

Underwriting

Risk Classifications

Classes

Single Non-Tobacco

Single Tobacco

Couple Non-tobacco

Couple Tobacco

- If the applicant is married or in a legally recognized civil union or domestic partnership, they are eligible for premiums that are approximately 5% less than Single classes.

Table ratings and flat extras are not available.

Simplified Process

For Nationwide YourLife CareMatters, a simplified application process will be used; the following 4 pages detail the process.

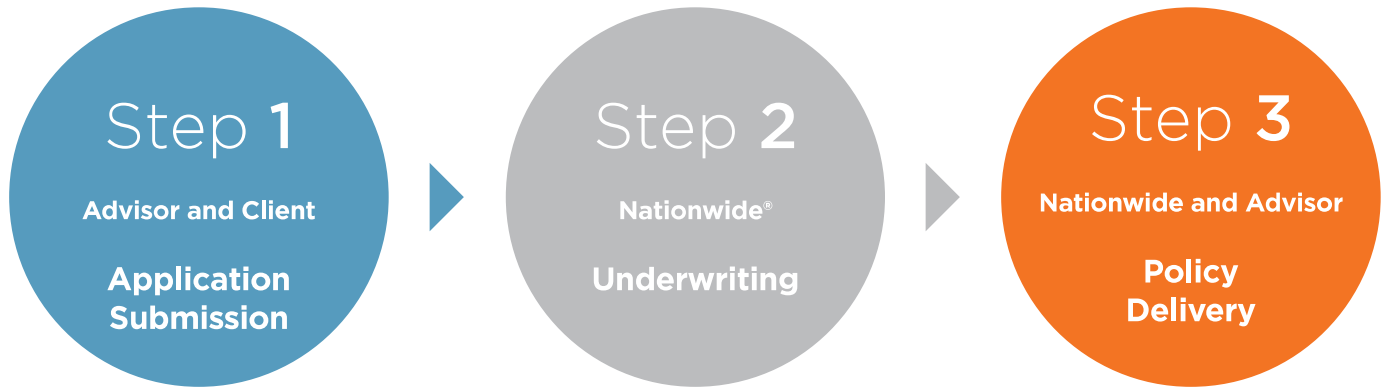
The Impairment Guide and Pre-Interview Checklist are also included for your review. The Impairment Guide documents details conditions, impairments or considerations that may disqualify a proposed insured from approval. The Pre-Interview checklist can help the customer prepare for the telephonic interview.

Nationwide YourLife CareMattersSM

Simplified Underwriting Process



Simplified Underwriting Process — Three easy steps from submission to commission



Pre-application:

- » Identify prospect
- » Pre-qualify prospect using the Pre-qualification guide and LTC personal worksheet
- » Verify licensing appointment with Nationwide

Complete forms:

- » Complete Part I of the application
- » Provide an outline of coverage
- » Complete LTC personal worksheet
- » Complete 1035 paperwork, if required
- » Prepare proposed insured for the tele-interview by providing the pre-interview guide
- » Complete other state-specific forms

Submission:

- » Fax, email or mail application and other required paperwork

One and done:

- » Producer provides all necessary paperwork at one time, upfront.
- » No follow-up, additional client meetings or back and forth required.

- » Confirm producer appointment and license
- » Conduct tele-interview with proposed insured
- » Underwrite and render decision. *Inform producer and proposed insured of outcome*

Minimal requirements:

- » No attending physician statements
- » No paramedical exams

- » Place policy in force
- » Assemble and mail policy contract
- » Deliver to producer or proposed insured and schedule commission payment

Speedy turnaround time:

- » From submission to underwriting, the decision can take as little as six to eight days, leading to a timely policy issue.

