.pdf
VAB-0139AO.2-7YR	Policy/Cont Contract Spec Page Revised ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider		Replaced Form #: 0.000 VAB-0139AO.1-7YR Previous Filing #: NWFA-126983996		Contract Spec Page - VAB- 0139AO.2- 7YR.pdf
VAA-0123AO.2	Application/ Application Enrollment Form	Revised	Replaced Form #: 0.000 VAA-0123AO.1 Previous Filing #: NWFA-126983996		Application - VAA- 0123AO.2 Bracketed John Doe.pdf
VAA-0124AO.2	Application/ Application Enrollment Form	Revised	Replaced Form #: 0.000 VAA-0124AO.1 Previous Filing #: NWFA-126983996		Application - VAA- 0124AO.2 Bracketed John Doe.pdf

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

LIFETIME INCOME (L.Inc) OPTION

General Information Regarding this Option

This option is made part of the Contract to which it is attached and is effective on the date it is issued.

To the extent any provisions contained in this option are contrary to or inconsistent with those of the Contract to which it is attached, the provisions of this option will control the Contract. Non-defined terms have the meaning given to them in the Contract.

This option provides a lifetime withdrawal benefit even if negative investment experience and/or lifetime withdrawals reduce the Contract Value to zero.

This option is irrevocable.

Surrenders prior to age 59 1/2 may result in the immediate application of taxes and penalties under Section 72 of the Internal Revenue Code.

Definitions

The following definitions are added to the Contract:

Determining Life – The person designated as Contract Owner on the application (Annuitant in the event of a non-natural Contract Owner).

Income Benefit Base – The value calculated under this option that is multiplied by the Lifetime Withdrawal Percentage to determine the Lifetime Withdrawal Amount.

Joint Determining Life – The spouse of the Determining Life on which lifetime withdrawals under this option will also apply. A Joint Determining Life may only be named when the Spousal Continuation Benefit is elected.

Lifetime Withdrawal Amount – The maximum amount that can be Surrendered between Option Anniversaries without reducing the Income Benefit Base. It is calculated by multiplying the Income Benefit Base by the Lifetime Withdrawal Percentage.

Lifetime Withdrawal Percentage – A specified percentage listed in this option based on the age of the Determining Life at the time the first Surrender is taken. In cases where the Spousal Continuation Benefit has been elected, the Lifetime Withdrawal Percentage will be determined based on the younger of the Determining Life and Joint Determining Life.

Option Anniversary – Each recurring one-year anniversary beginning with the date it is issued.

Option Year – Beginning with the date it is issued, each one-year period this option remains in-force.

Spousal Continuation Benefit – An election allowing a spouse to be named as a Joint Determining Life so that the Lifetime Withdrawal Amount will be paid during the lifetimes of the Determining Life and the Joint Determining Life.

Additional Charge

Nationwide will deduct an additional charge of up to 1.00% of the current value of the Income Benefit Base on the Option Anniversary. A prorated charge for any partially completed Option Year will also be deducted upon full Surrender of the Contract. The charge is deducted proportionally from the elected investment option(s).

If the optional Spousal Continuation Benefit is elected, a charge in addition to the base charge under this option will be deducted of up to 0.15% of the current value of the Income Benefit Base on the Option Anniversary. A prorated charge for any partially completed Option Year will also be deducted upon full Surrender of the Contract. The charge is deducted proportionally from the elected investment option(s).

These charges will be assessed as long as the Contract and this option remain in-force.

Option Requirements and Restrictions

The following apply to the election of this option.

- (1) This option is only available to Contracts with a Determining Life (and Joint Determining Life, if any) between the age of 45 and 85 as of the date it is issued.
- (2) This option is not available to be added to a beneficially owned Contract – a Contract that is inherited by a Beneficiary who continues to hold the Contract as a Beneficiary (as opposed to treating the Contract as his/her own) for tax purposes.
- (3) Loans, to the extent otherwise permitted under the Contract or an endorsement to the Contract, are not allowed.
- (4) Nationwide may restrict the availability of this option in conjunction with other options that may be offered under the Contract. Other options that are not available for election in conjunction with this option are identified in the application.
- (5) The Fixed Account is not available with this option, except as the originating account for any dollar cost averaging program offered in conjunction with this option (see "Dollar Cost Averaging for Lifetime Income Option" section of this option).
- (6) The Determining Life and Joint Determining Life if any may not be changed.
- (7) The manner in which the Contract Value, Death Benefit, or any other benefits or values described in the Contract or other rider or option (other than this option) are calculated is not modified by this option.
- (8) After the first Option Anniversary, Nationwide reserves the right to refuse any subsequent Purchase Payments in excess of \$50,000 per Option Year.
- (9) Allocations and transfers among the investment options are limited to the investment options available with this option.

Investment Allocation and Transfer Restrictions

Nationwide will restrict the initial allocation of the Contract Value to certain permitted investment options or asset allocation models in conjunction with this option. In addition, Nationwide will restrict transfers and allocations of subsequent Purchase Payments to certain permitted investment options or asset allocation models. Nationwide also reserves the right to restrict allocations to investment options in which the Determining Life is already invested after the election of this option. Nationwide may substitute investment options available to the Determining Life in the event the previous investment options are no longer available to the Variable Account or Nationwide's management determines that the previous investment options are inappropriate for the purposes of the Contract.

Spousal Continuation Benefit

The Determining Life may elect the optional Spousal Continuation Benefit only at the time this option is elected. The Spousal Continuation Benefit allows a surviving spouse to continue to receive, for the duration of his/her lifetime, the Lifetime Withdrawal Amount.

In order to take advantage of this additional benefit the following will apply.

- (1) The spouse of the Determining Life must be named as the Joint Determining Life;
- (2) The Determining Life must be named as the Annuitant;
- (3) Any named parties to the Contract, except for Contingent Beneficiaries, must be the Determining Life or Joint Determining Life. The Determining Life and Joint Determining Life must be named as sole primary Beneficiaries;
- (4) In the case of a non-natural Contract Owner and/or Joint Owner, and where the spousal protection benefit (payment of a Death Benefit on both spouses) is not used, the Determining Life and Joint Determining Life must be named as the Annuitant and Contingent Annuitant. In this case, one Death Benefit is paid when the last survivor of the Annuitant and Contingent Annuitant dies;

- (5) Once the Spousal Continuation Benefit is elected, it can only be removed from the Contract if no Surrenders have been made and if Nationwide is provided with proof of divorce, annulment, or dissolution of the marriage between the Determining Life and Joint Determining Life; and
- (6) If the Spousal Continuation Benefit is removed from the Contract, it may not be re-elected or added to cover a subsequent spouse.

Dollar Cost Averaging for Lifetime Income Option

Nationwide may, from time to time, offer dollar cost averaging for Lifetime Income Option programs. Only new Purchase Payments to the Contract are eligible for these programs.

The Determining Life may elect, on a form provided by Nationwide, to transfer on a periodic basis specified amounts from the Fixed Account to the permitted investment options or asset allocation models available in conjunction with this option. Dollar cost averaging for Lifetime Income Option transfers from the Fixed Account must be completed within twelve months from the date a program begins.

Once a dollar cost averaging for Lifetime Income Option program has begun, no transfers among or between investment options and/or asset allocation models is permitted until the dollar cost averaging for Lifetime Income Option program is completed or terminated.

Dollar cost averaging transfers will continue out of the Fixed Account until exhausted or the Determining Life instructs Nationwide in writing to discontinue the program. If a dollar cost averaging for Lifetime Income Option program is terminated prematurely, any remaining funds in the Fixed Account will be transferred to the permitted investment options according to the Determining Life's then current future allocation instructions, unless another allocation is specified.

Nationwide may stop establishing new dollar cost averaging for Lifetime Income Option programs at any time.

Calculation of the Lifetime Withdrawal Amount

At any time after the date this option is issued, the Determining Life may, but is not required to, begin taking Surrenders from the Contract. Nationwide will Surrender amounts proportionally from each elected investment option(s).

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

Age of the younger of the Determining Life or Joint Determining Life*	Lifetime Withdrawal Percentage
45 up to 59.5	[1-10%]
59.5 through 64	[1-10%]
65 through 80	[1-10%]
81 and older	[1-10%]

*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 the Lifetime Withdrawal Amount for the current Option Year. When the Lifetime Withdrawal Percentage is established, it will not be subject to any change as long as the Contract and this option remain in-force. The Lifetime Withdrawal Amount may be taken during each Option Year beginning with the first Surrender and is non-cumulative. This means any part of the Lifetime Withdrawal Amount not taken during a given Option Year cannot be added to the available Lifetime Withdrawal Amount in any later Option Years.

