Nationwide®
is on your side

Nationwide® life insurance

Underwriting requirements

Get your case off to a great start

As we begin underwriting your case, we want to keep things simple wherever possible so you can focus on your client's needs. One way we do that is by offering you this underwriting requirements guide, which includes the key information you're likely to need.

Another way we keep things simple is by asking you to call your underwriter directly. Just go straight to the source with your questions. We know most companies won't let you do that. But it works, so we use it. And we hope you will, too.

Nationwide® Life Underwriting:
1-888-767-7373, option 6

• Not a deposit • Not FDIC or NCUSIF insured • Not guaranteed by the institution • Not insured by any federal government agency • May lose value

Call us directly at 1-888-767-7373, option 6.

FOR INSURANCE PROFESSIONAL USE — NOT FOR DISTRIBUTION TO THE PUBLIC

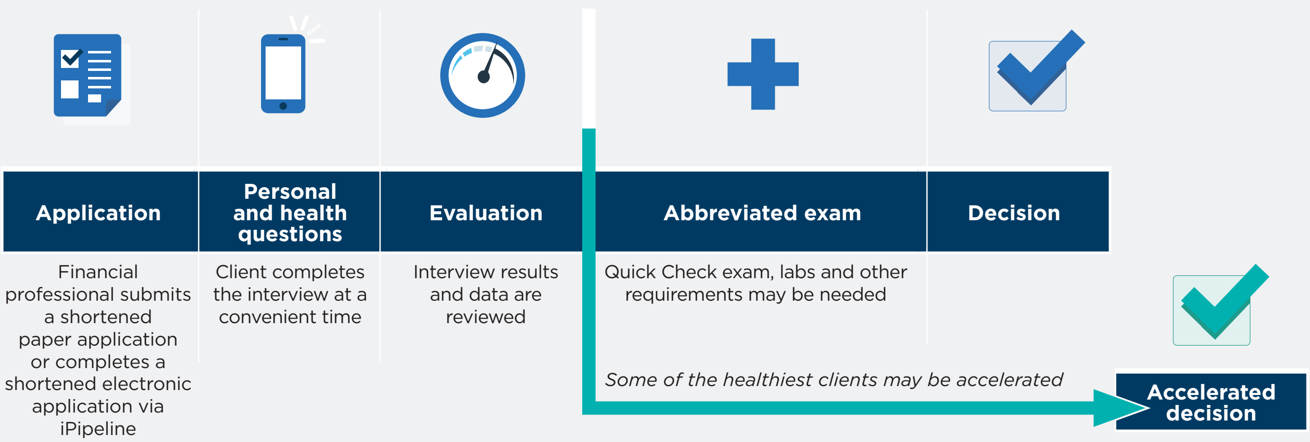
What’s inside?

Nationwide® Intelligent Underwriting

Nationwide® Intelligent Underwriting streamlines the life insurance application process for both you and your clients. It can provide a quicker 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 the exam and labwork[1]
- Less time spent on application paperwork, which translates to fewer awkward medical history conversations with your clients

How does it work?



Completing the personal and health information

The process of securing your client's personal and health information depends on how the application is being submitted.

If submitting a paper application: Once the application has been entered into our system, your client will be contacted by telephone to complete the personal and health interview. If the client is not able to complete the interview at that moment, they can schedule a callback for their preferred day and time.

If submitting an electronic application via iPipeline: Please have the client call the phone number provided on the Medical Tele-Interview screen in iPipeline to complete the interview right away or select the option to "Schedule interview now" and follow the prompts to electronically select a date and time window to complete the interview.

The tele-interview will be recorded, and the client will sign via electronic voice signature. Healthy clients can expect an average interview time of 20 minutes, but the time may vary significantly depending on client's health, language and ability to provide detailed information on their personal and health history.

If the application qualifies for acceleration, an abbreviated exam, labs and other requirements will not be needed. It's not necessary to order any of these until we determine whether we're able to accelerate the application.

If an attending physician statement is needed, the BGA or firm is responsible for ordering the records.

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

Products eligible for Intelligent Underwriting

Term life	Universal life	Whole life	Variable universal life
Nationwide Guaranteed Level Term (10, 15, 20, 30)	Nationwide Indexed UL Accumulator II 2020 or Protector II 2020 Nationwide No-Lapse Guarantee UL II New Heights Indexed UL Accumulator 2020	Nationwide WL 100 Nationwide 20-Pay WL	Nationwide VUL Accumulator Nationwide VUL Protector

Why use Nationwide Intelligent Underwriting?					
No prescreen checklist	Fewer attending physician statements	Long-Term Care Rider available for acceleration	1035 exchange and replacement available for acceleration	Quicker overall underwriting process	Less paperwork and no need to ask uncomfortable medical questions

Intelligent Underwriting guidelines

- Age: 18 and older
- Face amount: $100,000 and above

Acceleration guidelines

- Ages 18 to 50 applying for face amounts of $100,000 to $2 million on eligible products
- Ages 51 to 60 applying for face amounts of $100,000 to $1 million on eligible products
- U.S. citizen, permanent resident (10-year green card status) or acceptable visa status[2] from an A or B Country Code[3]
- Risk classes of Nontobacco Preferred Plus, Nontobacco Preferred, Nontobacco Standard Plus and Tobacco Preferred

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.

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

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

Preferred Plus, Preferred, Standard Plus and Standard underwriting classifications may still be available, even if clients are not eligible for acceleration.

[2] Acceptable Visa types include: E-1, E-2, E-3, EB-5, H-1B, H-1C, H-2B, H-4, I-5 ,K-1, K-2, K-3, K-4, L-1, L-2, O-1, O-2, O-3, TD, TN, V-1, V-2

[3] Country Codes are identified in the Country classification list located on page 41 of this guide

Medical requirements

For applications submitted electronically except for Nationwide CareMatters®
Requirements are based on the age of the proposed insured at the time of application

Age/amount[1]	Age of insured				
	18-39	40-50	51-60	61-70	71+
$100,000 - $250,000	MVR, Rx (QC, BCP, HOS)[2]	MVR, Rx (QC, BCP, HOS)[2]	MVR, Rx (QC, BCP, HOS)[2]	QC, BCP, HOS, MVR, Rx	QC[4], BCP, HOS, MVR, APS, Rx
$250,001 - $499,999	MVR, Rx (QC, BCP, HOS)[2]	MVR, Rx (QC, BCP, HOS)[2]	MVR, Rx (QC, BCP, HOS)[2]	QC, BCP, HOS, MVR, Rx	QC[4], BCP, HOS, MVR, APS, Rx
$500,000 - $1,000,000	MVR, Rx (QC, BCP, HOS)[2]	MVR, Rx (QC, BCP, HOS)[2]	MVR, Rx (QC, BCP, HOS)[2]	QC, BCP, HOS, MVR, APS, Rx	QC[4], BCP, HOS, MVR, APS, Rx
$1,000,001 - $2,000,000	MVR, Rx (QC, BCP, HOS)[2]	MVR, Rx (QC, BCP, HOS)[2]	QC, BCP, HOS, MVR, APS, Rx	QC, BCP, HOS, MVR, APS, Rx	QC[4], BCP, HOS, EKG, MVR, APS, Rx
$2,000,001 - $5,000,000	QC, BCP, HOS, MVR, APS, Rx	QC, BCP, HOS, MVR, APS, Rx	QC, BCP, HOS, MVR, APS, Rx	QC, BCP, HOS, MVR, APS, Rx	QC[4], BCP, HOS, EKG, MVR, APS, Rx
$5,000,001 - $10,000,000[3]	QC, BCP, HOS, MVR, APS, Rx, EIR	QC, BCP, HOS, MVR, APS, Rx, EIR	QC, BCP, HOS, MVR, APS, Rx, EIR	QC, BCP, HOS, EKG, MVR, APS, Rx, EIR	QC[4], BCP, HOS, EKG, MVR, APS, Rx, EIR
$10,000,001 and up[3]	QC, BCP, HOS, MVR, APS, Rx, EIR	QC, BCP, HOS, EKG, MVR, APS, Rx, EIR	QC, BCP, HOS, EKG, MVR, APS, Rx, EIR	QC, BCP, HOS, EKG, MVR, APS, Rx, EIR	QC[4], BCP, HOS, EKG, MVR, APS, Rx, EIR

APS = Attending Physician Statement. An APS may be required for any age and amount if the Proposed Insured has seen a medical professional within 2 months of the application.

BCP = Blood Chemistry Profile

QC[4] = Quick Check (physical measurements & blood pressure to include elderly questions/screening)

EIR = Electronic Inspection Report

EKG = Electrocardiogram

HOS = Home Office Urine Specimen

MVR = Motor Vehicle Report

R_x = Pharmacy Database Check

[1] When determining the medical requirements for age and amount, "REQUIREMENTS" are based on current age and "AMOUNT" is equal to the amount of life insurance applied for currently with Nationwide, plus any amount of life insurance placed in force within the past three (3) years with Nationwide. CareMatters is not a factor in determining requirements. If it's a Survivorship Policy, to determine "AMOUNT" use half of the new survivorship's specified amount, the full amount of any other insurance policies applied for currently with Nationwide, plus the full amount of any individual or survivorship policies placed in force within the past three (3) years with Nationwide. [The full specified Amount must be used when determining the Financial Requirement needed.] If DBO 3 is applied for, the requirements are to be based on the Ultimate Amount (the total of the Cash Accumulation/Return and the death benefit that is illustrated).

[2] After completion of the medical interview (telephone or online), if unable to accelerate, Nationwide will require a Quick Check exam, Blood Chemistry Profile and Home Office Urine Specimen, which will be ordered based on your preference indicated on the initial application.

[3] A telephone medical interview is required for any cases of $5,000,001 and up; however, if a Paramedical exam (even if completed for another company) has been completed and found acceptable for Nationwide, an online medical interview may be accepted instead of a telephone medical interview. Reach out to your case manager for more details.

[4] A Quick Check exam to include elderly questions/screening is required when completing a telephone or online medical interview.

Notes:

- Medical requirements may be used for up to 12 months from the date completed for those age 69 and younger and for up to six months from the date completed for those age 70 and older.
- The producer is responsible for having any requirements received in any language other than English translated into English at his/her own expense. This should be interpreted by a disinterested third party.
- Let us order the requirements for you so you can move on to something else. Simply note on your producer's certificate that you want us to handle them on your behalf. If you'd rather do it yourself, please contact one of our authorized paramedical providers by phone or you can order the exam online.

APPS
1-800-727-2101
appslive.com

ExamOne
1-800-768-2058
examone.com

IMS Paramed
1-877-808-5533
imsparamed.com/imsnew

Remember to tell clients to expect a call from the paramedical company.

