

SERFF Tracking Number: NWFA-128206805 State: Arkansas  
 Filing Company: Nationwide Life Insurance Company State Tracking Number:  
 Company Tracking Number: NRZZ-0001AO  
 TOI: A02.1G Group Annuities - Deferred Non- Sub-TOI: A02.1G.002 Flexible Premium  
 Variable and Variable  
 Product Name: Endorsement Nationwide Retirement Solutions Annuity Series  
 Project Name/Number: Endorsement Nationwide Retirement Solutions Annuity Series/

## Filing at a Glance

Company: Nationwide Life Insurance Company

Product Name: Endorsement – Nationwide Retirement Solutions Annuity Series  
 SERFF Tr Num: NWFA-128206805 State: Arkansas

TOI: A02.1G Group Annuities - Deferred Non- Variable and Variable  
 SERFF Status: Closed-Approved- Closed State Tr Num:

Sub-TOI: A02.1G.002 Flexible Premium Co Tr Num: NRZZ-0001AO State Status: Approved-Closed  
 Filing Type: Form Reviewer(s): Linda Bird

Authors: Amy Burchette, Angela D. Cox, Jenny Christiansen, Grace Holland, Leonja Merritt, Darcy L. Spangler, Gayla Pace, zSERFFstaff  
 Disposition Date: 04/04/2012

zIndustrySupportLJ, zSERFFStaff  
 zIndustrySupportCS, Melanie Davis, Clara Pollard

Date Submitted: 03/30/2012 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

State Filing Description:

Implementation Date:

## General Information

Project Name: Endorsement – Nationwide Retirement Solutions Annuity Series  
 Status of Filing in Domicile: Authorized Series

Project Number:

Date Approved in Domicile: 03/16/2012

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Small and Large

Group Market Type: Employer

Overall Rate Impact:

Filing Status Changed: 04/04/2012

State Status Changed: 04/04/2012

Deemer Date:

Created By: Grace Holland

Submitted By: Grace Holland

Corresponding Filing Tracking Number: 32073

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#### Filing Description:

RE: Nationwide Life Insurance Company  
NAIC # 66869 FEIN 31-4156830 NAIC Group # 140

#### Endorsement NRZZ-0001AO

Nationwide Life Insurance Company ("Nationwide") is filing the above referenced Endorsement for general use and approval by the Department of Insurance (the "Department"). Upon approval by the Department, Nationwide will begin issuing this Endorsement. No part of this filing contains any unusual or possibly controversial items from normal company or industry standards.

The Endorsement is being filed to enhance recordkeeping, education, and administrative capabilities provided by Nationwide pursuant to the Contract. The Endorsement will be issued to current Contract Owners and newly issued Contracts in the future.

Please note: Nationwide believes this filing does not require an actuarial memorandum as none of the financial terms of the Contract are impacted by this Endorsement.

#### Previously Approved Group Annuity Contracts

Nationwide intends to use the Endorsement in conjunction with the following previously approved Variable and Fixed Group Flexible Purchase Payment Deferred Contracts, NRC-0105AO and NRC-0106AO, approved 07/14/2006, Department File # 32073.

#### Items Bracketed as Variable

Nationwide officer's signatures are bracketed as they change over time.

#### Other Information

Pursuant to the NAIC Model Act adopted by most states, group annuity forms issued to fund employer sponsored retirement plans are exempt from the readability requirements.

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. The required certification forms and/or filing fees (if applicable) are enclosed.

Nationwide's printers use various fonts and layouts; therefore, Nationwide reserves the right to format the pages of

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these forms to conform to the printer's requirements. No change in language will occur, only a possible page break or page renumbering.

State Narrative:

## Company and Contact

### Filing Contact Information

Grace Holland, Sr. Analyst, Corporate Compliance hollang2@nationwide.com  
 PO Box 182455 800-691-0023 [Phone] 93245 [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]

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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: 1 form @ \$50.00 per form  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Nationwide Life Insurance Company	\$50.00	03/30/2012	57604485

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	04/04/2012	04/04/2012





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## Form Schedule

**Lead Form Number: NRZZ-0001AO**

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	NRZZ-0001AO	Policy/Cont NRS Endorsement ract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Initial		0.000	Endorsement NRZZ-0001AO.pdf

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

**ENDORSEMENT**

to

**Group Flexible Purchase Payment Deferred Variable Annuity Contract  
Group Flexible Purchase Payment Deferred Fixed Annuity Contract**

**General Information Regarding this Endorsement**

The above-referenced group annuity contract (the "Contract") was issued to the Contract Owner by Nationwide Life Insurance Company (the "Company"). For Contracts in effect when this endorsement is issued, it is effective upon receipt by Nationwide of written acceptance from the Contract Owner or ninety (90) days after the date on which it is issued, whichever occurs first. To the extent the terms of the Contract and this endorsement are inconsistent, the terms of this endorsement shall control the Contract accordingly. Non-defined terms shall have the meaning given to them in the Contract.

The following section is added to the Contract:

**PLAN ENROLLMENT, EDUCATION, AND ADMINISTRATION SERVICES**

The Company shall provide an administrative support system to facilitate Participant deferrals, reconciliations, disbursements to the investment media, maintenance of the Participant and Contract Owner account records, coordination of Plan distributions and proper tax reporting, and other Plan transactions.

The Company shall provide such accounting and internal controls system as are necessary to provide the Contract Owner with such mutually-agreed upon reports to assist Contract Owner with monitoring the Plan and the Contract.

The Company shall provide the Contract Owner with the necessary participation agreements for execution by eligible employees who desire to enroll into the Plan. The Company shall process the enrollment into the Plan of any such eligible employees who elect to participate in the Plan pursuant to an executed participation agreement.

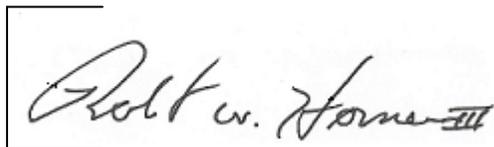
The Company shall prepare and distribute educational materials, marketing literature, communication materials, administrative forms, and other written and visual aids concerning the Plan and the Contract to eligible employees, Participants, and Beneficiaries, as applicable. The Company with the assistance of the Contract Owner may establish a program for periodic contact with Participants in order to answer questions and to provide additional information and other services reasonably required in connection with the Plan.

The Company shall provide customer service concerning the Plan and the Contract, including a toll-free number and website for Participant inquiries, Plan transactions and other services, as may be provided by the Company.

The Company shall compute and deduct from any distributions made to Participants under the Plan all appropriate federal and State income taxes required by law to be withheld from Plan distributions and also furnish to all Participants receiving payments or benefits from the Plan, appropriate tax reporting forms.

The Company may delegate the services contemplated by this Endorsement to an affiliate of the Company.

Executed for Nationwide by:



Secretary



President

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Flesch Certification		
<b>Bypass Reason:</b> This certification is not applicable to group annuity contracts serving as a funding vehicle for pension, profit-sharing, or deferred compensation or any variable annuity that is a subject to federal jurisdiction as stated in § 23-8-204 (B)(3).		

**Comments:**

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Application		
<b>Bypass Reason:</b> Not applicable, group annuity endorsement filing.		

**Comments:**

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Life & Annuity - Actuarial Memo		
<b>Bypass Reason:</b> An actuarial memorandum has not been provided for this endorsement submission as it does not affect the benefits and/or pricing of either of the contracts.		

**Comments:**