If the Lifetime Withdrawal Amount is scheduled to be \$100 or less, Nationwide may require the interval of payment to be modified so the Lifetime Withdrawal Amount will equal more than \$100. In no case will scheduled lifetime withdrawals be modified to an interval greater than annual.

Calculation of the Income Benefit Base

Calculation Before Surrenders Begin

On the date this option is issued, the original Income Benefit Base is equal to the Contract Value. Each time the Income Benefit Base is recalculated, as

described below, the resulting Income Benefit Base becomes the current Income Benefit Base. Provided no Surrenders are taken from the Contract, the current Income Benefit Base equals the greater of:

- (1) the highest Contract Value on any Option Anniversary plus Purchase Payments submitted and credits applied after that Option Anniversary; or
- (2) the sum of the following calculations:
 - (a) *original Income Benefit Base with roll-up*: the original Income Benefit Base, plus 5% of the original Income Benefit Base for each attained Option Anniversary up to and including the 10th Option Anniversary; plus
 - (b) *Purchase Payments with roll-up*: any Purchase Payments submitted and credits applied after the date this option is issued and before the 10th Option Anniversary, increased by 5% simple interest from the date of such Purchase Payment or credit through the 10th Option Anniversary; plus
 - (c) *Purchase Payments with no roll-up*: any Purchase Payments submitted and credits applied after the 10th Option Anniversary.

If at any time prior to the first Surrender, the Contract Value is equal to zero, no further recalculations of the Income Benefit Base will be performed. The Lifetime Withdrawal Amount will be established using the Income Benefit Base calculated on the most recent Option Anniversary.

Calculation After Surrenders Begin

After the first Surrender, the Income Benefit Base is not subject to change, except due to excess withdrawals, additional Purchase Payments, automatic resets, or election of the non-automatic reset opportunity (see "Changes to Income Benefit Base" section of this option).

Changes to the Income Benefit Base

Excess Withdrawal

If the Determining Life, or Joint Determining Life, if applicable, takes Surrenders in excess of the established Lifetime Withdrawal Amount in any Option Year, the Income Benefit Base will immediately be reduced by the greater of:

- (a) the dollar amount of the Surrender in excess of the available Lifetime Withdrawal Amount for the current Option Year; or
- (b) a figure representing the proportional amount of the Surrender. This amount is determined by the following formula:

$$\frac{\text{dollar amount of the excess Surrender}}{\text{Contract Value (reduced by the Lifetime Withdrawal Amount)}} \times \text{current Income Benefit Base prior to the Surrender}$$

Notwithstanding the above, if required minimum distributions for the Contract under the Internal Revenue Code will not be met for the calendar year by Surrendering the available Lifetime Withdrawal Amount, the Determining Life, or Joint Determining Life, if applicable, will be permitted to Surrender Contract Value in excess of the Lifetime Withdrawal Amount without reducing the Income Benefit Base. This option is not permitted for beneficially owned Contracts. Nationwide may eliminate this right if the Internal Revenue Code provisions or Internal Revenue Service rules or guidance relating to required minimum distributions change.

Surrenders of the Lifetime Withdrawal Amount are free of Contingent Deferred Sales Charges (CDSC). For purposes of CDSC, the gross amount Surrendered will include any recapture of credits, if applicable, according to the Contract or any elected options.

Increase by Purchase Payment

Subsequent Purchase Payments to the Contract will increase the Income Benefit Base by the amount of the Purchase Payment submitted and any credits applied. However, once the Contract Value falls to zero, the Determining Life (or Joint Determining Life if applicable) is no longer permitted to submit additional Purchase Payments or take Surrenders in excess of the current calculated Lifetime Withdrawal Amount.

Reset Opportunities

Automatic Reset

Automatic resets will occur until the current price or the list of permitted investment options associated with this option change. While automatic resets are in effect, on any Option Anniversary on which the Contract Value exceeds the Income Benefit Base,

Nationwide will automatically reset the Income Benefit Base to equal the then current Contract Value.

Non-Automatic Reset

In the event the price or the list of permitted investment options associated with this option change, the reset opportunities are no longer automatic. However, Nationwide will provide written notice to the Determining Life on or about the Option Anniversary. The notice will include information about the then current Contract Value, Income Benefit Base, price and list of permitted investment options. Nationwide will also provide the Determining Life with instructions on how to communicate an election to reset the Income Benefit Base if the Contract Value exceeds the Income Benefit Base on the Option Anniversary.

If made, such election must be received within 60 days after this Option Anniversary. The reset of the Income Benefit Base, if elected, will be subject to the current price and current list of permitted investment options associated with this option.

If Nationwide does not receive an election from the Determining Life to reset the Income Benefit Base within 60 days after the Option Anniversary, Nationwide will not reset the Income Benefit Base.

Note: Nationwide may offer later versions of this option on a prospective basis to new purchasers with different charges and/or benefits. Later versions do not constitute changes to previously issued options unless expressly stated.

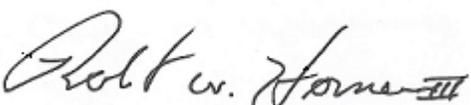
Termination of Lifetime Withdrawals

The available Lifetime Withdrawal Amount under this option ends upon the death of the Determining Life or Annuitization of the Contract. In the case of the Spousal Continuation Benefit, the available Lifetime Withdrawal Amount ends upon the death of the last survivor of the Determining Life and the Joint Determining Life or Annuitization of the Contract.

In addition, Surrenders in excess of the Lifetime Withdrawal Amount that reduce the Income Benefit Base to zero will terminate and end all benefits under this option.

Once the Contract Value falls to zero, the Determining Life (or Joint Determining Life if applicable) is no longer permitted to submit additional Purchase Payments or take Surrenders in excess of the current calculated Lifetime Withdrawal Amount.

Executed for Nationwide by:



Secretary



President

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

5% EXTRA VALUE OPTION

General Information Regarding this Option

This option is made part of the Contract to which it is attached and is effective on the Date of Issue. This option is only available at the time of application.

To the extent any provisions contained in this option are contrary to or inconsistent with those of the Contract to which it is attached, the provisions of this option will control the Contract accordingly. Non-defined terms shall have the meaning given to them in the Contract.

Additional amounts credited pursuant to this option do not constitute Purchase Payments under the Contract for purposes of any benefit that is based on Purchase Payments to the Contract, including but not limited to minimum Purchase Payments, additional credits on Purchase Payments, death benefit calculations or the Beneficiary Protector II option.

Nationwide may restrict the availability of this option in conjunction with other options that may be offered under the Contract. Other options that are not available for election in conjunction with this option are identified in the application.

When this option is elected, the Fixed Account is not available, except as the originating account for "Enhanced Fixed Account Dollar Cost Averaging" programs, "Dollar Cost Averaging for Living Benefits," programs if a Lifetime Income Option is also elected.

The benefits described in this option will cease upon termination of the Contract.

This option is irrevocable.

Additional Charge

For the additional benefits provided by this option, Nationwide will deduct a charge at an annualized maximum rate of 0.65% of the daily net asset value of the Variable Account. Nationwide reserves the right to charge less than the maximum rate. Nationwide will discontinue deducting the additional cost of 0.65%, seven years from the date the first Purchase Payment is credited.

In addition, if any portion of the Contract Value is invested in the Fixed Account, if applicable, Nationwide will deduct the additional charge of 0.65% from the interest rate credited to the Fixed Account, provided that the interest rate credited to the Fixed Account will never be less than the minimum amount permitted by state law. Nationwide will discontinue deducting the additional cost of 0.65%, seven years from the Date of Issue.

Extra Value Benefit

Each Purchase Payment made to the Contract until the first Contract Anniversary will receive an additional credit of 5% (the "Credit"). The Credit will be allocated among the available investment options in the same proportion as each Purchase Payment is allocated.

If at any time during the seven years following the initial Purchase Payment, the Contract Owner makes a Surrender that is subject to a Contingent Deferred Sales Charge ("CDSC"), a portion of any Credit previously applied will be forfeited. The amount forfeited will equal the forfeiture percentage (below) multiplied by the Surrender amount that would be subject to CDSC. Amounts forfeited will not exceed the total Credit.

<u>Contract Years</u>	<u>Forfeiture Percentage</u>
1	5.00%
2	4.75%
3	4.00%
4	3.75%
5	3.00%
6	2.25%
7	1.50%
8 and thereafter	0.00%

Nationwide will deduct the percentage of any Credit previously applied from amounts held in the available investment options in the same proportion that amounts are invested in each at the time of Surrender.

No Credit will be forfeited if the Surrender is taken as a result of death, due to Annuitization, or is a CDSC Free Partial Surrender as defined in the Contract.

