



Nationwide®

Nationwide® Life Underwriting Guide

Let's get your case off to a great start.



Nationwide® Underwriting

What's inside?





Intelligent Underwriting process guide	3
Medical requirements	5
Financial requirements	7
Preferred criteria and build charts	9
Field underwriting	17
Underwriting programs	21
International underwriting guidelines	25
Long-Term Care Rider II underwriting	31

Call us directly at 1-866-678-LIFE (5433).

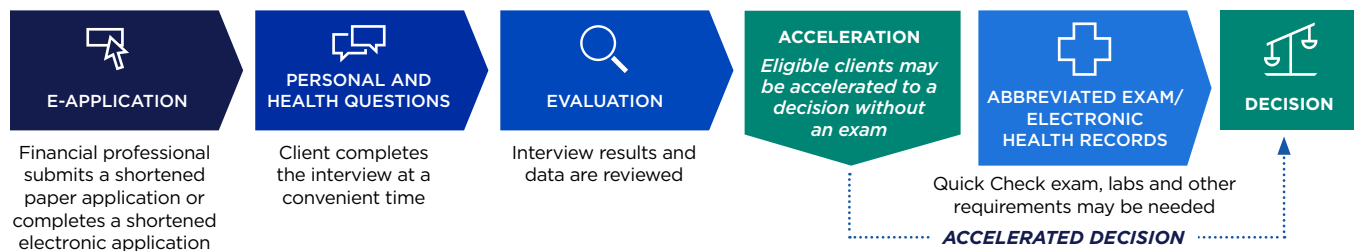
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Nationwide® Intelligent Underwriting

Nationwide® Intelligent Underwriting streamlines the life insurance application process for both you and your clients. It can provide a quicker, more efficient underwriting process with:

-  Less time required to obtain an underwriting decision
-  Fewer attending physician statements and a reduced need for additional underwriting requirements
-  An accelerated process for some of the healthiest clients by eliminating the exam and labwork¹
-  Less time spent on application paperwork, which translates to fewer medical history conversations with your clients

How it works



Completing the personal and health information

After completing the electronic application, your client can choose from 2 convenient options to complete their personal and health interview.

Option 1 — Online: Provide personal and health information electronically through a secure and easy online process.

- A secure link to the online interview will be emailed to your client. Reminder emails will be sent until the online interview is completed.

The online interview questions are the same as those in the telephone interview, but your client will have the flexibility to start, stop and continue throughout the process. The online interview is mobile-friendly, so your client can choose to fill it out at home or on the go. When the interview has been completed, your client will e-sign through DocuSign. If your client needs help, phone support is available.

Option 2 — Telephone: Provide personal and health information over the phone at a time that works best for your client.

- To complete the call immediately, please have your client call the phone number provided on the Application Setup screen in iPipeline and request an immediate interview.

The tele-interview will be recorded, and your client will sign via electronic voice signature. Healthy clients can expect an average interview time of 20 minutes, but the time may vary significantly depending on the client's health, language and ability to provide detailed information on their personal and health history.

If submitting a paper application: If you complete the paper application, your client has only the telephone option to complete their personal health questions (refer to Option 2 above). Once the application has been entered into our system, your client will be contacted by telephone to complete the personal and health interview. If your client is not able to complete the interview at that moment, they can schedule a call for their preferred day and time.







If the application qualifies for acceleration, an abbreviated exam, labs and other requirements will not be needed. It's not necessary to order any of these until we determine whether we're able to accelerate the application.

¹ Applicants ages 18 to 50 applying for face amounts of \$100,000 to \$5 million and/or ages 51 to 60 applying for face amounts of \$100,000 to \$1 million, including non-U.S. citizens living in the U.S. more than 12 months, are eligible for possible acceleration.

Products eligible for Intelligent Underwriting²

Term life	Universal life	Whole life	VUL
Nationwide Guaranteed Level Term (10, 15, 20, 30 years)	Nationwide Indexed UL Accumulator II 2020 or Protector II 2020 Nationwide No-Lapse Guarantee UL II New Heights® Indexed UL Accumulator 2020	Nationwide WL 100 Nationwide 20-Pay WL	Nationwide VUL Accumulator Nationwide VUL Protector II

² Product availability is subject to state approval.

Why use Nationwide Intelligent Underwriting?					
 No prescreen checklist	 Fewer attending physician statements	 Long-Term Care Rider available for acceleration	 1035 exchange and replacement available for acceleration	 Quicker overall underwriting process	 Less paperwork and no need to ask uncomfortable medical questions

Intelligent Underwriting guidelines

- Age: 18 and older
- Face amount: \$100,000 and above

Acceleration guidelines

- Ages 18 to 50 applying for face amounts of \$100,000 to \$5 million on eligible products
- Ages 51 to 60 applying for face amounts of \$100,000 to \$1 million on eligible products
- U.S. citizen or non-U.S. citizen residing in the U.S. for more than 12 months
- Standard or better risk classes are eligible, including tobacco

Setting eligibility expectations

For clients who fall within our Standard risk class or better, an underwriting decision will be made without the need for additional underwriting requirements.

However, some clients who fall within the Standard risk class or better may not be eligible to accelerate simply because we don't have enough information to make a decision. Additional underwriting requirements will therefore be needed to reach an underwriting decision. If an abbreviated exam is necessary, the examiner may collect:

- Height, weight, blood pressure and pulse information
- Urine and blood samples

Nationwide performs post-issue audits on cases put in force to validate our underwriting assessments and models. If we develop information that was not disclosed at the time of the application, we reserve the right to rescind the policy.



Call us at 1-800-321-6064 with any questions about Nationwide Intelligent Underwriting and how it can work for you and your clients.



• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

Nationwide Intelligent Underwriting is available in all states but New York.

Products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

The general distributor for variable products is Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side and New Heights are service marks of Nationwide Mutual Insurance Company.

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Medical requirements

At Nationwide®, we continually focus on making it easier for you to meet your clients' financial needs. That includes providing the life insurance required to protect their loved ones, and it also means helping you easily explain to your clients what they should expect during underwriting. Please review this summary of medical requirements.

This table is for applications submitted online or by telephone (except for Nationwide CareMatters®). These requirements are based on the age of the proposed insured at the time of application.

Age/amount ¹	Age of insured				
	18 – 39	40 – 50	51 – 60	61 – 70	71+
\$100,000 – \$250,000	MVR, Dx, Rx (QC, BCP, HOS) ²	MVR, Dx, Rx (QC, BCP, HOS) ²	MVR, Dx, Rx (QC, BCP, HOS) ²	QC, BCP, HOS, MVR, Dx, Rx	QC, ⁴ BCP, HOS, MVR, APS, Dx, Rx
\$250,001 – \$499,999	MVR, Dx, Rx (QC, BCP, HOS) ²	MVR, Dx, Rx (QC, BCP, HOS) ²	MVR, Dx, Rx (QC, BCP, HOS) ²	QC, BCP, HOS, MVR, Dx, Rx	QC, ⁴ BCP, HOS, MVR, APS, Dx, Rx
\$500,000 – \$1,000,000	MVR, Dx, Rx (QC, BCP, HOS) ²	MVR, Dx, Rx (QC, BCP, HOS) ²	MVR, Dx, Rx (QC, BCP, HOS) ²	QC, BCP, HOS, MVR, APS, Dx, Rx	QC, ⁴ BCP, HOS, MVR, APS, Dx, Rx
\$1,000,001 – \$2,000,000	MVR, Dx, Rx (QC, BCP, HOS) ²	MVR, Dx, Rx (QC, BCP, HOS) ²	QC, BCP, HOS, MVR, Dx, Rx	QC, BCP, HOS, MVR, APS, Dx, Rx	QC, ⁴ BCP, HOS, EKG, MVR, APS, Dx, Rx
\$2,000,001 – \$5,000,000	MVR, Dx, Rx (QC, BCP, HOS) ²	MVR, Dx, Rx (QC, BCP, HOS) ²	QC, BCP, HOS, MVR, APS, Dx, Rx	QC, BCP, HOS, MVR, APS, Dx, Rx	QC, ⁴ BCP, HOS, EKG, MVR, APS, Dx, Rx
\$5,000,001 – \$10,000,000 ³	QC, BCP, HOS, MVR, APS, Dx, Rx, EIR	QC, BCP, HOS, MVR, APS, Dx, Rx, EIR	QC, BCP, HOS, MVR, APS, Dx, Rx, EIR	QC, BCP, HOS, EKG, MVR, APS, Dx, Rx, EIR	QC, ⁴ BCP, HOS, EKG, MVR, APS, Dx, Rx, EIR
\$10,000,001 and up ³	Paramed, BCP, HOS, MVR, APS, Dx, Rx, EIR	Paramed, BCP, HOS, EKG, MVR, APS, Dx, Rx, EIR	Paramed, BCP, HOS, EKG, MVR, APS, Dx, Rx, EIR	Paramed, BCP, HOS, EKG, MVR, APS, Dx, Rx, EIR	Paramed, ⁴ BCP, HOS, EKG, MVR, APS, Dx, Rx, EIR

APS: Attending Physician Statement. An APS may be required for any age and amount for cause or if the proposed insured has seen a medical professional within 2 months of the application.

BCP: Blood Chemistry Profile

Dx: Medical Claims Data

EIR: Electronic Inspection Report

EKG: Electrocardiogram

HOS: Home Office Urine Specimen

MVR: Motor Vehicle Report

Paramed: Paramedical Exam

QC: Quick Check (physical measurements and blood pressure)

Rx: Pharmacy Database Check

¹ When determining the medical requirements for age and amount, "REQUIREMENTS" are based on current age and "AMOUNT" is equal to the amount of life insurance applied for currently with Nationwide, plus any amount of life insurance placed in force within the past 3 years with Nationwide. CareMatters is not a factor in determining requirements. If it's a survivorship policy, to determine "AMOUNT," use half of the new survivorship's specified amount, the full amount of any other insurance policies applied for currently with Nationwide, plus the full amount of any individual or survivorship policies placed in force within the past 3 years with Nationwide. [The full specified amount must be used when determining the financial requirement needed.] If Death Benefit Option 3 is applied for, the requirements are to be based on the ultimate amount (the total of the cash accumulation/return and the death benefit that is illustrated).

² After completion of the medical interview (telephone or online), if unable to accelerate, Nationwide will require a Quick Check exam, Blood Chemistry Profile and Home Office Urine Specimen, which will be ordered based on the preference indicated on the initial application.

³ A telephone medical interview is required for any cases of \$5,000,001 and up; however, if a Paramedical exam (even if completed for another company) has been completed and found acceptable for Nationwide, an online medical interview may be accepted instead of a telephone medical interview. Reach out to your case manager for more details.

⁴ For ages 71 and older, paramedical exams and quick checks with physical measurements and blood pressure will include elderly questions and screening.

Notes:

- Underwriting reserves the right to require updated medical requirements and additional information.
- Medical requirements may be used for up to 12 months from the date completed for those age 69 and younger and for up to 6 months from the date completed for those age 70 and older.
- The producer is responsible for having any requirements received in any language other than English translated into English at his/her own expense. This should be interpreted by a disinterested third party.

- Let us order the requirements for you so you can move on to something else. Simply note on your producer's certificate that you want us to handle them on your behalf. If you'd rather do it yourself, please contact one of our authorized paramedical providers by phone, or you can order the exam online.

APPS
1-800-727-2101
apps@live.com

ExamOne
1-800-768-2058
examone.com

IMS Paramed
1-877-808-5533
imsparamed.com/imsnew

Remember to tell clients to expect a call from the paramedical company.

This table is for applications submitted traditionally (not online or by telephone) except for Nationwide CareMatters. These requirements are based on the age of the proposed insured at the time of application.

