

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

Endorsement

To Group Fixed Annuity Contract - Guaranteed Fund

This endorsement is made part of the Contract to which it is attached. 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 terms and conditions of this endorsement only apply to Contracts issued to fund 403(b) plans or 457 deferred compensation plans.

The Contract is hereby amended with the addition of the following.

Article I - Definitions

The following definitions are added to the Contract.

Minimum Nonforfeiture Rate(s) - The interest rate(s) used to calculate the Minimum Nonforfeiture Value. This interest rate(s) may never be less than 1.0% or greater than 3.0%. The rate is calculated using the monthly 5-year Constant Maturity Treasury rate for the first month of the calendar quarter preceding the calendar quarter which includes the Issue Date of Contract or the Redetermination Date, rounded to the nearest 0.05%, minus 1.25%.

Minimum Nonforfeiture Value - The minimum required value of amounts allocated to the Guaranteed Fund. This value is calculated in accordance with state law and is not less than 87.5% of allocations to the Guaranteed Fund, whether by an exchange from another investment option or Companion Contract or Deposits, accumulated at the applicable Minimum Nonforfeiture Rates, for as long as such amounts remain in the Guaranteed Fund, less an annual assumed contract charge of \$50 for each Participant.

Redetermination Date - The date, every Contract Anniversary following the Issue Date of Contract, the Minimum Nonforfeiture Rate is recalculated.

Article II – Guaranteed Fund

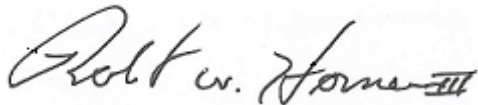
The following is added to the Guaranteed Fund article of the Contract.

Guaranteed Nonforfeiture Value

All withdrawals and exchanges from the Guaranteed Fund will receive the greater of the accumulated value of such amounts, at the Interest Rate(s) credited, or the Minimum Nonforfeiture Value.

The Minimum Nonforfeiture Rate used to calculate the Minimum Nonforfeiture Value is redetermined on the Redetermination Date.

Executed for the Company by:



Secretary



President