Return of Contract During Right to Examine And Cancel Period

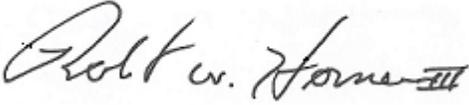
For those Contracts under which Contract Value will be returned:

If the Contract Owner returns this option and the Contract to which it is attached during the "Right to Examine and Cancel" period, the Contract Owner will forfeit the original amount of the Credit. All losses attributable to the Credit amount will be incurred by Nationwide. Any earnings will be retained by the Contract Owner.

For those Contracts under which Purchase Payments will be returned:

If the Contract Owner returns this option and the Contract to which it is attached during the "Right to Examine and Cancel" period, the Contract Owner will forfeit the original amount of the Credit.

Executed for Nationwide by:


Secretary


President

CONTRACT SPECIFICATIONS PAGE

CONTRACT INFORMATION

<u>Parties to the Contract</u>	<u>Date of Birth</u>	<u>Additional Issuing Information</u>
Contract Owner: [John Q. Doe]	[January 1, 1956]	Contract Number: [01-000000000]
Joint Owner: [Jane M. Doe]	[December 1, 1961]	Date of Issue: [July 1, 2011]
Annuitant: [John Q. Doe]	[January 1, 1956]	Contract Type: [Non-qualified]
Co-Annuitant: [N/A]	[N/A]	Initial Purchase Payment: [\$10,000]
Contingent Owner: [N/A]	[N/A]	Annuity Commencement Date: [January 1, 2046]
Contingent Annuitant: [N/A]	[N/A]	

Minimum Requirements

Subsequent Purchase Payments: \$1,000 (\$150 for subsequent payments made via electronic funds transfer)

Minimum Annuity Payment Amount: \$100

Minimum Contract Value Required for Annuitization: \$2,000

STANDARD DEATH BENEFIT and CDSC

[] Standard Death Benefit with Spousal Protection (Return of Contract Value or Total Purchase Payments less adjustments for amounts Surrendered)

[X] Standard 7 Year CDSC Schedule

SUMMARY OF CONTRACT EXPENSES

Base Contract Variable Account Charge: 1.10%* Contract Maintenance Charge: \$30**

Administrative Charge: 0.20%

Contingent Deferred Sales Charge Table:

Number of Completed Years Measured from the Date of the Purchase Payment:	0	1	2	3	4	5	6	7 & Thereafter
CDSC Percentage***:	7%	7%	6%	5%	4%	3%	2%	0%

* The base Variable Account Charge noted above does not include charges associated with any optional features you have elected. These charges are added to the base Variable Account Charge.

** The Contract Maintenance Charge is waived for the life of the Contract if the Contract Value reaches \$50,000 on any Contract Anniversary.

*** The CDSC Percentage changes to the next year's CDSC Percentage on the day before the Purchase Payment year is completed.

OPTIONS ELECTED

<u>Death Benefit Options</u>	<u>Added Charge</u>	
Combination Enhanced Death Benefit Option (Greater of One-Year Anniversary or 5% Interest) with Spousal Protection	0.45%	[]
One-Year Enhanced Death Benefit Option with Spousal Protection	0.20%	[X]
One-Month Enhanced Death Benefit Option with Spousal Protection	0.35%	[]
<u>Other Options</u>		
Liquidity Option (additional charge ends 4 years from the Date of Issue)	0.50%	[]
Beneficiary Protector II Option	0.35%	[]
3% Extra Value Option (additional charge ends 7 years from the Date of Issue)	0.40%	[]
4 % Extra Value Option (additional charge ends 7 years from the Date of Issue)	0.55%	[]
5% Extra Value Option (additional charge ends 7 years from the Date of Issue)	0.65%	[]
5% Lifetime Income (L.inc) Option	[0.45-1.00]%	[]
5% L.inc with Spousal Continuation Benefit	[0.60-1.15]%	[]
10% Lifetime Income (L.inc) Option	[0.90-1.20]%	[]
10% L.inc with Spousal Continuation Benefit	[1.10-1.50]%	[X]

Notes Regarding Additional Charges: For the Death Benefit Options, Liquidity Option, Beneficiary Protector II, and Extra Value Options, the charges are shown as an annual charge added to the base Variable Account Charge and deducted from the Variable Account on a daily basis. For Beneficiary Protector II and the Extra Value Options, the charges are also applied to the daily interest credited on amounts allocated to the Fixed Account, if applicable, resulting in a corresponding decrease in the interest crediting rate. However, interest credited to the Fixed Account will never be less than the minimum rate permitted by state law. The Lifetime Income Option and the Spousal Continuation Benefit charges are deducted from the Variable Account once each year based on the value of the Income Benefit Base (see the Option for details). The Spousal Continuation Benefit is only available in conjunction with the Lifetime Income Option. An "X" next to the charge denotes the Option has been elected. Note: When an Extra Value Option and/or L.inc Option is elected, the Fixed Account is only available as the originating account for specified dollar cost averaging programs, subject to program availability.

Nationwide Life Insurance Company

P.O. Box [182021]
Columbus, OH [43218-2021]
[1-800-321-6064]

[Nationwide DestinationSM Navigator Annuity]

Nationwide Destination is a service mark of Nationwide Mutual Insurance Company

Application for

Individual Flexible Purchase Payment Variable Deferred Annuity

Minimum Initial Purchase Payment of \$10,000 for Non- Qualified and CRTs; \$3,000 for Qualified

Page 1 of 8

[DC, IA, NH, NV, and WA:]The Federal Defense of Marriage Act states that neither civil union partners, domestic partners, nor same gender married couples are considered married under federal law. Therefore the favorable tax treatment provided by federal tax law to a surviving spouse is NOT available to a surviving civil union partner, surviving domestic partner, or the surviving spouse of a same gender married couple. For information regarding federal tax laws please consult a tax advisor.

1. Parties to the Contract

Please print.

1a. Contract Owner

First Name: John MI: Q Last Name: Doe

Employer/Trust Name (if applicable):

(Additional forms required. See the New Business enrollment packet.)

Date of Birth: 01/01/1956 Sex: M F Soc. Sec. No. or Tax ID: 1 2 3 4 5 6 7 8 9

Street: 123 Anystreet

City: Anycity State: Anystate ZIP: 12345

E-mail Address: jdoe@abccompany.com Daytime Phone Number: (222) 222-2222

1b. Joint/Contingent Owner

Check **one** box only: Joint Owner (Limited to spouses, except in HI.)
 Contingent Owner (Available only with Non-Qualified Contracts.)

First Name: Jane MI: M Last Name: Doe

Date of Birth: 12/01/1961 Sex: M F Soc. Sec. No. or Tax ID: 987 - 65 - 4321

Address: Same address as owner Street:

City: State: ZIP:

1c. Annuitant Complete only if different from Contract Owner. (Annuitant must be age 85 or younger.)

First Name: MI: Last Name:

Relationship to Contract Owner:

Date of Birth: Sex: M F Soc. Sec. No. or Tax ID: - -

Address: Same address as owner Street:

City: State: ZIP:

E-mail Address: Daytime Phone Number: ()

1d. Spousal Protection/Co-Annuitant (No added charge, part of the death benefit. Not available with CRTs (Charitable Remainder Trust). Must be age 85 or younger. With Spousal Protection, both spouses will automatically be Primary Beneficiaries. When the Contract Owner named in section 1a. is a natural owner, this feature requires that the Contract Owner and Annuitant be the same person.)

Same as Joint Owner

First Name: MI: Last Name:

Date of Birth: Sex: M F Soc. Sec. No. or Tax ID: - -

Address: Same address as owner Street:

City: State: ZIP:



1e. Contingent Annuitant (Must be age 85 or younger.)

First Name: MI: Last Name:
Date of Birth: Sex: M F Soc. Sec. No. or Tax ID: - -
Address: Same address as owner Street:
City: State: ZIP:

1f. Beneficiaries Allocation to all Primary Beneficiaries must equal 100%. Contingent Beneficiaries must also equal 100%.
Providing your beneficiaries social security numbers (SSN) will help expedite beneficiary claims and will ensure that Nationwide can properly identify your beneficiaries.



If you elected Spousal Protection/Co-Annuitant (section 1d), both spouses will automatically be primary beneficiaries. Instead only provide your contingent beneficiaries.

By designating your spouse as a primary beneficiary AND not completing Spousal Protection/Co-Annuitant (section 1d), Nationwide will automatically add the Spousal Protection feature. If you do not want the Spousal Protection feature, please check the box below.

I do not wish to add the Spousal Protection feature to my contract.

