

State: Arkansas **Filing Company:** Nationwide Life Insurance Company
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: L-4884-AO, Rider - Extension of Final Policy Date (Revision Filing)
Project Name/Number: L-4884-AO, Rider - Extension of Final Policy Date (Revision Filing)/L-4884-AO, Rider - Extension of Final Policy Date (Revision Filing)

Filing at a Glance

Company: Nationwide Life Insurance Company
Product Name: L-4884-AO, Rider - Extension of Final Policy Date (Revision Filing)
State: Arkansas
TOI: L08 Life - Other
Sub-TOI: L08.000 Life - Other
Filing Type: Form
Date Submitted: 10/15/2012
SERFF Tr Num: NWPA-128725132
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: L-4884-AO, RIDER - EXTENSION OF FINAL POLICY DATE (REVISION FILING)
Implementation: On Approval
Date Requested:
Author(s): Amy Burchette, Sandra Davies, Dan Gallion, Cindy Malloy, Clara Pollard, Carrie Ruhlen, Georgia Sollars, Darcy L. Spangler, Drema Wallace, Leslie Hernandez, Darcy Spangler
Reviewer(s): Linda Bird (primary)
Disposition Date: 10/22/2012
Disposition Status: Approved-Closed
Implementation Date:
State Filing Description:

State: Arkansas Filing Company: Nationwide Life Insurance Company
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General Information

Project Name: L-4884-AO, Rider - Extension of Final Policy Date (Revision Filing) Status of Filing in Domicile: Pending
 Project Number: L-4884-AO, Rider - Extension of Final Policy Date (Revision Filing) 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:
 Overall Rate Impact: Filing Status Changed: 10/22/2012
 State Status Changed: 10/22/2012
 Deemer Date: Created By: Carrie Ruhlen
 Submitted By: Dan Gallion Corresponding Filing Tracking Number: L-4884-AO, Rider - Extension of Final Policy Date (Revision Filing)

Filing Description:
 Re: Form L-4884-AO, Rider - Extension of Final Policy Date
 Approved: 08-29-2012
 SERFF #NWPA-128614722
 NAIC #66869

Enclosed for filing, subject to your approval, is revised form L-4884-AO, Rider - Extension of Final Policy Date. This is a revised form and will replace just recently approved form L-4884-AO (07/2012 version), under the Nationwide Life Insurance Company, which is referenced above. We want to retain the previously approved form number of L-4884-AO because we have not issued any of these forms.

We have revised this form due to comment letters received from different state insurance departments. We have determined it would be best to have these changes in all states. On the revised form, we have added a Policy Account Value section; created a Policy Charges section which clarifies Monthly Deductions will no longer be assessed; added the word "value" to the Calculation of Values section because it was missing; and moved "Any charges for benefits provided by a rider will no longer be deducted" to the Other Rider section.

This Rider has been filed concurrently with our state of domicile, Ohio. Form L-4884-AO has been written in a readable fashion and has a Flesch score of 50.2.

Thank you in advance for your prompt attention to this filing. Please feel free to call me at 1-800-882-2822 (ext. 98042) if you have any questions.

- Enclosures:
1. Readability Certification
 2. Revised Form L-4884-AO, Rider - Extension of Final Policy Date
 3. Statement of Variability
 4. Red-Lined Changes

Company and Contact

State: Arkansas **Filing Company:** Nationwide Life Insurance Company
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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
 One Nationwide Plaza
 1-10-03
 Columbus, OH 43215
 (800) 882-2822 ext. [Phone]

CoCode: 66869 State of Domicile: Ohio
 Group Code: 140 Company Type:
 Group Name: State ID Number:
 FEIN Number: 31-4156830

Filing Fees

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

Company	Amount	Date Processed	Transaction #
Nationwide Life Insurance Company	\$50.00	10/15/2012	63876172

SERFF Tracking #: NWPA-128725132 **State Tracking #:** **Company Tracking #:** L-4884-AO, RIDER - EXTENSION OF FINAL PO...

State: Arkansas **Filing Company:** Nationwide Life Insurance Company
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	10/22/2012	10/22/2012

SERFF Tracking #:

NWPA-128725132

State Tracking #:**Company Tracking #:**L-4884-AO, RIDER - EXTENSION OF
FINAL PO...**State:**

Arkansas

Filing Company:

Nationwide Life Insurance Company

TOI/Sub-TOI:

L08 Life - Other/L08.000 Life - Other

Product Name:

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Project Name/Number:

L-4884-AO, Rider - Extension of Final Policy Date (Revision Filing)/L-4884-AO, Rider - Extension of Final Policy Date (Revision Filing)

Disposition

Disposition Date: 10/22/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Red-Lined Copy		Yes
Form	Extension of Final Policy Date		Yes

SERFF Tracking #:

NWPA-128725132

State Tracking #:

Company Tracking #:

L-4884-AO, RIDER - EXTENSION OF
FINAL PO...

State: Arkansas

Filing Company:

Nationwide Life Insurance Company

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Form Schedule

Lead Form Number: L-4884-AO

Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		L-4884-AO	POLA	Extension of Final Policy Date	Revised: Replaced Form #: L-4884-AO Previous Filing #: NWPA-128614722	50.200	L-4884-AO (9-2012).pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

NATIONWIDE LIFE INSURANCE COMPANY
[ONE NATIONWIDE PLAZA
COLUMBUS, OHIO 43215-2220]

RIDER

EXTENSION OF FINAL POLICY DATE

POLICY NUMBER [000000000]

EFFECTIVE DATE [July 1, 2012]

This policy is amended as set forth below:

FINAL POLICY DATE. This rider defers the Final Policy Date by a period of 20 years from the original Final Policy Date shown in the Policy Schedule.

