



Nationwide® underwriting

Executive Advantage

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Nationwide® Executive Advantage is a streamlined underwriting program to help meet the needs of your busiest clients. The process parameters are as follows:

Eligibility

- **Clients:** Highly compensated executives ages 30 to 60 with an annual income of \$150,000+
- **Medical history:** No significant medical impairments
- **Best class¹:** Non-tobacco preferred or tobacco preferred
- **Distribution:** BGAs and Producer Group

Premium

- Scheduled premium must meet 90% of seven-pay schedule or guideline premium (whichever is less)

Product eligibility

- **Face amounts:** Up to \$3,000,000
- **Products:** Nationwide IUL and VUL Accumulator products
- **Death Benefit Option (DBO)²:** Level or increasing
- **Long-Term Care rider:** Eligible for consideration

Requirements³

- Tele-interview
- MIB, MVR and pharmacy check
- Existing APS or executive physical within the year
- Special remark noting Executive Advantage program on application

¹ Clients who do not meet the requirements for the best classes will be placed in the Standard Plus class.

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

³ Certain medical histories/conditions and high-risk occupations will be selected for traditional underwriting

Getting started:

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

Scheduling the phone interview: Help your client select the best option for scheduling their phone interview:

Option 1: To complete the interview immediately, please have your client call 1-855-424-4757.

Option 2: To schedule the interview for a future time, select the option to “schedule interview now,” in iPipeline and follow the prompts to select a date and time window to complete the interview.

What to expect during your client's phone interview:

The interviewer may already have background information about your client's prescription and driving history pulled from prescription database and motor vehicle reports. During the call, your client will answer questions to provide personal and medical history, including details such as:

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| <ul style="list-style-type: none">• Verification of client's Social Security number• Family history of parents and siblings (<i>including current age and health concerns or age at death and cause of death</i>) | <ul style="list-style-type: none">• Physicians' names, addresses and telephone numbers• Medical conditions (<i>including dates of treatment</i>)• Prescribed medications (<i>including dosages</i>) | <ul style="list-style-type: none">• Driving history• Citizenship and/or immigration information• Alcohol and/or tobacco usage |
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The information provided will be recorded. At the end of the interview, your client will sign the application using electronic voice signature.

Nationwide reserves the right to order additional requirements depending on medical and financial insurability.

Accessible, reliable, responsive.
Get to know the team that sets Nationwide Underwriting apart.

• 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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