Primary Beneficiaries

Pay all Primary Beneficiaries equally

Legal First Name: John MI: Q Last Name: Doe
Relationship to Annuitant: Self Allocation (whole % only): 100 %
SSN #: 123 - 45 - 6789 Sex: M F Date of Birth: 01/01/1956
Address: Same address as owner Street:
City: State: ZIP:

Legal First Name: Jane MI: M Last Name: Doe
Relationship to Annuitant: Wife Allocation (whole % only): 100 %
SSN #: 987 - 65 - 4321 Sex: M F Date of Birth: 12/01/1961
Address: Same address as owner Street:
City: State: ZIP:

Contingent Beneficiaries

Pay all Contingent Beneficiaries equally

Legal First Name: MI: Last Name:
Relationship to Annuitant: Allocation (whole % only): %
SSN #: - - Sex: M F Date of Birth:
Address: Same address as owner Street:
City: State: ZIP:

Legal First Name: MI: Last Name:
Relationship to Annuitant: Allocation (whole % only): %
SSN #: - - Sex: M F Date of Birth:
Address: Same address as owner Street:
City: State: ZIP:

If more than two Beneficiaries, list additional names on the Additional Beneficiaries form (in New Business Enrollment Packet).



2. Contract Information

2a. Contract Type *Must specify by checking a box.*

- Non-Qualified
- Beneficially Owned Non-Qualified*
- CRT* (Charitable Remainder Trust)
- Traditional IRA – Tax Year:
- Beneficially Owned/Inherited IRA*
- Custodial Owned IRA
- Roth IRA – Tax Year: Tax Year Roth IRA started:
- Beneficially Owned/Inherited Roth IRA*
- SIMPLE IRA*
- SEP IRA*
- 401(k)*
- 401(a)* (Investment Only)

* Additional forms required.

2b. Purchase Payment

Approximate Amount: \$ (\$10,000 initial minimum for Non-Qualified and CRT contract types and \$3,000 initial minimum for Qualified contract types.)

Payment Submitted Via: Check Wire 1035(a) Exchange* Transfer/Rollover*

* Additional forms required. Please see the New Business Enrollment Packet.

2c. Transfer Authorization for Registered Representative

By checking this box, you have authorized and directed Nationwide to accept instructions from the Registered Representative signing this application to execute exchanges among the investment options available under your Contract and/or to allocate any future Purchase Payments on your behalf. This power is personal to the Registered Representative, but may be delegated by written notification to Nationwide and only to individuals employed or under control of the Registered Representative for administrative/processing purposes. This power is not available for use by any person or organization providing any type of market-timing advice or service. Nationwide may revoke the authority of the Registered Representative to act on your behalf at any time by written notification to you.

If the box above is checked, your signature and the Registered Representatives signature at the end of this application represents agreement for yourselves, your heirs and the legal representatives of your estates and your successors in interest or assigns to release and hold harmless Nationwide from any and all liability in reliance on instructions given under the authority described above. You and the Registered Representative also agree to jointly and severally indemnify Nationwide for and against any claim, liability or expense arising out of any action by Nationwide in reliance of such instructions.



3. Contract Options *Election of Options in this section increases the Variable Account charges on your contract. Consult your prospectus.*

3a. The Nationwide Lifetime Income Rider® (L.inc)

Contract Owner, or Annuitant in the case of non-natural Contract Owner, must be between the ages of 45 and 85 to select L.inc 10.

Contract Owner, or Annuitant in the case of non-natural Contract Owner, must be between the ages of 45 and 85 to select L.inc 5.

If L.inc is elected, the Fixed Account is only available as the originating account for Dollar Cost Averaging for Living Benefits.

The Nationwide Lifetime Income Rider® (L.inc)

- L.inc 10 Single Life** (Must be between the ages of 45 and 85.)
- L.inc 10 with Spousal Continuation Benefit** (Must complete section 3b.)
- L.inc 5 Single Life** (Must be between the ages of 45 and 85.)
- L.inc 5 with Spousal Continuation Benefit** (Must complete section 3b.)

Dollar Cost Averaging Optional Features

- 6-Month Enhanced DCA** **12-Month Enhanced DCA**

If neither box is checked DCA will not be established.

Select one or more funds from Box A, or one model from Box B.

A *Whole percentages only. Must add up to 100%.*

- | | | |
|--------------------------|---|--|
| <input type="checkbox"/> | % | American Funds NVIT Asset Allocation Fund |
| <input type="checkbox"/> | % | Fidelity VIP Freedom 2010 Portfolio |
| <input type="checkbox"/> | % | Fidelity VIP Freedom 2020 Portfolio |
| <input type="checkbox"/> | % | NVIT Cardinal SM Conservative Fund |
| <input type="checkbox"/> | % | NVIT Cardinal SM Moderately Conservative Fund |
| <input type="checkbox"/> | % | NVIT Cardinal SM Balanced Fund |
| <input type="checkbox"/> | % | NVIT Cardinal SM Moderate Fund |
| <input type="checkbox"/> | % | NVIT Cardinal SM Capital Appreciation Fund |
| <input type="checkbox"/> | % | NVIT Investor Dest. Conservative Fund |
| <input type="checkbox"/> | % | NVIT Investor Dest. Moderately Conservative Fund |
| <input type="checkbox"/> | % | NVIT Investor Dest. Balanced Fund |
| <input type="checkbox"/> | % | NVIT Investor Dest. Moderate Fund |
| <input type="checkbox"/> | % | NVIT Investor Dest. Capital Appreciation Fund |

= 100%

To elect asset rebalancing, please complete section 4a.

or

B *Elect one option only. 100% of the variable money in the contract will be allocated to option elected.*

- American Funds Option** (34% American Funds NVIT Growth-Income Fund, 33% American Funds NVIT Asset Allocation Fund, 33% American Funds NVIT Bond Fund)

- Nationwide Custom Portfolio**



Nationwide Custom Portfolio requires submission of a Custom Portfolio Administrative form which is located in the New Business Enrollment Packet.

Please check the box which best describes your anticipated use of this benefit.

- Immediately In ____ years Not Sure



If you want to begin immediate income, you must complete the L.inc Administrative form in the New Business Enrollment Packet.



3b. Spousal Continuation Option

By electing the Spousal Continuation Benefit, you are accepting additional charges and naming your spouse as a Joint Determining Life (Spouse must be between the age of 45 and 85 for L.inc). This benefit will allow the income from L.inc to continue to the Joint Determining Life after the death of the Determining Life. Please note that lifetime income percentage will be based on the age of the younger spouse. The Determining Life and Joint Determining Life will be named as sole Primary Beneficiaries. When the Contract Owner named in section 1a. is a natural owner, this feature requires that the Contract Owner and Annuitant be the same person. **Not available with CRT (Charitable Remainder Trust) contracts.**

Spousal Continuation Benefit Same as Co-Annuitant

First Name: MI: Last Name:
Date of Birth: Sex: M F Soc. Sec. No. or Tax ID:

3c. Death Benefits

If a death benefit option is not elected, we will default to the Standard Death Benefit.

I elect (choose only **one**): Standard Death Benefit
 One-Year Enhanced Death Benefit (Annuitant/Co-Annuitant, age 80 or younger.)
 One-Month Enhanced Death Benefit (Annuitant/Co-Annuitant, age 75 or younger.)
 Combination Enhanced Death Benefit - Greater of One-Year/5% Interest (Annuitant/Co Annuitant, age 75 or younger.) **Not available in WA.**

3d. Liquidity Option (4 Year CDSC Option)

I elect: Liquidity Option

3e. Beneficiary Protector II

Not available in ND and WA.

I elect: Beneficiary Protector II (Annuitant/Co-Annuitant, age 75 or younger.)

4. Investment Options

4a. Asset Rebalancing

The contract value, excluding amounts in any fixed account, will be rebalanced based on the variable fund purchase payment allocations elected on the application at the frequency selected below unless subsequently changed.

Quarterly Semi-Annually Annually

4b. Dollar Cost Averaging (DCA)

– DCA these allocations from: (Choose only one Option.)

Do not complete this section if you selected DCA for Living Benefits in section 3a. If you elect L.inc, you must make your DCA election in section 3a.

6-month Enhanced
 12-month Enhanced
 Interest Averaging Monthly **Not available with L.inc**
 Standard Account Monthly: Dollar Amount to DCA \$ **Not available with L.inc**
(Choose only one fund.)

