

A man with grey hair, wearing a grey sweater, is shown in profile from the side, looking at a tablet computer. He is sitting on a couch. In the background, another person is partially visible, also looking at a tablet. The setting appears to be a comfortable indoor space, possibly a living room or a meeting area. A dark blue semi-transparent box is overlaid on the right side of the image, containing white text.

Move your life business faster


**Nationwide® is making it easier for you to
do new life business with us!**



Move your life business faster

Nationwide® is making it easier for you to
do new life business with us!

Nationwide® Life Illustrator

 **Nationwide®**

No Illustration Acknowledgment Form
Nationwide Life Insurance Company
Nationwide Life and Annuity Insurance Company
PO Box 182835 Columbus, OH 43218-2835
Phone: 800-848-6331 • Fax: 888-677-7393 • nationwide.com

1. Identifying Information (please print)
Proposed Insured Name: _____

2. Instructions
If no life insurance illustration was provided to the applicant, or if a life insurance policy is being applied for other than as illustrated, state insurance law requires the following:
• The insurance professional and the applicant must complete this No Illustration Acknowledgment Form at time of application
• A signed copy of this No Illustration Acknowledgment Form should be provided to the applicant and submitted to the insurance company with a copy retained by the insurance professional

3. Acknowledgments
I acknowledge one of the following:
 1. I did not receive a life insurance illustration
 2. The life insurance illustration provided does not match the life insurance policy as applied for

4. Certifications and Signatures (required)
I understand that an illustration matching the life insurance policy as issued will be provided to me no later than the time the life insurance policy is delivered.

Applicant/Owner/Trustee:
Name (please print): _____
Signature: _____ Date: _____

Insurance Professional:
Name (please print): _____
Signature: _____ Date: _____

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LAFF-0260M1 Page 1 of 1 (03/2017)

Efficiency matters. And so does full-featured customizable software.

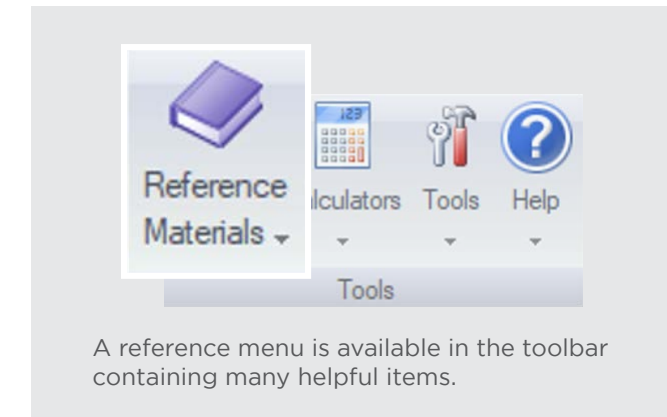
Giving you speed, power, and lots of flexibility

Nationwide® Life Illustrator is a full-featured illustration software package that integrates speed, power, and flexibility to accommodate all of your marketing requirements.

Life Illustrator is user-friendly and intuitive but also gives you the ability to run proposals that range from single life Ledger plans to complex non-Ledger plans involving hundreds or thousands of lives.

Helpful Toolbar Items:

- Product Information
- Underwriting Guidelines
- Sales Ideas
- State Approvals
- Web Access to Forms



Nationwide® Life Illustrator

Resources:



Need Help?
Support is just a call away.

Contact the National Sales Desk at:
1-800-321-6064 or your Nationwide
wholesaler for more information.

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Nationwide®
Intelligent Underwriting



Provide a faster and more efficient underwriting process for your clients.

Streamlined. Simple. Smart.

Nationwide® Intelligent Underwriting streamlines the life insurance application process for both you and your clients by providing a faster, more efficient underwriting process.

In this process, the client will complete a brief application; a personal health interview to provide information about personal and medical history; and an abbreviated paramedical exam which only requires providing blood and urine samples.

Discover more

Learn about what products are eligible, how the process works, and what an accelerated process means for you and your clients.



Submit your policies online with ease

Visit: [NationwideFinancial.com/IU](https://www.nationwidefinancial.com/IU)

Handled by the same team of underwriters and case managers.

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Eligible Products: What Nationwide products are available for Intelligent Underwriting?



