

IMPORTANT NOTICE

Nationwide® promises to provide extraordinary care during these uncertain times.

We're all feeling the effects of the coronavirus (COVID-19) pandemic in one way or another. And we want to assure you that Nationwide® remains fully committed to our members, employees, business partners and communities.

We understand there are going to be circumstances such as vendor closures and staffing issues that prevent us from receiving standard medical requirements. To ensure that protection is still available to as many individuals as possible during this time, we're temporarily adjusting our underwriting guidelines.

What you need to know

Given the challenges of collecting information for underwriting, submitting applications via our Nationwide Intelligent Underwriting process is the best choice. Our Intelligent Underwriting process is being expanded to allow increased acceleration rates for qualifying clients, including those qualifying for the Standard rate class. Additionally, we will consider alternative sources of medical information when an exam is necessary for both traditional business and for our Intelligent Underwriting process. Here's what's changing:

1. **Health records and results** — If acceleration is not possible and alternative sources of data are insufficient, we will consider client-provided personal health records and exam results that have been completed within the past 24 months.
2. **Medical requirement substitutions** — Until further notice, the following acceleration guidelines are acceptable underwriting solutions:
 - **Face amounts**
 - Age 18 to 50: \$100,000 to \$2 million
 - Age 51 to 60: Up to and including \$1 million
 - Now allowing Standard or better risk classifications
 - If exams are needed, we will consider a completed physical, including labs, with all results normal within the prior 24 months
 - We can confirm the exam and lab results through digital health data
 - **Face amounts**
 - Age 18 to 50: Over \$2 million
 - Age 51 to 60: Over \$1 million
 - Case meets regular accelerated underwriting guidelines for eligibility
 - Applicant has had a complete physical, including labs, with all results normal within the prior 24 months
 - We can confirm the exam and lab results through digital health data
 - Standard or better risk classifications only
3. **Digital health data and attending physician statements (APS)** — We are

rapidly implementing solutions that will provide alternate sources of underwriting data in lieu of labs, exams and medical records.

Cases that don't meet these conditions will be considered on an individual case basis. Our underwriters are proactively reviewing new cases to identify options that may be available to continue underwriting without exam requirements and notify you of available options.

4. **Important note about new customers** — Our Life Underwriting team is closely monitoring new customers who apply for life insurance, especially those who may have traveled where the risk of COVID-19 is highest. We may delay those applications for 30 days or request additional testing of those applicants.
5. **Important note for existing customers** — We want to ensure that customers don't suffer additional hardship as a result of the COVID-19 pandemic. If you are aware of customers who require assistance with the payment of their insurance premium due to COVID-19, please contact us.

We're here for you

Please be assured that we're making every effort to keep moving business along as normal. We hope you find [these answers](#) to commonly asked questions for doing Life business with Nationwide during these challenging times helpful.

We care about you and all your customers, so please feel free to use the following additional resources, even for those who may not be Nationwide members.

- [Centers for Disease Control and Prevention: COVID-19](#)
- [Staying focused when headlines react](#)
- [CDC: Coping with a traumatic event](#)
- [Learn about the steps Nationwide has taken to be ready](#)

We're also proud to share that the Nationwide Foundation will provide \$5 million in national and community response grants to assist nonprofits, including \$1 million each to the American Red Cross, United Way and Feeding America. \$2 million in donation grants will be distributed to assist communities in responding to COVID-19 where Nationwide companies operate.

Since 1926, Nationwide has navigated these kinds of unexpected events many times, and we are strong, stable and prepared to support you and your customers. Thank you for all you're doing, and we wish you and your customers good health.

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