

SERFF Tracking Number: NWPA-127966703 State: Arkansas
 Filing Company: Nationwide Life Insurance Company State Tracking Number:
 Company Tracking Number: LIFE 3442-A; LIFE 3443-A, ARMED FORCES/AVIATION EXCLUSION PROVISION AMENDMENT TO APPLICATION FORMS
 - NWL
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: Armed Forces/Aviation Exclusion Provision Amendment to Application Forms - NWL
 Project Name/Number: Armed Forces/Aviation Exclusion Provision Amendment to Application Forms - NWL/Armed Forces/Aviation Exclusion Provision
 Amendment to Application Forms - NWL

Filing at a Glance

Company: Nationwide Life Insurance Company

Product Name: Armed Forces/Aviation SERFF Tr Num: NWPA-127966703 State: Arkansas

Exclusion Provision Amendment to Application
 Forms - NWL

TOI: L08 Life - Other

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

Sub-TOI: L08.000 Life - Other

Co Tr Num: LIFE 3442-A; LIFE State Status: Approved-Closed
 3443-A, ARMED
 FORCES/AVIATION EXCLUSION
 PROVISION AMENDMENT TO
 APPLICATION FORMS - NWL

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Amy Burchette, Sandra
 Davies, Dan Gallion, Cindy Malloy,
 Clara Pollard, Carrie Ruhlen,
 Georgia Sollars, Darcy L. Spangler,
 Drema Wallace, Leslie Hernandez,
 Darcy Spangler

Disposition Date: 01/17/2012

Date Submitted: 01/12/2012

Disposition Status: Approved-
 Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Armed Forces/Aviation Exclusion Provision Amendment Status of Filing in Domicile: Pending
 to Application Forms - NWL

Project Number: Armed Forces/Aviation Exclusion Provision
 Amendment to Application Forms - NWL

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

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Overall Rate Impact: Filing Status Changed: 01/17/2012
State Status Changed: 01/17/2012
Deemer Date: Created By: Carrie Ruhlen
Submitted By: Carrie Ruhlen Corresponding Filing Tracking Number: Life
3442-A; Life 3443-A, Armed Forces/Aviation
Exclusion Provision Amendment to Application
Forms - NWL

Filing Description:
RE: Form Life 3442-A, Aviation Exclusion Provision
Form Life 3443-A, Armed Forces Aviation Exclusion Provision
#66869

Enclosed for filing, subject to your approval, are forms Life 3442-A, Aviation Exclusion Provision, and Life 3443-A, Armed Forces Aviation Exclusion Provision. These are revised forms under the Nationwide Life Insurance Company (NLIC) and replace forms Life 3442 and Life 3443, approved in your state on 03-22-89. They are being filed as a result of adding the Nationwide Life and Annuity Insurance Company (NLAIC) to the forms.

Other than the additional company name, and minor formatting on the forms, there are no substantive revisions.

These forms specifically exclude coverage when death of the Insured occurs as a result of travel or flight in any species of aircraft or flight, or is flying in the course of aviation training or instruction, or any training or maneuvers of any armed forces.

Rather than charging an extra premium for the Aviation risk on the base policy, an Aviation Exclusion Provision can be issued. These forms can be used with all Permanent, Term, Universal Life, and Variable Life insurance plans.

Life 3442-A is used for commercial pilots and civilians. Life 3443-A is for military personnel who want coverage for their civilian (non-military) flying only. Coverage would not be affected while flying as a passenger.

Forms Life 3442-A and Life 3443-A have been written in a readable fashion and attain Flesch scores of 62.6 and 62.0, respectively.

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

Company and Contact

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Filing Contact Information

Carrie Ruhlen, Compliance Specialist ruhlenc@nationwide.com
 One Nationwide Plaza 614-249-8042 [Phone]
 1-33-102 614-249-1199 [FAX]
 Columbus, OH 43215

Filing Company Information

| | | |
|-----------------------------------|-------------------------|-------------------------|
| Nationwide Life Insurance Company | CoCode: 66869 | State of Domicile: Ohio |
| One Nationwide Plaza | Group Code: 140 | Company Type: |
| 1-10-03 | Group Name: | State ID Number: |
| Columbus, OH 43215 | FEIN Number: 31-4156830 | |
| (800) 882-2822 ext. [Phone] | | |

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? Yes
 Fee Explanation: \$50.00 per form
 Per Company: No

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|-----------------------------------|----------|----------------|---------------|
| Nationwide Life Insurance Company | \$100.00 | 01/12/2012 | 55252779 |

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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|---------------------|------------|------------|----------------|
| Approved- Closed | Linda Bird | 01/17/2012 | 01/17/2012 |

SERFF Tracking Number: NWPA-127966703 *State:* Arkansas
Filing Company: Nationwide Life Insurance Company *State Tracking Number:*
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Disposition

Disposition Date: 01/17/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NWPA-127966703 State: Arkansas
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| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---------------------|--|----------------------|---------------|
| Supporting Document | Flesch Certification | | No |
| Supporting Document | Application | | No |
| Supporting Document | Statement of Variability | | No |
| Form | Aviation Exclusion Provision Amendment to Application | | No |
| Form | Armed Forces/Aviation Exclusion Provision Amendment to Application | | No |