Age/amount ¹	0 – 17	18 – 39	40 – 50	51 – 60	61 – 70	71+
\$0 – \$99,999	Dx, Rx	MVR, Dx, Rx	MVR, Dx, Rx	Paramed, BCP, HOS, MVR, Dx, Rx	Paramed, BCP, HOS, MVR, Dx, Rx	Paramed, ² BCP, HOS, MVR, APS, Dx, Rx
\$100,000 – \$250,000	Dx, Rx	Paramed, BCP, HOS, MVR, Dx, Rx	Paramed, BCP, HOS, MVR, Dx, Rx	Paramed, BCP, HOS, MVR, Dx, Rx	Paramed, BCP, HOS, MVR, Dx, Rx	Paramed, ² BCP, HOS, MVR, APS, Dx, Rx
\$250,001 – \$499,999	Dx, Rx	Paramed, BCP, HOS, MVR, Dx, Rx	Paramed, BCP, HOS, MVR, Dx, Rx	Paramed, BCP, HOS, MVR, Dx, Rx	Paramed, BCP, HOS, MVR, Dx, Rx	Paramed, ² BCP, HOS, MVR, APS, Dx, Rx
\$500,000 – \$1,000,000	Dx, Rx	Paramed, BCP, HOS, MVR, Dx, Rx	Paramed, BCP, HOS, MVR, Dx, Rx	Paramed, BCP, HOS, MVR, Dx, Rx	Paramed, BCP, HOS, MVR, APS, Dx, Rx	Paramed, ² BCP, HOS, MVR, APS, Dx, Rx
\$1,000,001 – \$2,000,000	Dx, Rx, APS	Paramed, BCP, HOS, MVR, Dx, Rx	Paramed, BCP, HOS, MVR, Dx, Rx	Paramed, BCP, HOS, MVR, Dx, Rx	Paramed, BCP, HOS, MVR, APS, Dx, Rx	Paramed, ² BCP, HOS, EKG, MVR, APS, Dx, Rx
\$2,000,001 – \$5,000,000	Dx, Rx, APS	Paramed, BCP, HOS, MVR, Dx, Rx	Paramed, BCP, HOS, MVR, Dx, Rx	Paramed, BCP, HOS, MVR, APS, Dx, Rx	Paramed, BCP, HOS, MVR, APS, Dx, Rx	Paramed, ² BCP, HOS, EKG, MVR, APS, Dx, Rx
\$5,000,001 – \$10,000,000 ³	Dx, Rx, APS	Paramed, BCP, HOS, MVR, APS, Dx, Rx, EIR	Paramed, BCP, HOS, MVR, APS, Dx, Rx, EIR	Paramed, BCP, HOS, MVR, APS, Dx, Rx, EIR	Paramed, BCP, HOS, EKG, MVR, APS, Dx, Rx, EIR	Paramed, ² BCP, HOS, EKG, MVR, APS, Dx, Rx, EIR
\$10,000,001 and up ³	Dx, Rx, APS	Paramed, BCP, HOS, MVR, APS, Dx, Rx, EIR	Paramed, BCP, HOS, EKG, MVR, APS, Dx, Rx, EIR	Paramed, BCP, HOS, EKG, MVR, APS, Dx, Rx, EIR	Paramed, BCP, HOS, EKG, MVR, APS, Dx, Rx, EIR	Paramed, ² BCP, HOS, EKG, MVR, APS, Dx, Rx, EIR

APS: Attending Physician Statement. An APS may be required for any age and amount for cause or if the proposed insured has seen a medical professional within 2 months of the application.

BCP: Blood Chemistry Profile

Dx: Medical Claims Data

EIR: Electronic Inspection Report

EKG: Electrocardiogram

HOS: Home Office Urine Specimen

MVR: Motor Vehicle Report

Paramed: Paramedical Exam

Rx: Pharmacy Database Check

¹ When determining the medical requirements for age and amount, “REQUIREMENTS” are based on current age and “AMOUNT” is equal to the amount of life insurance applied for currently with Nationwide, plus any amount of life insurance placed in force within the past 3 years with Nationwide. CareMatters is not a factor in determining requirements. If it’s a survivorship policy, to determine “AMOUNT” use half of the new survivorship’s specified amount, the full amount of any other insurance policies applied for currently with Nationwide, plus the full amount of any individual or survivorship policies placed in force within the past 3 years with Nationwide. [The full specified amount must be used when determining the financial requirement needed.] If Death Benefit Option 3 is applied for, the requirements are to be based on the ultimate amount (the total of the cash accumulation/return and the death benefit that is illustrated).

² For age 71 and older, paramedical exams will include elderly questions and screening.

³ A telephone medical interview is required for any cases of \$5,000,001 and up; however, if a Paramedical exam (even if completed for another company) has been completed and found acceptable for Nationwide, an online medical interview may be accepted instead of a telephone medical interview. Reach out to your case manager for more details.

Notes:

- Underwriting reserves the right to require updated medical requirements and additional information.
 - Medical requirements may be used for up to 12 months from the date completed for those age 69 and younger and for up to 6 months from the date completed for those age 70 and older.
 - The producer is responsible for having any requirements received in any language other than English translated into English at his/her own expense. This should be interpreted by a disinterested third party.
- Let us order the requirements for you so you can move on to something else. Simply note on your producer's certificate that you want us to handle them on your behalf. If you'd rather do it yourself, please contact one of our authorized paramedical providers by phone or you can order the exam online.

APPS 1-800-727-2101 appslive.com	ExamOne 1-800-768-2058 examone.com	IMS Paramed 1-877-808-5533 imsparamed.com/imsnew
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Remember to tell clients to expect a call from the paramedical company.

We're here to help.

If you have any questions or would otherwise like assistance, please call us directly at 1-866-678-LIFE (5433).

Financial requirements

Financial supplements

Personal life financial supplement

- Ages 18 to 70 and amounts of \$5,000,001 to \$10 million¹
- Age 71+ and amounts of \$1,000,001 to \$10 million¹

Business life financial supplement

- Amounts of \$1,000,001 or more¹

Third-party financials

- All ages and amounts of \$10,000,001 or more¹

We reserve the right to request additional financial information if the applicant is outside of these parameters.

Reinsurance automatic and jumbo limits

Large and complex cases can be difficult to manage, but we stand ready to make them easier for you with our automatic binding and jumbo limits.

Automatic binding limits

Individual and survivorship life cases	
Issue ages	Standard — Table C
0 – 24	\$25 million
25 – 70 (Term and Whole Life)	\$50 million
25 – 70 (IUL, VUL, and Survivorship)	\$65 million
71 – 75	\$15 million
76 – 80	\$5 million
81 +	\$1 million

Jumbo limits

Individual products		Survivorship	
Issue ages	Jumbo limit	Issue ages	Jumbo limit
0 – 24	\$30 million	All ages	\$65 million
25 – 75	\$65 million		
76 – 80	\$35 million		
81+	\$15 million		

There is possible availability up to \$10 million internal retention for jumbo risks only up to age 70 and Standard or better risks.

Financial underwriting requirements

As you help your clients select the life insurance that meets their needs, you may have questions about typical coverage amounts. Use our guidelines for some common life insurance scenarios to help answer them.

- Income replacement
- Nonworking spouse/partner
- Estate protection
- Juvenile coverage
- Key person
- Buy/sell

Please keep in mind, though, that we may consider your clients for amounts outside these guidelines on an individual basis. Also, remember that we reserve the right to adjust these guidelines at any time.

Income replacement

Age	Multiply annual earned income by ²
18 – 30	30
31 – 40	25
41 – 50	20
51 – 60	15
61 – 70	10
71+	5

Nonworking spouse/partner

We can consider a nonworking spouse/partner up to \$1 million if the spouse/partner is listed as the beneficiary and they qualify financially. Equal amounts up to \$2.5 million can be considered to match coverage on the spouse/partner.

Estate protection

We base coverage levels for estate protection on applicable state and federal estate and inheritance taxes. At rates of 55% and higher, you may calculate the amount of insurance necessary using reasonable estate growth projections:

- Time horizons of up to 15 years (or your client's life expectancy, if that's less)

¹ This amount is equal to the amount of insurance applied for currently with Nationwide, plus any amount placed in force in the past 3 years with Nationwide.

² This chart is for reference only. Internal guidelines may have some variations.

Estate protection (continued)

- Current interest rates of up to 6%
- You should value all estate assets on a current or near-current basis for older clients

Juvenile

Washington and New York laws limit the amount of coverage on juveniles as follows:

Washington state:

- The life coverage may not exceed the annual household income

New York state:

- Ages under 4½ years — The maximum life coverage may not exceed the greater of \$50,000 or 25% of the amount of insurance in force on the parent/owner
- Ages 4½ years to 14½ years — The maximum life coverage may not exceed the greater of \$50,000 or 50% of the amount in force on the parent/owner

For all other states:

- Ages 17 years and younger and college students under age 26 — The maximum coverage may not exceed the amount of life coverage in force on the highest insured parent or legal guardian up to a maximum of \$1 million³

Notes:

- Amounts over \$500,000 on juveniles to age 17 should have a minimum household income of \$100,000
- Amounts over \$1 million in all states except Washington and New York will be considered on an individual basis

- Siblings should have similar coverage
- The owner of the policy must be a parent, legal guardian, grandparent or noncustodial parents; parents or guardians who have legal custody must complete and sign the application
- With financial justification, we can allow up to \$250,000 if the parents are uninsured

Key person

For key person protection, the maximum amount of coverage is typically 5 to 10 times the individual's annual salary. We may consider a higher amount if you attach a full explanation of the need. Additional information you may want to include is the business's net worth, the proposed insured's monetary contribution to the business and the in-force coverage on other key personnel.

Buy/sell agreements

Important partners or shareholders should be insured based on their relative worth or percentage of ownership to the business. Of course, the overall value for all insureds must be realistic in relation to their respective roles and percentage of ownership of the business. We'll base the amount of insurance coverage on the reasonable appraised value of the business and the proposed insured's share of it.

Additional financial requirements may be required, such as:

- Balance sheets
- Income statements
- Cover letters
- Tax returns



We're here to help.

If you have any questions or would otherwise like assistance, please call us directly at 1-866-678-LIFE (5433).

³ Amounts over \$1 million in all states except Washington and New York will be considered on an individual basis.



Nationwide®

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Nationwide® Underwriting

Preferred criteria and build charts

When evaluating each proposed insured, we consider the following conditions and factors. As you review this list, remember that it's just a quick reference and doesn't include everything that could affect our final underwriting decision. Also, some rated classifications may qualify for our Placement Improvement Program (depending on the product), so please contact your underwriter for more details. Also, please note that this guide does not apply to CareMatters® products.

