



Term + Perm program overview

Use our simple process to offer additional, permanent life insurance to clients with term coverage.

<p>What sets Term + Perm apart?</p>	<p>A streamlined life insurance buying process The Term + Perm program allows clients with an eligible term policy to buy a new permanent life insurance policy from Nationwide without current medical requirements.</p> <p>Flexibility with existing coverage Policyholders can get a separate permanent policy — they're not required to exchange their term life insurance for permanent coverage.</p> <p>Ability to add the Long-Term Care Rider Simply complete the Long-Term Care Supplement Form. We reserve the right to order additional requirements, such as an Attending Physicians Statement.</p> <p>Higher face amount options Up to \$2.5 million in permanent insurance is available to clients. A permanent policy may be issued with a face amount that is equal to or less than the existing term policy.</p> <p>A short list of ineligible companies See below for a list of the companies whose term policies are not eligible for our program.</p>												
<p>Term policy requirements</p>	<p>To issue a new permanent policy, a client's term policy must have been:</p> <ul style="list-style-type: none"> • Issued within the past three years for ages 18 to 65; present age cannot exceed 65 • Fully underwritten with either a paramedical exam or fully completed Part II section of the application • Issued with a specified amount of \$250,000 to \$2.5 million • Issued at Preferred or Standard rates (Tobacco or Nontobacco) and not rated • Not issued through any simplified issue, guaranteed issue, accelerated (non-fluids) or table shave program <p>Ineligible companies</p> <table border="0"> <tr> <td>AFLAC</td> <td>Fidelity Security Life</td> <td>Nassau Reinsurance Group (formerly known as Phoenix Life)</td> </tr> <tr> <td>Americo Companies</td> <td>Great-West</td> <td>Sagicor</td> </tr> <tr> <td>Assurity Life</td> <td>Manhattan Life (Texas)</td> <td></td> </tr> <tr> <td>Fidelity Life</td> <td>Penn Mutual</td> <td></td> </tr> </table>	AFLAC	Fidelity Security Life	Nassau Reinsurance Group (formerly known as Phoenix Life)	Americo Companies	Great-West	Sagicor	Assurity Life	Manhattan Life (Texas)		Fidelity Life	Penn Mutual	
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<p>Underwriting and issuing the permanent policy</p>	<p>Clients can choose from any individual Nationwide whole life, universal life or variable universal life policy currently being sold. If there are two eligible term policies, clients can qualify for a survivorship life policy. Please contact the Life Solutions Center at 1-800-321-6064 for product support.</p> <p>A fully completed and current-dated application that includes Part II and a signed illustration (if required for the product) are required, and we'll access MIB Inc. and the pharmacy database, and obtain a motor vehicle report. Depending on the face amount, a Life Financial Statement (LFS) or third-party financials may be required.</p> <p>Additional underwriting evidence may be required if there have been any health changes since the term policy was issued or if benefits or riders are added. The new Nationwide policy may be rated, and issuance of the policy is not guaranteed.</p> <p>If we have previously underwritten the client on a formal or informal basis, he or she may not be eligible for the program.</p> <p>For underwriting class, new policies are issued "like to like." So if a client was underwritten as Nontobacco Preferred for the term policy, the Nationwide permanent policy will be issued as Nontobacco Preferred.</p> <p>If the total amount of in-force and applied-for coverage with Nationwide exceeds \$2.5 million, please contact your underwriter for program availability.</p> <p>The Term + Perm program was designed to offer additional, rather than replacement, coverage. If a replacement becomes part of the transaction, normal replacement rules apply.</p>												

Submitting your case	<ul style="list-style-type: none"> • Use the step-by-step submission form below to gather paperwork and submit the application • We reserve the right to modify or terminate this program at any ensure that the Term + Perm program to clients, please ensure that the products are suitable for those clients who have a permanent life insurance need
Term + Perm submission form	<p>Attn: Nationwide Life Underwriting</p> <p>Client name _____</p> <p>Producer name _____</p> <p>Please attach the following paperwork:</p> <ul style="list-style-type: none"> _____ Cover letter or this Term + Perm submission form _____ Long-Term Care Supplement Form (if applying for the Long-Term Care Rider) _____ Copy of the facing page, application and exam from the term policy _____ Fully completed Nationwide life application and required state forms _____ Signed illustration _____ Fully completed Customer Account Questionnaire (for variable products only)
Underwriting contact information	<p>Phone: 1-866-678-LIFE (5433)</p> <p>Fax: 1-888-677-7393</p> <p>Regular mail: Nationwide Life Insurance Company P.O. Box 182835 Columbus, OH 43218-2835</p>



If you have any questions about Term + Perm, please call us at 1-866-678-LIFE (5433), 8 a.m. to 8 p.m. Eastern Time Monday through Thursday, and 8 a.m. to 6 p.m. ET Friday.



• 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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