

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

ENDORSEMENT

To

**Group Annuity Contract(s) -- Guaranteed Fund
(APO-1471NY and APO-2241)**

This telephone number is for Policyholders to present inquiries or obtain information about coverage and to provide assistance in resolving complaints 1-800-476-0613.

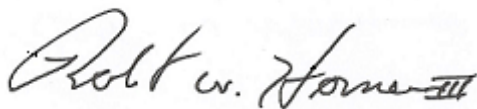
This endorsement is made part of the Contract to which it is attached. To the extent the terms of the Contract and this endorsement are inconsistent, the terms of this endorsement shall control. Non-defined terms shall have the meaning given to them in the Contract.

1. Section 8.1 NOTICE OF TRANSFER AND TRANSFER PAYMENTS portion of the Contract is endorsed by adding the following:

At the time the Contractholder provides written direction to the Company to make one or more withdrawals from the Guaranteed Fund to provide transfer payments to a Funding Successor, the Company may, offer to the Contractholder the right to waive the six calendar month notice requirement in exchange for a two percent (2%) withdrawal fee. Such two percent withdrawal fee shall be based on the Contractholder's current balance in the Guaranteed Fund as of the date of withdrawal. Any other applicable charges will be applied after the withdrawal fee is assessed. The Contractholder shall have the option of having the withdrawal fee withdrawn from the Contract or making a separate payment for such withdrawal fee to the Company. The withdrawal fee will be withdrawn from the Contract unless otherwise elected by the Contractholder. If the Contractholder elects to make a separate payment for the withdrawal fee, such payment must be received by the Company prior to the transfer date. If the Contractholder does not make a separate payment by the transfer date, the Company will begin the six calendar month waiting period as described in the Contract. Upon Contractholder's written notice to the Company of such waiver, the Company shall process the requested transfer within 12 Business Days.

Notwithstanding the foregoing, the Company may withdraw the 2% withdrawal fee option by providing written notice to the Contractholder of such decision at least 3 months prior to the date on which the option will no longer be available.

Executed for Nationwide on the Date of Issue by:



Secretary



President