Medical requirements

For applications submitted traditionally (non-electronically) except for Nationwide CareMatters
Requirements are based on the age of the proposed insured at the time of application

Age/amount[1]	0-17	18-39	40-50	51-60	61-70	71+
$0 - $99,999	Rx	MVR, Rx	MVR, Rx	Paramed, BCP, HOS, MVR, Rx	Paramed, BCP, HOS, MVR, Rx	Paramed², BCP, HOS, MVR, APS, Rx
$100,000 - $250,000	Rx	Paramed, BCP, HOS, MVR, Rx	Paramed, BCP, HOS, MVR, Rx	Paramed, BCP, HOS, MVR, Rx	Paramed, BCP, HOS, MVR, Rx	Paramed², BCP, HOS, MV, APS, Rx
$250,001 - $499,999	Rx, APS	Paramed, BCP, HOS, MVR, Rx	Paramed, BCP, HOS, MVR, Rx	Paramed, BCP, HOS, MVR, Rx	Paramed, BCP, HOS, MVR, Rx	Paramed², BCP, HOS, MVR, APS, Rx
$500,000 - $1,000,000	Rx, APS	Paramed, BCP, HOS, MVR, Rx	Paramed, BCP, HOS, MVR, Rx	Paramed, BCP, HOS, MVR, Rx	Paramed, BCP, HOS, MVR, APS, Rx	Paramed², BCP, HOS, MVR, APS, Rx
$1,000,001 - $2,000,000	Rx, APS	Paramed, BCP, HOS, MVR, Rx	Paramed, BCP, HOS, MVR, Rx	Paramed, BCP, HOS, MVR, APS, Rx	Paramed, BCP, HOS, MVR, APS, Rx	Paramed², BCP, HOS, EKG, MVR, APS, Rx
$2,000,001 - $5,000,000	Rx, APS	Paramed, BCP, HOS, MVR, APS, Rx	Paramed, BCP, HOS, MVR, APS, Rx	Paramed, BCP, HOS, MVR, APS, Rx	Paramed, BCP, HOS, MVR, APS, Rx	Paramed², BCP, HOS, EKG, MVR, APS, Rx
$5,000,001 - $10,000,000	Rx, APS	Paramed, BCP, HOS, MVR, APS, Rx, EIR	Paramed, BCP, HOS, MVR, APS, Rx, EIR	Paramed, BCP, HOS, MVR, APS, Rx, EIR	Paramed, BCP, HOS, EKG, MVR, APS, Rx, EIR	Paramed², BCP, HOS, EKG, MVR, APS, Rx, EIR
$10,000,001 and up	Rx, APS	Paramed, BCP, HOS, MVR, APS, Rx, EIR	Paramed, BCP, HOS, EKG, MVR, APS, Rx, EIR	Paramed, BCP, HOS, EKG, MVR, APS, Rx, EIR	Paramed, BCP, HOS, EKG, MVR, APS, Rx, EIR	Paramed², BCP, HOS, EKG, MVR, APS, Rx, EIR

APS = Attending Physician Statement. An APS may be required for any age and amount for cause or if the Proposed Insured has seen a medical professional within 2 months of the application.
BCP = Blood Chemistry Profile
EIR = Electronic Inspection Report
EKG = Electrocardiogram
HOS = Home Office Urine Specimen
MVR = Motor Vehicle Report
Paramed = Paramedical Exam
Paramed² = Paramedical Exam to include elderly questions/screening
Rx = Pharmacy Database Check

[1] When determining the medical requirements for age and amount, "REQUIREMENTS" are based on current age and "AMOUNT" is equal to the amount of life insurance applied for currently with Nationwide, plus any amount of life insurance placed in force within the past three (3) years with Nationwide. CareMatters is not a factor in determining requirements. If it's a Survivorship Policy, to determine "AMOUNT" use half of the new survivorship's specified amount, the full amount of any other insurance policies applied for currently with Nationwide, plus the full amount of any individual or survivorship policies placed in force within the past three (3) years with Nationwide. [The full specified Amount must be used when determining the Financial Requirement needed.] If DBO 3 is applied for, the requirements are to be based on the Ultimate Amount (the total of the Cash Accumulation/Return and the death benefit that is illustrated).

Notes:

- Medical requirements may be used for up to 12 months from the date completed for those age 69 and younger and for up to six months from the date completed for those age 70 and older.
- The producer is responsible for having any requirements received in any language other than English translated into English at his/her own expense. This should be interpreted by a disinterested third party.
- Let us order the requirements for you so you can move on to something else. Simply note on your producer's certificate that you want us to handle them on your behalf. If you'd rather do it yourself, please contact one of our authorized paramedical providers by phone or you can order the exam online.

APPS
1-800-727-2101
appslive.com

ExamOne
1-800-768-2058
examone.com

IMS Paramed
1-877-808-5533
imsparamed.com/imsnew

Remember to tell clients to expect a call from the paramedical company.

Nonmedical requirements

Client direct senior interview

Issue age	Specified amount
71–80	$500,000 or more
81+	All specified amounts

A client direct senior interview is conducted over the phone by a specially trained associate who contacts the customer directly to gather the additional information we need.

Financial supplements

Personal life financial supplement	Ages 18 – 70 and amounts of $5,000,001 – $10 million[1] Age 71+ and amounts of $1,000,001 – $10 million[1]
Business life financial supplement	Amounts of $500,001 or more[1]
Third-party financials	All ages and amounts of $10,000,001 or more[1]

We reserve the right to request additional financial information if the applicant is outside of these parameters.

Reinsurance automatic and jumbo limits

Large and complex cases can be difficult to manage, but we stand ready to make them easier for you with our automatic binding and jumbo limits.

Automatic binding limits

Individual and survivorship life cases	
Issue ages	**Standard—Table C**
0–24	$25 million
25–70	$50 million
71–75	$15 million
76–80	$5 million
81+	$1 million

Jumbo limits

Individual products	
Issue ages	**Jumbo limit**
0–24	$30 million
25–75	$65 million
76–80	$35 million
81+	$15 million

Survivorship products	
Issue ages	**Jumbo limit**
All ages	$65 million

[1] This amount is equal to the amount of insurance applied for currently with Nationwide, plus any amount placed in force in the past three years with Nationwide.

Note: *Nationwide respects the information and privacy of its members and those applying to become a member. As a result, any information provided, financial or otherwise, will not be shared with outside sources. Any information obtained will be used solely to determine eligibility regarding the specific products, coverage amounts or riders applied for.*

Call us directly at 1-888-767-7373, option 6.

Financial underwriting requirements

Income replacement

As you help your clients select the life insurance that meets their needs, you may have questions about typical coverage amounts. Use our guidelines for some common life insurance scenarios to help answer them. Please keep in mind, though, that we may consider your clients for amounts outside these guidelines on an individual basis. Also, remember that we reserve the right to adjust these guidelines at any time.

Age	Multiply annual earned income by:
20–30	30
31–40	25
41–50	20
51–60	15
61–70	10
71+	5

Estate protection

We base coverage levels for estate protection on applicable state and federal estate and inheritance taxes. At rates of 55% and higher, you may calculate the amount of insurance necessary using reasonable estate growth projections:

- Time horizons of up to 15 years (or your client's life expectancy if it's less)
- Current interest rates of up to 6%

Keep in mind, however, that you should value all estate assets on a current or near-current basis for older clients.

Juvenile

Washington and New York laws limit the amount of coverage on juveniles as follows:

Washington state:

- The life coverage may not exceed the household income

New York state:

- Ages under 4½ years — The maximum life coverage may not exceed the greater of $50,000 or 25% of the amount of insurance in force on the parent/owner
- Ages 4½ years to 17 years — The maximum life coverage may not exceed the greater of $50,000 or 50% of the amount in force on the parent/owner

For all other states:

- For individual juvenile coverage, ages 15 years and younger, the maximum coverage may not exceed half of the amount of life coverage in force on the highest insured parent or legal guardian up to a maximum of $1 million[1]
- For individual juvenile coverage, ages 16 and 17 years, the maximum coverage may not exceed the amount of life coverage in force on the lowest insured parent or legal guardian up to a maximum of $1 million[1]

The owner of the policy must be a parent, legal guardian, grandparent or noncustodial parent. Parents or guardians who have legal custody must complete and sign the application.[2]

Key person

For key person protection, the maximum amount of coverage is typically five to 10 times the individual's annual salary. We may consider a higher amount if you attach a full explanation of the need. Additional information you may want to include is the business's net worth, the proposed insured's monetary contribution to the business and the in-force coverage on other key personnel.

Buy/sell agreements

Important partners or shareholders should be insured based on their relative worth to the business. Of course, the overall value for all insureds must be realistic in relation to their respective roles and percentage of ownership of the business. We'll base the amount of insurance coverage on the reasonable appraised value of the business and the proposed insured's share of it. Typically, the amount of coverage for operating entities is up to 10 times the net income amount.

[1] Amounts over $1 million in all states except Washington and New York will be considered on an individual basis.
[2] If the face amount is $25,000 or less and the grandparent has custody of the child, the signature of the parent is not required.

Factors and conditions

We consider the following conditions and factors when evaluating each proposed insured. As you review this list, remember that it's just a quick reference and does not include everything that could affect our final underwriting decision. Also, some rated classifications may qualify for the Placement Improvement Program (depending on the product), so please contact your underwriter for more details.

Preferred Plus, Preferred and Standard Plus risk guidelines for all products **except** Nationwide Whole Life and CareMatters products

Preferred Plus/Preferred/Standard Plus risk guidelines				
Ages 18 – 70				
Criteria	**Nontobacco Preferred Plus**	**Nontobacco Preferred**	**Tobacco Preferred**	**Nontobacco Standard Plus**
Nicotine/ tobacco use	No use within the past 5 years	No use within the past 24 months	Use within the past 12 months	No use within the past 12 months
Blood pressure readings	Age ≤55 Not to exceed 140/80 Age >55 Not to exceed 140/90	Age ≤55 Not to exceed 145/90 Age >55 Not to exceed 150/90		Age ≤55 Not to exceed 145/90 Age >55 Not to exceed 150/90
Blood pressure treatment	No blood pressure treatment	Treated blood pressure is acceptable if well controlled for at least one year		Treated blood pressure is acceptable if well controlled for at least one year
Total cholesterol & HDL ratio	Treated cholesterol acceptable ≤230 and ≤5.0 ≤240 and ≤4.5 ≤250 and ≤4.0	Treated cholesterol acceptable ≤250 and ≤5.5 ages ≤60 ≤280 and ≤6.0 ages 61 to 70		Treated cholesterol acceptable ≤300 and ≤6.5 ages 60 and under ≤300 and ≤7.0 ages 61 to 70
Moving violations	≤1 in the past 3 years	≤2 in the past 3 years		No rating
DUI/DWI	No conviction in the past 5 years	No conviction in the past 5 years		No conviction in the past 3 years for ages ≥21, otherwise no rating
Drug/alcohol abuse	No history of abuse	No history of abuse within 10 years		No history of abuse within 7 years, otherwise no rating
Family history	No death prior to age 60 in a parent or sibling from cardiovascular disease or cancer	No death prior to age 60 in a parent or sibling from cardiovascular disease or cancer		1 death prior to age 60 acceptable in a parent or sibling from cardiovascular disease or cancer
Personal history	No history of coronary artery disease, diabetes mellitus, stroke or cancer (except basal cell skin cancer)	No history of coronary artery disease, diabetes mellitus, stroke or cancer (except basal cell skin cancer)		• No history of coronary artery disease or stroke • Diabetes acceptable, no rating • Cancer history (except basal cell skin cancer), treatment completed >10 years, no chemotherapy or radiation, no rating
Felony conviction	No history of felony conviction	No history of felony conviction		No felony conviction ≤10 years
Aviation A civil aviation exclusion can be used (if available in the state in which the application was signed), with possible consideration for Preferred and Preferred Plus if the rest of the case qualifies	Commercial pilots are eligible if they participate in no other forms of aviation activity; all other forms of aviation are ineligible	Commercial pilots are eligible if they participate in no other forms of rated aviation activity; all other nonrated forms of aviation are eligible		Commercial pilots are eligible if they participate in no other forms of rated aviation activity; all other nonrated forms of aviation are eligible
Avocation	Hazardous avocation risks are not eligible (except nonrated scuba diving)	Nonrated avocations are eligible		Nonrated avocations are eligible
Foreign travel	No rating for travel/residence risks			
Build	See build chart			

Call us directly at 1-888-767-7373, option 6.

