

**State:** Arkansas **Filing Company:** Nationwide Life and Annuity Insurance Company  
**TOI/Sub-TOI:** L08 Life - Other/L08.000 Life - Other  
**Product Name:** NWLA-464-AO, Extension of Final Policy Date  
**Project Name/Number:** NWLA-464-AO, Extension of Final Policy Date/NWLA-464-AO, Extension of Final Policy Date

### Filing at a Glance

Company: Nationwide Life and Annuity Insurance Company  
 Product Name: NWLA-464-AO, Extension of Final Policy Date  
 State: Arkansas  
 TOI: L08 Life - Other  
 Sub-TOI: L08.000 Life - Other  
 Filing Type: Form  
 Date Submitted: 08/24/2012  
 SERFF Tr Num: NWPA-128614739  
 SERFF Status: Closed-Approved-Closed  
 State Tr Num:  
 State Status: Approved-Closed  
 Co Tr Num: NWLA-464-AO, EXTENSION OF FINAL POLICY DATE  
  
 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: 08/29/2012  
 Disposition Status: Approved-Closed  
 Implementation Date:  
  
 State Filing Description:

**State:** Arkansas **Filing Company:** Nationwide Life and Annuity Insurance Company  
**TOI/Sub-TOI:** L08 Life - Other/L08.000 Life - Other  
**Product Name:** NWLA-464-AO, Extension of Final Policy Date  
**Project Name/Number:** NWLA-464-AO, Extension of Final Policy Date/NWLA-464-AO, Extension of Final Policy Date

## General Information

Project Name: NWLA-464-AO, Extension of Final Policy Date Status of Filing in Domicile: Pending  
 Project Number: NWLA-464-AO, Extension of Final Policy Date Date Approved in Domicile:  
 Date  
 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: 08/29/2012  
 State Status Changed: 08/29/2012  
 Deemer Date: Created By: Carrie Ruhlen  
 Submitted By: Carrie Ruhlen Corresponding Filing Tracking Number: NWLA-464-AO,  
 Extension of Final Policy Date

### Filing Description:

Re: Form NWLA-464-AO, Rider - Extension of Final Policy Date  
 NAIC #92657

Enclosed for filing, subject to your approval, is form NWLA-464-AO, Rider - Extension of Final Policy Date. This is a new form and will not replace any existing form under the Nationwide Life and Annuity Insurance Company. This Rider will be used to extend the Final Policy Date for Variable Universal Life and Universal Life products which were previously approved/sold by Providentmutual Life and Annuity Company of America. Providentmutual Life and Annuity Company of America subsequently changed its name to Nationwide Life and Annuity Company of America in 2002 and was then merged into Nationwide Life and Annuity Insurance Company in 2010. Please note, the affected products are no longer available for purchase.

Form NWLA-464-AO is identical to form PLC822, Rider - Extension of Final Policy Date which was originally filed under Providentmutual Life and Annuity Company of America and approved 08-23-1994, with the exception of Company name, Officer signatures, and removal of "Variable Life" at the bottom of the form. We removed "Variable Life" because this form can be utilized with both Variable Life and Universal Life type products. You have our assurance that all other text in Rider form NWLA-464-AO remains unchanged from the original approval of PLC822.

We want Rider form NWLA-464-AO to be used in conjunction with the following list of previously sold products:

Form Number  
 Title  
 Approval Date  
 PLC131 Flexible Premium Adjustable Variable Life Insurance Policy 05-09-1994  
 PLC132 Flexible Premium Adjustable Variable Life Insurance Policy - Employee Benefit Series 05-09-1994  
 PLC134 Flexible Premium Survivorship Variable Life Insurance Policy 06-24-1996  
 UL201 Flexible Premium Adjustable Life Insurance Policy 04-08-1999  
 UL202 Flexible Premium Adjustable Life Insurance Policy - Employee Benefit Series 04-08-1999  
 VL201 Flexible Premium Adjustable Variable Life Insurance Policy 11-30-1998  
 VL202 Flexible Premium Adjustable Variable Life Insurance Policy - Employee Benefit Series 11-30-1998  
 VL203 Flexible Premium Adjustable Survivorship Variable Life Insurance Policy 07-20-1999  
 VL205 Flexible Premium Adjustable Variable Life Insurance Policy 11-21-2002  
 VL206 Flexible Premium Adjustable Variable Life Insurance Policy - Employee Benefit Series 11-21-2002

**State:** Arkansas **Filing Company:** Nationwide Life and Annuity Insurance Company  
**TOI/Sub-TOI:** L08 Life - Other/L08.000 Life - Other  
**Product Name:** NWLA-464-AO, Extension of Final Policy Date  
**Project Name/Number:** NWLA-464-AO, Extension of Final Policy Date/NWLA-464-AO, Extension of Final Policy Date

**RIDER DESCRIPTION:**

Form NWLA-464-AO may be added after the anniversary nearest the Insured's 90th birthday so that the Final Policy Date will be deferred by 20 years from the original Final Policy Date shown in the Policy Schedule. The Death Benefit after the original maturity date will be the Policy Account Value which will never be less than the amount necessary for the Policy to remain qualified as life insurance under the Internal Revenue Code. All other Riders that are effective on the original maturity date will terminate on the original maturity date.

There is no charge for this Rider. Premiums for the Policy may be paid after the original maturity date only to prevent a Policy lapse. Monthly deductions and other charges will continue beyond the original maturity date.

This Rider has been filed concurrently with our state of domicile, Ohio. Form NWLA-464-AO has been written in a readable fashion and has a Flesch score of 50.84.