Preferred Plus, Preferred and Standard Plus risk guidelines for all products **except** Nationwide Whole Life

Preferred Plus/Preferred/Standard Plus risk guidelines

Ages 18 – 70				
Criteria	Preferred Plus Nontobacco	Preferred Nontobacco	Preferred Tobacco	Standard Plus Nontobacco
Nicotine/tobacco use	No use within the past 5 years	No use within the past 24 months	Use within the past 12 months	No use within the past 12 months
Blood pressure readings	Age ≤55: Not to exceed 140/80 Age >55: Not to exceed 140/90	Age ≤55: Not to exceed 145/90 Age >55: Not to exceed 150/90		Age ≤55: Not to exceed 145/90 Age >55: Not to exceed 150/90
Blood pressure treatment	No blood pressure treatment	Treated blood pressure is acceptable if well controlled for at least 1 year		Treated blood pressure is acceptable if well controlled for at least 1 year
Total cholesterol and HDL ratio	Treated cholesterol acceptable ≤230 and ≤5.0 ≤240 and ≤4.5 ≤250 and ≤4.0	Treated cholesterol acceptable ≤250 and ≤5.5 ages ≤60 ≤280 and ≤6.0 ages 61 to 70		Treated cholesterol acceptable ≤300 and ≤6.5 ages ≤60 ≤300 and ≤7.0 ages 61 to 70

Preferred Plus/Preferred/Standard Plus risk guidelines

Ages 18 – 70				
Criteria	Preferred Plus Nontobacco	Preferred Nontobacco	Preferred Tobacco	Standard Plus Nontobacco
Moving violations	≤1 in the past 3 years	≤2 in the past 3 years		No rating
DUI/DWI	No conviction in the past 5 years	No conviction in the past 5 years		No conviction in the past 3 years for ages ≥21, otherwise no rating
Drug/alcohol abuse	No history of abuse	No history of abuse within 10 years		No history of abuse within 7 years, otherwise no rating
Family history	No death prior to age 60 in a parent or sibling from cardiovascular disease or cancer	No death prior to age 60 in a parent or sibling from cardiovascular disease or cancer		1 death prior to age 60 acceptable in a parent or sibling from cardiovascular disease or cancer
Personal history	No history of coronary artery disease, diabetes mellitus, stroke or cancer (except basal cell skin cancer)	No history of coronary artery disease, diabetes mellitus, stroke or cancer (except basal cell skin cancer)		No history of coronary artery disease or stroke Diabetes acceptable, if no rating Cancer history (except basal cell skin cancer), treatment completed >10 years, no chemotherapy or radiation, if no rating
Felony conviction	No history of felony conviction	No history of felony conviction		No felony conviction ≤10 years
Aviation A civil aviation exclusion can be used (if available in the state in which the application was signed), with possible consideration for Preferred and Preferred Plus if the rest of the case qualifies	Commercial pilots are eligible if they participate in no other forms of aviation activity; all other forms of aviation are ineligible	Commercial pilots are eligible if they participate in no other forms of rated aviation activity; all other nonrated forms of aviation are eligible		
Avocation	Hazardous avocation risks are not eligible (except nonrated scuba diving)	Nonrated avocations are eligible		
Foreign travel	No rating for travel/residence risks			
Build	See build chart			

Preferred Plus, Preferred and Standard Plus risk guidelines for all products **except** Nationwide Whole Life

Excludes Nationwide Simplified® Whole Life

Preferred Plus/Preferred/Standard Plus risk guidelines

Ages 71 and older				
Criteria	Preferred Plus Nontobacco	Preferred Nontobacco	Preferred Tobacco	Standard Plus Nontobacco
Nicotine/tobacco use	No use within the past 5 years	No use within the past 24 months	Use within the past 12 months	No use within the past 12 months
Blood pressure readings	Not to exceed 140/90	Not to exceed 150/90		
Blood pressure treatment	No blood pressure treatment	Treated blood pressure is acceptable if well controlled for at least 1 year		
Total cholesterol and HDL ratio	Treated Cholesterol acceptable ≤270 and ≤4.5 Must be ≥160 unless treated	Treated Cholesterol acceptable ≤280 and ≤6.5 Must be ≥160 unless treated		Treated Cholesterol acceptable ≤330 and ≤7.5 Must be ≥160 unless treated
Serum albumin	≥4.2	≥4.0		≥3.8
Functional	Has the ability to perform all activities of daily living and instrumental activities of daily living			
Cognitive	No evidence of impairment by testing			
Moving violations	≤1 in the past 3 years	≤2 in the past 3 years		No rating
DUI/DWI	No DUI/DWI conviction in the past 5 years			No DUI/DWI conviction in the past 3 years, otherwise No Rating
Drug/alcohol abuse	No history of abuse	No history of abuse within 10 years		No history of abuse within 7 years, otherwise No Rating
Felony conviction	No history of felony conviction			No felony conviction ≤10 years
Aviation	A civil aviation exclusion can be used (if available in the state in which the application was signed), with possible consideration for Preferred and Preferred Plus if the rest of the case qualifies			
Avocation	Hazardous Avocation risks are not eligible (Except Non-Rated Scuba Diving)	Hazardous Avocation risks eligible, if Standard (Not Rated)		
Foreign travel	No rating for foreign travel/residence risks			
Personal history	No history of coronary artery disease, diabetes, stroke or cancer (except basal cell skin cancer)			No history of coronary artery disease or stroke. Diabetes acceptable if no ratings/debits. Cancer history (except basal cell skin cancer), treatment completed >10 years, no chemotherapy or radiation, if no rating
Build	See build chart			

Adult build chart

For all Nationwide products **except** Nationwide Whole Life

Height	Preferred Plus	Preferred	Standard Plus	Standard or better	Table B	Table C	Table D	Table E	Table F	Table H	Decline
4'9"	140	149	154	177 or less	178 – 182	183 – 191	192 – 196	197 – 200	201 – 208	209 – 214	215 +
4'10"	144	153	160	184 or less	185 – 188	189 – 198	199 – 203	204 – 208	209 – 214	215 – 222	223 +
4'11"	148	157	165	190 or less	191 – 195	196 – 205	206 – 210	211 – 215	216 – 223	224 – 230	231 +
5'0"	152	161	171	197 or less	198 – 202	203 – 212	213 – 217	218 – 222	223 – 229	230 – 238	239 +
5'1"	156	165	177	203 or less	204 – 209	210 – 219	220 – 224	225 – 230	231 – 237	238 – 246	247 +
5'2"	161	170	183	210 or less	211 – 215	216 – 226	227 – 232	233 – 237	238 – 245	246 – 254	255 +
5'3"	166	175	189	217 or less	218 – 222	223 – 234	235 – 239	240 – 245	246 – 253	254 – 262	263 +
5'4"	171	180	195	224 or less	225 – 230	231 – 241	242 – 247	248 – 253	254 – 262	263 – 270	271 +
5'5"	175	185	201	231 or less	232 – 237	238 – 249	250 – 255	256 – 261	262 – 268	269 – 279	280 +
5'6"	180	190	207	238 or less	239 – 244	245 – 257	258 – 263	264 – 269	270 – 278	279 – 288	289 +
5'7"	185	195	213	245 or less	246 – 252	253 – 264	265 – 271	272 – 277	278 – 287	288 – 296	297 +
5'8"	190	200	220	253 or less	254 – 259	260 – 272	273 – 279	280 – 286	287 – 295	296 – 305	306 +
5'9"	195	205	226	260 or less	261 – 267	268 – 280	281 – 287	288 – 294	295 – 304	305 – 314	315 +
5'10"	200	210	233	268 or less	269 – 275	276 – 289	290 – 296	297 – 303	304 – 312	313 – 324	325 +
5'11"	205	216	240	276 or less	277 – 283	284 – 297	298 – 304	305 – 311	312 – 322	323 – 333	334 +
6'0"	211	222	246	283 or less	284 – 291	292 – 305	306 – 313	314 – 320	321 – 334	335 – 342	343 +
6'1"	218	229	253	291 or less	292 – 299	300 – 314	315 – 322	323 – 329	330 – 340	341 – 352	353 +
6'2"	224	236	260	299 or less	300 – 307	308 – 323	324 – 330	331 – 338	339 – 350	351 – 362	363 +
6'3"	231	243	267	307 or less	308 – 315	316 – 331	332 – 339	340 – 347	348 – 359	360 – 371	372 +
6'4"	238	250	275	316 or less	317 – 324	325 – 340	341 – 349	350 – 357	358 – 369	370 – 381	382 +
6'5"	244	257	282	324 or less	325 – 333	334 – 349	350 – 358	359 – 366	367 – 379	380 – 392	393 +
6'6"	251	264	289	333 or less	334 – 341	342 – 360	361 – 367	368 – 376	377 – 389	390 – 402	403 +
6'7"	258	272	297	341 or less	342 – 350	351 – 368	369 – 377	378 – 386	387 – 398	399 – 412	413 +
6'8"	266	280	304	350 or less	351 – 359	360 – 377	378 – 386	387 – 395	396 – 409	410 – 423	424 +
6'9"	274	288	312	359 or less	360 – 368	369 – 387	388 – 396	397 – 405	406 – 419	420 – 433	434 +

This chart is for reference only. Internal guidelines may have some variations.

Preferred Plus and Preferred risk guidelines for Nationwide Whole Life products **only**

Excludes Nationwide Simplified® Whole Life

Preferred Plus/Preferred risk guidelines

Ages 18 – 70			
Criteria	Preferred Plus Nontobacco	Preferred Nontobacco	Preferred Tobacco
Nicotine/tobacco use	No use within the past 5 years	No use within the past 12 months	Use within the past 12 months
Blood pressure readings	Age ≤55: Not to exceed 140/80 Age >55: Not to exceed 140/90	Age ≤55: Not to exceed 145/90 Age >55: Not to exceed 150/90	
Blood pressure treatment	No blood pressure treatment	Treated blood pressure is acceptable if well controlled for at least 1 year	
Total cholesterol and HDL ratio	≤230 and ≤5.0 ≤240 and ≤4.5 ≤250 and ≤4.0	Treated Cholesterol acceptable ≤250 and ≤5.5 ages 60 and under ≤280 and ≤6.0 ages 61 to 70	
Moving violations	≤1 in the past 2 years	≤2 in the past 3 years	
DUI/DWI	No DUI/DWI conviction in the past 5 years		
Drug/alcohol abuse	No history of abuse	No history of abuse within 10 years	
Family history	No death due to cardiovascular disease or cancer in either a parent or sibling prior to age 60		
Felony conviction	No history of felony conviction		
Aviation	Commercial pilots eligible, if no other forms of aviation activity <ul style="list-style-type: none">• All other forms of aviation are not eligible	Commercial pilots eligible, if no other forms of rated aviation activity <ul style="list-style-type: none">• Aviation eligible, for Standard risks only (no ratings)	
Avocation	Hazardous Avocation risks are not eligible (Except Non-Rated Scuba Diving)	Hazardous Avocation risks eligible, if Standard (Not Rated)	
Foreign travel	No rating for foreign travel/residence risks		
Personal history	No history of coronary artery disease, diabetes, stroke or cancer (except basal cell skin cancer)		
Build	See build chart		

Preferred Plus and Preferred risk guidelines for Nationwide Whole Life products **only**

Excludes Nationwide Simplified® Whole Life

Preferred Plus/Preferred risk guidelines

Ages 71 and older			
Criteria	Preferred Plus Nontobacco	Preferred Nontobacco	Preferred Tobacco
Nicotine/tobacco use	No use within the past 5 years	No use within the past 12 months	Use within the past 12 months
Blood pressure readings	Not to exceed 140/90	Not to exceed 150/90	
Blood pressure treatment	No blood pressure treatment	Treated blood pressure is acceptable if well controlled for at least 1 year	
Total cholesterol and HDL ratio	Treated Cholesterol acceptable ≤270 and ≤4.5 Must be ≥160 unless treated	Treated Cholesterol acceptable ≤280 and ≤6.5 Must be ≥160 unless treated	
Serum albumin	≥4.2	≥4.0	
Functional	Has the ability to perform all activities of daily living and instrumental activities of daily living		
Cognitive	No evidence of impairment by testing		
Moving violations	≤1 in the past 2 years	≤2 in the past 3 years	
DUI/DWI	No DUI/DWI conviction in the past 5 years		
Drug/alcohol abuse	No history of abuse	No history of abuse within 10 years	
Felony conviction	No history of felony conviction		
Aviation	Aviation Exclusion Rider if available (for all rate classes)		
Avocation	Hazardous Avocation risks are not eligible (Except Non-Rated Scuba Diving)	Hazardous Avocation risks eligible, if Standard (Not Rated)	
Foreign travel	No rating for foreign travel/residence risks		
Personal history	No history of coronary artery disease, diabetes, stroke or cancer (except basal cell skin cancer)		
Build	See build chart		

Adult build chart

For Nationwide Whole Life products **only**. Excludes Nationwide Simplified Whole Life.