Preferred Plus, Preferred and Standard Plus risk guidelines for all products **except** Nationwide Whole Life and CareMatters products

Preferred Plus/Preferred/Standard Plus risk guidelines				
Ages 71 and older				
Criteria	**Nontobacco Preferred Plus**	**Nontobacco Preferred**	**Tobacco Preferred**	**Nontobacco Standard Plus**
Nicotine/ tobacco use	No use within the past 5 years	No use within the past 24 months	Use within the past 12 months	No use within the past 12 months
Blood pressure readings	Not to exceed 140/90	Not to exceed 150/90		Not to exceed 150/90
Blood pressure treatment	No blood pressure treatment	Treated blood pressure is acceptable if well controlled for at least one year		Treated blood pressure is acceptable if well controlled for at least one year
Total cholesterol & HDL ratio	Treated cholesterol is acceptable ≤270 and ≤4.5 Must be ≥160 unless treated	Treated cholesterol is acceptable ≤280 and ≤6.5 Must be ≥160 unless treated		Treated cholesterol is acceptable ≤330 and ≤7.5 Must be ≥160 unless treated
Serum albumin	≥4.2	≥4.0		≥3.8
Personal history	No history of coronary artery disease, diabetes mellitus, stroke or cancer (except basal cell skin cancer)	No history of coronary artery disease, diabetes mellitus, stroke or cancer (except basal cell skin cancer)		• No history of coronary artery disease or stroke • Diabetes acceptable, no rating • Cancer history (except basal cell skin cancer), treatment completed >10 years, no chemotherapy or radiation, no rating
Functional	Has the ability to perform all activities of daily living and instrumental activities of daily living			
Cognitive	No evidence of impairment by testing			
Moving violations	≤1 in the past 3 years	≤2 in the past 3 years		No rating
DUI/DWI	No conviction in the past 5 years	No conviction in the past 5 years		No conviction in the past 3 years, otherwise no rating
Drug/alcohol abuse	No history of abuse	No history of abuse within 10 years		No history of abuse within 7 years, otherwise no rating
Felony conviction	No history of felony conviction	No history of felony conviction		No felony conviction ≤10 years
Aviation A civil aviation exclusion can be used (if available in the state in which the application was signed), with possible consideration for Preferred and Preferred Plus if the rest of the case qualifies	Commercial pilots are eligible if they participate in no other forms of aviation activity; all other forms of aviation are ineligible	Commercial pilots are eligible if they participate in no other forms of rated aviation activity; all other nonrated aviation is eligible		Commercial pilots are eligible if they participate in no other forms of rated aviation activity; all other nonrated aviation is eligible
Avocation	Hazardous avocation risks are not eligible (except nonrated scuba diving)	Nonrated avocations are eligible		Nonrated avocations are eligible
Foreign travel	No rating for travel/residence risks			
Build	See build chart			

Adult build chart

For all Nationwide products **except** Nationwide Whole Life and CareMatters products

Height	Preferred Plus	Preferred	Standard Plus	Standard or better	Table B	Table C	Table D	Table E	Table F	Table H	Table J	Table L	Decline
4′9″	140	149	154	177 or less	178 – 182	183 – 191	192 – 196	197 – 200	201 – 208	209 – 214	215 – 219	220 – 224	225+
4′10″	144	153	160	184 or less	185 – 188	189 – 198	199 – 203	204 – 208	209 – 214	215 – 222	223 – 227	228 – 232	233+
4′11″	148	157	165	190 or less	191 – 195	196 – 205	206 – 210	211 – 215	216 – 223	224 – 230	231 – 235	236 – 240	241+
5′0″	152	161	171	197 or less	198 – 202	203 – 212	213 – 217	218 – 222	223 – 229	230 – 238	239 – 243	244 – 248	249+
5′1″	156	165	177	203 or less	204 – 209	210 – 219	220 – 224	225 – 230	231 – 237	238 – 246	247 – 251	252 – 256	257+
5′2″	161	170	183	210 or less	211 – 215	216 – 226	227 – 232	233 – 237	238 – 245	246 – 254	255 – 259	260 – 265	266+
5′3″	166	175	189	217 or less	218 – 222	223 – 234	235 – 239	240 – 245	246 – 253	254 – 262	263 – 268	269 – 272	273+
5′4″	171	180	195	224 or less	225 – 230	231 – 241	242 – 247	248 – 253	254 – 262	263 – 270	271 – 276	277 – 282	283+
5′5″	175	185	201	231 or less	232 – 237	238 – 249	250 – 255	256 – 261	262 – 268	269 – 279	280 – 285	286 – 291	292+
5′6″	180	190	207	238 or less	239 – 244	245 – 257	258 – 263	264 – 269	270 – 278	279 – 288	289 – 294	295 – 300	301+
5′7″	185	195	213	245 or less	246 – 252	253 – 264	265 – 271	272 – 277	278 – 287	288 – 296	297 – 303	304 – 309	310+
5′8″	190	200	220	253 or less	254 – 259	260 – 272	273 – 279	280 – 286	287 – 295	296 – 305	306 – 312	313 – 318	319+
5′9″	195	205	226	260 or less	261 – 267	268 – 280	281 – 287	288 – 294	295 – 304	305 – 314	315 – 321	322 – 328	329+
5′10″	200	210	233	268 or less	269 – 275	276 – 289	290 – 296	297 – 303	304 – 312	313 – 324	325 – 331	332 – 337	338+
5′11″	205	216	240	276 or less	277 – 283	284 – 297	298 – 304	305 – 311	312 – 322	323 – 333	334 – 340	341 – 347	348+
6′0″	211	222	246	283 or less	284 – 291	292 – 305	306 – 313	314 – 320	321 – 334	335 – 342	343 – 350	351 – 357	358+
6′1″	218	229	253	291 or less	292 – 299	300 – 314	315 – 322	323 – 329	330 – 340	341 – 352	353 – 359	360 – 367	368+
6′2″	224	236	260	299 or less	300 – 307	308 – 323	324 – 330	331 – 338	339 – 350	351 – 362	363 – 369	370 – 377	378+
6′3″	231	243	267	307 or less	308 – 315	316 – 331	332 – 339	340 – 347	348 – 359	360 – 371	372 – 379	380 – 387	388+
6′4″	238	250	275	316 or less	317 – 324	325 – 340	341 – 349	350 – 357	358 – 369	370 – 381	382 – 390	391 – 398	399+
6′5”	244	257	282	324 or less	325 – 333	334 – 349	350 – 358	359 – 366	367 – 379	380 – 392	393 – 400	401 – 408	409+
6′6″	251	264	289	333 or less	334 – 341	342 – 360	361 – 367	368 – 376	377 – 389	390 – 402	403 – 410	411 – 419	420+
6′7″	258	272	297	341 or less	342 – 350	351 – 368	369 – 377	378 – 386	387 – 398	399 – 412	413 – 421	422 – 430	431+
6′8″	266	280	304	350 or less	351 – 359	360 – 377	378 – 386	387 – 395	396 – 409	410 – 423	424 – 432	433 – 441	442+
6′9″	274	288	312	359 or less	360 – 368	369 – 387	388 – 396	397 – 405	406 – 419	420 – 433	434 – 443	444 – 452	453+

This chart is for reference only. Internal guidelines may have some variations.

Call us directly at 1-888-767-7373, option 6.

Preferred Plus and Preferred risk guidelines for Nationwide Whole Life products **only**

Excludes Nationwide Simplified® Whole Life

Preferred Plus/Preferred risk guidelines			
Ages 18 – 70			
Criteria	**Nontobacco Preferred Plus**	**Nontobacco Preferred**	**Tobacco Preferred**
Nicotine/ tobacco use	No use within the past 5 years	No use within the past 12 months	Use within the past 12 months
Blood pressure readings	Age ≤55 Not to exceed 140/80 Age >55 Not to exceed 140/90	Age ≤55 Not to exceed 145/90 Age >55 Not to exceed 150/90	
Blood pressure treatment	No blood pressure treatment	Treated blood pressure is acceptable if well controlled for at least one year	
Total cholesterol & HDL ratio	Treated cholesterol is acceptable ≤230 and ≤5.0 ≤240 and ≤4.5 ≤250 and ≤4.0	Treated cholesterol is acceptable ≤250 and ≤5.5 ages 60 and under ≤280 and ≤6.0 ages 61 to 70	
Moving violations	≤1 in the past 2 years	≤2 in the past 3 years	
DUI/DWI	No DUI/DWI conviction in the past 5 years		
Drug/alcohol abuse	No history of abuse	No history of abuse within 10 years	
Family history	No death due to cardiovascular disease or cancer in either a parent or sibling prior to age 60		
Felony conviction	No history of felony conviction		
Aviation	• No rating for aviation • A civil aviation exclusion can be used (if available in the state in which the application was signed), with possible consideration for Preferred and Preferred Plus if the rest of the case qualifies • Any aviation risk (excluding commercial pilots), even if no rating, is not eligible for Preferred Plus		
Avocation	• No rating for hazardous avocation risk • Any hazardous avocation risk, even if no rating, is not eligible for Preferred Plus (excluding scuba diving)		
Foreign travel	No rating for foreign travel/residence risks		
Personal history	No history of coronary artery disease, diabetes, stroke or cancer (except basal cell skin cancer)		
Build	See build chart		

Preferred Plus and Preferred risk guidelines for Nationwide Whole Life products **only**

Excludes Nationwide Simplified Whole Life

Preferred Plus/Preferred risk guidelines			
Ages 71 and older			
Criteria	**Nontobacco Preferred Plus**	**Nontobacco Preferred**	**Tobacco Preferred**
Nicotine/ tobacco use	No use within the past 5 years	No use within the past 12 months	Use within the past 12 months
Blood pressure readings	Not to exceed 140/90	Not to exceed 150/90	
Blood pressure treatment	No blood pressure treatment	Treated blood pressure is acceptable if well controlled for at least one year	
Total cholesterol & HDL ratio	Treated cholesterol is acceptable ≤270 and ≤4.5 Must be ≥160 unless treated	Treated cholesterol is acceptable ≤280 and ≤6.5 Must be ≥160 unless treated	
Serum albumin	≥4.2	≥4.0	
Functional	Has the ability to perform all activities of daily living and instrumental activities of daily living		
Cognitive	No evidence of impairment by testing		
Moving violations	≤1 in the past 2 years	≤2 in the past 3 years	
DUI/DWI	No DUI/DWI conviction in the past 5 years		
Drug/alcohol abuse	No history of abuse	No history of abuse within 10 years	
Felony conviction	No history of felony conviction		
Aviation	• No rating for aviation • A civil aviation exclusion can be used (if available in the state in which the application was signed), with possible consideration for Preferred and Preferred Plus if the rest of the case qualifies • Any aviation risk (excluding commercial pilots), even if no rating, is not eligible for Preferred Plus		
Avocation	• No rating for hazardous avocation risk • Any hazardous avocation risk, even if no rating, is not eligible for Preferred Plus (excluding scuba diving)		
Foreign travel	No rating for foreign travel/residence risks		
Personal history	No history of coronary artery disease, diabetes, stroke or cancer (except basal cell skin cancer)		
Build	See build chart		

Call us directly at 1-888-767-7373, option 6.

Adult build chart

For Nationwide Whole Life products **only**

Excludes Nationwide Simplified Whole Life

Height	Preferred Plus	Preferred	Standard or better	Table B	Table C	Table D	Table E	Table F	Table H	Table J	Table L	Decline
4′9″	140	149	177 or less	178–182	183–191	192–196	197–200	201–208	209–214	215–219	220–224	225+
4′10″	144	153	184 or less	185–188	189–198	199–203	204–208	209–214	215–222	223–227	228–232	233+
4′11″	148	157	190 or less	191–195	196–205	206–210	211–215	216–223	224–230	231–235	236–240	241+
5′0″	152	161	197 or less	198–202	203–212	213–217	218–222	223–229	230–238	239–243	244–248	249+
5′1″	156	165	203 or less	204–209	210–219	220–224	225–230	231–237	238–246	247–251	252–256	257+
5′2″	161	170	210 or less	211–215	216–226	227–232	233–237	238–245	246–254	255–259	260–265	266+
5′3″	166	175	217 or less	218–222	223–234	235–239	240–245	246–253	254–262	263–268	269–272	273+
5′4″	171	180	224 or less	225–230	231–241	242–247	248–253	254–262	263–270	271–276	277–282	283+
5′5″	175	185	231 or less	232–237	238–249	250–255	256–261	262–268	269–279	280–285	286–291	292+
5′6″	180	190	238 or less	239–244	245–257	258–263	264–269	270–278	279–288	289–294	295–300	301+
5′7″	185	195	245 or less	246–252	253–264	265–271	272–277	278–287	288–296	297–303	304–309	310+
5′8″	190	200	253 or less	254–259	260–272	273–279	280–286	287–295	296–305	306–312	313–318	319+
5′9″	195	205	260 or less	261–267	268–280	281–287	288–294	295–304	305–314	315–321	322–328	329+
5′10″	200	210	268 or less	269–275	276–289	290–296	297–303	304–312	313–324	325–331	332–337	338+
5′11″	205	216	276 or less	277–283	284–297	298–304	305–311	312–322	323–333	334–340	341–347	348+
6′0″	211	222	283 or less	284–291	292–305	306–313	314–320	321–334	335–342	343–350	351–357	358+
6′1″	218	229	291 or less	292–299	300–314	315–322	323–329	330–340	341–352	353–359	360–367	368+
6′2″	224	236	299 or less	300–307	308–323	324–330	331–338	339–350	351–362	363–369	370–377	378+
6′3″	231	243	307 or less	308–315	316–331	332–339	340–347	348–359	360–371	372–379	380–387	388+
6′4″	238	250	316 or less	317–324	325–340	341–349	350–357	358–369	370–381	382–390	391–398	399+
6′5″	244	257	324 or less	325–333	334–349	350–358	359–366	367–379	380–392	393–400	401–408	409+
6′6″	251	264	333 or less	334–341	342–360	361–367	368–376	377–389	390–402	403–410	411–419	420+
6′7″	258	272	341 or less	342–350	351–368	369–377	378–386	387–398	399–412	413–421	422–430	431+
6′8″	266	280	350 or less	351–359	360–377	378–386	387–395	396–409	410–423	424–432	433–441	442+
6′9″	274	288	359 or less	360–368	369–387	388–396	397–405	406–419	420–433	434–443	444–452	453+

This chart is for reference only. Internal guidelines may have some variations.