Provide the Following During the Application Submission Process:

TO NATIONWIDE

- Application Part I
- Projection of values
- LTC personal worksheet
- NAIC states—Replacement of Life Insurance or Annuities form, if applicable
- Temporary Insurance Agreement, if applicable
- 1035 Policy Exchange Agreement and documentation, if applicable
- Long-Term Care Replacement Form, if applicable
- Other state-specific forms

TO THE PROPOSED INSURED

- Outline of coverage
- LTC insurance personal worksheet
- Things You Should Know Before You Buy Long-Term Care Insurance
- A Shopper’s Guide to Long-Term Care (if required by state)
- Personal history phone interview instructions
- State-specific forms

Frequently Asked Questions

QUESTION:

What will happen if I submit a case with missing or incomplete information?

ANSWER:

A Nationwide case manager will call you and solicit the missing information. Note that the case will not proceed through the underwriting process, including the tele-interview, until it is “in good order.”

QUESTION:

What can cause delays in the underwriting process?

ANSWER:

The following are common reasons for delays in the underwriting process:

- Incomplete Application Part I
- Missing projection of values
- Missing or incomplete replacement forms
- Missing or incomplete state-specific forms
- Missing signatures
- Licensing or appointment issues

QUESTION:

What are the options for the initial premium?

ANSWER:

The following options are available for paying the initial premium:

- Submit payment with the application
- Web remittance (where available)
- Authorized electronic draft
- Partially or completely funded by a 1035 exchange

QUESTION:

How can I review the status of a case?

ANSWER:

View your status at Nationwide’s Sales & Service website (nationwide.com/financial/advisors.jsp), or by calling the service line at 1-866-678-5433, Monday through Thursday between 8 a.m. and 8 p.m. Eastern time, and Friday between 8 a.m. and 6 p.m. Eastern time.

QUESTION:

What should the proposed insured expect during the phone history Interview?

ANSWER:

Please refer to and provide the proposed insured with the pre-interview guide.

QUESTION:

What is the protocol for phone attempts to reach the proposed insured if they cannot be reached for scheduling the phone history interview?

ANSWER:

Scheduling attempts are made according to the following protocol:

Once Nationwide's Underwriting Assessment Services receives the tele-interview request, they will make up to five calls within three to five business days of receipt of the request.

- The initial call to the proposed insured is placed within one business day of interview receipt by the Underwriting Assessment Services area.
- If the proposed insured is not at home, and if applicable, a message is left on the first, second and fifth call attempts, leaving the toll-free number to schedule an interview.
- If the proposed insured does not return the initial call to schedule an interview, four additional calls will be made to the proposed insured within two to four business days after the first call. If the proposed insured cannot be reached, no message will be left until the fifth call, when the toll-free number will be provided to schedule an interview.

Tele-interviewers currently make outgoing phone calls between 8 a.m. and midnight Eastern time Monday through Friday, and between 8 a.m. and 3 p.m Eastern time on Saturdays.

Calls are not currently completed on Sunday, before 8 a.m. or after 8:30 p.m. (local time in the applicant's time zone), unless requested specifically by the proposed insured or producer.

At least three of the five calls will be made during the proposed insured's best time to call, as indicated on the application.

QUESTION:

Can a specific time be scheduled for the interview on the application?

ANSWER:

Since a good-order review needs to be completed at time of application submission, a specific time cannot be dictated on the application. However, you are encouraged to indicate a best time to call on your application. At least three of the five calls will be made during the proposed insured's best time to call as indicated on the application.

QUESTION:

What will the underwriters review during the underwriting process?

ANSWER:

Underwriters will take the following into consideration in making a decision:

- Results for the Prescription Database (RX)
- Results of MIB
- Responses from the application Part I
- Responses from the phone history interview (application Part II)
- Results from the cognitive test conducted during the phone history interview, if applicable

QUESTION:

**Can I have the interview done immediately after submitting an application?
Can I schedule another specific time for the interview?**

ANSWER:

At this time, all paperwork must be received and reviewed by Nationwide’s case managers to make certain everything is in good order. Once everything is deemed to be in good order, the case will move to Nationwide’s Underwriting Assessment Services area and the scheduling process will commence. However, during any contact made with the proposed insured on an outbound attempt, they will have the option of either scheduling the interview or having it completed at that point in time.