Height	Preferred Plus	Preferred	Standard or better	Table B	Table C	Table D	Table E	Table F	Table H	Decline
4'9"	140	149	177 or less	178 – 182	183 – 191	192 – 196	197 – 200	201 – 208	209 – 214	215 +
4'10"	144	153	184 or less	185 – 188	189 – 198	199 – 203	204 – 208	209 – 214	215 – 222	223 +
4'11"	148	157	190 or less	191 – 195	196 – 205	206 – 210	211 – 215	216 – 223	224 – 230	231 +
5'0"	152	161	197 or less	198 – 202	203 – 212	213 – 217	218 – 222	223 – 229	230 – 238	239 +
5'1"	156	165	203 or less	204 – 209	210 – 219	220 – 224	225 – 230	231 – 237	238 – 246	247 +
5'2"	161	170	210 or less	211 – 215	216 – 226	227 – 232	233 – 237	238 – 245	246 – 254	255 +
5'3"	166	175	217 or less	218 – 222	223 – 234	235 – 239	240 – 245	246 – 253	254 – 262	263 +
5'4"	171	180	224 or less	225 – 230	231 – 241	242 – 247	248 – 253	254 – 262	263 – 270	271 +
5'5"	175	185	231 or less	232 – 237	238 – 249	250 – 255	256 – 261	262 – 268	269 – 279	280 +
5'6"	180	190	238 or less	239 – 244	245 – 257	258 – 263	264 – 269	270 – 278	279 – 288	289 +
5'7"	185	195	245 or less	246 – 252	253 – 264	265 – 271	272 – 277	278 – 287	288 – 296	297 +
5'8"	190	200	253 or less	254 – 259	260 – 272	273 – 279	280 – 286	287 – 295	296 – 305	306 +
5'9"	195	205	260 or less	261 – 267	268 – 280	281 – 287	288 – 294	295 – 304	305 – 314	315 +
5'10"	200	210	268 or less	269 – 275	276 – 289	290 – 296	297 – 303	304 – 312	313 – 324	325 +
5'11"	205	216	276 or less	277 – 283	284 – 297	298 – 304	305 – 311	312 – 322	323 – 333	334 +
6'0"	211	222	283 or less	284 – 291	292 – 305	306 – 313	314 – 320	321 – 334	335 – 342	343 +
6'1"	218	229	291 or less	292 – 299	300 – 314	315 – 322	323 – 329	330 – 340	341 – 352	353 +
6'2"	224	236	299 or less	300 – 307	308 – 323	324 – 330	331 – 338	339 – 350	351 – 362	363 +
6'3"	231	243	307 or less	308 – 315	316 – 331	332 – 339	340 – 347	348 – 359	360 – 371	372 +
6'4"	238	250	316 or less	317 – 324	325 – 340	341 – 349	350 – 357	358 – 369	370 – 381	382 +
6'5"	244	257	324 or less	325 – 333	334 – 349	350 – 358	359 – 366	367 – 379	380 – 392	393 +
6'6"	251	264	333 or less	334 – 341	342 – 360	361 – 367	368 – 376	377 – 389	390 – 402	403 +
6'7"	258	272	341 or less	342 – 350	351 – 368	369 – 377	378 – 386	387 – 398	399 – 412	413 +
6'8"	266	280	350 or less	351 – 359	360 – 377	378 – 386	387 – 395	396 – 409	410 – 423	424 +
6'9"	274	288	359 or less	360 – 368	369 – 387	388 – 396	397 – 405	406 – 419	420 – 433	434 +

This chart is for reference only. Internal guidelines may have some variations.

Underweight chart

Body mass index (BMI)	16-70 years old	71 years and older
<16	Decline	Decline
16 – 16.4	+125	Decline
16.5 – 16.9	+50	+100
17 – 18.4	+25	+50

Juvenile build chart

Individual coverage only						Child Rider only
Ratings	Table B	Standard	Table B	Table D	Individual consideration	Standard
Age in years	Body mass index (BMI)					
2	14.0 – 14.4	14.5 – 19.5	19.6 – 24.9	25.0 – 29.9	30.0+	14.0 – 29.9
3	14.0 – 14.4	14.5 – 19.0	19.1 – 23.9	24.0 – 28.9	29.0+	14.0 – 28.9
4	13.0 – 13.4	13.5 – 18.5	18.6 – 23.9	24.0 – 28.9	29.0+	13.0 – 28.9
5	13.0 – 13.4	13.5 – 18.5	18.6 – 23.9	24.0 – 28.9	29.0+	13.0 – 28.9
6	13.0 – 13.4	13.5 – 19.0	19.1 – 23.9	24.0 – 28.9	29.0+	13.0 – 28.9
7	13.0 – 13.4	13.5 – 20.0	20.1 – 24.9	25.0 – 29.9	30.0+	13.0 – 29.9
8	13.0 – 13.4	13.5 – 21.0	21.1 – 25.9	26.0 – 30.9	31.0+	13.0 – 30.9
9	13.0 – 13.4	13.5 – 22.5	22.6 – 26.9	27.0 – 31.9	32.0+	13.0 – 31.9
10	13.0 – 13.4	13.5 – 23.5	23.6 – 27.9	28.0 – 32.9	33.0+	13.0 – 32.9
11	14.0 – 14.4	14.5 – 24.5	24.6 – 28.9	29.0 – 33.9	34.0+	14.0 – 33.9
12	14.0 – 14.4	14.5 – 26.0	26.1 – 29.9	30.0 – 34.9	35.0+	14.0 – 34.9
13	15.0 – 15.4	15.5 – 29.5	29.6 – 30.0	30.1 – 35.9	36.0+	15.0 – 35.9
14	15.0 – 15.4	15.5 – 32.5	32.6 – 34.0	34.1 – 36.9	37.0+	15.0 – 36.9
15	16.0 – 16.4	16.5 – 34.5	34.6 – 35.0	35.1 – 37.9	38.0+	16.0 – 37.9

This chart is for reference only. Internal guidelines may have some variations.



We’re here to help.

If you have any questions or would otherwise like assistance, please call us directly at 1-866-678-LIFE (5433).





Nationwide® Underwriting

Field Underwriting Guide

At Nationwide®, we're committed to providing accurate, timely and competitive underwriting offers on all life applications; however, incomplete information can lead to a delay. To avoid that and receive a timely decision, please let this guide help make sure you have a thorough understanding of all information that our underwriter will need during the review process.

Medical conditions:

Condition	Factors considered		Best possible class
Alcohol/drug abuse	<ul style="list-style-type: none">• Treatment• Relapses• Length of abstinence (decline if within 3 years)		Preferred Nontobacco
Arthritis	<ul style="list-style-type: none">• Treatment• Type		Preferred Plus Nontobacco
Asthma¹	<ul style="list-style-type: none">• Treatment• Hospitalization• Smoking		Preferred Nontobacco
Basal cell and squamous cell skin cancer	<ul style="list-style-type: none">• Single episode• Location	<ul style="list-style-type: none">• Time since event• Grade/staging	Preferred Plus Nontobacco
Cancer¹ — includes skin cancer (except basal cell and squamous cell skin cancer) and all other internal types (e.g., melanoma or breast cancer)	<ul style="list-style-type: none">• Single episode• Location• Time since event	<ul style="list-style-type: none">• Grade/staging• Treatment	Standard Nontobacco
Cholesterol	<ul style="list-style-type: none">• Cholesterol/HDL ratio• Medication		Preferred Plus Nontobacco
Diabetes¹	<ul style="list-style-type: none">• Treatment• Age at onset• Control		Preferred Nontobacco (Age ≥40/Type 2/non-insulin-dependent diabetes with A1C readings within guidelines)
Epilepsy	<ul style="list-style-type: none">• Treatment• Date of last episode		Preferred Nontobacco

Condition	Factors considered	Best possible class
Heart attack/bypass/coronary artery disease¹	<ul style="list-style-type: none"> • Age of onset • Number of vessels • Severity of disease • Time since last event • Treatment • Continued cardiac care 	Standard Nontobacco (age >50)
Hypertension¹ (high blood pressure)	<ul style="list-style-type: none"> • Control 	Preferred Nontobacco
Mental illness	<ul style="list-style-type: none"> • Treatment • Hospitalization (decline if within 2 years) • Loss of work 	Preferred Nontobacco (anxiety) Preferred Nontobacco (mild depression) Best Case Table B (all others, including depression/bipolar)
Sleep apnea¹	<ul style="list-style-type: none"> • Treatment and control 	Preferred Nontobacco
Stroke	<ul style="list-style-type: none"> • Age • Time since event (decline if within 1 year) • Residuals 	Table B

¹ For these medical conditions, please note the additional questions on the next page that you can ask to help further clarify the risk.

Note: This chart is a guide to help you determine the best possible underwriting class. The ultimate underwriting decision is based on the individual insured and overall underwriting assessment.

Nonmedical conditions:

Condition	Factors considered	Best possible class
Aviation	<ul style="list-style-type: none"> • Experience • Yearly hours logged • Total solo hours logged • Type of flying • Aircraft flown 	Preferred Nontobacco U.S. commercial pilots can get Preferred Plus
Skydiving/parachuting	<ul style="list-style-type: none"> • Experience • Number of jumps 	Preferred Nontobacco
Racing (e.g., cars, trucks, motorcycles and boats)	<ul style="list-style-type: none"> • Speed • Type/class • Location • Frequency 	Preferred Nontobacco
Scuba diving	<ul style="list-style-type: none"> • Experience • Type/class • Depth of dives • Frequency • Location 	Preferred Plus Nontobacco
Climbing and mountaineering	<ul style="list-style-type: none"> • Experience • Location • Equipment used • Height, length, grade and rating of climb 	Preferred Nontobacco

Common medical conditions and questions to ask:

Anxiety/Depression

• Date of diagnosis?	• History of suicide attempts?
• Date of last episode?	• History of alcohol/substance abuse?
• Any hospitalizations, ER visits or urgent care visits?	• Have ever been seen or treated by a psychiatrist, psychologist, therapist, counselor or any other mental health professional?
• What treatment have you received and when?	• Name, address and phone number of physician(s) consulted?

Asthma

• Date of diagnosis and last attack?	• Have you ever used tobacco in any form (type and when used)?
• Type of asthma (e.g., seasonal, allergic, exercise-induced or cold-induced)?	• Have you ever been diagnosed as having any other respiratory disorder or disease (e.g., chronic bronchitis, emphysema, sleep apnea or recurring pneumonia)?
• What symptoms do you experience?	• Has a pulmonary function test (breathing test) ever been done? (If yes, please list the most recent results.)
• Current medications used for asthma or related symptoms?	• Name, address and phone number of physician(s) consulted?
• Dates of hospitalizations or emergencies	

Cancer

• Date of diagnosis?	• Any metastasis or nodal involvement? (Please give details.)
• Type or location of tumor?	• Any recurrence? (Please give details.)
• How was the cancer treated (surgery, chemotherapy, radiation therapy or other)?	• Are you currently taking any medications? (Please give details.)
• Time since treatment last ended?	• Do you have any other major health problems? (Please give details.)
• What was the grade and stage?	• Name, address and phone number of physician who has complete records, including operative and pathology reports?

Diabetes

• Date of diagnosis?	• Have you experienced any symptoms of, or been diagnosed with, hypertension, coronary artery disease, stroke or peripheral vascular disease? (Please provide dates and details.)
• How are you being treated (diet, oral medication or insulin)? (Please list medication and dosage.)	• Have you smoked cigarettes in the past 12 months? (Please list date last used.)
• What is your most recent blood glucose reading and glycosylated hemoglobin (HbA1c) reading?	• How often do you see your physician? (Please list date of last visit.)
• Do you monitor your own blood sugar readings?	• Name, address and phone number of physician who has your complete medical records?
• Have you experienced any medical complications related to diabetes (e.g., vision concerns, skin ulcers, kidney problems, diabetic coma, insulin shock)? (Please explain.)	

Heart attack/bypass/angioplasty

• Date chest pain first occurred?	• Are you currently taking any medications? (Please give details.)
• What was the final diagnosis (e.g., heart attack, ischemia)?	• Have you had any recurrent chest pain or shortness of breath? (Please provide dates and details.)
• What tests were performed (e.g., stress EKG, thallium stress EKG, stress echo)? (Please list the results.)	• Any medical history of diabetes, high blood pressure, high cholesterol or family history of heart disease?
• Was a cardiac catheterization completed? (Please list details and results.)	• Have you ever used tobacco in any form? (Please note type and date last used.)
• Was a surgical procedure performed? (Please list the type — angioplasty, bypass, atherectomy — the number of vessels involved and the date performed.)	• Name, address and phone number of physicians and hospitals consulted? (Please include dates you saw them and why.)