Juvenile build chart

Individual coverage only						Child Rider only
Ratings	Table B	Standard	Table B	Table D	Individual consideration	Standard
Age in years	BMI					
2	14.0–14.4	14.5–19.5	19.6–24.9	25.0–29.9	30.0+	14.0–29.9
3	14.0–14.4	14.5–19.0	19.1–23.9	24.0–28.9	29.0+	14.0–28.9
4	13.0–13.4	13.5–18.5	18.6–23.9	24.0–28.9	29.0+	13.0–28.9
5	13.0–13.4	13.5–18.5	18.6–23.9	24.0–28.9	29.0+	13.0–28.9
6	13.0–13.4	13.5–19.0	19.1–23.9	24.0–28.9	29.0+	13.0–28.9
7	13.0–13.4	13.5–20.0	20.1–24.9	25.0–29.9	30.0+	13.0–29.9
8	13.0–13.4	13.5–21.0	21.1–25.9	26.0–30.9	31.0+	13.0–30.9
9	13.0–13.4	13.5–22.5	22.6–26.9	27.0–31.9	32.0+	13.0–31.9
10	13.0–13.4	13.5–23.5	23.6–27.9	28.0–32.9	33.0+	13.0–32.9
11	14.0–14.4	14.5–24.5	24.6–28.9	29.0–33.9	34.0+	14.0–33.9
12	14.0–14.4	14.5–26.0	26.1–29.9	30.0–34.9	35.0+	14.0–34.9
13	15.0–15.4	15.5–29.5	29.6–30.0	30.1–35.9	36.0+	15.0–35.9
14	15.0 – 15.4	15.5–32.5	32.6–34.0	34.1–36.9	37.0+	15.0–36.9
15	16.0 – 16.4	16.5–34.5	34.6–35.0	35.1–37.9	38.0+	16.0–37.9

This chart is for reference only. Internal guidelines may have some variations.

Nonmedical conditions

Condition	Factors considered		Best possible class
Aviation	Experience Yearly hours logged Total solo hours logged	Type of flying Aircraft flown	Nontobacco Preferred U.S. commercial pilots can get Preferred Plus
Skydiving/ parachuting	Experience Number of jumps		Nontobacco Preferred
Racing (e.g., cars, trucks, motorcycles and boats)	Speed Type/class	Location Frequency	Nontobacco Preferred
Scuba diving	Experience Type/class Depth of dives	Frequency Location	Nontobacco Preferred Plus
Climbing and mountaineering	Experience Location Equipment used	Height, length, grade and rating of climb	Nontobacco Preferred

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Medical conditions

Condition	Factors considered	Best possible class
Alcohol/drug abuse	Treatment Relapses Length of abstinence (decline if within 3 years)	Nontobacco Preferred
Arthritis	Treatment Type	Nontobacco Preferred Plus
Asthma[1]	Treatment Hospitalization Smoking	Nontobacco Preferred
Basal cell and squamous cell skin cancer	Single episode Location Time since event Grade/staging	Nontobacco Preferred Plus
Cancer[1] **— includes skin cancer (except basal cell and squamous cell skin cancer) and all other internal types (e.g., melanoma or breast cancer)**	Single episode Location Time since event Grade/staging Treatment	Nontobacco Standard
Cholesterol	Cholesterol/HDL ratio Medication	Nontobacco Preferred Plus
Diabetes[1]	Treatment Age at onset Control	Nontobacco Preferred (age >65/type 2/non-insulin dependent diabetes)
Epilepsy	Treatment Date of last episode	Nontobacco Preferred
Heart attack/bypass/coronary artery disease[1]	Age of onset Number of vessels Severity of disease Time since last event Treatment Continued cardiac care	Nontobacco Standard (age >50)
Hypertension[1] **(high blood pressure)**	Control	Nontobacco Preferred
Mental illness	Treatment Hospitalization (decline if within 2 years) Loss of work	Nontobacco Preferred (anxiety) Nontobacco Preferred (depression) Table B (all others, including depression/bipolar)
Sleep apnea[1]	Treatment and control	Nontobacco Preferred
Stroke	Age Time since event (decline if within 1 year) Residuals	Table B

[1] For these medical conditions, please note the additional questions on the next page that you can ask to help further clarify the risk.

Note: *This chart is a guide to help you determine the best possible underwriting class. The ultimate underwriting decision is based on the individual insured and overall underwriting assessment.*

Common medical conditions and questions to ask:

Anxiety/Depression	
Date of diagnosis?	History of suicide attempt?
Date of last episode?	History of alcohol/substance abuse?
Any hospitalizations, ER visits or urgent care visits?	Have ever been seen or treated by a psychiatrist, psychologist, therapist, counselor or any other mental health professional?
What treatment have you received and when?	Name, address and phone number of physician(s) consulted?

Asthma	
Date of diagnosis and last attack?	Have you ever used tobacco in any form (type and when used)?
Type of asthma (e.g., seasonal, allergic, exercise-induced or cold-induced)?	Have you ever been diagnosed as having any other respiratory disorder or disease (e.g., chronic bronchitis, emphysema, sleep apnea or recurring pneumonia)?
What symptoms do you experience?	Has a pulmonary function test (breathing test) ever been done? (If yes, please list the most recent results.)
Current medications used for asthma or related symptoms?	Name, address and phone number of physician(s) consulted?
Dates of hospitalizations or emergency room visits for asthma or asthma-related symptoms?	

Cancer	
Date of diagnosis?	Any metastasis or nodal involvement? (Please give details.)
Type or location of tumor?	Any recurrence? (Please give details.)
How was the cancer treated (surgery, chemotherapy, radiation therapy or other)?	Are you currently taking any medications? (Please give details.)
Time since treatment last ended?	Do you have any other major health problems? (Please give details.)
What was the grade and stage?	Name, address and phone number of physician who has complete records, including operative and pathology reports?

Diabetes	
Date of diagnosis?	Have you experienced any symptoms of, or been diagnosed with, hypertension, coronary artery disease, stroke or peripheral vascular disease? (Please provide dates and details.)
How are you being treated (diet, oral medication or insulin)? (Please list medication and dosage.)	Have you smoked cigarettes in the past 12 months? (Please list date last used.)
What is your most recent blood glucose reading and glycosylated hemoglobin (HbA1c) reading?	How often do you see your physician? (Please list date of last visit.)
Do you monitor your own blood sugar readings?	Name, address and phone number of physician who has your complete medical records?
Have you experienced any medical complications related to diabetes (e.g., vision concerns, skin ulcers, kidney problems, diabetic coma, insulin shock)? (Please explain.)	

Common medical conditions and questions to ask: *(continued)*

Heart attack/bypass/angioplasty	
Date chest pain first occurred?	Are you currently taking any medications? (Please give details.)
What was the final diagnosis (e.g., heart attack, ischemia)?	Have you had any recurrent chest pain or shortness of breath? (Please provide dates and details.)
What tests were performed (e.g., stress EKG, thallium stress EKG, stress echo)? (Please list the results.)	Any medical history of diabetes, high blood pressure, high cholesterol or family history of heart disease?
Was a cardiac catheterization completed? (Please list the details and results.)	Have you ever used tobacco in any form? (Please note type and date last used.)
Was a surgical procedure performed? (Please list the type — angioplasty, bypass, atherectomy — the number of vessels involved and the date performed.)	Name, address and phone number of physicians and hospitals consulted? (Please include dates you saw them and why.)

Hepatitis	
Date of diagnosis?	Have you ever had a liver biopsy?
Type of hepatitis: A, B, C, D or E?	When was your last imaging test (e.g., ultrasound, CT, MRI, FibroScan) and what were the results?
What treatment have you received and when?	Name, address and phone number of physician(s) consulted?

High blood pressure	
Date of diagnosis?	What was your last reading in your physician's office?
Have you had any cardiac testing (e.g., stress test, echo)?	Name, address and phone number of physician(s) consulted?

Sleep apnea	
Date of diagnosis?	Was it classified as mild, moderate or severe?
What treatment have you received, and are you compliant with the treatment?	Name, address and phone number of physician(s) consulted?

Underwriting programs

Marijuana use

Recreational marijuana users may qualify for Nontobacco Preferred classes depending on the age of the client and the frequency of use (regardless of the method of delivery):

- Clients 35 or older who use marijuana on a recreational basis of two times or less a month may qualify for Nontobacco Preferred Plus
- Clients ages 21 to 34 who use marijuana on a recreational basis of two times or less a month may qualify for Nontobacco Preferred

Subject to the following restrictions:

- The marijuana use must be disclosed on the application
- There can be no alcohol or other drug abuse history
- There can be no current use of other drugs of abuse, including controlled substances prescribed by a physician
- There can be no complications related to marijuana use
- There can be no current medical or psychiatric disorders
- There can be no criminal history or significant motor vehicle violations
- The client must have a stable environment, lifestyle and occupation

Medical marijuana may be considered depending on the underlying impairment.

Celebratory cigar program

Some clients are going to celebrate with a cigar every once in a while. We understand that, and we don't think it should keep them from qualifying for Nontobacco Preferred Plus or Nontobacco Preferred rates if they're otherwise healthy and qualify.

Occasional cigar smokers can still qualify for Nontobacco Preferred Plus or Nontobacco Preferred rates if:

- They don't smoke more than one cigar a month or 12 cigars a year for Nontobacco Preferred Plus, or more than one cigar a week or five cigars a month for Nontobacco Preferred
- They disclose their cigar use on the application
- They test negative for tobacco use

Please note that these guidelines apply to cigar use only. No other form of tobacco use is eligible.

Wellness credits

For your customers who maintain a healthy lifestyle, our wellness credits could result in a better underwriting classification and price for their life insurance. Here's how the program works:

- We automatically review all cases to see whether they're eligible for wellness credits; when one meets the criteria listed below, we automatically apply the credits — there are no forms to submit
- An insured may be credited up to one classification, including from Preferred to Preferred Plus, and wellness credits can improve substandard ratings

Wellness credits (continued)

<table>
<tr><th colspan="3">Wellness credits program factors</th></tr>
<tr><td>BMI</td><td colspan="2">Ages 18 and older: BMI of 22-29</td></tr>
<tr><td>Blood pressure</td><td colspan="2">Untreated blood pressure <120/80</td></tr>
<tr><td>Family history</td><td colspan="2">No incidents of coronary artery disease, diabetes or cancer in parents or siblings prior to age 60, or both parents live to age 75 or older</td></tr>
<tr><td rowspan="2">Cardiac status</td><td>Exercise Capacity
Age <70 = 13 METS
Age >70 = 10 METS</td><td>1 or more tests performed in the past 24 months and normal
• Carotid IMT
• Stress test
• EBCT</td></tr>
<tr><td colspan="2">NT-proBNP
<table>
<tr><th>Age</th><th>Female</th><th>Male</th></tr>
<tr><td>0-49</td><td><40</td><td><40</td></tr>
<tr><td>50-59</td><td><70</td><td><70</td></tr>
<tr><td>60-69</td><td><120</td><td><70</td></tr>
<tr><td>70</td><td><170</td><td><100</td></tr>
</table></td></tr>
<tr><td>Wellness visits</td><td colspan="2">Normal routine colonoscopies, mammograms, pap smears, CBCs, skin checks in the past 3 years</td></tr>
<tr><td>Hemoglobin A1c</td><td colspan="2">5.0 – 5.5 range in past 12 months</td></tr>
<tr><td>Liver function tests</td><td colspan="2">Alkaline Phosphatase <110 and GGT <58</td></tr>
<tr><td>Lipids</td><td colspan="2">Cholesterol/HDL ration <4.0</td></tr>
</table>

Note: Special conditions may apply. The Wellness Credits Program is not available on the Long-Term Care Rider, Waiver Rider or Accidental Death Benefit Rider, nor may it be applied against permanent or temporary flat extras. Consult with your Nationwide underwriter for details.