Term life

Nationwide YourLife® Guaranteed Level Term (10, 15, 20, 30)



Whole life

Nationwide YourLife® WL 100

Nationwide YourLife® 20-pay WL



Universal life

Nationwide No-Lapse Guarantee UL II

Nationwide® Indexed Universal Life Protector II

Nationwide® Indexed Universal Life Accumulator II

Also available for Intelligent Underwriting: Long-term Care Rider, 1035 exchanges and replacements
Child and Spouse riders not available with this process

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Submit your policies online
with ease

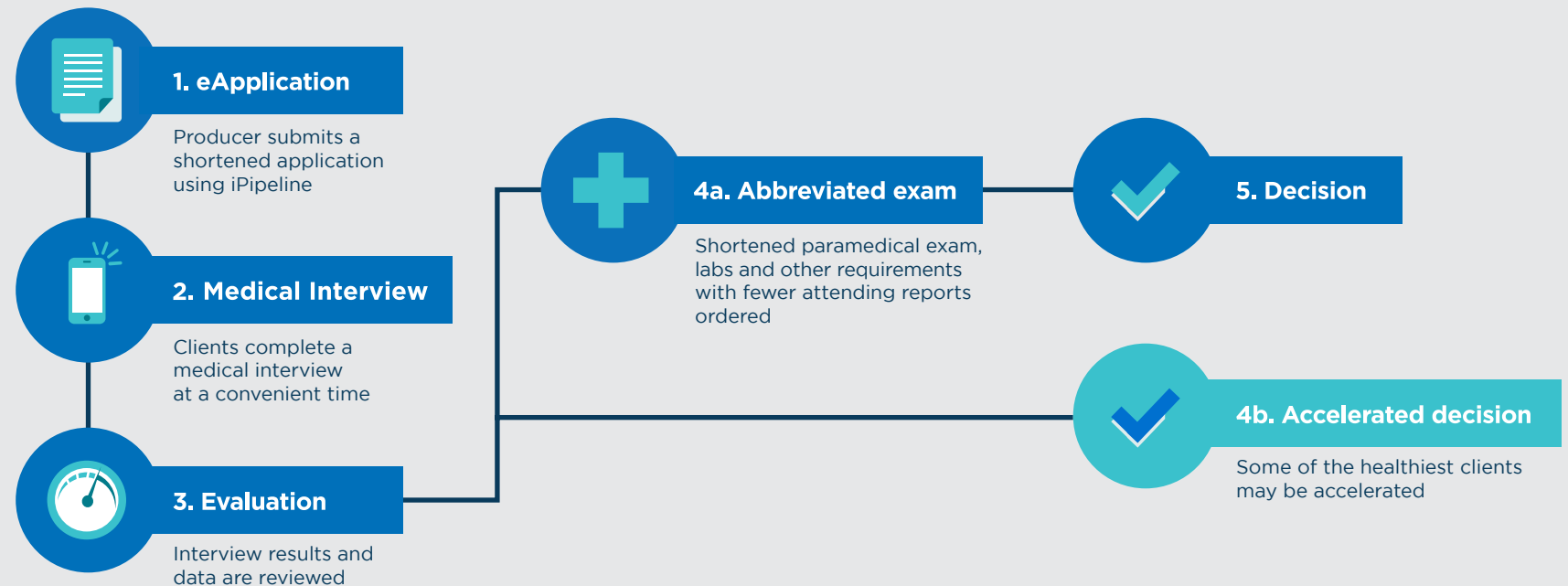
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underwriters and case managers.

Process: How does Intelligent Underwriting work?

 Ages **18 to 70**

 Face amounts of **\$100K to \$5M**



Submit your policies online with ease

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Acceleration Guidelines: What are Nationwide's Acceleration Guidelines?

