



Nationwide® Life Insurance

Competitor match program guidelines and requirements

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

Program guidelines

Two matching offers are required (accelerated underwriting programs are excluded):

- Ages 25 to 70
- Up to face amount of \$5 million
- Permanent products only (does not include term or Nationwide CareMatters®)
- 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
- The 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
- Additional requirements, such as an APS, also apply; the trial or formal offer is subject to the results of these requirements

Qualifying carriers

AIG	National Life / Life of the Southwest	Pacific Life
Equitable	New York Life	Penn Mutual
John Hancock	North American	Principal Financial
Lincoln Financial Group	Northwestern Mutual	Protective Financial Services
MassMutual	Ohio National Financial Services	Prudential
Minnesota Life		Symetra
Mutual of Omaha		Transamerica

If a carrier is not listed, please contact your underwriter to see whether a consideration can be made. The qualifying carrier list is not all-inclusive.

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



If you have any questions about our competitor match program, please contact us.

Nationwide
Solutions Center:
1-800-321-6064

Brokerage
General Agents:
1-888-767-7373

Producer Group
Solutions Center:
1-844-867-8159



Nationwide®
is on your side

FOR INSURANCE PROFESSIONAL USE — NOT FOR DISTRIBUTION TO THE PUBLIC

- 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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