



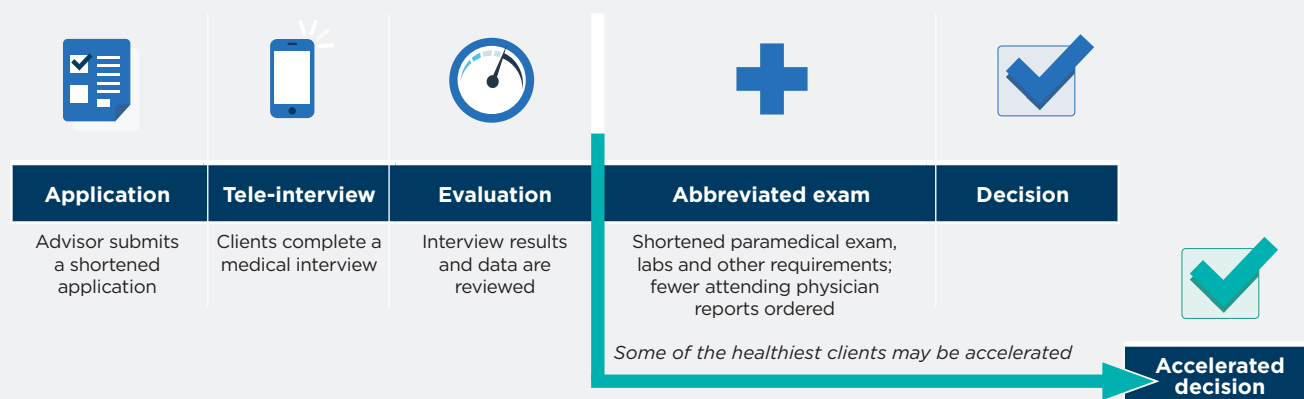
Nationwide® Intelligent Underwriting

Available in all states except NY

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

- Less time required to get an underwriting decision
- Fewer attending physician statements and less need for additional underwriting requirements
- An accelerated process for some of the healthiest clients by eliminating an exam and labwork¹
- Less time spent on application paperwork, including the need for you to gather your clients' medical history

How does it work?



Completing the tele-interview

Option 1: Once the application has been entered into our system and submitted to the third-party vendor, they will contact the client to complete the tele-interview immediately.

Option 2: If the client is not able to complete the interview at that moment, they can schedule a call back at their preferred day and time.

The interview will be recorded, and the client signs via electronic voice signature. Healthy clients can expect an average interview time of 20 minutes, but time may vary significantly depending on client health and ability to provide detailed information on medical history.

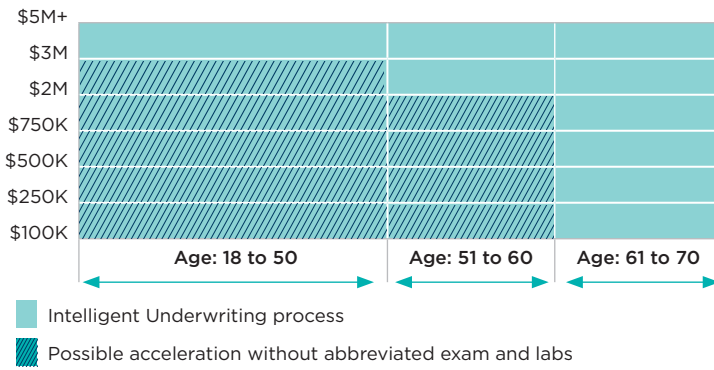
Nationwide may notify you regarding additional underwriting requirements within a few days after completion of the tele-interview.

If an abbreviated exam is necessary, the examiner may collect:

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

¹ U.S. citizens and permanent residents (10-year green card status) ages 18 – 50 applying for face amounts of \$100,000 to \$2 million and/or ages 18 - 60 for face amounts of \$100,000 to \$1 million are eligible for possible acceleration.

Eligibility guidelines²



Major medical conditions excluded from acceleration include, but are not limited to:

Alcohol abuse and/or treatment	Hepatitis
Atrial fibrillation	Hypertension (diagnosed within last six months)
Bipolar disorder	Kidney disease
Cancer (except basal cell skin)	SLE/lupus
COPD	Melanoma
Crohn's disease	Multiple sclerosis
Diabetes	Parkinson's disease
Drug abuse and/or treatment	Peripheral artery disease
Epilepsy/seizure	Rheumatoid arthritis
Gastric bypass/lap band	Sleep apnea
Heart disease/surgery, all forms	Stroke/transient ischemic attack
	Ulcerative colitis

Acceleration guidelines

- Ages 18 - 50 Face amounts of \$100,000 to \$2 million on eligible products
- Ages 51 - 60 Face amounts of \$100,000 to \$1 million on eligible products
- U.S. citizen or permanent resident (10-year green card status)
- Risk classes of Nontobacco Preferred Plus, Nontobacco Preferred, Tobacco Preferred and Nontobacco Standard Plus

Setting eligibility expectations

For some of the healthiest clients, an underwriting decision will be made without the need for additional underwriting requirements. Some of the healthiest clients will **not** be accelerated simply because we don't have enough information to make a decision. Therefore, additional underwriting requirements will be needed to reach an underwriting decision. Preferred, Preferred Plus and Standard Plus underwriting classifications are still available, even if clients are not eligible for acceleration.

Products eligible for Intelligent Underwriting

Term life	Whole life	Universal life	Variable universal life
Nationwide YourLife® Guaranteed Level Term (10, 15, 20, 30)	Nationwide YourLife® WL 100 Nationwide YourLife® 20-pay WL	Nationwide Indexed UL Accumulator II or Protector II Nationwide YourLife® Indexed UL Accumulator or Protector Nationwide No-Lapse Guarantee UL II Nationwide YourLife® No-Lapse Guarantee UL	Nationwide VUL Accumulator Nationwide VUL Protector

Why Nationwide Intelligent Underwriting

No prescreen checklist	Fewer attending physician statements	Long-Term Care Rider, 1035 exchange and replacement all available for acceleration	Quicker overall underwriting process	No random holdouts
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Call us at 1-888-767-7373 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

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² Face amounts and issue ages pertain to the Nationwide Intelligent Underwriting application process. Products may be available at amounts and ages outside of these parameters using standard application processes.

Nationwide Intelligent Underwriting and eligible products are subject to state and company approvals.

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

Nationwide, the Nationwide N and Eagle, Nationwide is on your side and Nationwide YourLife are service marks of service marks of Nationwide Mutual Insurance Company. © 2017 - 2019 Nationwide

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