

Via Facsimile and U.S. Mail  
Mail Stop 4720

July 22, 2009

Timothy G. Frommeyer  
Senior Vice President and Chief Financial Officer  
Nationwide Life Insurance Company  
One Nationwide Plaza  
Columbus, Ohio 43215

**Re: Nationwide Life Insurance Company  
Form 10-K for the Fiscal Year Ended December 31, 2008  
File Number: 002-64559**

Dear Mr. Frommeyer,

We have completed our review of your Form 10-K and have no further comments at this time.

Sincerely,

Carlton E. Tartar  
Accounting Branch Chief