QUESTION:

Can the proposed insured receive assistance or have other people on the phone with them during the phone history interview?

ANSWER:

The proposed insured must be the only one on the phone, without exception. Speaker phones are not allowed. To get a clear understanding of the proposed insured’s responses, no third party should be guiding their answers in any way. Any signs of not meeting this requirement could result in an immediate decline.

QUESTION:

What impairments or conditions will result in definite adverse decisions?

ANSWER:

We have created a pre-qualification guide for your reference. Specific impairments are listed where an adverse decision would be expected. In addition, a list of prescription medications that would indicate an uninsurable impairment or condition is provided. Using these tools will let you pre-qualify the proposed insured to see if this is the right product for them. (Note: These guides do not need to be submitted with the application.)

QUESTION:

My client already has a Nationwide policy. Can I do an internal exchange into this product?

ANSWER:

Internal exchanges are allowed, but full underwriting will be required.

QUESTION:

I have gone through the pre-qualifying exercise with my client. They mentioned a condition and an accompanying prescription treatment that I do not see on the guide; however, this typically would be a rated case. Should I submit the application?

ANSWER:

Yes. Underwriting decisions are based on a combination of factors including the phone history interview, and MIB and RX results. Make certain that the proposed insured is prepared to provide as much detail as possible on their condition during the interview. Remember, a submitted case does not guarantee approval.

QUESTION:

If a proposed insured is declined for coverage, when and how will they be notified?

ANSWER:

A letter will be sent to the proposed insured notifying them of the decision. In addition, you will be contacted via phone call, correspondence or both.



Conditions, impairments or considerations that would disqualify a proposed insured from approval

If the proposed insured is not a U.S./Canadian citizen or green card holder, they are not insurable.

Within the last five years, proposed insured has had, has been diagnosed as having or has been treated for:

- Alcohol, controlled substance, illegal drug abuse or dependency
- Alzheimer's, dementia, senility, mild cognitive impairment, organic brain syndrome, memory loss or other cognitive impairment
- ALS (Lou Gehrig's Disease)
- Bone marrow disorder, Hodgkin's disease, leukemia or lymphoma
- Cancer of the bone, brain, esophagus, liver, lung, kidney, ovary, pancreas, stomach or cancer that has spread to other organs
- Cardiomyopathy
- Cerebral palsy
- Cirrhosis of the liver
- Cystic fibrosis
- Down syndrome
- Emphysema or other lung disorder requiring regular or intermittent use of oxygen
- HIV positive, AIDS, ARC, severe combined immunodeficiency, common variable immune deficiency
- Huntington's disease or immediate family member with Huntington's disease
- Hydrocephalus with or without shunt placement
- Imbalance, unsteady gait or ataxia
- Mental retardation
- Multiple sclerosis, including relapsing-remitting disease
- Muscular dystrophy
- Paralysis, paraplegia, or quadriplegia (excluding Bell's palsy)
- Parkinson's disease
- Post-polio syndrome
- Organ transplant (other than cornea)
- Renal failure, chronic kidney disease (excludes kidney stones)
- Schizophrenia, paranoia, bipolar disease or psychiatric disorders with psychosis
- Steroid-dependent condition (six months or longer)
- Stroke
- Suicide attempt
- TIA, multiple events
- Type 1 diabetes

Impairments and conditions that would not be insurable:

Durable Medical Items

Currently use or have used in the last 24 months:

- Catheter
- Chairlift or stair lift
- Dialysis
- Feeding tube
- Hospital bed
- Implantable defibrillator
- Motorized scooter
- Multi-point cane
- Oxygen equipment
- Respirator or ventilator
- Walker or wheelchair

ADL Impairments

Currently need or any need in the last 24 months for assistance or supervision of any of the following activities:

- Bathing
- Bowel or bladder control
- Dressing
- Eating
- Moving in or out of a chair or bed
- Taking medications, including setup of medications
- Toileting
- Walking

Medical Services

Currently reside in, have used within the past 24 months, been recommended or planning to utilize:

- Adult day care services
- Assisted living care facility
- Home health care services
- Hospice
- Nursing home
- Retirement community with LTC services received
- Other custodial facility
- Other caregiver support

Build Chart

This is a guide and is not all inclusive — a body mass index (BMI) of less than 17 or 40 or greater is not acceptable. (Height in inches, weight in pounds.)