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. Form NWLA-464-AO, Rider - Extension of Final Policy Date
3. Red-Lined version
4. Statement of Variability

**Company and Contact**

**Filing Contact Information**

Carrie Ruhlen, Compliance Specialist	ruhrenc@nationwide.com
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 Company	CoCode: 92657	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: 31-1000740	
(800) 882-2822 ext. [Phone]		

**Filing Fees**

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

SERFF Tracking #: NWPA-128614739 State Tracking #:

Company Tracking #: NWLA-464-AO, EXTENSION OF FINAL POLICY D...

State: Arkansas Filing Company: Nationwide Life and Annuity Insurance Company  
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other  
Product Name: NWLA-464-AO, Extension of Final Policy Date  
Project Name/Number: NWLA-464-AO, Extension of Final Policy Date/NWLA-464-AO, Extension of Final Policy Date

Company	Amount	Date Processed	Transaction #
Nationwide Life and Annuity Insurance Company	\$50.00	08/24/2012	61978715

**SERFF Tracking #:** NWPA-128614739      **State Tracking #:**      **Company Tracking #:** NWLA-464-AO, EXTENSION OF FINAL POLICY D...

**State:** Arkansas      **Filing Company:** Nationwide Life and Annuity Insurance Company  
**TOI/Sub-TOI:** L08 Life - Other/L08.000 Life - Other  
**Product Name:** NWLA-464-AO, Extension of Final Policy Date  
**Project Name/Number:** NWLA-464-AO, Extension of Final Policy Date/NWLA-464-AO, Extension of Final Policy Date

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/29/2012	08/29/2012

**SERFF Tracking #:**

NWPA-128614739

**State Tracking #:****Company Tracking #:**NWLA-464-AO, EXTENSION OF FINAL  
POLICY D...

**State:** Arkansas  
**TOI/Sub-TOI:** L08 Life - Other/L08.000 Life - Other  
**Product Name:** NWLA-464-AO, Extension of Final Policy Date  
**Project Name/Number:** NWLA-464-AO, Extension of Final Policy Date/NWLA-464-AO, Extension of Final Policy Date

**Filing Company:** Nationwide Life and Annuity Insurance Company

## Disposition

Disposition Date: 08/29/2012

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		Yes
Supporting Document	Statement of Variability		Yes
Supporting Document	Red-Lined Copy		Yes
Form	Extension of Final Policy Date		Yes

State: Arkansas Filing Company: Nationwide Life and Annuity Insurance Company  
 TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other  
 Product Name: NWLA-464-AO, Extension of Final Policy Date  
 Project Name/Number: NWLA-464-AO, Extension of Final Policy Date/NWLA-464-AO, Extension of Final Policy Date

## Form Schedule

Lead Form Number: NWLA-464-AO							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		NWLA-464-AO	POLA	Extension of Final Policy Date	Initial:	50.840	NWLA-464-AO.pdf

### Form Type Legend:

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

**NATIONWIDE LIFE AND ANNUITY 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.

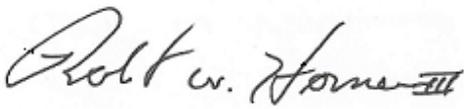
**PREMIUMS.** Unless necessary to prevent a lapse of this Policy, no premiums may be paid after the original Final Policy Date.

**CALCULATION OF VALUES.** The Policy Account after the original Final Policy Date will be calculated as described in this Policy. We will continue to deduct both Monthly Deductions and Other Deductions described in this Policy. Any charges for benefits provided by rider will no longer be deducted.

**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.

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

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



Secretary



President

**SERFF Tracking #:**

NWPA-128614739

**State Tracking #:****Company Tracking #:**NWLA-464-AO, EXTENSION OF FINAL  
POLICY D...**State:**

Arkansas

**Filing Company:**

Nationwide Life and Annuity Insurance Company

**TOI/Sub-TOI:**

L08 Life - Other/L08.000 Life - Other

**Product Name:**

NWLA-464-AO, Extension of Final Policy Date

**Project Name/Number:**

NWLA-464-AO, Extension of Final Policy Date/NWLA-464-AO, Extension of Final Policy Date

## Supporting Document Schedules

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

		Item Status:	Status Date:
Satisfied - Item:	Application		
Comments:	This is a rider filing and all applicable previously approved forms are listed under General Information Tab.		

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

		Item Status:	Status Date:
Satisfied - Item:	Red-Lined Copy		
Comments:			
Attachment(s):			
NWLA-464-AO Red-Lined Copy.pdf			



ARKANSAS

Certificate of Compliance

Insurer: Nationwide Life and Annuity Insurance Company

Form Numbers: NWLA-464-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".

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James J. Rabenstine  
Vice President  
NF Compliance  
Date: 08-24-2012

**NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY  
STATEMENT OF VARIABILITY**

**NWLA-464-AO, Extension of Final Policy Date**

Variability in the above referenced form is listed as follows:

**NWLA-464-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 AND ANNUITY INSURANCE COMPANY  
[ONE NATIONWIDE PLAZA  
COLUMBUS, OHIO 43215-2220]

~~Providentmutual Life and Annuity Company of America  
A Stock Life Insurance Company  
Newark, Delaware~~

**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.

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

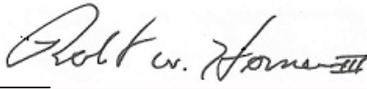
**CALCULATION OF VALUES.** The Policy Account after the original Final Policy Date will be calculated as described in this Policy. We will continue to deduct both Monthly Deductions and Other Deductions described in this Policy. Any charges for benefits provided by rider will no longer be deducted.

**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.

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

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

~~Providentmutual Life and Annuity Company of America~~

  
Secretary

  
President

~~VARIABLE LIFE~~

NWLA-464-AO

(07/2012)