DEATH BENEFIT. The Death Benefit after the original Final Policy Date will be equal to the Policy Account Value on the date of death. However, the Death Benefit will never be less than the amount necessary for this Policy to continue to qualify as life insurance under the Internal Revenue Code.

POLICY ACCOUNT VALUE. If the policy to which this rider is attached offers a Separate Account, any Policy Account Value allocated to the Separate Account on the original Final Policy Date will be transferred to the Guaranteed Account. No further allocations or transfers to the Separate Account will be permitted.

PREMIUMS. Unless necessary to prevent a lapse of this Policy, no premiums may be paid after the original Final Policy Date.

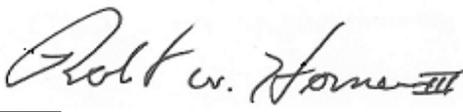
CALCULATION OF VALUES. The Policy Account Value after the original Final Policy Date will be calculated as described in this Policy.

POLICY CHARGES. Monthly Deductions described in this Policy will no longer be assessed.

OTHER RIDERS. All other riders attached to this Policy, that are in effect on the original Final Policy Date, will terminate on the original Final Policy Date. Any charges for benefits provided by a rider will no longer be deducted.

TERMINATION. This rider will terminate on the date of surrender or termination of this Policy.

Signed for by Nationwide Life Insurance Company on the Effective Date.



Secretary



President

SERFF Tracking #:

NWPA-128725132

State Tracking #:**Company Tracking #:**L-4884-AO, RIDER - EXTENSION OF
FINAL PO...**State:**

Arkansas

Filing Company:

Nationwide Life Insurance Company

TOI/Sub-TOI:

L08 Life - Other/L08.000 Life - Other

Product Name:

L-4884-AO, Rider - Extension of Final Policy Date (Revision Filing)

Project Name/Number:

L-4884-AO, Rider - Extension of Final Policy Date (Revision Filing)/L-4884-AO, Rider - Extension of Final Policy Date (Revision Filing)

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
Certification - NWL.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Statement of Variability		
Comments:			
Attachment(s):			
Statement of Variability - AO NWL.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Red-Lined Copy		
Comments:			
Attachment(s):			
L-4884-AO (9-2012) Red-Lined.pdf			



ARKANSAS

Certificate of Compliance

Insurer: Nationwide Life Insurance Company

Form Numbers: L-4884-AO, Rider - Extension of Final Policy Date

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 33, 34, 19, 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".

James J. Rabenstine
Vice President
NF Compliance
Date: 10-12-2012

Nationwide Life Insurance Company

Home Office: One Nationwide Plaza • Columbus, Ohio 43215-2220

**NATIONWIDE LIFE INSURANCE COMPANY
STATEMENT OF VARIABILITY**

L-4884-AO, Extension of Final Policy Date

Variability in the above referenced form is listed as follows:

L-4884-AO, Extension of Final Policy Date

Home office address	This item is bracketed in the form as it could possibly change over time.
Nationwide Officer Signatures	These signatures are bracketed on the form as Officers could possibly change over time.
Policy Number	This field will contain the unique policy number that was assigned to the specific policy at issue for administrative purposes.
Effective Date	This field will reflect the anniversary date when the rider is added.

NATIONWIDE LIFE INSURANCE COMPANY
[ONE NATIONWIDE PLAZA
COLUMBUS, OHIO 43215-2220]

RIDER

EXTENSION OF FINAL POLICY DATE

POLICY NUMBER [000000000]

EFFECTIVE DATE [July 1, 2012]

This policy is amended as set forth below:

FINAL POLICY DATE. This rider defers the Final Policy Date by a period of 20 years from the original Final Policy Date shown in the Policy Schedule.

DEATH BENEFIT. The Death Benefit after the original Final Policy Date will be equal to the Policy Account Value on the date of death. However, the Death Benefit will never be less than the amount necessary for this Policy to continue to qualify as life insurance under the Internal Revenue Code.

POLICY ACCOUNT VALUE. If the policy to which this rider is attached offers a Separate Account, any Policy Account Value allocated to the Separate Account on the original Final Policy Date will be transferred to the Guaranteed Account. No further allocations or transfers to the Separate Account will be permitted.

PREMIUMS. Unless necessary to prevent a lapse of this Policy, no premiums may be paid after the original Final Policy Date.

CALCULATION OF VALUES. The Policy Account Value after the original Final Policy Date will be calculated as described in this Policy.

POLICY CHARGES. Monthly Deductions described in this Policy will no longer be assessed.

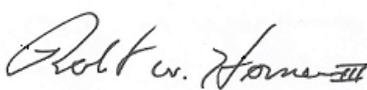
Deleted: We will continue to deduct both

Deleted: and Other Deductions

OTHER RIDERS. All other riders attached to this Policy, that are in effect on the original Final Policy Date, will terminate on the original Final Policy Date. Any charges for benefits provided by a rider will no longer be deducted.

TERMINATION. This rider will terminate on the date of surrender or termination of this Policy.

Signed for by Nationwide Life Insurance Company on the Effective Date.



Secretary



President

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