- Those builds with BMI between 17 and 40 may also be unacceptable depending on co-morbid conditions. Below is a sample build chart based on height and weight:

Height (inches)	Body weight (pounds)			
	Decline	Marginal	Decline	Decline
60	87	169	199	205
64	99	192	227	233
67	109	211	249	255
69	115	223	264	270
71	122	237	280	287
72	126	243	288	295
73	130	250	296	303
75	136	263	312	320

Other factors that are not insurable:

- Currently collecting any type of disability or worker's compensation payments
- Multiple unexplained falls in the past 12 months
- Diagnostic testing planned, scheduled or recommended that has not been completed
- Surgery planned, scheduled or recommended that has not been completed
- Surgery completed, yet not fully recovered for a minimum of three months, including released from physician care for a specific medical condition
- Use of a handicap permit due to physical limitations or medical conditions

OR

Any of the following in combination with tobacco usage (cigarettes, pipe or cigar) in the past 36 months:

- Cardiac disease, including angina, aortic valve disease, atrial fibrillation, congestive heart failure, coronary artery bypass or stent, mitral valve disease, tachycardia
- Carotid artery disease, cerebral vascular accident (stroke) or transient ischemic attack (TIA)
- Peripheral vascular disease
- Diabetes
- Thrombotic disorder or clotting disorder
- Respiratory conditions, including asthma, chronic emphysema, chronic obstructive pulmonary disease, obstructive sleep apnea and pulmonary embolism

Considerations regarding current or pending medical treatment:

- If the client has any surgery scheduled in the next six months or has been advised to have surgery, wait to submit the case until the client is at least three months post-operative, fully recovered, back to 100% activity and released from all medical and doctor's care.
- If the client is currently being evaluated for an undiagnosed medical condition, postpone submission until all evaluations have been completed and a diagnosis has been made.
- If the client is currently receiving physical therapy, postpone submission until back to 100% activity without limitations and released from all care.

If a client is taking any of the below medications, it will likely disqualify an application from Nationwide YourLife CareMattersSM as it may reveal an underlying condition that is not insurable. This list is not exhaustive.