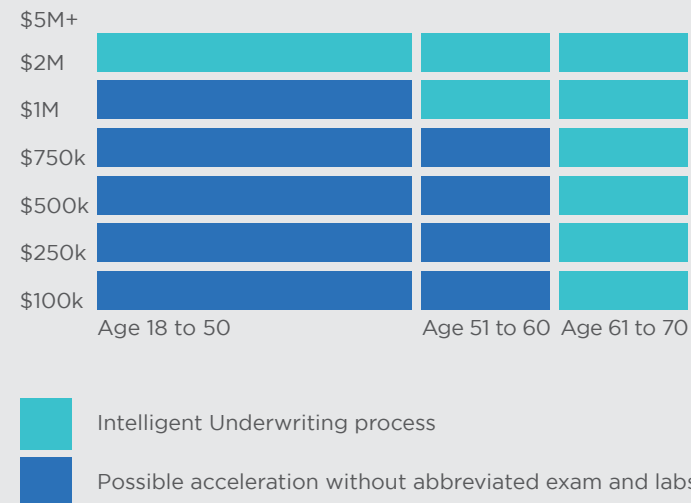
Ages
18 to 50

Face amounts of
\$100K to \$2M

Ages
51 to 60

Face amounts of
\$100K to \$1M

Eligibility Guidelines



Setting Eligibility Expectations

For some of the healthiest clients, an underwriting decision will be made without the need for additional underwriting requirements.

Acceleration Guidelines

- Ages 18 to 50 face amounts of \$100,000 to \$2 million on eligible products
- Ages 51 to 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, Nontobacco Standard Plus and Tobacco Preferred

* Be sure to check with your firm for additional acceleration guidelines.

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Submit your policies online
with ease

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Handled by the same team of
underwriters and case managers.

Personal History Interview



We offer a flexible client experience for the personal history interview.

Enhanced digital capabilities mean more business and happier clients.

After completing the Intelligent Underwriting application, your client will need to complete a personal history interview. We offer a phone interview option, and depending on your firm, we also offer a digital interview option.

The interview questions are the same on both options.

Personal History Interview



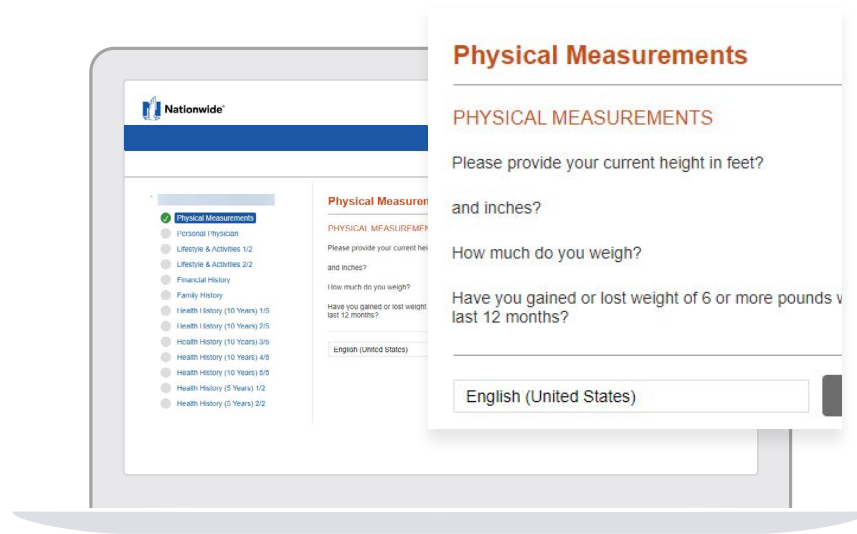
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Personal History Interview

Online Interview:



A secure and easy process

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

Clients have the flexibility to complete the health questions privately on their own computer when it's most convenient for them. When completed, the client will eSign through DocuSign.

Benefits:

- Available 24/7
- Mobile friendly
- Clients have the flexibility to complete the questions anywhere
- Answers are automatically saved as the client progresses through the assessment, so they can stop at any point in the process and return complete it later if needed
- A comprehensive FAQ is provided to the client within the online assessment



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Phone Interview:



A Tele-Interview process that provides a more personal approach.

Clients provide personal and health information over the phone at a time that works best for them. Healthy clients can expect an average interview time of 20 minutes, but time may vary significantly depending on client health, language, and ability to provide detailed information on person and health history.

The tele-interview will be recorded and the client signs via electronic voice signature.

