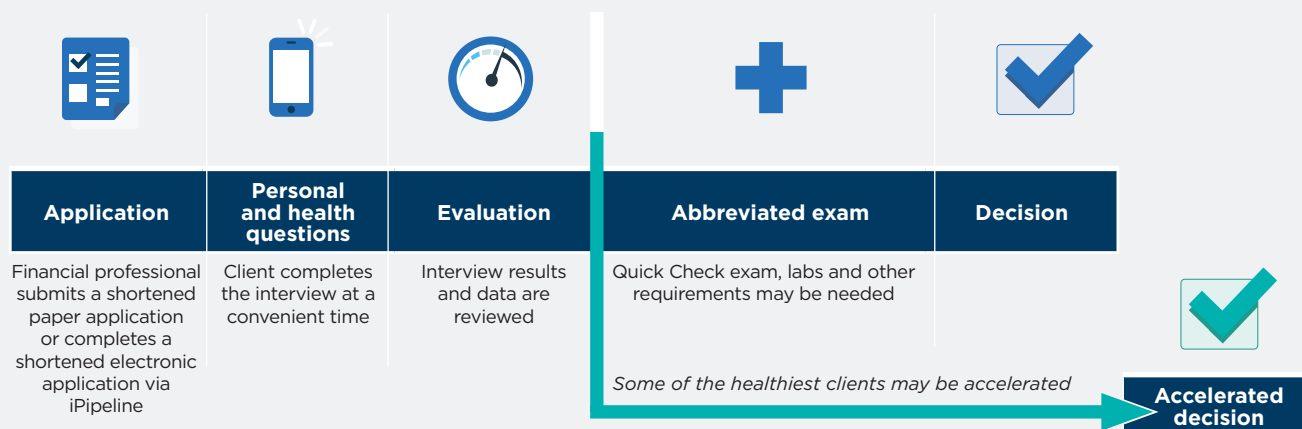


Nationwide[®] Intelligent Underwriting

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 obtain an underwriting decision
- Fewer attending physician statements and reduced need for additional underwriting requirements
- An accelerated process for some of the healthiest clients by eliminating the exam and labwork¹
- 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 the 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 10-, 15-, 20- or 30-Year Guaranteed Level Term	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 \$5 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 status² from an A or B Country Code³
- 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 and Standard Plus underwriting classifications may still be available, even if clients are not eligible for acceleration. Nationwide performs post issue audits on cases put in force to validate our underwriting assessments and models. If we develop information that was not disclosed at time of the application, we reserve the right to rescind the policy.



Call us at 1-888-767-7373 with any questions about Nationwide Intelligent Underwriting and how it can work for you and your clients.

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-1A, L-1B, 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 46 of the Underwriting Requirements Guide (NFM-8789AO).

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

FOR FINANCIAL PROFESSIONAL USE — NOT FOR DISTRIBUTION TO THE PUBLIC

Nationwide Intelligent Underwriting is available in all states but New York.

Nationwide Intelligent Underwriting and eligible products are subject to state and company approvals.

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

Nationwide, the Nationwide N and Eagle, Nationwide is on your side and New Heights are service marks of Nationwide Mutual Insurance Company.

© 2017 – 2022 Nationwide

FLM-1062AO-BG.11 (01/22)