Medication	Condition	Medication	Condition
Abilify	Mental Disorder	Decadron	Steroid
Acthar	Multiple Sclerosis	Deltasone (prednisone)	Steroid
Adriamycin	Cancer	Demerol	Pain
Agrylin	Blood Disorder	Dilaudid (hydromorphone)	Pain
Akineton	Parkinson's Disease	Dolophine (methadone)	Pain
Alkeran	Cancer	Dopar	Pain
Antabuse	Alcohol Abuse	Dostinex	Parkinson's Disease
Apokyn	Parkinson's Disease	Doxil	Cancer
Aptivus	AIDS	DTIC	Cancer
Arava	Rheumatological Disorder	Duragesic (fentanyl)	Pain
Aricept	Dementia/Alzheimer's	Eldepryl	Parkinson's Disease
Arimidex	Cancer	Eligard	Prostate Cancer
Artane	Parkinson's Disease	Emcyt	Cancer
Atgam	Immune Disorder	Enbrel	Rheumatological Disorder
Avonex	Multiple Sclerosis	Equetro	Mental Disorder
Azilect	Parkinson's Disease	Eskalith (lithium)	Mental Disorder
AZT	AIDS	Eulexin (flutamide)	Prostate Cancer
Baraclude	Hepatitis	Exelon	Dementia/Alzheimer's
Betaferon	Multiple Sclerosis	Faslodex	Cancer
Betaseron	Multiple Sclerosis	Fazaclo	Mental Disorder
BiCNU	Cancer	Foscavir	AIDS
Blenoxane	Cancer	Gengraf	Immune Disorder
Busulfex (bisulfan)	Cancer	Geodon	Mental Disorder
Campral	Alcohol Abuse	Gerimal	Dementia/Alzheimer's
Carbex	Parkinson's Disease	Gleevec	Cancer
Casodex	Prostate Cancer	Gold Therapy	Rheumatological Disorder
CeeNU	Cancer	Haldol	Mental Disorder
Cellcept	Immune Disorder	Hepsera	Hepatitis
Cerefolin	Dementia/Alzheimer's	Herceptin	Cancer
Cerubidine	Cancer	Humira	Rheumatological Disorder
Clozapine	Mental Disorder	Hydergine (ergoloid)	Dementia/Alzheimer's
Clozaril	Mental Disorder	Hydrea	Blood Disorder
Cogentin	Parkinson's Disease	Ilex	Cancer
Cognex	Dementia/Alzheimer's	Imuran (azathioprine)	Rheumatological Disorder
Comtan	Parkinson's Disease	Incivek (telaprevir)	Hepatitis
Copegus	Hepatitis	Infergen	Hepatitis
Copaxone	Multiple Sclerosis	Interferon	Hepatitis
Cortef (hydrocortisone)	Steroid	Intron	Cancer
Cuprimine (D-penicillamine)	Rheumatological Disorder	Kemadrin	Parkinson's Disease
Cytosar	Cancer	Kineret	Rheumatological Disorder
Cytoxan	Cancer	Larodopa	Parkinson's Disease
Dantrium	Multiple Sclerosis	Leukeran	Cancer

Medication	Condition	Medication	Condition
Leukine	Cancer	Reminyl	Dementia/Alzheimer's
Lioresal (baclofen)	Multiple Sclerosis	Requip	Parkinson's Disease
Loxitane	Mental Disorder	Revia (naltrexone)	Mental Disorder
Lupron	Prostate Cancer	Ribapak	Alcohol Abuse
Lysodren	Cancer	Ribasphere	Hepatitis
Matulane	Cancer	Ribatab	Hepatitis
Medrol	Steroid	Ribavirin	Hepatitis
Megace	AIDS	Risperdal	Hepatitis
Mellaril	Mental Disorder	Rituxan	Rheumatological Disorder
Mestinon	Immune Disorder	Roferon	Hepatitis
Methotrexate	Rheumatological Disorder	Rubex	Cancer
Mirapex	Parkinson's Disease	Sandimmune	Immune Disorder
Moban	Mental Disorder	Serentil	Mental Disorder
Moditen	Mental Disorder	Seroquel	Mental Disorder
MS Contin (morphine)	Pain	Simulect	Immune Disorder
Mutamycin (mitomycin)	Cancer	Sinemet (carbidopa)	Parkinson's Disease
Myfortic	Immune Disorder	Stalevo	Parkinson's Disease
Myleran	Cancer	Stelazine	Mental Disorder
Mytelase	Immune Disorder	Symadine	Parkinson's Disease
Namenda	Dementia/Alzheimer's	Symmetrel	Parkinson's Disease
Navane	Mental Disorder	Taractan	Mental Disorder
Neoral (cyclosporine)	Rheumatological Disorder	Tarceva	Cancer
Neupro	Parkinson's Disease	Tasmar	Parkinson's Disease
Nilandrone	Prostate Cancer	Thioplex	Cancer
Niloric	Dementia/Alzheimer's	Thioridazine	Mental Disorder
Nipent	Cancer	Thymoglobulin	Immune Disorder
Novantrone	Multiple Sclerosis	Timespan	Immune Disorder
Orencia	Rheumatological Disorder	Toposar (etoposide)	Cancer
Orthoclone	Immune Disorder	Trelstar	Prostate Cancer
Oxycontin (oxycodone)	Pain	Trihexane	Parkinson's Disease
Parcopa (levodopa)	Parkinson's Disease	Trilafon (perphenazine)	Mental Disorder
Parlodel	Parkinson's Disease	Tysabri	Multiple Sclerosis
Pegasus	Hepatitis	Tyzeka	Hepatitis
Pegatron	Hepatitis	Vantas	Prostate Cancer
Percocet	Pain	Velban	Cancer
Percodan	Pain	VePesid	Cancer
Permitil	Mental Disorder	Vesprin	Mental Disorder
Plaquenil	Rheumatological Disorder	Viadur	Prostate Cancer
Platinol	Cancer	Vicodin (hydrocodone)	Pain
Plenaxis	Prostate Cancer	Videx	AIDS
Prograf	Immune Disorder	Vitreliis (boceprevir)	Hepatitis
Proleukin	Cancer	Wellcovorin	Cancer
Prolixin (fluphenazine)	Mental Disorder	Wellferon	Hepatitis
Prostigmin	Immune Disorder	Xeloda	Cancer
Purinethol	Cancer	Zanosar	Cancer
Razadyne	Dementia/Alzheimer's	Zelapar	Parkinson's Disease
Rebetron	Hepatitis	Zenapax	Immune Disorder
Rebif	Multiple Sclerosis	Zoladex	Prostate Cancer
Regonol	Immune Disorder	Zyprexa	Mental Disorder
Remicade	Rheumatological Disorder		

