

Nationwide[®] wellness credits:

offering clients the potential for
better classification and better pricing



Making life insurance easier to buy and sell is an important goal to us at Nationwide. One way we demonstrate our commitment to this goal is with innovative offerings like our new wellness credit program. For clients with healthy lifestyles, this program could result in a better underwriting classification and a better price on their life insurance.

Here's how the program works:

- ▶ When you submit a case to Nationwide, our underwriters automatically review it for wellness credits eligibility; if a case meets the criteria described below, we'll apply the credits — there are no forms to submit
- ▶ An insured may be credited up to one table, including from Preferred to Preferred Plus, and wellness credits can improve substandard classifications

Wellness credits are available for insureds with favorable:

- Build/BMI
- Blood pressure readings
- Cardiac testing
- Stress test/
exercise capacity
- Family history
- Lab results

The wellness credit program is open to:

- ▶ All ages
- ▶ These Nationwide YourLife[®] products:
 - Nationwide YourLife No-Lapse Guarantee UL
 - Nationwide YourLife Current Assumption UL
 - Nationwide YourLife SUL
 - Nationwide YourLife Protection VUL
 - Nationwide YourLife Accumulation VUL
 - Nationwide YourLife Survivorship VUL
 - Nationwide YourLife Term
 - Nationwide YourLife WL

The wellness credit program has the following restrictions:

- It's not available with known or suspected cardiovascular disease, coronary artery disease, peripheral arterial disease, cerebrovascular disease, renal disease or diabetes mellitus
- It's not applicable for alcohol or drug risks
- No credits may be applied against permanent or temporary flat extras
- It's not available on the long-term care rider
- Cases already using Nationwide's Placement Improvement Program are not eligible for wellness credits

How is Nationwide's wellness credit program different from competitor offerings?

- Our wellness credit program is available to all ages — some competitors stop at age 70
- The program is available for nearly all Nationwide life insurance products, unlike competitors that may exclude term and survivorship
- The program reinforces Nationwide's philosophy of underwriting the individual, not the impairment

► **Questions about the wellness credit program?**

Contact Nationwide Underwriting at 1-866-678-LIFE (5433).

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

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