Hepatitis

• Date of diagnosis?	• Have you ever had a liver biopsy?
• Type of hepatitis: A, B, C, D or E?	• When was your last imaging test (e.g., ultrasound, CT, MRI, FibroScan) and what were the results?
• What treatment have you received and when?	• Name, address and phone number of physician(s) consulted?

High blood pressure

• Date of diagnosis?	• What was your last reading in your physician's office?
• Have you had any cardiac testing (e.g., stress test, echo)?	• Name, address and phone number of physician(s) consulted?

Sleep apnea

• Date of diagnosis?	• Was it classified as mild, moderate or severe?
• What treatment have you received, and are you compliant with the treatment?	• Name, address and phone number of physician(s) consulted?



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Nationwide®

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Nationwide® Underwriting

Underwriting programs

When you're competing for a client's life insurance business, you want to know that you're presenting the best offer you can. We understand that at Nationwide®, and we're determined to help you place your case with these quality underwriting programs:

Marijuana use

With Nationwide life insurance, recreational marijuana users may qualify for Nontobacco rate classes, depending on their frequency of use and subject to the following restrictions:

Preferred Plus: If using 2 times or less per week and the favorable factors listed below are met:

- Admits to marijuana use on the application
- No alcohol or other drug abuse
- No current use of other drugs of abuse, including controlled substances prescribed by a physician (e.g., opioids or benzodiazepines)
- Negative hepatitis screen on insurance lab, if performed
- No felonious criminal history
- Motor vehicle report (MVR) without ratable violations or DUI/OWI history

Preferred Nontobacco: If using 3 to 4 times per week

Standard Nontobacco: If using 5 to 6 times per week

Medical marijuana may be considered depending on the underlying impairment. Vaping of marijuana will be considered at tobacco rates.

Celebratory cigar program

Some clients are going to celebrate with a cigar every once in a while. We understand that, and we don't think it should keep them from qualifying for Preferred Plus Nontobacco or Preferred Nontobacco rates if they're otherwise healthy and qualify.

Occasional cigar smokers can still qualify for Preferred Plus Nontobacco or Preferred Nontobacco rates if:

- 1-36 cigars per year are eligible for Preferred Plus Nontobacco
- 37 or more cigars per year are eligible for Preferred Tobacco rates
- Cigar use must be disclosed on the application
- Negative testing for tobacco use (if labs are required)

Please note that these guidelines apply to cigar use only. No other form of tobacco use is eligible.

Wellness Credits Program

For your customers who maintain a healthy lifestyle, our wellness credits could result in a better underwriting classification and price for their life insurance. Here's how the program works:

- We automatically review all cases to see whether they're eligible for wellness credits; when one meets the criteria, we automatically apply the credits — there are no forms to submit
- An insured may be credited up to 2 classifications, including from Preferred to Preferred Plus, and wellness credits can improve substandard ratings

Wellness Credits Program factors			
Body mass index (BMI)	Ages 18 and older: BMI of 22 – 29		
Blood pressure	Untreated blood pressure ≤120/80		
Family history	No incidence of coronary artery disease, diabetes or cancer in parents or siblings prior to age 60, or both parents live to age 75 or older		
Cardiac status	Exercise capacity		1 or more tests performed in the past 24 months and normal
	• Age ≤70: ≥13 metabolic equivalents (METs)		• Carotid intima-media thickness test (CIMT) or vascular screen
	• Age >70; ≥10 metabolic equivalents (METs)		• Dynamic testing (stress test, Myoview perfusion imaging, stress echo)
	• Electron beam computed tomography (EBCT) = 0		
	N-terminal pro-B-type natriuretic peptide (NT-proBNP) test		
	Age	Female	Male
	0 – 49	≤40	≤40
	50 – 59	≤70	≤70
	60 – 69	≤120	≤70
	70	≤170	≤100
Wellness visits	Normal routine colonoscopies, mammograms, pap smears, complete blood counts (CBCs) and skin checks during the past 3 years		
Hemoglobin A1c	5.0 – 5.5 range during the past 12 months		
Liver function tests	Alkaline phosphatase ≤110 and gamma-glutamyl transferase (GGT) ≤58		
Lipids	Cholesterol/high-density lipoprotein (HDL) ratio <4.0		

Note: Special conditions may apply. The Wellness Credits Program is not available on any of the riders (e.g., Long-Term Care Rider, Accidental Death Benefit Rider, etc.), nor may it be applied against permanent or temporary flat extras. Consult with your Nationwide underwriter for details.

The Wellness Credits Program is open to all ages, face amounts and products, except Nationwide Simplified® Whole Life, Nationwide CareMatters® II and Nationwide CareMatters Together®.

Placement Improvement Program (PIP)

We may be able to help you place a greater number of your cases. With our Placement Improvement Program, your clients who would be rated a Table C or better with traditional company underwriting procedures may be able to receive a Standard rating on select permanent products.

The Placement Improvement Program is automatically considered for all cases that qualify and is open to:

- Insureds ages 15 to 70
- Policies with specified amounts totaling between \$100,000 and \$5 million
- Policy increases in which the original policy was issued at a Table C level or better
- All variable universal life products currently available for sale

Note the following restrictions:

- Any offer obtained from reinsurance on a facultative basis
- Any case in which the client already has in-force coverage with Nationwide that was obtained through facultative reinsurance
- Any risk rated with a flat extra (flat extras cannot be converted to table ratings to qualify)
- Risks involving ratable avocations and aviation
- Foreign risks that are ratable
- Reissued cases, conversions, internal exchanges or any situations in which full underwriting is not required
- Re-evaluation for rating reductions
- Any cases utilizing PIP will not be eligible for preferred underwriting
- Cannot be used in conjunction with wellness credits
- Cannot be used to improve Long-Term Care Rider risk

Term + Perm program

Your clients who are either U.S. citizens with an eligible term policy or who are permanent residents with a 10-year issued green card and an eligible term policy can buy a new permanent life insurance policy from Nationwide without current medical requirements.¹

Policy face amounts up to \$5 million

Ages 18 to 50, \$100,000 to \$5 million face amount

Ages 51 to 60, \$100,000 to \$1 million face amount

(Equal to or less than the existing policy down to \$100,000)

Option to add cash indemnity Long-Term Care Rider II

Simply complete the Long-Term Care Supplement Form. No receipts are required once a claim has been established.

Clients can choose to keep their existing term life coverage in place

Policyholders can get a separate permanent policy and are not required to replace their term life insurance with permanent coverage.

Term policy requirements

To issue a new permanent policy, a client's term policy must have been:

- Ages 18 to 50, \$100,000 to \$5 million face amount or ages 51 to 60, \$100,000 to \$1 million face amount (equal to or less than the existing policy down to \$100,000)
- Issued within the past 3 years at Preferred or Standard rates (Tobacco or Nontobacco) and not rated
- Not issued through any simplified issue, guaranteed issue or table shave program

Ineligible companies

- | | | |
|---------------------|--------------------------|--|
| • AFLAC | • Fidelity Life | • ManhattanLife (Texas) |
| • Americo Companies | • Fidelity Security Life | • Nassau Reinsurance Group
(formerly known as Phoenix Life) |
| • Assurity Life | • Great-West | • Sagicor |

Note: Term policies issued through an accelerated underwriting program are eligible.

¹ Permanent residents must have been in the U.S. at least 12 months.

Competitor match program

Nationwide will match trial final offers or formal applications from the carriers listed below. Please note the following parameters for this program:

- Two matching offers are required:
 - The offer letters or emails must be dated and include any specifics regarding the offers
 - The offers must be dated within 90 days of the Nationwide new business application
 - All underwriting requirements used to assess the risk may be included
- Ages 25 to 70
- Permanent products only (does not include term or Nationwide CareMatters)
- Up to a face amount of \$5 million
- The competitors' offers must be better than Nationwide's offer
- Nationwide's underwriting assessment must be rated Table C or better
- Long-term care riders will continue to be underwritten separately

Qualifying carriers:

- | | | |
|---------------------------|---------------------------------------|--|
| • Corebridge Financial | • National Life/Life of the Southwest | • Protective Financial Services |
| • Equitable | • New York Life | • Prudential |
| • John Hancock | • North American | • Symetra |
| • Lincoln Financial Group | • Northwestern Mutual | • Transamerica |
| • MassMutual | • Pacific Life | • United States Life Insurance Company of New York |
| • Minnesota Life | • Penn Mutual | |
| • Mutual of Omaha | • Principal Financial | |

This qualifying carrier list is not all-inclusive. Please contact your underwriter if your company is not listed to find out whether consideration can be made.

Additional details:

Policy issue is subject to a fully completed application, including medical questions, Medical Insurance Bureau (MIB), MVR and medical claims data.

If the underwriting class is not offered by Nationwide, your wholesaler will run a comparison illustration to match the closest class to the competitor's offer.

Nationwide® Executive Advantage Program

Nationwide® Executive Advantage is a streamlined underwriting program for face amounts up to **\$50 million** to help meet the needs of your busiest clients. The process parameters are as follows:

Product eligibility

- **Face amounts:** Up to **\$50 million**²
- **Products:**
 - Nationwide IUL Accumulator II 2020
 - Nationwide IUL Protector II 2020
 - Nationwide VUL Accumulator
 - Nationwide VUL Protector II
 - Nationwide New Heights® IUL Accumulator³
- **Death Benefit Option (DBO)**⁴: Level or increasing
- **Long-Term Care Rider:** Up to \$2 million

Eligibility

- **Clients:** Highly compensated executives ages 30 to 65 with an annual income of \$150,000+²
- **Citizenship:** U.S. citizens or permanent (10-year) green card holders
- **Medical history:** No significant medical impairments
- **Risk classes available:** Preferred Plus, Preferred, Standard Plus and Standard

² Amounts over \$10 million require a minimum net worth of \$5 million.

³ Products are subject to availability based on distribution.

⁴ Any DBO switch from Option 1 to Option 2 after the policy is placed in force is subject to Nationwide approval and/or underwriting.

Spouse eligibility

- A spouse may participate in up to 50% of the amount of the applicant if the spouse qualifies medically and financially

Requirements⁵

- Electronic applications only
- Medical Information Bureau (MIB), motor vehicle report (MVR), pharmacy check and other digital data
- Financial questions and/or Personal Financial Supplement for amounts less than \$10 million
- Third-party financials for amounts greater than \$10 million
- An attending physician statement (APS) that includes a physical and labs OR an executive physical within the past 12 months^{6, 7}
- A special remark noting the Executive Advantage program on the application
- Electronic health records (EHR) cannot be used in lieu of an APS
- Cannot exceed auto and/or jumbo limits

Getting started

Complete a brief online application for your client. You will also need to include a note indicating that this is a submission under the Nationwide Executive Advantage program.

Provide personal and health information electronically through a secure and easy online process:

- A secure link to the online interview will be emailed to your client, and reminder emails will be sent until the online interview is completed



We're here to help.

If you have any questions or would otherwise like assistance, please call us directly at 1-866-678-LIFE (5433).



⁵ Certain medical histories/conditions and high-risk occupations will be selected for traditional underwriting.

⁶ For ages 40 and up and/or amounts over \$10 million, an EKG completed within the past 12 months is required.

⁷ If an APS, Executive Physical and EKG are unavailable, a current insurance exam, labs and/or EKG will be required.

• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution
• Not insured by any federal government agency • May lose value

Products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

Nationwide, the Nationwide N and Eagle, Nationwide Simplified, Nationwide New Heights, Nationwide CareMatters and Nationwide CareMatters Together are service marks of Nationwide Mutual Insurance Company. Third-party marks that appear in this message are the property of their respective owners.
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International underwriting guidelines

For resident aliens, foreign nationals, foreign residence and foreign travel of U.S. citizens and non-U.S. citizens

Nationwide® products are priced based on mortality experience, cultural factors, medical care, geography, demographic factors and other relevant assumptions for U.S. citizens residing in the United States, but life exposure risks in other parts of the world may be different. Because of that, foreign nationals and resident aliens may present risk profiles that we haven't assumed in our pricing. Each risk is unique and will be assessed on an individual basis.