The chart below contains the same medications listed on the previous pages. For the sake of convenience, they are categorized here by medical condition.

AIDS	Cancer (cont'd)	Immune Disorder	Multiple Sclerosis	Parkinson's Disease (cont'd)
Aptivus	Purinethol	Atgam	Acthar	Symadine
AZT	Rubex	Cellcept	Avonex	Symmetrel
Foscavir	Tarceva	Gengraf	Betaferon	Tasmar
Megace	Thioplex	Mestinon	Betaseron	Trihexane
Videx	Toposar (etoposide)	Myfortic	Copaxone	Zelapar
Alcohol Abuse	Velban	Mytelase	Dantrium	Prostate Cancer
Antabuse	VePesid	Orthoclone	Lioresal (baclofen)	Casodex
Campral	Wellcovorin	Prograf	Novantrone	Eligard
Revia (naltrexone)	Xeloda	Prostigmin	Rebif	Eulexin (flutamide)
Blood Disorder	Zanosar	Regonol	Tysabri	Lupron
Agrylin	Dementia/Alzheimer's	Sandimmune	Pain	Nilandrone
Hydrea	Aricept	Simulect	Demerol	Plenaxis
Cancer	Cerefolin	Thymoglobulin	Dilaudid (hydromorphone)	Trelstar
Adriamycin	Cognex	Timespan	Dolophine (methadone)	Vantas
Akeran	Exelon	Zenapax	Dopar	Viadur
Arimidex	Gerimal	Mental Disorder	Duragesic (fentanyl)	Zoladex
BiCNU	Hydergine (ergoloid)	Abilify	MS Contin (morphine)	Rheumatological Disorder
Blenoxane	Namenda	Clozapine	Oxycontin (oxycodone)	Arava
Busulfex (bisulfan)	Niloric	Clozaril	Percocet	Cuprimine (D-penicillamine)
CeeNU	Razadyne	Equetro	Percodan	Enbrel
Cerubidine	Reminyl	Eskalith (lithium)	Vicodin (hydrocodone)	Gold Therapy
Cytosar	Hepatitis	Fazaclio	Parkinson's Disease	Humira
Cytoxan	Baraclude	Geodon	Akineton	Imuran (azathioprine)
Doxil	Copegus	Haldol	Apokyn	Kineret
DTIC	Hepsera	Loxitane	Artane	Methotrexate
Emcyt	Incivek (telaprevir)	Mellaril	Azilect	Neoral (cyclosporine)
Faslodex	Infergen	Moban	Carbex	Orencia
Gleevec	Interferon	Moditen	Cogentin	Plaquenil
Herceptin	Pegasus	Navane	Comtan	Remicade
Ifex	Pegatron	Permitil	Dostinex	Rituxan
Intron	Rebetron	Prolixin (fluphenazine)	Eldepryl	Steroid
Leukeran	Ribapak	Risperdal	Kemadrin	Cortef (hydrocortisone)
Leukine	Ribasphere	Serentil	Larodopa	Decadron
Lysodren	Ribatab	Seroquel	Mirapex	Deltasone (prednisone)
Matulane	Ribavirin	Stelazine	Neupro	Medrol
Mutamycin (mitomycin)	Roferon	Taractan	Parcopa (levodopa)	
Myleran	Tyzeka	Thioridazine	Parlodel	
Nipent	Vitrelix (boceprevir)	Trilafon (perphenazine)	Requip	
Platinol	Wellferon	Vesprin	Sinemet (carbidopa)	
Proleukin		Zyprexa	Stalevo	