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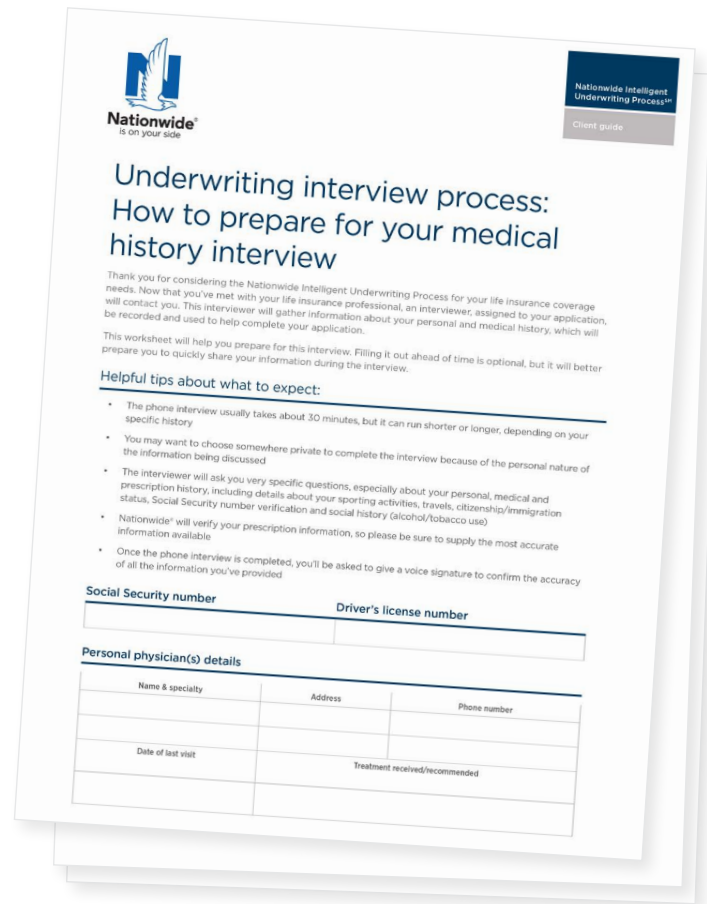
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Personal History Interview

Interview Prep:



Clients who fill out this form will be better prepared for the assessment.

Clients may fill out the Client Guide worksheet to prepare for the assessment ahead of time. Filling it out is optional, but will better prepare your clients to quickly share their information with the assessor.

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Life Pending Business Tracker

Sort, and filter status updates in real time.

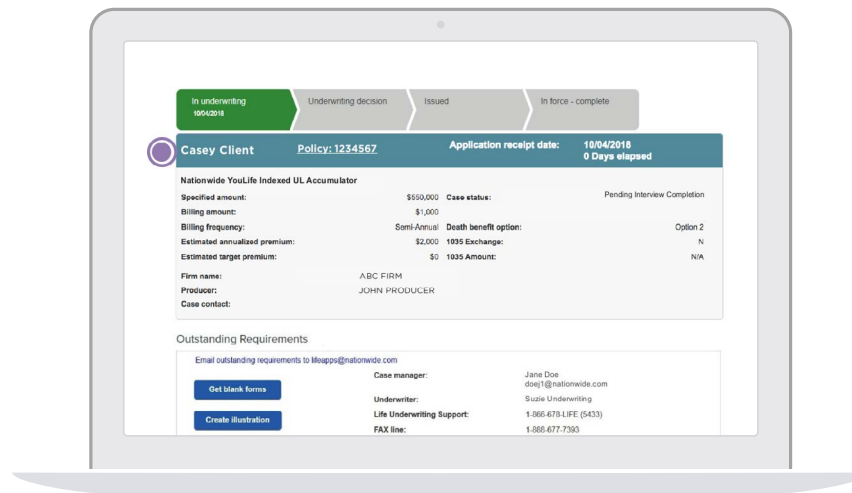
Organize cases at your finger-tips based on criteria that's relevant to you.

Our Life Pending Business Tracker is a real-time, mobile-friendly tracker that allows you to view up-to-date information on all your pending life business cases. Watch your case progress from application submission to in force from any desktop, tablet, or mobile device.