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Form Schedule

Lead Form Number: Life 3442-A

| Schedule Item Status | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|----------------------|-------------|-----------------|---|---------|--|-------------|-----------------|
| | Life 3442-A | Policy/Contract | Aviation Exclusion Provision Amendment to Certificate: Application Amendment, Insert Page, Endorsement or Rider | Revised | Replaced Form #: Life 3442 Previous Filing #: Not available | 62.600 | Life 3442-A.pdf |
| | Life 3443-A | Policy/Contract | Armed Forces/Aviation Exclusion Provision Amendment to Application Amendment, Insert Page, Endorsement or Rider | Revised | Replaced Form #: Life 3443 Previous Filing #: Not available | 62.000 | Life 3443-A.pdf |

Amendment to Application
AVIATION EXCLUSION PROVISION

A. The following risks are not covered by this Policy:

Death of the Insured which results from operating, riding in, or descending from any aircraft if the Insured:

- 1) is a pilot, officer or crew member of the aircraft;
- 2) is giving or receiving any kind of training or instruction;
- 3) has any duties on the aircraft; or
- 4) is being flown for the purpose of descending from the aircraft while in flight.

If the Insured dies as the result of an above risk, Nationwide shall not pay the Death Benefit Proceeds. Nationwide shall pay a single sum. It will be equal to the greater of:

- 1) the Premiums paid on this Policy less any dividends returned and less any loans on or secured by this Policy; or
- 2) the Policy reserves plus any dividend accumulations, plus the reserve on any outstanding paid-up additions, less any loans on or secured by this Policy. This sum shall never be more than the amount payable without this provision.

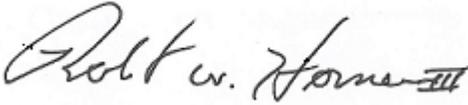
B. This Policy's Incontestability section is amended to add:

"Any defense by Nationwide under the 'Aviation Exclusion Provision' is not a violation of this provision."

C. Any provision for an added accidental death benefit shall not be affected. The limits, conditions, and exceptions of that benefit shall remain as stated.

D. This Aviation Exclusion Provision also applies to:

any paid-up or extended insurance resulting from any nonforfeiture provisions; and any policy to which this policy may be changed or converted.


Secretary


President

NATIONWIDE LIFE INSURANCE COMPANY
 NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
[ONE NATIONWIDE PLAZA
Columbus, Ohio 43215-2220]

I have read the above. I understand each section. I amend my application for life insurance to **NATIONWIDE LIFE INSURANCE/NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANIES** dated _____, 20____, as follows:

Any Policy issued according to this application shall contain the above Aviation Exclusion Provision.

These changes are an amendment. They form a part of the original application and the Policy issued, if any.

Signed at _____ on _____, 20____ _____
Signature of Proposed Insured

Witness _____
Signature of Owner

Amendment to Application
**ARMED FORCES
AVIATION EXCLUSION PROVISION**

A. The following risks are not covered by this Policy:

Death of the Insured which results from operating, riding in, or descending from any armed forces aircraft if the Insured:

- 1) is a pilot, officer or crew member of the aircraft;
- 2) is giving or receiving any kind of training or instruction;
- 3) has any duties on the aircraft; or
- 4) is being flown for the purpose of descending from the aircraft while in flight.

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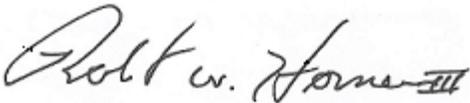
B. This Policy's Incontestability section is amended to add:

"Any defense by Nationwide under the 'Armed forces Aviation Exclusion Provision' is not a violation of this provision."

C. Any provision for an added accidental death benefit shall not be affected. The limits, conditions, and exceptions of that benefit shall remain as stated.

D. This Armed Forces Aviation Exclusion Provision also applies to:

any paid-up or extended insurance resulting from any nonforfeiture provisions; and any policy to which this policy may be changed or converted.



Secretary



President

NATIONWIDE LIFE INSURANCE COMPANY
 NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
[ONE NATIONWIDE PLAZA
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Signed at _____ on _____, 20____

Signature of Proposed Insured

Witness _____

Signature of Owner

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Supporting Document Schedules

| | Item Status: | Status Date: |
|---|---------------------|-------------------------|
| Satisfied - Item: Flesch Certification | | |
| Comments: | | |
| Attachment: AR CERT NWL.pdf | | |

| | Item Status: | Status Date: |
|--|---------------------|-------------------------|
| Satisfied - Item: Application | | |
| Comments: The Amendment forms will be used with the following forms: | | |

LAF-0150AO, Aviation Questionnaire, approved 01/26/2008, SERFF #NWPA-125428041, State Tracking #37891
 LAF-0153AO, Hazardous Avocation Questionnaire, approved 01/26/2008, SERFF #NWPA-125428041, State Tracking #37891

| | Item Status: | Status Date: |
|---|---------------------|-------------------------|
| Satisfied - Item: Statement of Variability | | |
| Comments: | | |
| Attachment: Statement of Variability - NLIC.pdf | | |