Guarantees are subject to the claims-paying ability of Nationwide Life Insurance Company and/or Nationwide Life and Annuity Insurance Company. The financial strength of Nationwide is not intended to reflect the investment experience of a variable account, which is subject to market risk.

Keep in mind that as an acceleration of the death benefit, the payment of long-term care (LTC) rider benefits will reduce both the death benefit and cash values of the policy. Additionally, loans and withdrawals will also reduce both the cash values and the death benefit. Care should be taken to make sure that your clients' life insurance needs continue to be met even if the rider pays out in full, or after money is taken from their policies. There is no guarantee that the rider will cover the entire cost for all of the insured's LTC, as this may vary with the needs of each insured.

As your clients' personal situations change (e.g., marriage, birth of a child or job promotion), so will their life insurance needs. Take care to ensure this product is suitable for their long-term life insurance needs. They should weigh any associated costs before making a purchase. Life insurance has fees and charges that vary with sex, health, age and smoking status. Riders that customize a policy to fit individual needs usually carry an additional charge.

Life insurance is issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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Nationwide®
is on your side

Nationwide YourLife CareMattersSM

What to expect during your personal history interview

Part of the Nationwide YourLife CareMattersSM application process

Thank you for considering Nationwide YourLife CareMattersSM for your long-term care and life insurance coverage needs. Now that you've met with your life insurance professional, you'll be receiving a call from an interviewer. He or she will gather information about your personal and medical history, which will be recorded and used to help complete your application.

This worksheet was designed to help you prepare for that interview. Filling it out ahead of time is optional, but it will enable you to have all the information you need right at your finger tips — saving you time and eliminating the hassle of searching for it during the interview.

What to expect

The phone interview usually takes about 45 minutes, but can run longer based on your specific history.

What you'll be discussing:

- Medical and prescription history
- Occupation, hobbies, sports and travel information
- Citizenship/immigration information
- Verification of your Social Security number
- Social history, including alcohol and tobacco use
- Daily living activities
- A cognitive assessment may also be included (no preparation is needed for this)

HELPFUL HINT: Due to the personal nature of the information being discussed, you may want to choose somewhere private to complete the phone interview.

Nationwide® will need to verify your prescription information, so please be sure to supply the most accurate information available. And once the phone interview is completed, you'll be asked to give a voice signature to verify the accuracy of all the information you've provided.

What you'll need

The interviewer will be asking you very specific questions during your phone interview, especially about your medical and prescription history. Having all the information you need in one place will help simplify the phone interview for you.

Social Security number**Driver's license number**

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Medications

Provide all prescription medications that you're currently taking, as well as those you've been prescribed, have taken or been given in the past three years. Also, list any over-the-counter medications, aspirin or supplements you've taken for two or more weeks at a time within the last 12 months.