The wellness credits program is open to:

- All ages
- All face amounts
- All products except Nationwide Simplified and Nationwide CareMatters

Placement Improvement Program (PIP)

We may be able to help you place a greater number of your cases with our Placement Improvement Program. With it, your clients who would be rated a Table C or better with traditional company underwriting procedures may be able to receive a Standard rating on select permanent products.

The Placement Improvement Program is automatically considered for all cases that qualify.

The Placement Improvement Program is open to:

- Insureds ages 15 to 70
- Policies with specified amounts totaling between $100,000 and $5 million
- Policy increases where the original policy was issued at a Table C level or better
- Available on Nationwide VUL Accumulator and VUL Protector

The Placement Improvement Program has the following restrictions:

- Any offer obtained from reinsurance on a facultative basis
- Any case in which the client already has in-force coverage with Nationwide that was obtained through facultative reinsurance
- Any risk rated with a flat extra (flat extras cannot be converted to table ratings to qualify)

- Risks involving ratable avocations and aviation
- Foreign risks that are ratable
- Reissued cases, conversions, internal exchanges or any situations in which full underwriting is not required
- Re-evaluation for rating reductions
- Any cases utilizing PIP will not be eligible for preferred underwriting
- Cannot be used in conjunction with wellness credits

Term + Perm program

What sets Term + Perm apart?

A streamlined life insurance buying process
The Term + Perm program allows clients who are U.S. citizens and Permanent Residents with a 10-year issued Green Card with an eligible term policy to buy a new permanent life insurance policy from Nationwide without current medical requirements.

Flexibility with existing coverage
Policyholders can get a separate permanent policy — they're not required to exchange their term life insurance for permanent coverage.

Ability to add the Long-Term Care Rider
Simply complete the Long-Term Care Supplement Form. We do reserve the right to order additional requirements such as an Attending Physician Statement.

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.

A short list of ineligible companies
See below for a list of the companies whose term policies are not eligible for our program.

Term policy requirements

To issue a new permanent policy, a client's term policy must have been:

- Issued in the past three years for ages 18 to 65; present age cannot exceed 65
- Fully underwritten with both of the following:
  - Either a paramedical exam OR Part II of the application fully completed
  - A blood profile with urinalysis
- Issued with a specified amount of $100,000 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 or table shave program

Ineligible companies

AFLAC
Americo Companies
Assurity Life
Fidelity Life
Fidelity Security Life
Great-West
ManhattanLife (Texas)
Penn Mutual
Nassau Reinsurance Group (formerly known as Phoenix Life)
Sagicor

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Competitor match program

Nationwide will match trial or formal applications from the carriers listed. Please see the additional eligibility requirements listed below.

Parameters:

- Two matching offers are required (accelerated underwriting programs are excluded):
  - The offer letter or email must be dated and include any specifics regarding the offers
  - The offers must be dated within 90 days of the Nationwide new business application
  - All underwriting requirements used to assess the risk must be included
- Ages 25 – 70
- Permanent products only (does not include Term or Nationwide CareMatters®)
- Up to a face amount of $2.5 million
- The competitors' offers must be better than Nationwide's offer
- Nationwide's underwriting assessment must be rated Table C or better
- Long-term care riders will continue to be underwritten separately

Qualifying carriers:

- AXA
- Brighthouse Financial
- John Hancock
- Lincoln Financial Group
- MassMutual
- Minnesota Life
- Mutual of Omaha
- New York Life
- Northwestern Mutual
- Ohio National Financial Services
- Pacific Life
- Penn Mutual
- Principal Financial
- Protective Financial Services
- Prudential
- Symetra
- Voya

The qualifying carrier list is not all-inclusive. Please contact your underwriter if your company is not listed to see whether consideration can be made.

Additional details:

- Subject to a fully completed application, including medical questions, MIB, MVR and RX
- If the underwriting class is not offered by Nationwide, your wholesaler will run a comparison illustration to match the closest class to the competitor offer

Nationwide® Executive Advantage

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

Eligibility	Premium
• **Clients:** Highly compensated executives ages 30 to 60 with an annual income of $150,000+ • **Medical history:** No significant medical impairments • **Best class[1]:** Nontobacco Preferred or Tobacco Preferred	• The scheduled premium must meet 90% of the seven-pay schedule or guideline premium (whichever is less)
Product eligibility	**Requirements[3]**
• **Face amounts:** Up to $3 million • **Products:** Nationwide IUL II 2020 and VUL Accumulator products • **Death Benefit Option (DBO)[2]:** Level or increasing • **Long-Term Care Rider:** Eligible for consideration	• 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:

- Verification of client's Social Security number
- Family history of parents and siblings (including current age and health concerns or age at death and cause of death)
- Physicians' names, addresses and telephone numbers
- Medical conditions (including dates of treatment)
- Prescribed medications (including dosages)
- Driving history
- Citizenship and/or immigration information
- Alcohol and/or tobacco usage

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.

Call us directly at 1-888-767-7373, option 6.

Trial submission guidelines

- Maximum age of 70[1]
- Minimum specified amount of $1 million
- Available for permanent products only (no trial reviews for term products)
- Previous declines and offers greater than Table D/4 or 200% from other carriers do not qualify
- Anticipated turnaround time is seven days

[1] If you have a trial opportunity above age 70 and Nationwide is a lead carrier, please contact your sales partner for possible consideration. To consider reviewing the file as an exception, we would require a copy of an illustration, a brief medical summary, confirmation of where the Nationwide product shows up on your pricing spreadsheet, and details on what offer is needed to place the case with Nationwide.

For questions about our new trial submission guidelines, please call the BGA Sales Solutions team at 1-888-767-7373, option 2.

Long-Term Care (LTC) Rider II

This information does not apply to the Nationwide CareMatters product.

Underwriting long-term care coverage differs greatly from general life insurance underwriting and is available only to U.S. citizens and permanent residents (green card holders) who reside in the U.S. and plan to become citizens of the U.S. without prolonged periods of time outside the U.S. This does not include those who hold a conditional permanent resident card issued for fewer than 10 years. Underwriting decisions are based on the medical conditions indicated. If a proposed insured has multiple medical conditions (termed "comorbids"), the long-term care risk may be compounded, and that risk may be rated or deemed unacceptable. The quality of recovery from an impairment, proper control and level of stability are weighed heavily when determining these risks. The Long-Term Care Rider II is available only on life policies rated Table E or better, and Underwriting reserves the right to ask for additional information at any time.

The Long-Term Care Rider II is not available in some states. In states where it is not yet approved, our original Long-Term Care Rider is available.

The long-term care underwriting process

At the time of the original life policy application

1. Submit a long-term care supplemental application along with the life application.
2. Medical requirements for the rider are identical to those listed for the life policy (based upon age and amount).
3. If we need more medical information to evaluate your case, we'll let you know what we need.
4. We will conduct routine follow-ups and notify you of any status change.

After the life policy is in force

1. Submit a supplemental application (available through our website) along with the policy adjustment application.
2. Submit any needed authorizations to obtain medical records.
3. For applicants age 51 and over, we'll require a current paramedical exam and urine specimen if the policy adjustment application and supplemental application are dated six months after the date of the life application or the date of the exam for the life policy. For applicants age 50 and below, we reserve the right to obtain additional medical requirements based on the medical history.
4. Nationwide reserves the right to assess a $200 processing fee for the application.

Applicants ages 71 and over

1. Must have been examined by a physician within the past two years prior to the application date.
2. Or must have a complete physical examination, including lab values, at their own expense.
3. After the exam, must send us the application, and we'll request the medical records.

Factors that are unique to long-term care underwriting

Cognitive impairment	A deficiency in short- or long-term memory; person, place and time orientation; deductive or abstract reasoning; or safety awareness judgment (other factors include nervous or mental disorders of organic origin, including Alzheimer's or senile dementia, determined by clinical diagnosis or tests)
Functional capacity	The ability to perform activities of daily living (ADLs): • Bathing • Dressing • Control of bowel/bladder (continence) • Using the toilet • Transferring out of bed/chair • Eating • Ambulating/mobility (inside and outside)
Mobility	Osteoporosis, falls and fractures
Multiple medications	The use of multiple medications can cause adverse drug reactions, interactions and prescribing cascade, and may decrease quality of life, mobility and cognition
Frailty	Relatively minor accidents and illnesses may cause serious disabilities
Comorbids	More significance is attached to multiple medical problems than to each individual problem (e.g., obesity and diabetes are comorbids of heart disease)
Chronological vs. physiological age	The applicant may seem much younger or older than their actual age
Favorable factors in maintaining personal independence	• Working, either full or part time • A spouse in good health • Participating in hobbies and outside activities • The current ability to drive • The ability to travel and visit independently • Exercising several times a week • A family member or friend living in the same household

Call us directly at 1-888-767-7373, option 6.

Automatic uninsurability situations for the Long-Term Care Rider II

Some situations will automatically lead us to declare a customer uninsurable for the Long-Term Care Rider II. They include but are not limited to:

Deficits in activities of daily living (ADLs) — for either physical or cognitive reasons, the individual requires help from another person to perform any one of the following ADLs:	• Bathing • Dressing • Control of bowel/bladder (continence) • Using the toilet • Transferring out of bed/chair • Eating • Ambulating/mobility (inside and outside)
Deficits in instrumental activities of daily living (IADLs) — for either physical or cognitive reasons, the individual requires help from another person to perform any one of the following IADLs:	• Using the telephone • Managing finances • Handling transportation • Shopping • Doing laundry • Doing housework • Taking all medications • Preparing meals/cooking
Currently using any type of long-term care services:	• Assisted living • Home health care • Nursing care • Adult day care
Currently receiving any of these payment types:	• Long-term disability • Social Security disability • Medicaid benefits
Currently granting power of attorney to another individual:	Power of attorney (POA) is currently in effect (being used)
Currently using durable medical equipment (DME):	• Walker • Hospital bed • Stair or chair lift • Wheelchair • Hoyer lift • Ventilator/respirator/oxygen/adaptive servo ventilation (ASV) equipment (does not include CPAP — continuous positive airway pressure) • Four-pronged (quad) cane • Motorized cart

Uninsurable conditions for the Long-Term Care Rider II

The following uninsurable conditions have a high risk of future health deterioration leading to deficits in activities of daily living (ADLs). **Please note that this list is not all-inclusive.**

Acquired immune deficiency syndrome (AIDS)
Acromegaly
Acute transverse myelitis
AIDS-related complex (ARC)
Alzheimer's disease
Amputations — multiple limbs or due to disease
Amyotrophic lateral sclerosis (ALS)/ Lou Gehrig's disease
Ankylosing spondylitis
Arteritis
Ascites
Ataxia (unstable gait)
Atrophy (brain)
Autonomic insufficiency
Autonomic neuropathy
Berger's disease
Balance disorder
Bowel incontinence
Chronic organic brain disease
Chronic pain
Cirrhosis of the liver
Cognitive impairment
Congestive heart failure
Connective tissue disease
Cor pulmonale
CREST syndrome
Cystic fibrosis
Decubitus ulcers
Defibrillator use
Dementia
Demyelinating disease
Dermatomyositis
Dialysis
Down syndrome
Drug trial/study participant
Esophageal varices
Fall, unexplained
Frailty
Giant cell arteritis
Heart attack — multiple
Heart transplant
Hemiplegia
HIV-positive status
Hunter syndrome
Huntington's disease/chorea
Hydrocephalus
Ileitis
Incontinence
Intellectual disability
Kidney failure or transplant
Liver transplant
Leukemia — acute lymphocytic and acute/chronic myelogenous
Lymphoma — non-Hodgkins
Mental retardation
Mixed connective tissue disease
Mobility impairment with ADL or IADL limitations
Multiple myeloma
Multiple sclerosis
Muscular dystrophy
Myasthenia gravis
Myelofibrosis
Nebulizer use
Nephrosclerosis
Nephrotic syndrome
Neurofibromatosis
Neurogenic arthropathy
Neurogenic bladder
Organic brain syndrome
Oxygen use
Paraparesis
Paraplegia
Parkinson's disease
Peripheral neuropathy
Physical Therapy (current)
Polyarteritis nodosa
Progressive muscular atrophy
Psychosis
Pulmonary hypertension
Quadriplegia
Reflex sympathetic dystrophy syndrome (RSDS)
Renal disease — end stage
Rheumatoid arthritis
Schizophrenia
Scleroderma
Senility — all forms
Sickle cell anemia
Spinal cord atrophy
Spinal cord injury/myelitis
Spinal muscle atrophy
Surgery — pending
Systemic lupus erythematosus (SLE)
Systemic sclerosis
Thalassemia major
Uremia
Vasculitis — all forms
Von Recklinghausen's disease
Von Willebrand disease
Walker use
Wegener's granulomatosis
Wernicke-Korsakoff syndrome
Wheelchair confinement
Whipple's disease

Uninsurable medications for Long-Term Care Rider II

If a client is taking any of the medications below, it will probably disqualify them from the Long-Term Care Rider II, as it may reveal an underlying condition that is not insurable. Please note that this list is not all-inclusive.