Product Features:

- View up-to-date pending case information anytime anywhere
- Get an 'at a glance' overview or click into a case for detailed case info, contacts, and outstanding requirements
- Log in from any desktop tablet on a mobile device—no app needed
- Sort, filter and organize your cases however you want
- Access illustrations and e-applications

Life Pending Tracker

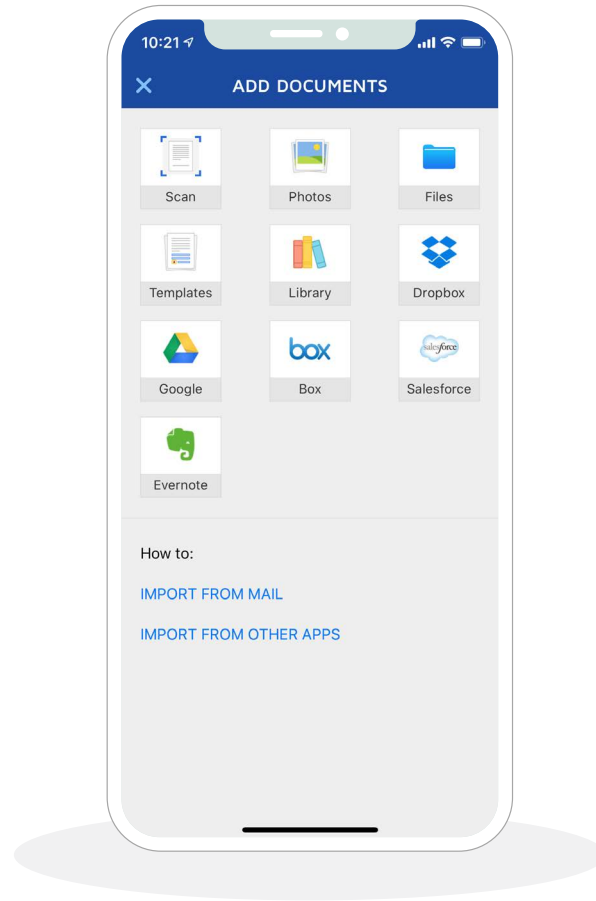


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DocuSign



DocuSign®

Sign anywhere, anytime.

It's free and convenient.

With DocuSign, Nationwide® is making it faster and easier for people to do business with us. By digitally sending documents in real-time to your email inbox, e-signing helps to reduce the average service from 27 days to 14.

You and your clients can get trailing documents and additional forms signed electronically and submitted quickly and easily. DocuSign is the industry-leading electronic signature and delivery company.

Available on every product that Nationwide® offers.

DocuSign



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Nationwide® Life Illustrator

Efficiency matters.
And so does full-featured
software.

Nationwide® Life Illustrator

Resources:

- Download Software
- View Reference Materials
- Access iPipeline Forms

Disclosures



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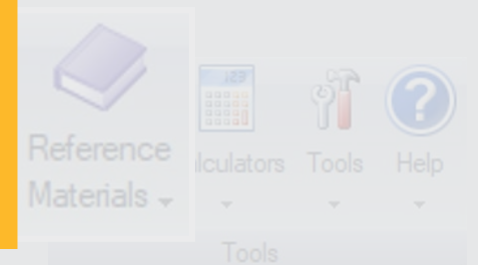
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Generate new case illustrations

Launch the web application or download the illustration software to your computer to create customized illustrations for your clients. You can generate new case illustrations or run an in-force ledger to show the effect of policy changes.

- Web Access to Forms



A reference menu is available in the toolbar containing many helpful items.

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Life Illustrator ▶

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Intelligent Underwriting ▶

Personal History Interview ▶

Life Pending
Business Tracker ▶

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Nationwide®

Nationwide® Intelligent Underwriting

Eligible Products

Process

Acceleration Guidelines

Disclosures



Submit your policies online with ease

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Handled by the same team of underwriters and case managers.

Acceleration Guidelines: What are Nationwide's Acceleration Guidelines?



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.

amounts of **\$100K to \$1M**

Underwriting decision will be made without additional requirements. [Learn More](#)

\$2 million on eligible products

\$1 million on eligible products

(Non-tobacco Preferred, Preferred Plus)

(Standard Plus, Preferred Plus, Preferred Plus Plus)

* Be sure to check with your firm for additional acceleration guidelines.

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