



## The Nationwide® Placement Improvement Program

# Help clients get a better offer

Let us help you place more of your cases at Nationwide®. With our Placement Improvement Program, your clients who would be rated a Table C or better based on traditional company underwriting procedures may be able to receive a Standard rating on variable universal life products. We automatically consider it for all cases that qualify.

### Qualifications for the Placement Improvement Program

- 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
- Includes Nationwide VUL Accumulator and VUL Protector

### Restrictions for the Placement Improvement Program

- 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
- May not be used to improve Long-Term Care Rider risk



Call us to find out more about the Placement Improvement Program:

Nationwide Life Insurance  
Solutions Center  
1-800-321-6064

Nationwide Financial  
Network® Solutions Center  
1-877-223-0795

Brokerage General Agents  
Solutions Center  
1-888-767-7373



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This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

Be sure to choose a product that meets long-term life insurance needs, especially if personal situations change — for example, marriage, birth of a child or job promotion. Weigh the costs of the policy, and understand that life insurance has fees and charges that vary with sex, health, age and tobacco use. Riders that customize a policy to fit individual needs usually carry an additional charge.

Long-term care insurance does have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued.

All guarantees and benefits of the insurance policy are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker/dealer and/or insurance agency selling the policy, or by any of their affiliates, and none of them makes any representations or guarantees regarding the claims-paying ability of the issuing insurance company. The general distributor is Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio. Products are issued by Nationwide Life Insurance Company or Nationwide Life and Annuity Insurance Company, Columbus, Ohio.

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