It's important to remember that current events in the world could change our guidelines at Nationwide. The information provided is for reference only, and our literature and internal guidelines may have some variations. Please contact your Nationwide underwriter for guidance.

Nationwide separates international risks into 3 primary categories:

- U.S. citizen residing outside of the U.S.
- Non-U.S. citizen residing in or outside of the U.S.
- Non-U.S. wealthy global citizen (WGC) residing outside of the U.S.

U.S. and non-U.S. citizens comprise U.S. citizens, permanent residents (green card holders for 10 years or more), visa holders, temporary green card holders (green card issued for less than 10 years) or those with no visa or green card, who may or may not be residing in the U.S. A non-U.S. wealthy global citizen is an individual who is not a U.S. citizen or permanent green card holder for 10 years or more, who has ties to the U.S., significant wealth and may reside outside of the U.S. in an "A" or "B" country but has been in the U.S. for at least 15 days in the past 12 months.

Foreign national guidelines

	Non-U.S. citizen residing inside or outside of the U.S.				Non-U.S. wealthy global citizen residing inside or outside of the U.S.
Documentation to be in the U.S.	"A" country	"B" country	"C" country	"D" country	Permanent resident, temporary resident, acceptable visa type, unacceptable visa type
Documentation requirements	<ul style="list-style-type: none"> • The proposed insured and owners, if different, must have a U.S. Social Security number or U.S. Taxpayer Identification Number (a copy may be required) • They must be able to provide a copy of a government ID unless the applicant has a permanent green card (issued for 10+ years) 				<ul style="list-style-type: none"> • The proposed insured and owners, if different, must have a U.S. Social Security number or U.S. Taxpayer Identification Number (a copy may be required) • They must be able to provide a copy of a government ID unless the applicant has a permanent green card (issued for 10+ years) • Non-U.S. citizens who may reside outside of the U.S. in an A or B country, have personal and financial ties to the U.S. and have been in the U.S. for at least 15 days in the past 12 months

	Non-U.S. citizen residing inside or outside of the U.S.			Non-U.S. wealthy global citizen residing inside or outside of the U.S.
Country of residence	Residing in the U.S. or in an A or B country		C or D countries get individual consideration and should be discussed with underwriting	Residing in an A or B country
	To determine the country code/jurisdiction, please refer to the Country Code List			
Product specifications	Term and permanent coverage are available (applicants residing in the U.S. <1 year without a green card or acceptable visa are eligible only for permanent coverage)			Permanent coverage only
Minimum face amount	Product minimum			\$1 million minimum
Auto bind limit	\$15 million	\$10 million	C/D countries get individual consideration (generally, not acceptable)	<ul style="list-style-type: none"> A country: \$15 million B country: \$10 million
Jumbo limit	\$35 million			\$35 million
Age limits	18 – 70			18 – 70
Classification	<ul style="list-style-type: none"> All risk classes are available if residing in the U.S. >3 years Residing in the U.S. <3 years Table D/\$5 flat extra or better (unless the applicant has a permanent green card) 			<ul style="list-style-type: none"> Table D/\$5 flat extra or better
Best underwriting class (depending on product availability)	<ul style="list-style-type: none"> Preferred Plus Preferred with unacceptable visa, EAC or government ID residing in the U.S. 1-3 years Standard with unacceptable visa, EAC or government ID residing in the U.S. <1 year 		<ul style="list-style-type: none"> Preferred Plus with a permanent green card or for any applicant residing in the U.S. >3 years Preferred with temporary green card/ acceptable visa/ unacceptable visa, EAC or government ID residing in the U.S. 1-3 years Standard with unacceptable visa, EAC or government ID residing in the U.S. <1 year 	<ul style="list-style-type: none"> Preferred Plus with a permanent green card or for any applicant residing in the U.S. >3 years Preferred with temporary green card/ acceptable visa/ unacceptable visa, EAC or government ID residing in the U.S. 1-3 years Standard with temporary green card/ acceptable visa/ unacceptable visa, EAC or government ID residing in the U.S. <1 year
	Acceptable visa types: E-1, E-2, E-3, EB-5, H-1B, H-1C, I-5, K-1, K-2, K-3, K-4, L-1A, L-1B, L-2, O-1, O-2, O-3, TD, TN, V-1 and V-2.			
Riders	<ul style="list-style-type: none"> Permanent resident: All riders are available Temporary resident/acceptable visa/unacceptable visa, EAC/ government ID only: <ul style="list-style-type: none"> Residing in the U.S. <1 year: No riders are available Residing in the U.S. >1 year: All riders are available except the Children's Term Rider 			<ul style="list-style-type: none"> Extended No-Lapse Guarantee Rider (ENLG) Long-Term Care Rider is generally not permitted

	Non-U.S. citizen residing inside or outside of the U.S.	Non-U.S. wealthy global citizen residing inside or outside of the U.S.
Nexus requirements	<ul style="list-style-type: none"> • The proposed insured and owner must have established financial ties to the U.S. • Own U.S. residential property • Own a U.S.-based company • Employee of a U.S.-based company • Documented earned U.S. income • Proof of assets in a U.S. bank • A specified amount is justified based on U.S. income and estate tax considerations • Married to a U.S. citizen or 10-year green card holder • Has children that are U.S. citizens by birth • Continuously residing in the U.S. with limited foreign travel (back to their home country for a few weeks per year is OK) 	<ul style="list-style-type: none"> • The proposed insured and owner must have established financial ties to the U.S. • The proposed insured must meet ONE of the following requirements: <ul style="list-style-type: none"> - Own U.S. real estate - Own a U.S. business - Be an employee of a U.S.-based company - Have verifiable U.S. tax liability (bank/brokerage statements)
Financial verification	<p>The specified total amount of life insurance is justified based on U.S. income and estate tax considerations</p>	<ul style="list-style-type: none"> • Minimum global net worth of \$5 million or income over \$200,000 per year • Has at least \$1 million in verifiable assets in the U.S. • A copy of a U.S. bank account open at least 12 months with minimum balance sufficient to pay the first-year premium • The specified total amount of life insurance is justified based on U.S. income and estate tax considerations • May consider up to 25% of global assets as part of net worth with documentation (tax records, brokerage statements with details related to source of income)
	<ul style="list-style-type: none"> • Any third-party verification needed to verify assets and/or financial documentations should be provided at no cost to Nationwide • The policy must be paid in U.S. dollars and funded from a U.S.-domiciled bank 	
Requirements	<ul style="list-style-type: none"> • Age and amount requirements, completed Foreign Travel and Residence Supplement and interpreter amendment(s) if the individual cannot understand English <ul style="list-style-type: none"> - If multiple interpreters are utilized, an amendment will be needed from each interpreter • The application must be taken in the U.S. in the state where the agent/producer is licensed • Application, examination requirements, interviews and inspections, etc., must be completed in the U.S. • If the owner is a U.S. trust or U.S. company, a copy of the trust agreement, LLC agreement or corporate resolution must be provided 	
Underwriting classification for ages 60 and older	<ul style="list-style-type: none"> • Established medical care in the U.S. and medical records available for Nationwide's review • Age 71+ must have been seen for a complete checkup in the past 6 months • The producer is responsible for ordering, obtaining and paying for medical records and any other necessary items needed from the foreign country • Medical records must be in English or translated at no expense to Nationwide; if the policy is placed in force, we will reimburse up to our normal and customary APS fee 	
Solicitation	<ul style="list-style-type: none"> • Solicitation, application, amendment(s) and delivery must occur in the U.S. where the producer is licensed and a valid nexus exists for that contract to be issued in that state; however, POA allowed for Policy Delivery Receipt • POA not accepted on amendments and/or any other policy forms needing signed at policy delivery 	
Cover letter	Not required	A cover letter must be submitted with the application, providing a full explanation of the applicant's need and purpose for U.S. life insurance coverage
Premium financing	No premium financing for foreign nationals or resident aliens	Generally not permitted; available in some circumstances

Additional considerations regarding international underwriting guidelines

- The initial premium should not be collected on individuals traveling outside the U.S. within the next 60 days
- For quoting purposes only, each case will be individually underwritten and assessed
- The country list and/or ratings will change as world conditions change
- Foreign residence should be in a major metropolitan area
- We generally will not offer coverage to individuals residing in, or traveling to, countries or jurisdictions under a current U.S. Department of State travel warning
- Countries, jurisdictions and/or any risks not covered by these guidelines will be considered on an individual basis
- Non-U.S. trusts or companies and foreign charities are not acceptable as beneficiary or ownership
- Past travel is not considered
- Additional requirements may be necessary
- Some occupations may not be suitable for coverage

Additional guidelines when a resident alien doesn't speak or understand English

The procedure to be used when producers are not multilingual or write an occasional application on a non-English-speaking individual:

An interpreter must assist in the completion of the application. The interpreter must read the application and the supplement questions to proposed insureds and owners in their primary language, record the answers to any questions, and review the prospectus and the terms of the temporary insurance agreement with them. An interpreter must also be present at the time of the examination and provide the answers to any questions asked by the examiner, or a bilingual medical examiner may be employed. A bilingual inspector may also have to be used by the inspection company. Each individual, including the producer, serving as an interpreter must complete a interpreter amendment denoting this process has been completed. The interpreter's signature must be witnessed and submitted with the application and exam. This amendment will be provided to you by the underwriting department. If multiple interpreters are used on a case, then each interpreter must complete the Foreign Interpreter Amendment for the part of the process that they were the interpreter for, and the special amendment should be forwarded to underwriting with the item that they interpreted.

If an examination is required and a bilingual examiner is not available, an interpreter (Note: We will accept a family member as the interpreter) must be present at the time the examination is completed and act as an interpreter. By countersigning and dating the examination form below the examiner's signature, the interpreter is attesting to the fact that the individual understood and answered the medical exam questions. If the exam form is not countersigned by the interpreter, then the interpreter amendment needs to be completed.