- Fixed Account
- NVIT Money Market Fund
- Neuberger Berman Advisers Management Trust
AMT Short Duration Bond Portfolio
- NVIT Short Term Bond Fund
- PIMCO VIT Low Duration Portfolio
- NVIT Core Bond Fund
- NVIT Government Bond Fund



4c. Purchase Payment Allocation and Disclosures

Funds designated by an * may include additional restrictions and/or charges. Please review the underlying fund prospectus carefully. The underlying investment options listed below are only available in variable annuity insurance products issued by life insurance companies or, in some cases, through participation in certain qualified pension or retirement plans. They are NOT offered to the general public directly. Consult your prospectus for reference to Share Class.

Must be whole percentages and must add up to 100%.

AllianceBernstein Variable Products Series Fund, Inc.	Janus Aspen Series	% NVIT Multi-Manager International Growth Fund*
% AllianceBernstein VPS Small/Mid Cap Value Portfolio	% Janus Aspen Series Forty Portfolio	% NVIT Multi-Manager International Value Fund*
American Century Variable Portfolios, Inc.	% Janus Aspen Series Global Technology Portfolio*	% NVIT Multi-Manager Large Cap Growth Fund
% American Century VP Mid Cap Value Fund	% Janus Aspen Series Overseas Portfolio*	% NVIT Multi-Manager Large Cap Value Fund
American Century Variable Portfolios II, Inc.	MFS® Variable Insurance Trust	% NVIT Multi-Manager Mid Cap Growth Fund
% American Century VP Inflation Protection Fund	% MFS VIT Value Series	% NVIT Multi-Manager Mid Cap Value Fund
BlackRock Variable Series Funds, Inc.	MFS® Variable Insurance Trust II	% NVIT Multi-Manager Small Cap Growth Fund
% BlackRock Global Allocation V.I. Fund	% MFS VIT International Value Portfolio	% NVIT Multi-Manager Small Cap Value Fund
Dreyfus	Nationwide Variable Insurance Trust (NVIT)	% NVIT Multi-Manager Small Company Fund
% Dreyfus IP Small Cap Stock Index Portfolio	% American Century NVIT Growth Fund	% NVIT Multi Sector Bond Fund
% Dreyfus Stock Index Fund, Inc.	% American Century NVIT Multi Cap Value Fund	% NVIT Nationwide Fund
% Dreyfus VIF Appreciation Portfolio	% American Funds NVIT Asset Allocation Fund	% NVIT Real Estate Fund
Fidelity Variable Insurance Products Fund	% American Funds NVIT Bond Fund	% NVIT Short Term Bond Fund
% Fidelity VIP Energy Portfolio*	% American Funds NVIT Global Growth Fund	% Oppenheimer NVIT Large Cap Growth Fund
% Fidelity VIP Equity-Income Portfolio	% American Funds NVIT Growth Fund	% Templeton NVIT International Value Fund*
% Fidelity VIP Freedom 2010 Portfolio	% American Funds NVIT Growth-Income Fund	% Van Kampen NVIT Comstock Value Fund
% Fidelity VIP Freedom 2020 Portfolio	% Federated NVIT High Income Bond Fund*	Neuberger Berman Advisers Management Trust
% Fidelity VIP Freedom 2030 Portfolio	% Neuberger Berman NVIT Multi Cap Opportunities Fund	% Neuberger Berman AMT Short Duration Bond Portfolio
% Fidelity VIP Growth Portfolio	% Neuberger Berman NVIT Socially Responsible Fund	Oppenheimer Variable Account Funds
% Fidelity VIP Investment Grade Bond Portfolio	% NVIT Cardinal SM Aggressive Fund	% Oppenheimer Global Securities Fund/VA*
% Fidelity VIP Mid Cap Portfolio	% NVIT Cardinal SM Balanced Fund	% Oppenheimer Main Street® Fund/VA
% Fidelity VIP Overseas Portfolio*	% NVIT Cardinal SM Capital Appreciation Fund	% Oppenheimer Main Street Small- & Mid-Cap Fund®/VA
Franklin Templeton Variable Insurance Products Trust	% NVIT Cardinal SM Conservative Fund	PIMCO Variable Insurance Trust
% Franklin Templeton VIPT Founding Funds Allocation Fund	% NVIT Cardinal SM Moderate Fund	% PIMCO VIT Foreign Bond Portfolio (unhedged)
% Franklin Templeton VIPT Global Bond Securities Fund*	% NVIT Cardinal SM Moderately Aggressive Fund	% PIMCO VIT Low Duration Portfolio
% Franklin Templeton VIPT Income Securities Fund	% NVIT Cardinal SM Moderately Conservative Fund	% PIMCO VIT Total Return Portfolio
% Franklin VIPT Small Cap Value Securities Fund	% NVIT Core Bond Fund	T. Rowe Price Equity Series, Inc.
Huntington Variable Annuity Funds	% NVIT Core Plus Bond Fund	% T. Rowe Price Health Sciences Portfolio
% Huntington VA International Equity Fund	% NVIT Emerging Markets Fund*	Van Eck VIPT
% Huntington VA Situs Fund	% NVIT Government Bond Fund	% Van Eck VIPT Global Hard Assets Fund*
Invesco Variable Insurance Funds	% NVIT International Equity Fund*	Wells Fargo Advantage Variable Trust
% Invesco V.I. Capital Development Fund	% NVIT International Index Fund*	% Wells Fargo Advantage VT Small Cap Growth Fund
Ivy Funds Variable Insurance Portfolios, Inc.	% NVIT Investor Dest. Aggressive Fund	
% Ivy Funds VIP Asset Strategy	% NVIT Investor Dest. Balanced Fund	
	% NVIT Investor Dest. Capital Appreciation Fund	
	% NVIT Investor Dest. Conservative Fund	
	% NVIT Investor Dest. Moderate Fund	
	% NVIT Investor Dest. Moderately Aggressive Fund	
	% NVIT Investor Dest. Moderately Conservative Fund	
	% NVIT Mid Cap Index Fund	
	% NVIT Money Market Fund	
		Nationwide Life Insurance Company
		% Fixed Account
		If you elect L.inc, the Fixed Account is only available as the originating account for the available Dollar Cost Averaging programs.

Total fund allocations must equal 100%.



5. State Disclosures

Notice to AK Residents Only: The Contract and the attached application form, including any elected options and/or endorsements, is the entire agreement between Nationwide and the Contract Owner. Statements in the Contract and application are representations and not warranties.

Notice to MN, ND, SC and SD Residents Only: Annuity payments, death benefits, surrender values, and other Contract values provided by this Contract, when based on the investment experience of a separate account, may increase or decrease in accordance with the fluctuations in the net investment factor and are not guaranteed as to fixed-dollar amount, unless otherwise specified.

Additionally, any benefits, values or payments based on performance of the underlying investment options may vary and are NOT guaranteed by Nationwide Life Insurance Company, any other insurance company, by the U.S. Government, or any State Government. They are NOT federally insured by the FDIC, the Federal Reserve Board or any agency Federal or State.

Notice to AR, CO, KY, ME, NM, OH and TN Residents Only: Any person who, knowingly and with intent to injure, defraud or deceive any insurance company or other person, files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties, fines, imprisonment, or a denial of insurance benefits.

Notice to MA Residents Only: You must complete the application approved for use in Massachusetts and you must be issued a Massachusetts approved contract.

Notice to MN Residents Only: This Contract is not protected by the Minnesota Life and Health Insurance Guaranty Association or the Minnesota Insurance Guaranty Association. In the case of insolvency, payment of claims is not guaranteed. Only the assets of the Insurer will be available to pay your claim.

Notice to DC Residents Only: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Notice to OK Residents Only: WARNING: Any person who knowingly, and with intent to injure, defraud, or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete, or misleading information is guilty of a felony.

Notice to LA and RI Residents Only: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Notice to WA Residents Only: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

6. Contract Owner Signatures and Authorizations

6a. Replacement Information

Yes No Do you have existing life insurance or annuity contracts?

Yes No Will the applied for Contract replace, discontinue or change any existing life insurance or annuity contracts?



If you answered "yes" to EITHER question above, your state may require NAIC or state specific replacement forms. Please look in the New Business Enrollment Packet to see if your state requires additional NAIC or state specific replacement forms.

6b. Disclosure and Signatures

The contract payments or values under the variable annuity provisions of the Contract are variable and are not guaranteed as to fixed dollar amount.

I understand the purpose and intent of this Contract is to offer benefits to individuals. I hereby acknowledge that this Contract will not be used with other contracts issued by Nationwide to cover a single life with more than \$1 million in premium without permission from Nationwide. I hereby acknowledge that I do not represent a corporate entity or institutional investor. I hereby acknowledge that I am purchasing this contract for myself and that I do not intend to immediately assign any benefits under this contract to a corporate entity or institutional investor.