Medication	Condition
Abilify	Mental disorder
Acthar	Multiple sclerosis
Adriamycin	Cancer
Agrylin	Blood disorder
Akineton	Parkinson's disease
Alkeran	Cancer
Antabuse	Alcohol/drug abuse
Apokyn	Parkinson's disease
Aptivus	AIDS
Arava	Rheumatological disorder
Aricept	Dementia/Alzheimer's
Arimidex	Cancer
Artane	Parkinson's disease
Atgam	Immune disorder
Avonex	Multiple sclerosis
Azilect	Parkinson's disease
AZT	AIDS
Baraclude	Hepatitis
Betaferon	Multiple sclerosis
Betaseron	Multiple sclerosis
BiCNU	Cancer
Blenoxane	Cancer
Busulfex (busulfan)	Cancer
Campral	Alcohol/drug abuse
Carbex	Parkinson's disease
Casodex	Prostate cancer
CeeNU	Cancer
CellCept	Immune disorder
Cerefolin	Dementia/Alzheimer's
Cerubidine	Cancer
Clozapine	Mental disorder
Clozaril	Mental disorder
Cogentin	Parkinson's disease
Cognex (tacrine)	Dementia/Alzheimer's
Comtan	Parkinson's disease
Copaxone	Multiple sclerosis
Copegus	Hepatitis
Cortef (hydrocortisone)	Immune disorder
Cuprimine (D-penicillamine)	Rheumatological disorder
Cytosar	Cancer

Medication	Condition
Cytoxan	Cancer
Dantrium	Multiple sclerosis
Decadron	Multiple myeloma
Deltasone (prednisone)	Immune disorder, Crohn's
Demerol	Pain
Dilaudid (hydromorphone)	Pain
Dolophine (methadone)	Pain
Dopar	Parkinson's disease
Dostinex	Parkinson's disease
Doxil	Cancer
DTIC	Cancer
Duragesic (fentanyl)	Pain
Eldepryl	Parkinson's disease
Eligard	Prostate cancer
Emcyt	Cancer
Enbrel	Rheumatological disorder
Equetro	Mental disorder
Eskalith (lithium)	Mental disorder
Eulexin (flutamide)	Prostate cancer
Exelon	Dementia/Alzheimer's
Faslodex	Cancer
Fazaclo	Mental disorder
Foscavir	AIDS
Gengraf	Immune disorder
Geodon	Mental disorder
Gerimal	Dementia/Alzheimer's
Gleevec	Cancer
Gold therapy	Rheumatological disorder
Haldol	Mental disorder
Hepsera	Hepatitis
Herceptin	Cancer
Humira	Rheumatological disorder
Hydergine (ergoloid)	Dementia/Alzheimer's
Hydrea	Blood disorder
Ifex	Cancer
Imuran (azathioprine)	Rheumatological disorder
Incivek (telaprevir)	Hepatitis
Infergen	Hepatitis
Interferon	Hepatitis
Intron	Cancer

Uninsurable medications for Long-Term Care Rider II *(continued)*

Medication	Condition
Kemadrin	Parkinson's disease
Kineret	Rheumatological disorder
Larodopa	Parkinson's disease
Leukeran	Cancer
Leukine	Cancer
Lioresal (baclofen)	Multiple sclerosis
Loxitane	Mental disorder
Lupron	Prostate cancer
Lysodren	Cancer
Matulane	Cancer
Medrol	Lupus
Megace	AIDS
Mellaril	Mental disorder
Mestinon	Immune disorder
Methotrexate	Rheumatological disorder
Mirapex	Parkinson's disease
Moban	Mental disorder
Moditen	Mental disorder
MS Contin (morphine)	Pain
Mutamycin (mitomycin)	Cancer
Myfortic	Immune disorder
Myleran	Cancer
Mytelase	Immune disorder
Namenda	Dementia/Alzheimer's
Navane	Mental disorder
Neoral (cyclosporine)	Rheumatological disorder
Neupro	Parkinson's disease
Nilandron	Prostate cancer
Niloric	Dementia/Alzheimer's
Nipent	Cancer
Novantrone	Multiple sclerosis
Orencia	Rheumatological disorder
Orthoclone	Immune disorder
OxyContin (oxycodone)	Pain
Parcopa (levodopa)	Parkinson's disease
Parlodel	Parkinson's disease
Pegasys	Hepatitis
Pegatron	Hepatitis
Percocet	Pain
Percodan	Pain

Medication	Condition
Permitil	Mental disorder
Plaquenil	Rheumatological disorder
Platinol	Cancer
Plenaxis	Prostate cancer
Prograf	Immune disorder
Proleukin	Cancer
Prolixin (fluphenazine)	Mental disorder
Prostigmin	Immune disorder
Purinethol	Cancer
Razadyne	Dementia/Alzheimer's
Rebetron	Hepatitis
Rebif	Multiple sclerosis
Regonol	Immune disorder
Remicade	Rheumatological disorder
Reminyl	Dementia/Alzheimer's
Requip	Parkinson's disease
Revia (naltrexone)	Alcohol/drug abuse
RibaPak	Alcohol/drug abuse
Ribasphere	Hepatitis
RibaTab	Hepatitis
Ribavirin	Hepatitis
Risperdal	Mental disorder
Rituxan	Rheumatological disorder
Roferon	Hepatitis
Rubex	Cancer
Sandimmune	Immune disorder
Serentil	Mental disorder
Seroquel	Mental disorder
Simulect	Immune disorder
Sinemet (carbidopa)	Parkinson's disease
Stalevo	Parkinson's disease
Stelazine	Mental disorder
Symadine	Parkinson's disease
Symmetrel	Parkinson's disease
Taractan	Mental disorder
Tarceva	Cancer
Tasmar	Parkinson's disease
Thioplex	Cancer
Thioridazine	Mental disorder
Thymoglobulin	Immune disorder

Uninsurable medications for Long-Term Care Rider II *(continued)*

Medication	Condition
Timespan	Immune disorder
Toposar (etoposide)	Cancer
Trelstar	Prostate cancer
Trihexane	Parkinson's disease
Trilafon (perphenazine)	Mental disorder
Tysabri	Multiple sclerosis
Tyzeka	Hepatitis
Vantas	Prostate cancer
Velban	Cancer
VePesid	Cancer
Vesprin	Mental disorder
Viadur	Prostate cancer

Medication	Condition
Vicodin (hydrocodone)	Pain
Victrelis (boceprevir)	Hepatitis
Videx	AIDS
Wellcovorin	Cancer
Wellferon	Hepatitis
Xeloda	Cancer
Zanosar	Cancer
Zelapar	Parkinson's disease
Zenapax	Immune disorder
Zoladex	Prostate cancer
Zyprexa	Mental disorder

LTC Rider II height and weight guide (for men and women)

An applicant with functional or physical impairment complicated by being overweight or underweight is considered a high risk to the LTC Rider II. Therefore, applicants falling above or below the height and weight guidelines may be considered at higher rates, or they may be uninsurable if they have other comorbid impairments.

Height	Minimum weight	Maximum weight
4′ 8″	74	171
4′ 9″	77	177
4′ 10″	79	184
4′ 11″	82	190
5′ 0″	85	197
5′ 1″	88	203
5′ 2″	91	210
5′ 3″	94	217

Height	Minimum weight	Maximum weight
5′ 4″	97	224
5′ 5″	100	231
5′ 6″	103	238
5′ 7″	106	245
5′ 8″	109	253
5′ 9″	112	260
5′ 10″	115	268
5′ 11″	119	276

Height	Minimum weight	Maximum weight
6′ 0″	122	283
6′ 1″	126	291
6′ 2″	129	299
6′ 3″	132	307
6′ 4″	136	316
6′ 5″	140	324
6′ 6″	143	333

This chart is for reference only. Internal guidelines may have some variations.

Impairments frequently encountered

The following guide will help you determine our potential underwriting decision for the Long-Term Care Rider II based on some common impairments:

Arthritis	
Asymptomatic, treatment free, no ADL or IADL limitations	Standard
History of physical therapy, occupational therapy or compression fracture	Individual consideration
History of joint replacement	Not insurable
Symptomatic, multiple intra-articular injections, severe or chronic treatment	Not insurable
Arthritis (rheumatoid, osteoarthritis, psoriatic)	
Completely asymptomatic, normal range of motion, in remission for 12 months	Individual consideration
Treatment with history of joint replacement, severe joint deformity	Not insurable
Juvenile rheumatoid arthritis	Not insurable
Back disorders	
Back/cervical/lumbar strain or sprain, fully recovered for 6 months, no treatment	Standard
Degenerative disc disease, controlled without injections or narcotics	Individual consideration
Herniated disc or laminectomy, single surgery (without hardware), fully recovered for 12 months	Individual consideration
Spondylolisthesis, spondylitis, spondylosis or fractures	Individual consideration
Any of the above with ongoing treatment or symptomatic	Not insurable
BMI (low)	
BMI 18.4 – 16.6	Individual consideration
BMI 16.5 or less	Not insurable
Cancer — with full pathology report(s)	
Breast, uterine or ovarian — after 60 months, no recurrence, no metastases	Individual consideration
Bladder, cervical, colon, testicular or thyroid — after 36 months, no recurrence, no metastases	Individual consideration
Colon, liver, lung — after 60 months, no recurrence, no metastases	Individual consideration
Pancreatic, esophageal, lymphoma — after 60 months	Individual consideration
Melanoma — length of time since surgery	Individual consideration
Melanoma in situ (definite diagnosis with full pathology)	Standard
Metastatic (spread from original site)	Not insurable
Recurrent cancer (same organ or site)	Not insurable
Skin cancer (basal cell or squamous)	Standard
Prostate with prostatectomy	Individual consideration
Depression	
Situational, no medical treatment, recovered for a minimum of six months, no ADL or IADL limitations	Standard
Chronic, stable with a minimum of six months of successful medical treatment, no ADL or IADL limitations	Individual consideration

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Depression (continued)	
History of hospitalization for psychiatric care, minimum of two years under control	Individual consideration
Suicide attempt	Not insurable
Uncontrolled	Not insurable
Depression (manic disorder)	
Mild — controlled, no attacks in the past 3 years, not confined to home, no functional impairment, no hospitalization or suicide attempts in the past 5 years	Individual consideration
Moderate to severe	Not insurable
Diabetes	
Newly discovered — after 6 months	Individual consideration
Type 2/non-insulin dependent — well controlled for at least 6 months	Individual consideration
Type 1/insulin dependent	Not insurable
History of nephropathy, neuropathy, blindness, amputation or neuropathic ulcers	Not insurable
Uncontrolled or with comorbid conditions (atrial fibrillation, cardiomyopathy, ischemic heart disease, peripheral vascular disease, stroke or transient ischemic attack)	Not insurable
Fibromyalgia (chronic fatigue syndrome)	
In remission for a minimum of 12 months, completely asymptomatic without treatment	Individual consideration
Symptomatic, clinical depression or ADL or IADL limitations, steroids or narcotics	Not insurable
Heart attack (myocardial infarction)	
Single heart attack after minimum 12-month recovery, stable, no ADL or IADL limitations	Individual consideration
Multiple heart attacks	Not insurable
Hepatitis	
Acute hepatitis A	Standard
Hepatitis B/C resolved	Individual consideration
Current or chronic hepatitis B/C/D/E	Not insurable
Hip/joint disorders	
Hip/joint replacement due to trauma	Individual consideration
Hip/joint replacement, multiple or due to a chronic disorder	Not insurable
Hypertension (high blood pressure)	
Well controlled for at least 6 months	Individual consideration
Untreated, poorly controlled or newly discovered	Not insurable
Osteoporosis	
Mild to moderate, with a minimum of 24 months of stable bone density tests, no history of fractures, no ADL or IADL limitations	Individual consideration
Severe, history of fractures, abnormal bone density tests (T-score -2.5 or greater)	Not insurable

International underwriting guidelines

Resident Aliens, Foreign Nationals, foreign residence and foreign travel of U.S. Citizens and Non-U.S. Citizens

Nationwide products are priced based on mortality experience, cultural factors, medical care, geography, demographic factors and other relevant assumptions for U.S. citizens living in the United States. Life exposure risks in other parts of the world may be different. Consequently, Foreign Nationals and Resident Aliens may present risk profiles not assumed in our pricing. Each risk is unique and will be assessed on an individual basis.