Country classification list

Country/Jurisdiction	Rating Code	Country/Jurisdiction	Rating Code	Country/Jurisdiction	Rating Code	Country/Jurisdiction	Rating Code
Afghanistan	D	Denmark	A	Kosovo	A	Romania	A
Albania	B	Djibouti	D	Kuwait	A	Russian Federation	C
Algeria	B	Dominica	A	Kyrgyzstan	C	Rwanda	D
American Samoa	A	Dominican Republic	B	Laos	C	Saint Kitts and Nevis	A
Andorra	A	East Timor/Timor l'Este	C	Latvia	A	Saint Lucia	A
Angola	D	Ecuador	B	Lebanon	D	Saint Vincent and the Grenadines	A
Anguilla	A	Egypt	C	Lesotho	D	Samoa	B
Antarctica	D	El Salvador	C	Liberia	D	San Marino	A
Antigua	A	Equatorial Guinea	D	Libya	D	Sao Tome and Principe	C
Argentina	A	Eritrea	D	Liechtenstein	A	Saudi Arabia	B
Armenia	B	Estonia	A	Lithuania	A	Senegal	D
Aruba	A	Ethiopia	D	Luxembourg	A	Serbia	A
Australia	A	Falkland Islands	A	Macau	A	Seychelles	B
Austria	A	Federated States of Micronesia	B	Macedonia	A	Sierra Leone	D
Azerbaijan	B	Fiji	B	Madagascar	D	Singapore	A
Bahamas	B	Finland	A	Malawi	D	Slovakia	A
Bahrain	A	France	A	Malaysia	A	Slovenia	A
Bangladesh	C	French Guiana	B	Maldives	B	Solomon Islands	B
Barbados	A	French Polynesia	A	Mali	D	Somalia	D
Belarus	D	Gabon	D	Malta	A	South Africa	C
Belgium	A	Gambia	D	Marshall Islands	A	South Sudan, Republic of	D
Belize	C	Gaza	D	Martinique	A	Spain	A
Benin	D	Georgia	B	Mauritania, Islamic Republic of	D	Sri Lanka	B
Bermuda	A	Germany	A	Mauritius	A	Sudan	D
Bhutan	B	Ghana	D	Mexico	B	Suriname	B
Bolivia	C	Greece	A	Moldova	D	Swaziland	D
Bosnia	A	Greenland	A	Monaco	A	Sweden	A
Botswana	C	Grenada	A	Mongolia	B	Switzerland	A
Brazil	B	Guadeloupe	A	Montenegro	A	Syria	D
British Virgin Islands	A	Guam	A	Montserrat	A	Taiwan	A
Brunei	A	Guatemala	C	Morocco	B	Tajikistan	C
Bulgaria	A	Guinea	D	Mozambique	D	Tanzania	D
Burkina Faso	D	Guinea-Bissau	D	Myanmar/Burma	D	Thailand	B
Burma/Myanmar	D	Guyana	C	Namibia	C	Tobago	B
Burundi	D	Haiti	D	Nauru	C	Togo	D
Caicos	A	Honduras	D	Nepal	C	Tonga	B
Cambodia	C	Hong Kong	B	Netherlands	A	Trinidad	B
Cameroon	D	Hungary	A	Netherlands Antilles	A	Tunisia	B
Canada	A	Iceland	A	New Caledonia	A	Turkey	D
Canary Islands	A	India	C	New Zealand	A	Turkmenistan	C
Cabo Verde, Republic of	B	Indonesia	B	Nicaragua	D	Turks and Caicos	A
Cayman Islands	A	Iran	D	Niger	D	Tuvalu	C
Central African Republic	D	Iraq	D	Nigeria	D	Uganda	D
Chad	D	Ireland, Republic of	A	Niue	C	Ukraine	D
Chile	A	Ireland (Northern)	A	Northern Mariana Islands	A	United Arab Emirates	B
China	B	Israel	D	Norway	A	United Kingdom	A
Colombia	B	Gaza Strip or West Bank: Otherwise:	D	Oman	A	Uruguay	A
Comoros	C	Italy	A	Pakistan	D	U.S. Virgin Islands	A
Congo, Republic of the	D	Ivory Coast/Cote d'Ivoire	D	Palau	A	Uzbekistan	B
Congo, Democratic Republic of the	D	Jamaica	B	Panama	A	Vanuatu	C
Cook Islands	A	Japan	A	Papua New Guinea	D	Vatican City	A
Costa Rica	A	Jordan	B	Paraguay	B	Venezuela	D
Cote d'Ivoire/Ivory Coast	D	Kazakhstan	B	Peru	B	Vietnam	B
Croatia	A	Kenya	D	Philippines	B	Virgin Islands	A
Cuba	C	Kiribati, Republic of	C	Poland	A	Western Sahara	D
Curacao	A	Korea, North	D	Portugal	A	Yemen, Republic of	D
Cyprus	A	Korea, South	A	Puerto Rico	A	Zaire	D
Czech Republic	A			Qatar	A	Zambia	D
						Zimbabwe, Republic of	D



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Nationwide® Underwriting

Long-Term Care (LTC) Rider II

This information does not apply to the Nationwide CareMatters® product.

Clients who may be eligible for the Long-Term Care Rider II include U.S. citizens, permanent residents (green card issued for 10 years or more), certain VISA types (consult International Underwriting Guidelines) or foreign nationals who have resided in the U.S. for at least 12 months.

Underwriting long-term care coverage is very different from underwriting general life insurance. Decisions are based on the medical conditions indicated. If a proposed insured has multiple medical conditions (termed “comorbidities”), the long-term care risk may be compounded, and that risk may be rated or deemed unacceptable. The quality of recovery from an impairment, proper control and level of stability are weighed heavily when determining these risks.

The Long-Term Care Rider II is available only on life policies rated Table E or better, and we reserve the right to ask for additional information at any time. The Long-Term Care Rider II is not available in some states. In states where it is not yet approved, our original Long-Term Care Rider is available.

The long-term care underwriting process

At the time of the original life insurance policy application

1. Submit a long-term care supplemental application along with the life application.
2. Medical requirements for the rider are identical to those listed for the life insurance policy (based upon age and amount).
3. If we need more medical information to evaluate your case, we'll let you know what we need.
4. We will conduct routine follow-ups and notify you of any status change.

After the life insurance policy is in force

1. Submit a long-term care supplemental application (available through our website) along with the policy adjustment application.
2. Submit any needed authorizations to obtain medical records.
3. We will review the medical claims data for each applicant, and we reserve the right to obtain additional medical requirements based on the medical history.
4. Nationwide reserves the right to assess a \$200 processing fee for the application.

Applicants ages 60 and over

The proposed insured must have an established relationship for greater than 2 years with a primary care physician and been seen for a complete checkup in the past 6 months.

Factors that are unique to long-term care underwriting

Cognitive impairment	A deficiency in short- or long-term memory; person, place and time orientation; deductive or abstract reasoning; or safety awareness judgment (other factors include nervous or mental disorders of organic origin, including Alzheimer's or senile dementia, determined by clinical diagnosis or tests)
Functional capacity	The ability to perform activities of daily living (ADLs): <ul style="list-style-type: none">• Bathing• Dressing• Control of bowel/bladder (continence)• Using the toilet• Transferring out of bed/chair• Eating• Ambulating/mobility (inside and outside)
Mobility	Osteoporosis, falls and fractures
Multiple medications	The use of multiple medications can cause adverse drug reactions, interactions and prescribing cascade, and it may decrease quality of life, mobility and cognition
Frailty	Relatively minor accidents and illnesses may cause serious disabilities
Comorbidities	More significance is attached to multiple medical problems than to each individual problem (e.g., obesity and diabetes are comorbidities of heart disease)
Chronological vs. physiological age	The applicant may seem much younger or older than their actual age
Favorable factors in maintaining personal independence	<ul style="list-style-type: none">• Working, either full or part time• A spouse in good health• Participating in hobbies and outside activities• The current ability to drive• The ability to travel and visit independently• Exercising several times a week• A family member or friend living in the same household

Automatic uninsurability situations for the Long-Term Care Rider II

Some situations will automatically lead us to declare a customer uninsurable for the Long-Term Care Rider II. They include but are not limited to:

Deficits in activities of daily living (ADLs) — for either physical or cognitive reasons, the individual requires help from another person to perform any one of the following ADLs:	<ul style="list-style-type: none">• Bathing• Dressing• Control of bowel/bladder (continence)• Using the toilet• Transferring out of bed/chair• Eating• Ambulating/mobility (inside and outside)
Deficits in instrumental activities of daily living (IADLs) — for either physical or cognitive reasons, the individual requires help from another person to perform any one of the following IADLs:	<ul style="list-style-type: none">• Using the telephone• Managing finances• Handling transportation• Shopping• Doing laundry• Doing housework• Taking all medications• Preparing meals/cooking
Currently using any type of long-term care services:	<ul style="list-style-type: none">• Assisted living• Home health care• Nursing care• Adult day care
Currently receiving any of these payment types:	<ul style="list-style-type: none">• Long-term disability• Social Security disability• Medicaid benefits
Currently granting power of attorney to another individual:	<ul style="list-style-type: none">• Power of attorney (POA) is currently in effect (being used)
Currently using durable medical equipment (DME):	<ul style="list-style-type: none">• Walker• Hospital bed• Stair or chair lift• Wheelchair• Hoyer lift• Ventilator/respirator/oxygen/adaptive servo ventilation (ASV) equipment (does not include CPAP — continuous positive airway pressure)• Four-pronged (quad) cane• Motorized cart

Uninsurable conditions for the Long-Term Care Rider II

The following uninsurable conditions have a high risk of future health deterioration leading to deficits in activities of daily living (ADLs). **Please note that this list is not all-inclusive.**

Acquired immune deficiency syndrome (AIDS)
Acromegaly
Acute transverse myelitis
AIDS-related complex (ARC)
Alzheimer's disease
Amputations — multiple limbs or due to disease
Amyotrophic lateral sclerosis (ALS)/ Lou Gehrig's disease
Ankylosing spondylitis
Arteritis
Ascites
Ataxia (unstable gait)
Atrophy (brain)
Autonomic insufficiency
Autonomic neuropathy
Berger's disease
Balance disorder
Bowel incontinence
Chronic organic brain disease
Chronic pain
Cirrhosis of the liver
Cognitive impairment
Congestive heart failure
Connective tissue disease
Cor pulmonale
CREST syndrome
Cystic fibrosis
Decubitus ulcers
Defibrillator use
Dementia
Demyelinating disease
Dermatomyositis
Dialysis
Down syndrome

Drug trial/study participant
Esophageal varices
Fall, unexplained
Frailty
Giant cell arteritis
Granulomatosis with polyangiitis
Heart attack — multiple
Heart transplant
Hemiplegia
HIV-positive status
Hunter syndrome
Huntington's chorea
Hydrocephalus
Ileitis
Incontinence
Intellectual disability
Kidney failure or transplant
Liver transplant
Leukemia — acute lymphocytic and acute/chronic myelogenous
Lymphoma — non-Hodgkin
Mental retardation
Mixed connective tissue disease
Mobility impairment with ADL or IADL limitations
Multiple myeloma
Multiple sclerosis
Muscular dystrophy
Myasthenia gravis
Myelofibrosis
Nebulizer use
Nephrosclerosis
Nephrotic syndrome
Neurofibromatosis
Neurogenic arthropathy
Neurogenic bladder

Organic brain syndrome
Oxygen use
Paraparesis
Paraplegia
Parkinson's disease
Peripheral neuropathy
Physical therapy (current)
Polyarteritis nodosa
Progressive muscular atrophy
Psychosis
Pulmonary hypertension
Quadriplegia
Reflex sympathetic dystrophy syndrome (RSDS)
Renal disease — end stage
Rheumatoid arthritis
Schizophrenia
Scleroderma
Senility — all forms
Sickle cell anemia
Spinal cord atrophy
Spinal cord injury/myelitis
Spinal muscle atrophy
Surgery — pending
Systemic lupus erythematosus (SLE)
Systemic sclerosis
Thalassemia major
Uremia
Vasculitis — all forms
Von Recklinghausen disease
Von Willebrand disease
Walker use
Wernicke-Korsakoff syndrome
Wheelchair confinement
Whipple disease

Uninsurable medications for Long-Term Care Rider II

If a client is taking any of the medications below, it will probably disqualify them from the Long-Term Care Rider II, as it may reveal an underlying condition that is not insurable. Please note that this list is not all-inclusive.

Medication	Condition
Abilify	Mental disorder
Acthar	Multiple sclerosis
Adriamycin	Cancer
Agrylin	Blood disorder
Akineton	Parkinson's disease
Alkeran	Cancer
Antabuse	Alcohol/drug abuse
Apokyn	Parkinson's disease
Aptivus	AIDS
Arava	Rheumatological disorder
Aricept	Dementia/Alzheimer's
Arimidex	Cancer
Artane	Parkinson's disease
Atgam	Immune disorder
Avonex	Multiple sclerosis
Azilect	Parkinson's disease
AZT	AIDS
Baraclude	Hepatitis
Betaferon	Multiple sclerosis
Betaseron	Multiple sclerosis
BiCNU	Cancer
Blenoxane	Cancer
Busulfex (busulfan)	Cancer
Campral	Alcohol/drug abuse
Carbex	Parkinson's disease
Casodex	Prostate cancer
CeeNU	Cancer
CellCept	Immune disorder
Cerefolin	Dementia/Alzheimer's
Cerubidine	Cancer
Clozapine	Mental disorder
Clozaril	Mental disorder
Cogentin	Parkinson's disease
Cognex (tacrine)	Dementia/Alzheimer's
Comtan	Parkinson's disease
Copaxone	Multiple sclerosis
Copegus	Hepatitis
Cortef (hydrocortisone)	Immune disorder
Cuprimine (D-penicillamine)	Rheumatological disorder
Cytosar	Cancer
Cytosan	Cancer
Dantrium	Multiple sclerosis
Decadron	Multiple myeloma
Deltasone (prednisone)	Immune disorder, Crohn's
Demerol	Pain