My signature below represents that the annuitant I am naming to this contract has not been diagnosed with or had any indication of an illness which is expected to result in death within 12 months.

To the best of my knowledge and belief, I hereby represent my answers to the above questions and all statements herein to be accurate and complete. I acknowledge that I have received and understand the current prospectus for this variable annuity Contract.

When you sign this application, you are agreeing to the elections you have made and acknowledging your understanding of the terms and conditions described in this application. If you have any questions, ask your Registered Representative BEFORE you sign this application.



Contract Owner

Must Sign Here: X John Q. Doe

Joint Contract Owner Signature (if any): X Jane M. Doe

State In Which Application Was Signed: Anystate

Date: July 11, 2011



7. Primary Registered Representative Information

7a. Primary Registered Representative Replacement Information



Yes No Are you aware of any existing annuities or insurance owned by the applicant?
 Yes No Will the applied for Contract replace any existing life insurance or annuity contracts?

7b. Primary Registered Representative Information (Please print.)

First Name: MI: Last Name:

Office Street Address:

City: State: ZIP:

Phone: Percentage %

E-mail:

Broker/Dealer Name:

SSN #: (Not required if broker and broker dealer name are printed clearly above.)

When the Registered Representative signs this application, he/she is agreeing to all the terms and conditions applicable to him/her as the Registered Representative.

Signature: Thomas A Moore Date:

Principal's Signature: James P Smith Date:

8. Additional Registered Representative Information

8a. Additional Registered Representative Replacement Information



Yes No Are you aware of any existing annuities or insurance owned by the applicant?
 Yes No Will the applied for Contract replace any existing life insurance or annuity contracts?

8b. Additional Registered Representative Information (Please print.)

First Name: MI: Last Name:

Office Street Address:

City: State: ZIP:

Phone: Percentage %

E-mail:

Broker/Dealer Name:

SSN #: (Not required if broker and broker dealer name are printed clearly above.)

When the Registered Representative signs this application, he/she is agreeing to all the terms and conditions applicable to him/her as the Registered Representative.

Signature: Date:

Principal's Signature: Date:



Nationwide Life Insurance Company

P.O. Box [182021]
Columbus, OH [43218-2021]
[1-800-321-6064]

[Nationwide DestinationSM Navigator Annuity]

Nationwide Destination is a service mark of Nationwide Mutual Insurance Company

Application for

Individual Flexible Purchase Payment Variable Deferred Annuity

Minimum Initial Purchase Payment of \$10,000 for Non- Qualified and CRTs; \$3,000 for Qualified

Page 1 of 8

[DC, IA, NH, NV, and WA] The Federal Defense of Marriage Act states that neither civil union partners, domestic partners, nor same gender married couples are considered married under federal law. Therefore the favorable tax treatment provided by federal tax law to a surviving spouse is NOT available to a surviving civil union partner, surviving domestic partner, or the surviving spouse of a same gender married couple. For information regarding federal tax laws please consult a tax advisor.

1. Parties to the Contract

Please print.

1a. Contract Owner

First Name: [John] MI: [Q] Last Name: [Doe]

Employer/Trust Name (if applicable): []

(Additional forms required. See the New Business enrollment packet.)

Date of Birth: [01/01/1956] Sex: M F Soc. Sec. No. or Tax ID: [1][2][3][4][5][6][7][8][9]

Street: [123 Anystreet]

City: [Anycity] State: [Anystate] ZIP: [12345]

E-mail Address: [jdoe@abccompany.com] Daytime Phone Number: ([222]) [222-2222]

1b. Joint/Contingent Owner

Check **one** box only: Joint Owner (Limited to spouses, except in HI.)

Contingent Owner (Available only with Non-Qualified Contracts.)

First Name: [Jane] MI: [M] Last Name: [Doe]

Date of Birth: [12/01/1961] Sex: M F Soc. Sec. No. or Tax ID: [987 - 65 - 4321]

Address: Same address as owner Street: []

City: [] State: [] ZIP: []

1c. Annuitant Complete only if different from Contract Owner. (Annuitant must be age 85 or younger.)

First Name: [] MI: [] Last Name: []

Relationship to Contract Owner: []

Date of Birth: [] Sex: M F Soc. Sec. No. or Tax ID: [- -]

Address: Same address as owner Street: []

City: [] State: [] ZIP: []

E-mail Address: [] Daytime Phone Number: ([]) []

1d. Spousal Protection/Co-Annuitant No added charge, part of the death benefit. **Not available with CRTs (Charitable Remainder Trust).** Must be age 85 or younger. With Spousal Protection, both spouses will automatically be Primary Beneficiaries. When the Contract Owner named in section 1a. is a natural owner, this feature requires that the Contract Owner and Annuitant be the same person.

Same as Joint Owner

First Name: [] MI: [] Last Name: []

Date of Birth: [] Sex: M F Soc. Sec. No. or Tax ID: [- -]

Address: Same address as owner Street: []

City: [] State: [] ZIP: []



1e. Contingent Annuitant (Must be age 85 or younger.)

First Name: MI: Last Name:
Date of Birth: Sex: M F Soc. Sec. No. or Tax ID: - -
Address: Same address as owner Street:
City: State: ZIP:

1f. Beneficiaries Allocation to all Primary Beneficiaries must equal 100%. Contingent Beneficiaries must also equal 100%.
Providing your beneficiaries social security numbers (SSN) will help expedite beneficiary claims and will ensure that Nationwide can properly identify your beneficiaries.

 If you elected Spousal Protection/Co-Annuitant (section 1d), both spouses will automatically be primary beneficiaries. Instead only provide your contingent beneficiaries.
By designating your spouse as a primary beneficiary AND not completing Spousal Protection/Co-Annuitant (section 1d), Nationwide will automatically add the Spousal Protection feature. If you do not want the Spousal Protection feature, please check the box below.

I do not wish to add the Spousal Protection feature to my contract.

Primary Beneficiaries

Pay all Primary Beneficiaries equally

Legal First Name: John MI: Q Last Name: Doe
Relationship to Annuitant: Self Allocation (whole % only): 100 %
SSN #: 123 - 45 - 6789 Sex: M F Date of Birth: 01/01/1956
Address: Same address as owner Street:
City: State: ZIP:

Legal First Name: Jane MI: M Last Name: Doe
Relationship to Annuitant: Wife Allocation (whole % only): 100 %
SSN #: 987 - 65 - 4321 Sex: M F Date of Birth: 12/01/1961
Address: Same address as owner Street:
City: State: ZIP:

Contingent Beneficiaries

Pay all Contingent Beneficiaries equally

Legal First Name: MI: Last Name:
Relationship to Annuitant: Allocation (whole % only): %
SSN #: - - Sex: M F Date of Birth:
Address: Same address as owner Street:
City: State: ZIP:

Legal First Name: MI: Last Name:
Relationship to Annuitant: Allocation (whole % only): %
SSN #: - - Sex: M F Date of Birth:
Address: Same address as owner Street:
City: State: ZIP:

If more than two Beneficiaries, list additional names on the Additional Beneficiaries form (in New Business Enrollment Packet).



2. Contract Information

2a. Contract Type *Must specify by checking a box.*

- Non-Qualified
- Beneficially Owned Non-Qualified*
- CRT* (Charitable Remainder Trust)
- Traditional IRA – Tax Year:
- Beneficially Owned/Inherited IRA*
- Custodial Owned IRA
- Roth IRA – Tax Year: Tax Year Roth IRA started:
- Beneficially Owned/Inherited Roth IRA*
- SIMPLE IRA*
- SEP IRA*
- 401(k)*
- 401(a)* (Investment Only)

* Additional forms required.

2b. Purchase Payment

Approximate Amount: (\$10,000 initial minimum for Non-Qualified and CRT contract types and \$3,000 initial minimum for Qualified contract types.)

Payment Submitted Via: Check Wire 1035(a) Exchange* Transfer/Rollover*

* Additional forms required. Please see the New Business Enrollment Packet.

2c. Transfer Authorization for Registered Representative

By checking this box, you have authorized and directed Nationwide to accept instructions from the Registered Representative signing this application to execute exchanges among the investment options available under your Contract and/or to allocate any future Purchase Payments on your behalf. This power is personal to the Registered Representative, but may be delegated by written notification to Nationwide and only to individuals employed or under control of the Registered Representative for administrative/processing purposes. This power is not available for use by any person or organization providing any type of market-timing advice or service. Nationwide may revoke the authority of the Registered Representative to act on your behalf at any time by written notification to you.