It is important to remember that current events in the world could change Nationwide's guidelines. The information provided is for reference only. Our literature and internal guidelines may have some variations. Please contact your Nationwide Underwriter for guidance.

Nationwide identifies international risks into 3 primary categories:

- U.S. Citizen residing outside of the U.S.
- Non-U.S. Citizen residing in or outside of the U.S.
- Non-U.S. Wealthy Global Citizen residing outside of the U.S.

U.S. and Non-U.S. Citizens comprise U.S. citizens, permanent residents (green card holders for 10 years or more), visa holders, Temporary Green Card (green card issued for less than 10 years) holders or those with no visa or green card, who may or may not be residing in the U.S. A Non-U.S. Wealthy Global Citizen (WGC) is an individual who is not a U.S. citizen or Permanent Green Card Holder for 10 years or more, who has ties to the U.S., significant wealth, and lives outside of the U.S. in an A or B country but has been in the U.S. for at least 15 days in the past 12 months.

Nationwide also gives special consideration to spouses of Nationwide policyholders who reside in an A or B country. If a Nationwide policyholder has a spouse living in an A or B country and they do not meet our Global Citizen or Wealthy Global Citizen criteria, Nationwide may consider offering an individual permanent policy up to the amount of coverage on the Nationwide policyholder.

Note: Consideration may be given to Japanese citizens who hold a permanent green card valid for 10 years or more, are currently residing in the U.S. and have been in the U.S. for at least 12 months.

Mandatory requirements and general rules that apply to U.S. and Non-U.S. Citizens

- The application must be taken in the U.S. in the state where the agent/producer is licensed
- A copy of documentation to be in the U.S. is required. If the individual qualifies for the U.S. Visa Waiver Program,[1] a copy of their passport will be accepted
- If the Proposed Insured or Individual Owner is residing in the U.S. with a Temporary Green Card, an Unacceptable Visa Type or is undocumented, each individual must have established U.S. residency of 3 years or more; if the Proposed Insured or Individual Owner has not resided in the U.S. for 3 years or more, the specified amount must be $1 million or more, and each individual must provide a copy of a valid government photo identification, own U.S. residential property, have documented earned U.S. income and have proof of assets in U.S. banks
- Proposed Insureds and Owner(s), if different, must have and provide a copy of either their U.S. Social Security Number Card (SSN), Taxpayer Identification Number Card (TIN) or Form W-9, or provide copies of all pages of their prior year's Form 1040, including addendums, schedules and the signature page
- If the owner is a U.S. Trust or U.S. Company, a copy of the trust agreement, LLC agreement or corporate resolution must be provided
    - Non-U.S. Trusts, non-U.S. Companies and Foreign Charities are not available for ownership or as beneficiary
- The Proposed Insured and Owner must have established financial ties to the U.S.

[1] For information regarding the Visa Waiver Program, please see the U.S. Department of State website: travel.state.gov/content/travel/en/us-visas/tourism-visit/visa-waiver-program.html

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Mandatory requirements and general rules that apply to U.S. and Non-U.S. Citizens (continued):

- The Proposed Insured and Owner must have an acceptable link to the U.S.; examples include:
  - Owning U.S. residential property or a U.S. company
  - Documented earned U.S. income and proof of assets in U.S. banks
- The specified total amount of life insurance is justified based on U.S. income and estate tax considerations
- Solicitation, application, amendments and delivery of the policy must occur in the U.S. where the producer is licensed and a valid link exists for that contract to be issued in that state; however, a Power of Attorney (POA) may be accepted on the Policy Delivery Receipt only
- Underwriting requirements (examination requirements, interviews, inspections, etc.) must be completed while the proposed insured is in the U.S. or a U.S. territory
- Normal age/amount requirements
- A Foreign Travel and Residence Supplement must be submitted
- Proposed Insureds must have established medical care in the U.S. and medical records available for Nationwide's review if ages 60 and older
  - Individuals ages 71 and older must have established medical care with a primary care physician for at least 2 years and have been seen for a complete checkup in the past 6 months
  - The producer is responsible for ordering, obtaining and paying for medical records and any other necessary items needed from the foreign country
    - Medical records must be in English or translated at no expense to Nationwide
    - If the policy is placed in force, we will reimburse up to our normal and customary APS fee
- Juvenile applications where the parent/owner of the policy is not a U.S. citizen; the parent/owner must pre-qualify and be acceptable per Nationwide's International Underwriting Guidelines
- Consideration may be given to Japanese citizens who hold a permanent green card valid for 10 years or more, are currently residing in the U.S. and have been in the U.S. at least 12 months
- Use Foreign Interpreter Amendment(s) if applicable
  - If multiple interpreters are utilized, an amendment will be needed from each interpreter
- The policy must be paid in U.S. dollars and funded from a U.S.-domiciled bank

Mandatory requirements and general rules that apply to Wealthy Global Citizens:

- The application must be taken in the U.S. in the state where the agent/producer is licensed
- A copy of documentation to be in the U.S. is required
  - If they're a citizen or national of a country that qualifies for the U.S. Visa Waiver Program,[1] a copy of their passport will be accepted
- The Proposed Insured or Individual Owner may reside in an A or B country and must have been in the U.S. at least 15 days in the past 12 months
- Proposed Insureds and Owner(s), if different, must have and provide a copy of either their U.S. Social Security Number Card (SSN), Taxpayer Identification Number Card (TIN) or Form W-9, or provide copies of all pages of their prior year's Form 1040, including addendums, schedules and the signature page

[1] For information regarding the Visa Waiver Program, please see the U.S. Department of State website: travel.state.gov/content/travel/en/us-visas/tourism-visit/visa-waiver-program.html

Mandatory requirements and general rules that apply to Wealthy Global Citizens (continued):

- If the owner is a U.S. Trust or U.S. Company, a copy of the trust agreement, LLC agreement or corporate resolution must be provided
    - Non-U.S. Trusts, non-U.S. Companies or Foreign Charities are not eligible to be owner or beneficiary
- The Proposed Insured and Owner must have established financial ties to the U.S.
- Must have a minimum global net worth of $5 million or annual income over $200,000
    - May consider up to 25% of global assets as part of net worth with documentation (tax records, brokerage statements with details related to source of income)
- Must have at least $1 million in verifiable U.S. assets in the U.S.
- Must provide a copy of a U.S. bank account open at least 12 months with a minimum balance sufficient to pay the first-year premium
- The Proposed Insured and Owner must have an acceptable link to the U.S. and meet one of the following requirements:
    - Owning U.S. residential property
    - Owning a U.S. company
    - Is an employee of a U.S.-based company
    - Has verifiable U.S. tax liability (bank/brokerage statements)
- The specified total amount of life insurance must be justified based on U.S. income and estate tax considerations
- The solicitation, application, amendments and delivery of the policy must occur in the U.S. where the producer is licensed and a valid link exists for that contract to be issued in that state; however, a Power of Attorney (POA) may be accepted on the Policy Delivery Receipt only
- Underwriting requirements (examination requirements, interviews, inspections, etc.) must be completed while the Proposed Insured is in the U.S. or a U.S. territory
- Normal age/amount requirements
- A Foreign Travel and Residence Supplement must be submitted
- Proposed Insureds must have established medical care and medical records available for Nationwide's review if ages 60 and older
    - Individuals ages 71 and older must have established medical care with a primary care physician for at least 2 years and have been seen for a complete checkup in the past 6 months
    - The producer is responsible for ordering, obtaining and paying for medical records and any other necessary items needed from the foreign country
        - Medical records must be in English or translated at no expense to Nationwide
        - If the policy is placed in force, we will reimburse up to our normal and customary APS fee
- Consideration may be given to Japanese citizens who hold a permanent green card valid for 10 years or more, are currently residing in the U.S. and have been in the U.S. for at least 12 months
- Use Foreign Interpreter Amendment(s) if applicable
    - If multiple interpreters are utilized, an amendment will be needed from each interpreter
- The policy must be paid in U.S. dollars and funded from a U.S.-domiciled bank

Call us directly at 1-888-767-7373, option 6.

Foreign National guidelines

We understand that some of your clients are citizens of the world and we want to offer our exceptional Nationwide life insurance products to them. For this reason, we are now taking into consideration Non-U.S. Citizens who live outside the U.S. in an A or B country who have personal and financial ties to the U.S., have wealth and have been in the U.S. for at least 15 days in the past 12 months.

Non-U.S. Citizens are now broken down into two categories: Non-U.S. Citizens who live outside of the U.S. who meet our criteria for Wealthy Global Citizen, and Non-U.S. Citizens who live in or outside of the U.S.

Below is a breakdown of the criteria that must be met for both categories:

	Non-U.S. Wealthy Global Citizen living outside of the U.S.	Non-U.S. Citizen living in or outside of the U.S.	
Documentation to be in the U.S.	Permanent Resident, Temporary Resident, Acceptable Visa Type, Unacceptable Visa Type	Permanent Resident or Acceptable Visa Type	Temporary Resident or Unacceptable Visa Type
Country of Residence	• Living in an A or B country	• Living in the U.S. or in an A or B country	
	To determine the country code/jurisdiction, please refer to the Country Code List		
General Requirements	• Non-U.S. Citizens who live outside of the U.S. in an A or B country, have personal and financial ties to the U.S. and have been in the U.S. for at least 15 days in the past 12 months	• Permanent Resident with green card issued for 10 years or more or Acceptable Visa Type	• Temporary Resident with green card issued <10 years, No Visa/green card • Must have resided in the U.S. for 3 years or more; if not, minimum of $1 million policy
Acceptable Visa Types List:	E-1, E-2, E-3, EB-5, H-1B H-1C, H-2B, H-4, I-5, K-1 K-2, K-3, K-4, L-1, L-2 O-1, O-2, O-3, TD, TN V-1, V-2	• Not applicable	
Cover Letter	• A cover letter must be submitted with the application, providing a full explanation of the applicant's need and purpose for U.S. life insurance coverage	• Not required	
Product Specifications	• Permanent Coverage Only	• Permanent Coverage	• Permanent Coverage