Medication name	Dosage	When started	Currently taking	Reason for taking	Physician
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No		

Daily living activities

Have you needed assistance or supervision while performing any of the following activities in the last 24 months? (Check all that apply):

<input type="checkbox"/> Bathing	<input type="checkbox"/> Meal preparation	<input type="checkbox"/> Toileting
<input type="checkbox"/> Bowel or bladder control	<input type="checkbox"/> Managing your finances	<input type="checkbox"/> Use of transportation
<input type="checkbox"/> Cleaning	<input type="checkbox"/> Moving in or out of a chair or bed	<input type="checkbox"/> Telephone use
<input type="checkbox"/> Dressing	<input type="checkbox"/> Shopping	<input type="checkbox"/> Walking
<input type="checkbox"/> Eating	<input type="checkbox"/> Taking or managing your medications	

What recreational activities, volunteer work or exercise regimens do you participate in?

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Social history

Have you used tobacco or nicotine products — such as cigarettes, cigars, electronic cigarettes, pipe, smokeless tobacco, snuff, other tobacco products, nicotine products (gum, patch, etc.) — in any form?

In the last 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No	In the last 36 months? <input type="checkbox"/> Yes <input type="checkbox"/> No
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If "yes", please specify the type:

<input type="checkbox"/> Cigarettes <input type="checkbox"/> Cigars <input type="checkbox"/> Electronic cigarettes <input type="checkbox"/> Pipe <input type="checkbox"/> Smokeless tobacco <input type="checkbox"/> Snuff <input type="checkbox"/> Other tobacco products
--

Amount and frequency: last 12 months: _____ last 36 months: _____

Date tobacco or nicotine product last used: ____/____/____ (mm/dd/year)

Social history (cont.)

Do you consume alcoholic beverages? Yes No

If "yes," please specify the type, amount and frequency: _____

Date alcohol last used: ____/____/____ (mm/dd/year)

Medical history

Please list all medical conditions (past and current) for which you've been diagnosed. And keep in mind that the interviewer may have additional questions based on the information you provide.

Condition	Date of diagnosis	Symptoms	Tests done — including results	Type and date of treatment	Name, address and phone number of the physician, hospital and/or treatment facility

If you have or have had any of the following conditions, please be prepared to provide the following information:

Cancer	Diagnosis/date of diagnosis _____ Type, location, stage of cancer or any lymph node involvement or metastasis _____ Treatment (including date of last treatment) and any residuals/side effects _____ _____ Outcome _____
Diabetes	Type _____ Have you had any of the following conditions related to diabetes? <input type="checkbox"/> Eye problems or retinopathy <input type="checkbox"/> Foot sores or ulcers <input type="checkbox"/> Amputations <input type="checkbox"/> Kidney problems or nephropathy <input type="checkbox"/> Neuropathy Do you check your blood sugar levels? <input type="checkbox"/> Yes <input type="checkbox"/> No Date last checked ____/____/____ (mm/dd/year) Average reading _____ Have you had a hemoglobin A1C test (HgA1C)? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, date of last test ____/____/____ (mm/dd/year) Results _____

Medical history (cont.)

Heart disease/ heart attack	<p>Date of last occurrence ____/____/____ (mm/dd/year)</p> <p>Have you had any procedures or surgeries? <input type="checkbox"/> Yes <input type="checkbox"/> No (if yes):</p> <p>Type (bypass — include how many vessels, angioplasty, stent placement, etc.) _____</p> <p>Date completed ____/____/____ (mm/dd/year)</p> <p>Facility/physician name, city and state: _____</p> <p>If you have had more than one instance, please be prepared with the details of that as well</p>
High blood pressure	<p>How often is your blood pressure taken? _____</p> <p>Who takes your blood pressure readings? _____</p> <p>Results/readings:</p> <p>Date of last blood pressure reading ____/____/____ (mm/dd/year)</p> <p>Results of the last blood pressure reading _____</p> <p>Average readings _____</p>

Application history

Please list all life, long-term care or disability insurance applications for which you have been declined, postponed, rated, etc.

Product type	Date applied for	Outcome	Reason for outcome	Company

YOU'RE ALL SET

Now that you know what information is needed, you're ready for your interview. Thank you, again, for considering Nationwide YourLife CareMatters. And if you have any additional questions about our product or the interview, please feel free to contact your insurance professional.

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