If the box above is checked, your signature and the Registered Representatives signature at the end of this application represents agreement for yourselves, your heirs and the legal representatives of your estates and your successors in interest or assigns to release and hold harmless Nationwide from any and all liability in reliance on instructions given under the authority described above. You and the Registered Representative also agree to jointly and severally indemnify Nationwide for and against any claim, liability or expense arising out of any action taken by Nationwide in reliance of such instructions.



3. Contract Options *Election of Options in this section increases the Variable Account charges on your contract. Consult your prospectus.*

3a. The Nationwide Lifetime Income Rider® (L.inc)

Contract Owner, or Annuitant in the case of non-natural Contract Owner, must be between the ages of 45 and 85 to select L.inc 10. Contract Owner, or Annuitant in the case of non-natural Contract Owner, must be between the ages of 45 and 85 to select L.inc 5. If L.inc is elected, the Fixed Account is only available as the originating account for Dollar Cost Averaging for Living Benefits.

The Nationwide Lifetime Income Rider® (L.inc)

- L.inc 10 Single Life (Must be between the ages of 45 and 85.)
- L.inc 10 with Spousal Continuation Benefit (Must complete section 3b.)
- L.inc 5 Single Life (Must be between the ages of 45 and 85.)
- L.inc 5 with Spousal Continuation Benefit (Must complete section 3b.)

Dollar Cost Averaging Optional Features

- 6-Month Enhanced DCA
 - 12-Month Enhanced DCA
- If neither box is checked DCA will not be established.

Select one or more funds from Box A, or one model from Box B.

A Whole percentages only. Must add up to 100%.

- % American Funds NVIT Asset Allocation Fund
- % Fidelity VIP Freedom 2010 Portfolio
- % Fidelity VIP Freedom 2020 Portfolio
- % NVIT CardinalSM Conservative Fund
- % NVIT CardinalSM Moderately Conservative Fund
- % NVIT CardinalSM Balanced Fund
- % NVIT CardinalSM Moderate Fund
- % NVIT CardinalSM Capital Appreciation Fund
- % NVIT Investor Dest. Conservative Fund
- % NVIT Investor Dest. Moderately Conservative Fund
- % NVIT Investor Dest. Balanced Fund
- % NVIT Investor Dest. Moderate Fund
- % NVIT Investor Dest. Capital Appreciation Fund

= 100%

To elect asset rebalancing, please complete section 4a.

or

B Elect **one** option only. **100%** of the variable money in the contract will be allocated to option elected.

- American Funds Option (34% American Funds NVIT Growth-Income Fund, 33% American Funds NVIT Asset Allocation Fund, 33% American Funds NVIT Bond Fund)
- Nationwide Custom Portfolio



Nationwide Custom Portfolio requires submission of a Custom Portfolio Administrative form which is located in the New Business Enrollment Packet.

Please check the box which best describes your anticipated use of this benefit.

- Immediately
- In _____ years
- Not Sure



If you want to begin immediate income, you must complete the L.inc Administrative form in the New Business Enrollment Packet.



Complete this page if you want an Enhanced Death Benefit, Liquidity Option, the Beneficiary Protector II Option, Extra Value Option, Asset Rebalancing, or DCA.

Please submit all pages of the application.

3b. Spousal Continuation Option

By electing the Spousal Continuation Benefit, you are accepting additional charges and naming your spouse as a Joint Determining Life (Spouse must be between the age of 45 and 85 for L.inc). This benefit will allow the income from L.inc to continue to the Joint Determining Life after the death of the Determining Life. Please note that lifetime income percentage will be based on the age of the younger spouse. The Determining Life and Joint Determining Life will be named as sole Primary Beneficiaries. When the Contract Owner named in section 1a. is a natural owner, this feature requires that the Contract Owner and Annuitant be the same person. **Not available with CRT (Charitable Remainder Trust) contracts.**

Spousal Continuation Benefit Same as Co-Annuitant

First Name: MI: Last Name:

Date of Birth: Sex: M F Soc. Sec. No. or Tax ID:

3c. Death Benefits

If a death benefit option is not elected, we will default to the Standard Death Benefit.

I elect (choose only one): Standard Death Benefit
 One-Year Enhanced Death Benefit (Annuitant/Co-Annuitant, age 80 or younger.)
 One-Month Enhanced Death Benefit (Annuitant/Co-Annuitant, age 75 or younger.)
 Combination Enhanced Death Benefit - Greater of One-Year/5% Interest (Annuitant/Co Annuitant, age 75 or younger.) **Not available in WA.**

3d. Liquidity Option (4 Year CDSC Option)

Not available with the Extra Value Option.

I elect: Liquidity Option

3e. Beneficiary Protector II

Not available in ND or WA.

I elect: Beneficiary Protector II (Annuitant/Co-Annuitant, age 75 or younger.)

3f. Extra Value **Not available with the Liquidity Option.** If an Extra Value Option is elected, the Fixed Account is only available as the originating account for Enhanced Dollar Cost Averaging (DCA) programs, DCA for Living Benefits if L.inc is also elected.

I elect (choose only one): 3% Extra Value 4% Extra Value 5% Extra Value

4. Investment Options

4a. Asset Rebalancing The contract value, excluding amounts in any fixed account, will be rebalanced based on the variable fund purchase payment allocations elected on the application at the frequency selected below unless subsequently changed.

Quarterly Semi-Annually Annually

4b. Dollar Cost Averaging (DCA)

– DCA these allocations from: (Choose only one Option.)

Do not complete this section if you selected DCA for Living Benefits in section 3a. If you elect L.inc, you must make your DCA election in section 3a.

6-month Enhanced
 12-month Enhanced
 Interest Averaging Monthly **Not available with L.inc or Extra Value**
 Standard Account Monthly: Dollar Amount to DCA \$ **Not available with L.inc**

(Choose only one fund.)

- Fixed Account **Not available with Extra Value***
- NVIT Money Market Fund
- Neuberger Berman Advisers Management Trust
AMT Short Duration Bond Portfolio
- NVIT Short Term Bond Fund
- PIMCO VIT Low Duration Portfolio
- NVIT Core Bond Fund
- NVIT Government Bond Fund

***If you elected an Extra Value Option, the Fixed Account is only available as the originating account for Enhanced DCA programs, DCA for Living Benefits if L.inc is also elected.**



4c. Purchase Payment Allocation and Disclosures

Funds designated by an * may include additional restrictions and/or charges. Please review the underlying fund prospectus carefully. The underlying investment options listed below are only available in variable annuity insurance products issued by life insurance companies or, in some cases, through participation in certain qualified pension or retirement plans. They are NOT offered to the general public directly. Consult your prospectus for reference to Share Class.

Must be whole percentages and must add up to 100%.

