

SERFF Tracking Number: NWPA-127966721 State: Arkansas
 Filing Company: Nationwide Life and Annuity Insurance Company State Tracking Number:
 Company Tracking Number: LIFE 3442-A; LIFE 3443-A, ARMED FORCES/AVIATION EXCLUSION PROVISION AMENDMENT TO APPLICATION FORMS
 - NWLA
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: Armed Forces/Aviation Exclusion Provision Amendment to Application Forms - NWLA
 Project Name/Number: Armed Forces/Aviation Exclusion Provision Amendment to Application Forms - NWLA/Armed Forces/Aviation Exclusion Provision
 Amendment to Application Forms - NWLA

Filing at a Glance

Company: Nationwide Life and Annuity Insurance Company

Product Name: Armed Forces/Aviation SERFF Tr Num: NWPA-127966721 State: Arkansas

Exclusion Provision Amendment to Application

Forms - NWLA

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 - NWLA

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 - NWLA

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

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 - NWLA

Filing Description:
RE: Form Life 3442-A, Aviation Exclusion Provision
Form Life 3443-A, Armed Forces Aviation Exclusion Provision
NAIC #92657

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 new forms under the Nationwide Life and Annuity Insurance Company (NLAIC). They are being filed simultaneously under the Nationwide Life Insurance Company (NLIC) as revised forms.

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

Filing Contact Information

Carrie Ruhlen, Compliance Specialist ruhlenc@nationwide.com

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One Nationwide Plaza 614-249-8042 [Phone]
 1-33-102 614-249-1199 [FAX]
 Columbus, OH 43215

Filing Company Information

Nationwide Life and Annuity Insurance CoCode: 92657 State of Domicile: Ohio
 Company
 One Nationwide Plaza Group Code: 140 Company Type:
 1-10-03 Group Name: State ID Number:
 Columbus, OH 43215 FEIN Number: 31-1000740
 (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 and Annuity Insurance Company	\$100.00	01/12/2012	55252782

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Correspondence Summary

Dispositions

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

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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-127966721 State: Arkansas

Filing Company: Nationwide Life and Annuity Insurance Company State Tracking Number:

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Statement of Variability		Yes
Form	Aviation Exclusion Provision Amendment to Application		Yes
Form	Armed Forces/Aviation Exclusion Provision Amendment to Application		Yes

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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/Cont	Aviation Exclusion ract/Fratern Provision al Amendment to Certificate: Application Amendmen t, Insert Page, Endorseme nt or Rider	Initial		62.600	Life 3442- A.pdf
	Life 3443-A	Policy/Cont	Armed ract/Fratern Forces/Aviation al Exclusion Provision Certificate: Amendment to Amendmen Application t, Insert Page, Endorseme nt or Rider	Initial		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.

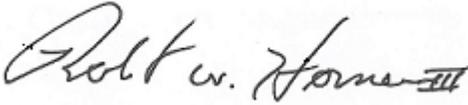
B. This Policy's Incontestability section is amended to add:

"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.

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 reserve 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.

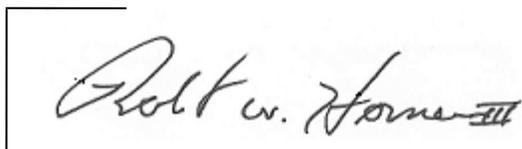
B. This Policy's Incontestability section is amended to add:

"Any defense by Nationwide under the '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
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 Armed Forces 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

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Supporting Document Schedules

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

	Item Status:	Status Date:
Satisfied - Item: Application		
Comments: These Amendments will be used with the following forms:		

LAF-0150AO, Aviation Questionnaire, approved 01/26/2008, SERFF #NWPA-125428040, State Tracking #37890
 LAF-0153AO, Hazardous Avocation Questionnaire, approved 01/26/2008, SERFF #NWPA-125428040, State Tracking #37890

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



ARKANSAS

Certificate of Compliance

Insurer Nationwide Life and Annuity Insurance Company

Form Numbers: Life 3442-A, Aviation Exclusion Provision Amendment to Application
Life 3443-A, Armed Forces/Aviation Exclusion Provision Amendment to Application

I have reviewed or supervised the review of the above forms. To the best of my knowledge and belief, they are in compliance with the rules and requirements of Regulation 19 and 49 of the Arkansas Statute, ACA 23-80-206, ACA 23-79-138, and Bulletin 11-88.

These forms also meet the Flesch readability requirements as explained in Title 23-80-206 of the Arkansas Insurance Code.

A handwritten signature in black ink, reading "James J. Rabenstine". The signature is written in a cursive style and is positioned above a horizontal line.

James J. Rabenstine
Vice President
NF Compliance
Date: 01-12-2012

**NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY
(01/2012)**

STATEMENT OF VARIABILITY FOR FORMS:

**Life 3442-A, AVIATION EXCLUSION PROVISION AMENDMENT TO APPLICATION
Life 3443-A, ARMED FORCES AVIATION EXCLUSION PROVISION AMENDMENT TO
APPLICATION**

Bracketed items in the above captioned forms indicate variability as follows:

Life 3442-A

Home Office Address	These items are bracketed on the exclusion form as they could possibly change over time.
Nationwide Officer Signatures	These signatures are bracketed on the exclusion form as Officers could possibly change over time.

Life 3443-A

Home Office Address	These items are bracketed on the exclusion form as they could possibly change over time.
Nationwide Officer Signatures	These signatures are bracketed on the exclusion form as Officers could possibly change over time.