Medication	Condition
Dilaudid (hydromorphone)	Pain
Dolophine (methadone)	Pain
Dopar	Parkinson's disease
Dostinex	Parkinson's disease
Doxil	Cancer
DTIC	Cancer
Duragesic (fentanyl)	Pain
Eldepryl	Parkinson's disease
Eligard	Prostate cancer
Emcyt	Cancer
Enbrel	Rheumatological disorder
Equetro	Mental disorder
Eskalith (lithium)	Mental disorder
Eulexin (flutamide)	Prostate cancer
Exelon	Dementia/Alzheimer's
Faslodex	Cancer
FazaClo	Mental disorder
Foscavir	AIDS
Gengraf	Immune disorder
Geodon	Mental disorder
Gerimal	Dementia/Alzheimer's
Gleevec	Cancer
Gold therapy	Rheumatological disorder
Haldol	Mental disorder
Hepsera	Hepatitis
Herceptin	Cancer
Humira	Rheumatological disorder
Hydergine (ergoloid)	Dementia/Alzheimer's
Hydrea	Blood disorder
Ifex	Cancer
Imuran (azathioprine)	Rheumatological disorder
Incivek (telaprevir)	Hepatitis
Infergen	Hepatitis
Interferon	Hepatitis
Intron	Cancer
Kemadrin	Parkinson's disease
Kineret	Rheumatological disorder
Larodopa	Parkinson's disease
Leukeran	Cancer
Leukine	Cancer
Lioresal (baclofen)	Multiple sclerosis
Loxitane	Mental disorder
Lupron	Prostate cancer
Lysodren	Cancer
Matulane	Cancer

Uninsurable medications for Long-Term Care Rider II (continued)

Medication	Condition
Medrol	Lupus
Megace	AIDS
Mellaril	Mental disorder
Mestinon	Immune disorder
Methotrexate	Rheumatological disorder
Mirapex	Parkinson's disease
Moban	Mental disorder
Moditen	Mental disorder
MS Contin (morphine)	Pain
Mutamycin (mitomycin)	Cancer
Myfortic	Immune disorder
Myleran	Cancer
Mytelase	Immune disorder
Namenda (memantine)	Dementia/Alzheimer's
Navane	Mental disorder
Neoral (cyclosporine)	Rheumatological disorder
Neupro	Parkinson's disease
Nilandron	Prostate cancer
Niloric	Dementia/Alzheimer's
Nipent	Cancer
Novantrone	Multiple sclerosis
Orencia	Rheumatological disorder
Orthoclone	Immune disorder
OxyContin (oxycodone)	Pain
Parcopa (levodopa)	Parkinson's disease
Parlodel	Parkinson's disease
Pegasys	Hepatitis
Pegatron	Hepatitis
Percocet	Pain
Percodan	Pain
Permitil	Mental disorder
Plaquenil	Rheumatological disorder
Platinol	Cancer
Plenaxis	Prostate cancer
Prograf	Immune disorder
Proleukin	Cancer
Prolixin (fluphenazine)	Mental disorder
Prostigmin	Immune disorder
Purinethol	Cancer
Razadyne	Dementia/Alzheimer's
Rebetron	Hepatitis
Rebif	Multiple sclerosis
Regonol	Immune disorder
Remicade	Rheumatological disorder
Reminyl	Dementia/Alzheimer's
Requip	Parkinson's disease
Revia (naltrexone)	Alcohol/drug abuse

Medication	Condition
RibaPak	Alcohol/drug abuse
Ribasphere	Hepatitis
RibaTab	Hepatitis
Ribavirin	Hepatitis
Risperdal	Mental disorder
Rituxan	Rheumatological disorder
Roferon	Hepatitis
Rubex	Cancer
Sandimmune	Immune disorder
Serentil	Mental disorder
Seroquel	Mental disorder
Simulect	Immune disorder
Sinemet (carbidopa)	Parkinson's disease
Stalevo	Parkinson's disease
Stelazine	Mental disorder
Symadine	Parkinson's disease
Symmetrel	Parkinson's disease
Taractan	Mental disorder
Tarceva	Cancer
Tasmar	Parkinson's disease
Thioplex	Cancer
Thioridazine	Mental disorder
Thymoglobulin	Immune disorder
Timespan	Immune disorder
Toposar (etoposide)	Cancer
Trelstar	Prostate cancer
Trihexane	Parkinson's disease
Trilafon (perphenazine)	Mental disorder
Tysabri	Multiple sclerosis
Tyzeka	Hepatitis
Vantas	Prostate cancer
Velban	Cancer
VePesid	Cancer
Vesprin	Mental disorder
Viadur	Prostate cancer
Vicodin (hydrocodone)	Pain
Victrelis (boceprevir)	Hepatitis
Videx	AIDS
Wellcovorin	Cancer
Wellferon	Hepatitis
Xeloda	Cancer
Zanosar	Cancer
Zelapar	Parkinson's disease
Zenapax	Immune disorder
Zoladex	Prostate cancer
Zyprexa	Mental disorder

LTC Rider II height and weight guide (for men and women)

An applicant with a functional or physical impairment complicated by being overweight or underweight is considered a high risk to the LTC Rider II. Therefore, applicants falling above or below the height and weight guidelines may be considered at higher rates, or they may be uninsurable if they have other comorbid impairments.

Height	Minimum weight	Maximum weight	Height	Minimum weight	Maximum weight	Height	Minimum weight	Maximum weight
4' 8"	74	171	5' 4"	97	224	6' 0"	122	283
4' 9"	77	177	5' 5"	100	231	6' 1"	126	291
4' 10"	79	184	5' 6"	103	238	6' 2"	129	299
4' 11"	82	190	5' 7"	106	245	6' 3"	132	307
5' 0"	85	197	5' 8"	109	253	6' 4"	136	316
5' 1"	88	203	5' 9"	112	260	6' 5"	140	324
5' 2"	91	210	5' 10"	115	268	6' 6"	143	333
5' 3"	94	217	5' 11"	119	276			

Impairments frequently encountered

The following guide will help you determine our potential underwriting decision for the Long-Term Care Rider II based on some common impairments:

Arthritis	
Asymptomatic, treatment free, no ADL or IADL limitations	Standard
History of physical therapy, occupational therapy or compression fracture	Individual consideration
History of joint replacement	Not insurable
Symptomatic, multiple intra-articular injections, severe or chronic treatment	Not insurable
Arthritis (rheumatoid, osteoarthritis, psoriatic)	
Completely asymptomatic, normal range of motion, in remission for 12 months	Individual consideration
Treatment with history of joint replacement, severe joint deformity	Not insurable
Juvenile rheumatoid arthritis	Not insurable
Back disorders	
Back/cervical/lumbar strain or sprain, fully recovered for 6 months, no treatment	Standard
Degenerative disc disease, controlled without injections or narcotics	Individual consideration
Herniated disc or laminectomy, single surgery (without hardware), fully recovered for 12 months	Individual consideration
Spondylolisthesis, spondylitis, spondylosis or fractures	Individual consideration
Any of the above with ongoing treatment or symptomatic	Not insurable
BMI (low)	
BMI 18.4 – 16.6	Individual consideration
BMI 16.5 or less	Not insurable

Cancer — with full pathology report(s)	
Breast, uterine or ovarian — after 60 months, no recurrence, no metastases	Individual consideration
Bladder, cervical, colon, testicular or thyroid — after 36 months, no recurrence, no metastases	Individual consideration
Colon, liver, lung — after 60 months, no recurrence, no metastases	Individual consideration
Pancreatic, esophageal, lymphoma — after 60 months	Individual consideration
Melanoma — length of time since surgery	Individual consideration
Melanoma in situ (definite diagnosis with full pathology)	Standard
Metastatic (spread from original site)	Not insurable
Recurrent cancer (same organ or site)	Not insurable
Skin cancer (basal cell or squamous)	Standard
Prostate with prostatectomy	Individual consideration
Chronic kidney disease	
Stage I to III	Individual consideration
Stage IV	Not Insurable
Kidney failure or on dialysis	Not Insurable
Acute failure — minimum 6-month full recovery	Individual consideration
Crohn's disease	
Mild disease, age of onset ≥ 30 , stable at least 24 months without complications; normal colonoscopy in the past 2 years, normal BMI, normal labs and medical management only	Individual consideration
Unstable; severe; weight loss; underweight; liver disease; use of immunosuppressants/biologics	Not insurable
Depression	
Situational, no medical treatment, recovered for a minimum of 6 months, no ADL or IADL limitations	Standard
Chronic, stable with a minimum of 6 months of successful medical treatment, no ADL or IADL limitations	Individual consideration
History of hospitalization for psychiatric care, minimum of 2 years under control	Individual consideration
Suicide attempt	Not insurable
Uncontrolled	Not insurable
Depression (manic disorder)	
Mild — controlled, no episode in the past 3 years, not confined to home, no functional impairment, no hospitalization or suicide attempts in the past 5 years	Individual consideration
Moderate to severe	Not insurable
Diabetes	
Newly discovered — after 6 months	Individual consideration
Type 2/noninsulin-dependent — well controlled for at least 6 months	Individual consideration
Type 1/insulin-dependent — Juvenile onset	Not insurable
Type 1/insulin-dependent — Adult onset	Individual consideration
Well controlled for at least 12 months, A1c < 7.5 , no tobacco and no complications/comorbidities	
History of nephropathy, neuropathy, blindness, amputation or neuropathic ulcers	Not insurable
Uncontrolled or with comorbid conditions (atrial fibrillation, cardiomyopathy, ischemic heart disease, peripheral vascular disease, stroke or transient ischemic attack)	Not insurable

Fibromyalgia (chronic fatigue syndrome)	
In remission for a minimum of 12 months, completely asymptomatic without treatment	Individual consideration
Symptomatic, clinical depression or ADL or IADL limitations, steroids or narcotics	Not insurable
Heart attack (myocardial infarction)	
Single heart attack after minimum 12-month recovery, stable, no ADL or IADL limitations	Individual consideration
Multiple heart attacks	Not insurable
Hepatitis	
Acute hepatitis A	Standard
Hepatitis B/C resolved	Individual consideration
Current or chronic hepatitis B/C/D/E	Not insurable
Hip/joint disorders	
Hip/joint replacement due to trauma	Individual consideration
Hip/joint replacement, multiple or due to a chronic disorder	Not insurable
Hypertension (high blood pressure)	
Well controlled for at least 6 months	Standard
Fair control	Individual consideration
Untreated, poorly controlled or newly discovered	Not insurable
Osteoporosis	
Mild to moderate, with a minimum of 24 months of stable bone density tests, no history of fractures, no ADL or IADL limitations	Individual consideration
Severe, history of fractures, abnormal bone density tests (T-score -2.5 or greater)	Not insurable
Pancreatitis	
Single episode with minimum 6-month recovery without symptoms and no alcohol abuse history	Standard
Multiple episodes/chronic/active or abnormal lab findings	Not insurable
Physical therapy	
Current or within 6 months since being released from physical therapy	Not insurable
Result of an accident; >6 months since released from physical therapy with complete recovery	Standard
Result of critical illness; >6 months since released from physical therapy with complete recovery	Individual consideration
Sciatica	
Full recovery >6 months without ADL/IADL limitations and normal test results	Standard
Symptomatic, not controlled or abnormal test results	Not insurable
Seizure disorder	
Well controlled with medication for at least 12 months without ADL/IADL limitations and no cognitive impairments	Individual consideration
Uncontrolled	Not insurable
Sleep apnea	
Mild/moderate, without tobacco use and 12 months successful treatment	Standard
Severe, without tobacco use and 24 months successful treatment	Individual consideration
Uncontrolled or symptomatic	Not insurable

Stroke/cerebral vascular accident (CVA)	
Single episode, age ≥60 at time of event, asymptomatic with minimum 5-year recovery, no comorbidities no ADL/IADL limitations, no use of assistive devices	Individual consideration
Other than criteria above	Not insurable
Ulcerative colitis	
Mild/stable with medical management for at least 12 months, normal colonoscopy within the past 2 years, normal BMI and normal labs	Individual consideration
Surgical treatment with stable 12 months recovery, normal BMI and normal labs	Individual consideration
Unstable, chronic, severe, weight loss; multiple surgeries or liver disease	Not insurable



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