AllianceBernstein Variable Products Series Fund, Inc.	Janus Aspen Series	% NVIT Multi-Manager International Growth Fund*
% AllianceBernstein VPS Small/Mid Cap Value Portfolio	% Janus Aspen Series Forty Portfolio	% NVIT Multi-Manager International Value Fund*
American Century Variable Portfolios, Inc.	% Janus Aspen Series Global Technology Portfolio*	% NVIT Multi-Manager Large Cap Growth Fund
% American Century VP Mid Cap Value Fund	% Janus Aspen Series Overseas Portfolio*	% NVIT Multi-Manager Large Cap Value Fund
American Century Variable Portfolios II, Inc.	MFS® Variable Insurance Trust	% NVIT Multi-Manager Mid Cap Growth Fund
% American Century VP Inflation Protection Fund	% MFS VIT Value Series	% NVIT Multi-Manager Mid Cap Value Fund
BlackRock Variable Series Funds, Inc.	MFS® Variable Insurance Trust II	% NVIT Multi-Manager Small Cap Growth Fund
% BlackRock Global Allocation V.I. Fund	% MFS VIT International Value Portfolio	% NVIT Multi-Manager Small Cap Value Fund
Dreyfus	Nationwide Variable Insurance Trust (NVIT)	% NVIT Multi-Manager Small Company Fund
% Dreyfus IP Small Cap Stock Index Portfolio	% American Century NVIT Growth Fund	% NVIT Multi Sector Bond Fund
% Dreyfus Stock Index Fund, Inc.	% American Century NVIT Multi Cap Value Fund	% NVIT Nationwide Fund
% Dreyfus VIF Appreciation Portfolio	% American Funds NVIT Asset Allocation Fund	% NVIT Real Estate Fund
Fidelity Variable Insurance Products Fund	% American Funds NVIT Bond Fund	% NVIT Short Term Bond Fund
% Fidelity VIP Energy Portfolio*	% American Funds NVIT Global Growth Fund	% Oppenheimer NVIT Large Cap Growth Fund
% Fidelity VIP Equity-Income Portfolio	% American Funds NVIT Growth Fund	% Templeton NVIT International Value Fund*
% Fidelity VIP Freedom 2010 Portfolio	% American Funds NVIT Growth-Income Fund	% Van Kampen NVIT Comstock Value Fund
% Fidelity VIP Freedom 2020 Portfolio	% Federated NVIT High Income Bond Fund*	Neuberger Berman Advisers Management Trust
% Fidelity VIP Freedom 2030 Portfolio	% Neuberger Berman NVIT Multi Cap Opportunities Fund	% Neuberger Berman AMT Short Duration Bond Portfolio
% Fidelity VIP Growth Portfolio	% Neuberger Berman NVIT Socially Responsible Fund	Oppenheimer Variable Account Funds
% Fidelity VIP Investment Grade Bond Portfolio	% NVIT Cardinal SM Aggressive Fund	% Oppenheimer Global Securities Fund/VA*
% Fidelity VIP Mid Cap Portfolio	% NVIT Cardinal SM Balanced Fund	% Oppenheimer Main Street® Fund/VA
% Fidelity VIP Overseas Portfolio*	% NVIT Cardinal SM Capital Appreciation Fund	% Oppenheimer Main Street Small- & Mid-Cap Fund®/VA
Franklin Templeton Variable Insurance Products Trust	% NVIT Cardinal SM Conservative Fund	PIMCO Variable Insurance Trust
% Franklin Templeton VIPT Founding Funds Allocation Fund	% NVIT Cardinal SM Moderate Fund	% PIMCO VIT Foreign Bond Portfolio (unhedged)
% Franklin Templeton VIPT Global Bond Securities Fund*	% NVIT Cardinal SM Moderately Aggressive Fund	% PIMCO VIT Low Duration Portfolio
% Franklin Templeton VIPT Income Securities Fund	% NVIT Cardinal SM Moderately Conservative Fund	% PIMCO VIT Total Return Portfolio
% Franklin VIPT Small Cap Value Securities Fund	% NVIT Core Bond Fund	T. Rowe Price Equity Series, Inc.
Huntington Variable Annuity Funds	% NVIT Core Plus Bond Fund	% T. Rowe Price Health Sciences Portfolio
% Huntington VA International Equity Fund	% NVIT Emerging Markets Fund*	Van Eck VIPT
% Huntington VA Situs Fund	% NVIT Government Bond Fund	% Van Eck VIPT Global Hard Assets Fund*
Invesco Variable Insurance Funds	% NVIT International Equity Fund*	Wells Fargo Advantage Variable Trust
% Invesco V.I. Capital Development Fund	% NVIT International Index Fund*	% Wells Fargo Advantage VT Small Cap Growth Fund
Ivy Funds Variable Insurance Portfolios, Inc.	% NVIT Investor Dest. Aggressive Fund	
% Ivy Funds VIP Asset Strategy	% NVIT Investor Dest. Balanced Fund	
	% NVIT Investor Dest. Capital Appreciation Fund	
	% NVIT Investor Dest. Conservative Fund	
	% NVIT Investor Dest. Moderate Fund	
	% NVIT Investor Dest. Moderately Aggressive Fund	
	% NVIT Investor Dest. Moderately Conservative Fund	
	% NVIT Mid Cap Index Fund	
	% NVIT Money Market Fund	
		Nationwide Life Insurance Company
		% Fixed Account
		If you elect L.inc or an Extra Value Option, the Fixed Account is only available as the originating account for the available Dollar Cost Averaging programs.

Total fund allocations must equal 100%.



5. State Disclosures

Notice to AK Residents Only: The Contract and the attached application form, including any elected options and/or endorsements, is the entire agreement between Nationwide and the Contract Owner. Statements in the Contract and application are representations and not warranties.

Notice to MN, ND, SC and SD Residents Only: Annuity payments, death benefits, surrender values, and other Contract values provided by this Contract, when based on the investment experience of a separate account, may increase or decrease in accordance with the fluctuations in the net investment factor and are not guaranteed as to fixed-dollar amount, unless otherwise specified.

Additionally, any benefits, values or payments based on performance of the underlying investment options may vary and are NOT guaranteed by Nationwide Life Insurance Company, any other insurance company, by the U.S. Government, or any State Government. They are NOT federally insured by the FDIC, the Federal Reserve Board or any agency Federal or State.

Notice to AR, CO, KY, ME, NM, OH and TN Residents Only: Any person who, knowingly and with intent to injure, defraud or deceive any insurance company or other person, files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties, fines, imprisonment, or a denial of insurance benefits.

Notice to MA Residents Only: You must complete the application approved for use in Massachusetts and you must be issued a Massachusetts approved contract.

Notice to MN Residents Only: This Contract is not protected by the Minnesota Life and Health Insurance Guaranty Association or the Minnesota Insurance Guaranty Association. In the case of insolvency, payment of claims is not guaranteed. Only the assets of the Insurer will be available to pay your claim.

Notice to DC Residents Only: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Notice to OK Residents Only: WARNING: Any person who knowingly, and with intent to injure, defraud, or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete, or misleading information is guilty of a felony.

Notice to LA and RI Residents Only: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Notice to WA Residents Only: It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

6. Contract Owner Signatures and Authorizations

6a. Replacement Information

Yes No Do you have existing life insurance or annuity contracts?

Yes No Will the applied for Contract replace, discontinue or change any existing life insurance or annuity contracts?



If you answered "yes" to EITHER question above, your state may require NAIC or state specific replacement forms. Please look in the New Business Enrollment Packet to see if your state requires additional NAIC or state specific replacement forms.

6b. Disclosure and Signatures

The contract payments or values under the variable annuity provisions of the Contract are variable and are not guaranteed as to fixed dollar amount.

I understand the purpose and intent of this Contract is to offer benefits to individuals. I hereby acknowledge that this Contract will not be used with other contracts issued by Nationwide to cover a single life with more than \$1 million in premium without permission from Nationwide. I hereby acknowledge that I do not represent a corporate entity or institutional investor. I hereby acknowledge that I am purchasing this contract for myself and that I do not intend to immediately assign any benefits under this contract to a corporate entity or institutional investor.

My signature below represents that the annuitant I am naming to this contract has not been diagnosed with or had any indication of an illness which is expected to result in death within 12 months.

To the best of my knowledge and belief, I hereby represent my answers to the above questions and all statements herein to be accurate and complete. I acknowledge that I have received and understand the current prospectus for this variable annuity Contract.

When you sign this application, you are agreeing to the elections you have made and acknowledging your understanding of the terms and conditions described in this application. If you have any questions, ask your Registered Representative BEFORE you sign this application.



Contract Owner

Must Sign Here: X John Q. Doe

Joint Contract Owner Signature (if any): X Jane M. Doe

State In Which Application Was Signed: Anystate

Date: May 1, 2011



7. Primary Registered Representative Information

7a. Primary Registered Representative Replacement Information



Yes No Are you aware of any existing annuities or insurance owned by the applicant?
 Yes No Will the applied for Contract replace any existing life insurance or annuity contracts?

7b. Primary Registered Representative Information (Please print.)

First Name: MI: Last Name:

Office Street Address:

City: State: ZIP:

Phone: Percentage %

E-mail:

Broker/Dealer Name:

SSN #: (Not required if broker and broker dealer name are printed clearly above.)

When the Registered Representative signs this application, he/she is agreeing to all the terms and conditions applicable to him/her as the Registered Representative.

Signature: Thomas A Moore Date:

Principal's Signature: James P Smith Date:

8. Additional Registered Representative Information

8a. Additional Registered Representative Replacement Information



Yes No Are you aware of any existing annuities or insurance owned by the applicant?
 Yes No Will the applied for Contract replace any existing life insurance or annuity contracts?

8b. Additional Registered Representative Information (Please print.)

First Name: MI: Last Name:

Office Street Address:

City: State: ZIP:

Phone: Percentage %

E-mail:

Broker/Dealer Name:

SSN #: (Not required if broker and broker dealer name are printed clearly above.)

When the Registered Representative signs this application, he/she is agreeing to all the terms and conditions applicable to him/her as the Registered Representative.

Signature: Date:

Principal's Signature: Date:



SERFF Tracking Number: NWFA-127123007 State: Arkansas
Filing Company: Nationwide Life Insurance Company State Tracking Number: 48536
Company Tracking Number: VAR-0169AO
TOI: A031 Individual Annuities - Deferred Variable Sub-TOI: A031.002 Flexible Premium
Product Name: L.Inc 5 and 5% EV Option filing for Destination Navigator
Project Name/Number: /

Supporting Document Schedules

Item Status:

Status

Date:

Satisfied - Item: Application

Comments:

Please reference the applications attached under the Form Schedule.