



Nationwide®  
Life Insurance

Competitor  
Match Program

## Competitor match program guidelines and requirements

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

### Program Guidelines:

- Two matching offers are required (accelerated underwriting programs are excluded):
  - Offer letter or email must be dated and include any specifics regarding the offers
  - 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 YourLife CareMatters®)
- Up to 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 or not a consideration can be made.

#### Additional details:

- Subject to 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



If you have any questions on our Competitor match program, please contact us.

Nationwide Solutions Center: 1-800-321-6064

Brokerage General Agents: 1-888-767-7373

Nationwide Financial Network®: 1-877-223-0795



**Nationwide®**  
is on your side

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

Products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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