	Non-U.S. Wealthy Global Citizen living outside of the U.S.	Non-U.S. Citizen living in or outside of the U.S.	
Minimum Face Amount	• $1 Million Minimum	• Product Minimum	• Product Minimum if 3 years or more of U.S. residency; if not, the minimum must be $1 million
Maximum Face Amount	• A Country: $10 Million • B Country: $5 Million	• A Country: $10 Million • B Country: $5 Million	
Age Limits	• 18 – 70	• 18 – 70	
Classification	• Table D or better	• Table D or better	
Best Underwriting Class (depending on product availability)	• A Country: Preferred Plus • B Country: Preferred	• A Country: Preferred Plus • B Country: Preferred	
Riders	• Extended Death Benefit Guarantee Rider • Long-Term Care Rider is generally not permitted	Permanent Resident • Extended Death Benefit Guarantee Rider • Spouse Life Insurance Rider • Long-Term Care Rider (If residing in the U.S.)	Temporary Resident • Extended Death Benefit Guarantee Rider • Long-Term Care Rider is generally not permitted
Identification	• Owner must have a Social Security number or Taxpayer Identification Number • Will allow W-8BEN for insured in lieu of SSN or TIN with details related to source of income	• Owner and Insured must have a Social Security number or Taxpayer Identification Number • Proposed Insured and Owners, if different, must have a U.S. Social Security number or U.S. Taxpayer Identification Number	
Nexus Requirements	• Proposed Insured and Owner must have established financial ties to the U.S. • Proposed Insured must meet ONE of the following requirements: – Own U.S. real estate – Own a U.S. business – Be an employee of a U.S.-based company – Have verifiable U.S. tax liability • Have a copy of the individual's visa, passport and national ID card (or other similar documents)	• If the Proposed Insured or Individual Owner is residing in the U.S. with a temporary green card, an Unacceptable Visa Type or no visa or green card, each individual must have established U.S. residency of three years or more and either own U.S. residential property of a U.S. Company or have documented earned U.S. income and/or assets • If the Proposed Insured or Individual Owner has not resided in the U.S. for three years or more, each individual must have all of the following: – Valid government photo identification – U.S. residential property ownership – Documented earned U.S. income – Proof of assets in a U.S. bank account	
Financial Verification	• Minimum global net worth of $5 million or income over $200,000 per year • Has at least $1 million in verifiable assets in the U.S. • Has a U.S. bank account showing a balance of $100,000 after paying the first-year premium • A specified total amount of life insurance is justified based on U.S. income and estate tax considerations	• A specified total amount of life insurance is justified based on U.S. income and estate tax considerations	

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<table>
<tr><th></th><th>Non-U.S. Wealthy Global Citizen living outside of the U.S.</th><th>Non-U.S. Citizen living in or outside of the U.S.</th></tr>
<tr><td></td><td colspan="2">Any third-party verification needed to verify assets and/or financial documentations should be provided at no cost to Nationwide</td></tr>
<tr><td>Requirements</td><td colspan="2">Copy of documentation to be in the U.S.</td></tr>
<tr><td></td><td colspan="2">Age and Amount requirements, completed Foreign Travel and Residence Supplement and interpreter amendment(s) if the individual cannot understand English</td></tr>
<tr><td></td><td>• Application, examination requirements, interviews and inspections, etc., must be completed in the U.S.
• Use of ExamOne’s international locations is available on a case-by-case basis</td><td>• Application, examination requirements, interviews and inspections, etc., must be completed in the U.S.</td></tr>
<tr><td>Underwriting Classification for ages 60 and older</td><td>• Established medical care in the U.S. and medical records available for Nationwide’s review</td><td>• Established medical care in the U.S. and medical records available for Nationwide’s review</td></tr>
<tr><td></td><td colspan="2">The producer is responsible for ordering, obtaining and paying for medical records and any other necessary items needed from the foreign country. Medical records must be in English or translated at no expense to Nationwide. If the policy is placed in force, we will reimburse up to our normal and customary APS fee.</td></tr>
<tr><td>Solicitation</td><td>• Solicitation, application, amendment(s) and delivery must occur in the U.S. where the producer is licensed and a valid nexus exists for that contract to be issued in that state
• POA allowed for Policy Delivery Receipt — POA not accepted on amendments and/or any other policy forms needing signed at policy delivery</td><td>• Solicitation, application, amendment(s) and delivery must occur in the U.S. where the producer is licensed and a valid nexus exists for that contract to be issued in that state</td></tr>
<tr><td>Premium Financing</td><td>• Generally not permitted; available in some circumstances</td><td>• No premium financing for Foreign Nationals or Resident Aliens</td></tr>
<tr><td></td><td colspan="2">Non-U.S. Trusts or Companies and Foreign Charities are not acceptable as beneficiary or ownership</td></tr>
<tr><td></td><td colspan="2">Japanese citizens who hold a permanent green card valid for 10 years or more, are currently residing in the U.S. and have been in the U.S. at least 12 months</td></tr>
<tr><td></td><td colspan="2">The policy must be paid in U.S. dollars and funded from a U.S.-domiciled bank</td></tr>
<tr><td></td><td colspan="2">Any travel to C or D designated countries will be viewed on an individual basis</td></tr>
</table>

Additional considerations regarding international underwriting guidelines

- Initial premium should not be collected on individuals traveling outside the U.S. within the next 60 days
- For quoting purposes only, each case will be individually underwritten and assessed
- The country list and/or ratings will change as world conditions change
- Foreign residence should be in a major metropolitan area
- We generally will not offer coverage to individuals residing in, or traveling to, countries or jurisdictions under a current U.S. Department of State travel warning
- Countries, jurisdictions and/or any risks not covered by these guidelines will be considered on an individual basis
- Past travel is not considered
- Additional requirements may be necessary

Additional guidelines when a Resident Alien does not speak or understand English

The procedure to be used when producers are not multilingual or write an occasional application on a non-English-speaking individual:

An interpreter must assist in the completion of the application. The interpreter must read the application and the supplement questions to Proposed Insureds and Owners in their primary language, record the answers to any questions and review the prospectus and the terms of the temporary insurance agreement with them. An interpreter must also be present at the time of the examination and provide the answers to any questions asked by the examiner, or a bilingual medical examiner may be employed. A bilingual inspector may also have to be used by the inspection company. Each individual, including the producer, serving as an interpreter must complete a Foreign Interpreter Amendment denoting this process has been completed. The interpreter's signature must be witnessed and submitted with the application and exam. This amendment will be provided to you by the underwriting department. If multiple interpreters are used on a case, then each interpreter must complete the Foreign Interpreter Amendment for the part of the process that they were the interpreter for, and the special amendment should be forwarded to Underwriting with the item that they interpreted.

If an examination is required and a bilingual examiner is not available, an interpreter (Note: We will accept a family member as the interpreter) must be present at the time the examination is completed and act as an interpreter. By countersigning and dating the examination form below the examiner's signature, the interpreter is attesting to the fact that the individual understood and answered the medical exam questions. If the exam form is not countersigned by the interpreter, then the Foreign Interpreter Amendment needs to be completed.

Country classification list

Country/Jurisdiction	Rating Code
Afghanistan	D
Albania	B
Algeria	C
American Samoa	A
Andorra	A
Angola	D
Anguilla	A
Antarctica	D
Antigua	A
Argentina	A
Armenia	B
Aruba	A
Australia	A
Austria	A
Azerbaijan	B
Bahamas Visiting: Residing:	A B
Bahrain	C
Bangladesh	C
Barbados	A
Barbuda	A
Belarus	A
Belgium	A
Belize	B
Benin	D
Bermuda	A
Bhutan	C
Bolivia	C
Bosnia	B
Botswana	C
Brazil	B
British Virgin Islands	A
Brunei	B
Bulgaria	B
Burkina Faso	D
Burundi	D
Cambodia	C
Cameroon	D
Canada	A
Canary Islands	A
Cabo Verde, Republic of	B
Cayman Islands	A
Central African Republic	D
Chad	D
Chile	A
China Hong Kong or Macau: Otherwise:	 A B
Colombia	C
Comoros	D
Congo, Republic of the	D
Congo, Democratic Republic of the	D
Cook Islands	A
Costa Rica	A
Cote d'Ivoire	D
Croatia	B
Cuba	C
Curacao	A

Country/Jurisdiction	Rating Code
Cyprus	A
Czech Republic	A
Denmark	A
Djibouti	D
Dominica	A
Dominican Republic	B
East Timor	C
Ecuador	B
Egypt	C
El Salvador	C
Equatorial Guinea	D
Eritrea	D
Estonia	A
Ethiopia	D
Eswatini	D
Falkland Islands	A
Federated States of Micronesia	B
Fiji	B
Finland	A
France	A
French Guiana	B
French Polynesia	A
Gabon	D
Gambia	D
Gaza	D
Georgia	B
Germany	A
Ghana	D
Greece	A
Greenland	A
Grenada	A
Guadeloupe	A
Guam	A
Guatemala	C
Guinea	D
Guinea-Bissau	D
Guyana	C
Haiti	D
Honduras	C
Hungary	A
Iceland	A
India	C
Indonesia	B
Iran	D
Iraq	D
Ireland, Republic of	A
Ireland (Northern)	A
Israel Gaza Strip or West Bank: Otherwise:	 D B
Italy	A
Ivory Coast/Cote d'Ivoire	D
Jamaica Visiting: Residing:	A B
Japan	A
Jordan	B
Kazakhstan	B
Kenya	D
Kiribati, Republic of	C
Korea, North	D

Country/Jurisdiction	Rating Code
Korea, South	A
Kosovo	B
Kuwait	B
Kyrgyzstan	C
Laos	C
Latvia	A
Lebanon	D
Lesotho	D
Liberia	D
Libya	D
Liechtenstein	A
Lithuania	A
Luxembourg	A
Macedonia	B
Madagascar	D
Malawi	D
Malaysia	B
Maldives	B
Mali	D
Malta	A
Marshall Islands	A
Martinique	A
Mauritania, Islamic Republic of	D
Mauritius	A
Mexico	B
Moldova	B
Monaco	A
Mongolia	B
Montenegro	B
Montserrat	A
Morocco	B
Mozambique	D
Myanmar	D
Namibia	D
Nauru	C
Nepal	C
Netherlands	A
Netherlands Antilles	A
Nevis	A
New Caledonia	A
New Zealand	A
Nicaragua	C
Niger	D
Nigeria	D
Niue	C
Northern Mariana Islands	A
Norway	A
Oman	B
Pakistan	D
Palau	A
Panama	B
Papua New Guinea	C
Paraguay	B
Peru	B
Philippines Visiting: Residing:	B C
Poland	A
Portugal	A
Puerto Rico	A
Qatar	B

Country/Jurisdiction	Rating Code
Romania	A
Russian Federation	B
Rwanda	D
Saint Kitts and Nevis	A
Saint Lucia	A
Saint Vincent and the Grenadines	A
Samoa	B
San Marino	A
Sao Tome and Principe	C
Saudi Arabia	B
Senegal	D
Serbia	B
Seychelles	B
Sierra Leone	D
Singapore	A
Slovakia	A
Slovenia	A
Solomon Islands	B
Somalia	D
South Africa	C
South Sudan, Republic of	D
Spain	A
Sri Lanka	C
Sudan	D
Suriname	B
Swaziland	D
Sweden	A
Switzerland	A
Syria	D
Taiwan	A
Tajikistan	C
Tanzania	D
Thailand	C
Tobago	B
Togo	D
Tonga	C
Trinidad and Tobago	B
Tunisia	B
Turkey	D
Turkmenistan	C
Turks and Caicos	A
Tuvalu	C
Uganda	D
Ukraine	B
United Arab Emirates	A
United Kingdom	A
Uruguay	A
U.S. Virgin Islands	A
Uzbekistan	C
Vanuatu	C
Vatican City	A
Venezuela	D
Vietnam Visiting: Residing:	B C
Virgin Islands	A
Western Sahara	D
Yemen, Republic of	D
Zambia	D
Zimbabwe, Republic of	D

Notes

Call us directly at 1-888-767-7373, option 6.

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Regular mail:

Nationwide Life Insurance
Attn: Life Underwriting
P.O. Box 182835
Columbus, OH 43218-2835

Express mail — fixed life applications:

Nationwide Life Insurance
Attn: Life Underwriting
3400 Southpark Place, Suite A
DSPF-D4
Grove City, OH 43123-4856

All variable universal life applications — send overnight to:

Nationwide Life Insurance
1050 Yard Street, GI-1-NSL2
Grandview Heights, OH 43212

Email: LifeApps@Nationwide.com

For faster processing, include "Attn: Life Underwriting," the applicable policy number and the insured's full name on your cover sheet.

Call us if you want help

Underwriting: 1-888-767-7373, option 6
Sales Solutions: 1-888-767-7373, option 2

Check on your pending cases at nationwide.com/bga:

- Get real-time status updates
- Search by policy number or client name

Quick Quotes:

- Submit a short summary (two or three short paragraphs) of the case with the pertinent facts for review
- May attach up to 3 pages of records
- Any product
- Age up to 85
- Any face amount up to jumbo
- Anticipated turnaround within 48 hours
- Submit to QQuotes@nationwide.com

Trial Application:

- Please do not submit previous declines or offers greater than Table D/4 or 200% from other carriers
- Anticipated turnaround time within seven business days
- $1 million minimum specified amount
- Maximum age of 75
- Available for permanent life products only (no term)

CareMatters

BGAs or producers may contact an underwriter at 1-855-381-5729 for prescreens prior to submission.

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